

REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
1996



JIM GUY TUCKER  
Governor

BILL J. FORD  
Bank Commissioner

Eighty-Second Annual

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 1996

**STATE OF ARKANSAS**

**OFFICE OF STATE BANK DEPARTMENT**

June 30, 1996

Honorable Jim Guy Tucker  
Governor of Arkansas  
Little Rock, Arkansas

Governor Tucker:

It is with pleasure that I respectfully submit to you the Eighty-Second Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 113 of 1913. The financial and statistical data contained in this report has been compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 1996.

The Department supervised 172 financial institutions as of June 30, 1996, including 164 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 \$14,910,842,000 at fiscal year end, a 5.59 percent increase. In addition to the institutions noted above, the Department also supervised 115 bank holding companies which own state chartered banks, and 76 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 will continue to maintain the highest level of professionalism in the performance of our responsibilities and in the fulfillment of our mission statement.

Cordially,

**Bill J. Ford**  
Bank Commissioner



## TABLE OF CONTENTS

Legal Holidays .....	2
Commissioners of The Bank Department .....	3
State Banking Board.....	4
Departmental Roster .....	5
State Chartered Banks' Corporate Name Changes .....	9
State Chartered Banks Approved for Merger .....	9
New Bank Charter .....	9
Charter Conversion .....	9
New Branches Approved From July 1, 1995 to June 30, 1996 .....	10
Fiscal Report of The Bank Department.....	12
Federal Supervisory Agencies .....	13
Trade Associations.....	18
Consolidated Report of Condition of State Chartered Banks.....	21
Consolidated Statement of State Chartered Trust Departments.....	22
Consolidated Report of Condition of National Banks .....	23
Capital to Average Assets Ratios For All Arkansas Commercial Banks .....	24
National Banks .....	31
Report of State Chartered Commercial Banks .....	34
Report of Other State Chartered Financial Institutions .....	118
Report of County Industrial Development Corporations.....	122
Commercial Banks Listed by County .....	124
Map of Arkansas Counties .....	132
Arkansas Bank Holding Companies .....	134
Out of State Bank Holding Companies.....	172
Abbreviations .....	174

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

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

Mr. John Collins  
Vice Chairman  
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

Mr. Lindley V. Smith, Jr.  
Bank of Tuckerman  
P. O. Box 1000  
Tuckerman, Arkansas 72473  
TELEPHONE: 349-5155  
TERM EXPIRES: 12-31-00



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

Candace A. Franks - Assistant Bank Commissioner/Legal Counsel  
 Administration  
 Application Information  
 Rules and Regulations Manual  
 Charter Amendments and Charter Information  
 Certificates of Good Standing  
 Legal Filings and Inquiries

## 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  
 Yvonne Chou - Bank Senior DP Examiner  
 M. Diane Ivy - Regional Supervisor (Little Rock)  
 John A. Long - Regional Supervisor (Fayetteville)

H. Wilks Marshall - Assistant Chief Examiner  
 Richard D. Buzbee - Regional Supervisor (Little Rock)  
 Baker L. Moseley - Regional Supervisor (Jonesboro)  
 Thomas M. Narrell - Trust/Compliance Supervisor

Jacqueline Williams (Supervisor)/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 Manager  
Training/Orientation/Education  
Administrative Support  
Quality Management

## DATA CENTER SERVICES

Robert L. Hughes - Administrator  
Mitch L. Vire - Systems Programmer  
Wade P. Meyer - Systems Programmer  
Data Processing Support  
Research and Development  
Application Programming

## 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  
Vicki A. Wise - Accountant  
Nancy M. Klein - Accounting Supervisor I  
Barbara A. Mahoney - Administrative Assistant II  
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 A. Long - Regional Supervisor  
Chris C. Wilson - Bank Senior Examiner  
Marivel Tounzen - Bank Senior Examiner  
Paula K. Wilson - Bank Senior Examiner  
Donnalee T. Griswold - Financial Examiner II  
Ron E. Branscum - Financial Examiner II  
Keith H. Freeman - 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  
Gary W. Bush - Bank Senior Examiner  
Stanley C. Staton - Financial Examiner II  
Angelia A. Coy - Financial Examiner I  
Terry R. Dickson - Financial Examiner I

### LITTLE ROCK

M. Diane Ivy - Regional Supervisor  
Luke B. Webre - Commissioned Senior Examiner  
William C. Roberts - Commissioned Senior Examiner  
Gregg Qualls - Bank Senior Examiner  
John W. Ashby - Bank Senior Examiner  
Brent W. Godwin - Bank Senior Examiner  
Todd D. Smith - Bank Senior Examiner  
Ronnie M. Peters - Financial Examiner Trainee

LITTLE ROCK

Richard D. Buzbee - Regional Supervisor  
Jerry C. Corrothers - Commissioned Senior Examiner  
Joe B. Yee - Commissioned Senior Examiner  
Richard S. Plotkin - Bank Senior Examiner  
Robert M. Henry - Bank Senior Examiner  
Kim D. Markland - Bank Senior Examiner  
Catherine L. Davis - Financial Examiner II  
Susannah Thomas - Financial Examiner I

TRUST/COMPLIANCE

Thomas M. Narrell - Trust/Compliance Supervisor  
Michael G. Saunders - Commissioned Senior Examiner  
Stacey D. Walter - Bank Senior Examiner  
Michael P. Wallace - Financial Examiner Trainee

BANK HOLDING COMPANY

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

ELECTRONIC DATA PROCESSING

Yvonne Chou - Bank Senior DP Examiner  
Robert H. Carr, III - Bank Junior DP Examiner

**STATE CHARTERED BANKS' CORPORATE NAME CHANGES  
FROM JULY 1, 1995 TO JUNE 30, 1996**

<b>BANK</b>	<b>CHARTER NUMBER</b>	<b>NEW NAME</b>
Citizens Bank of Jonesboro Jonesboro	488	Boatmen's Bank of Northeast Arkansas
The Twin City Bank North Little Rock	671	Mercantile Bank of Central Arkansas

**STATE CHARTERED BANKS APPROVED FOR MERGER  
FROM JULY 1, 1995 TO JUNE 30, 1996**

<b>BANK</b>	<b>CHARTER NUMBER</b>	<b>ACTIVITY</b>
Citizens Bank Beebe	465	Merged into First Security Bank, Searcy. Approved March 8, 1996.
Union Planters Bank of East Arkansas Earle	696	Merged into Union Planters Bank, National Association, West Memphis. No approval necessary.
Citizens First Bank Little Rock	761	Merged into First Commercial Bank, N.A., Little Rock. No approval necessary.

**NEW BANK CHARTER APPROVED**

Bank of Rogers  
1205 West Walnut  
Rogers, Arkansas 72757  
(Charter approved September 21, 1995)

**CHARTER CONVERSION**

Citizens Bank of Northwest Arkansas, N.A.  
3500 North College  
Fayetteville, Arkansas 72702  
(Converted to a national charter  
December 15, 1995)

## NEW BRANCHES APPROVED FROM JULY 1, 1995 TO JUNE 30, 1996

NAME OF BANK	NEW BRANCH LOCATION
Bank of Atkins Atkins	Highway 64 West Pottsville
Bank of Eureka Springs Eureka Springs	#1 Parkwood Avenue Eureka Springs
Farmers Bank Greenwood	8500 Highway 71 South Greenwood
Heber Springs State Bank Heber Springs	900 Dug Hill Road Heber Springs
Bank of Hot Springs Hot Springs	1768 Airport Road Hot Springs
The Arkansas Bank Jonesboro	2153 Malcolm Avenue Newport
First Bank of Arkansas Jonesboro	1205 South Caraway Jonesboro
First Bank of Arkansas Jonesboro	1525 South Caraway Jonesboro
Buffalo Island Bank Leachville	301 East Drew Monette
Central Bank & Trust Little Rock	1320 Rebsamen Park Road Little Rock
Central Bank & Trust Little Rock	1 Union Plaza Little Rock
Pulaski Bank and Trust Little Rock	4600 JFK North Little Rock
MidSouth Bank Monette	2506 Southwest Circle Jonesboro
Union Bank and Trust Company Monticello	Highway 425 North Monticello

<b>NAME OF BANK</b>	<b>NEW BRANCH LOCATION</b>
The Bank of Montgomery County Mount Ida	Highway 270 East Mount Ida
Peoples Bank and Trust Company Mountain Home	Highway 62 & 126 East Gassville
Bank of the Ozarks, wca Ozark	Highway 64 & Church Street Mulberry
First State Bank Parkin	1000 Main Earle
First Bank of Arkansas Searcy	1621 Beebe Capps Freeway Searcy
Springdale Bank and Trust Springdale	2204 South Pleasant Springdale
Farmers and Merchants Bank Stuttgart	107 South Livermore Stuttgart
Bank of Tuckerman Tuckerman	Highway 67 & Main Street Tuckerman

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1995 through June 30, 1996.

## RECEIPTS

Cash Balance June 30, 1995 .....	\$2,291,219.91
Examination and Assessment Fees .....	4,359,996.65
Charter and Amendment Fees .....	2,800.00
Teller's Facility Application and all Protest Fees .....	181,000.00
Miscellaneous Fees .....	6,641.90
Reimbursement for M & R Sales .....	10,986.16
Warrant Cancellations .....	6,647.02
Refund to Expenditures .....	11,602.90
Voided Warrants .....	403.61
Total Receipts .....	<u>4,580,078.24</u>
	\$6,871,298.15

## DISBURSEMENTS

Salaries .....	2,361,658.02
Maintenance and General Operations .....	661,836.10
S.S., Retirement and Insurance Matching .....	579,631.17
Professional Services and Fees .....	49,833.20
Conference Fees and Travel .....	213,007.30
Capital Outlay .....	214,458.00
Data Processing .....	-0-
Proceeds from M & R .....	3,176.02
Governor's Task Force - Bank Code .....	84,003.43
Service Charge by State Treasurer .....	68,457.86
Support Fund .....	255.34
Total Disbursements .....	4,236,316.44
Cash Balance June 30, 1996 .....	<u>2,634,981.71</u>
	\$6,871,298.15



# 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  
 Joseph M. McGovern..... 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

Eric Guyat ..... Acting 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
- W. LeGrande Rives ..... 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
- John W. Block, Jr. .... Senior Vice President  
Supervision & Regulation
- Timothy A. Bosh ..... Vice President  
Statistics, Credit &  
Payment Risk Management
- 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  
Financial Services
- Jean M. Lovati ..... Vice President  
Information Technology Services &  
Corporate Accounting
- Kim D. Nelson ..... Vice President  
Supervision & Regulation
- Martha L. Perine ..... Vice President  
Personnel & Customer Relations

**FEDERAL RESERVE BANK OF ST. LOUIS  
DISTRICT NO. 8  
(Continued)**

Michael D. Renfro..... General Auditor  
Audit

David A. Saperaro ..... Vice President  
Payments System Strategies

William J. Sneed ..... Vice President  
Support Services

Randall C. Sumner..... Vice President  
Community Affairs, Automation  
and Information Services

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

Robert A. Hopkins ..... Vice President and Manager

Thomas R. Callaway ..... Assistant Vice President

Marilyn K. Corona..... Assistant Vice President

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

R. Jeffrey Beulke..... 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

- Kelly Windham ..... 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

- (Vacant)..... 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

# 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

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

Barnett Grace ..... First Vice President  
Chairman, President & Chief Executive Officer  
First Commercial Bank, N.A., Little Rock

Bart Lindsey ..... Second Vice President  
President  
First National Bank of Phillips County, Helena

Stanhope Wilkinson .....Treasurer  
Chief Executive Officer  
Farmers Bank, Greenwood

# ARKANSAS BANKERS ASSOCIATION

## YOUNG BANKER SECTION OFFICERS

**Kristi Parker Norris** ..... **President**  
**Vice President**  
**Mercantile Bank of Central Arkansas, North Little Rock**

**Patrick Stegall** ..... **Senior Vice President**  
**Vice President**  
**The First National Bank of Wynne, Wynne**

**Lisa Kimbrell** ..... **Vice President**  
**Administration Officer**  
**Simmons First National Bank, Pine Bluff**

**J. Kendall Henry** ..... **Education Coordinator**  
**Loan Officer**  
**The Merchants and Planters Bank, Clarendon**

**Jim Homan** ..... **Treasurer**  
**Loan Officer**  
**First National Bank of Sheridan, Sheridan**

# 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



**CONSOLIDATED REPORT OF CONDITION OF THE  
164 STATE CHARTERED COMMERCIAL BANKS  
June 30, 1996  
(000's omitted)**

**ASSETS**

1.	Cash and Balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin .....	\$536,792
	b. Interest-bearing balances .....	52,110
2.	Securities:	
	a. Held-to-maturity securities .....	1,229,447
	b. Available-for-sale securities .....	3,270,622
3.	a. Federal funds sold .....	278,110
	b. Securities purchased under agreement to resell .....	0
4.	Loans and lease financing receivables:	
	a. Loans and leases, net of unearned income .....	9,019,759
	b. Less: Allowances for loan and lease losses .....	118,798
	c. Less: Allocated transfer risk reserve .....	0
	d. Loans and leases, net of unearned income allowance, and reserve .....	8,900,961
5.	Assets held in trading accounts .....	2,876
6.	Premises and Fixed Assets (including capitalized leases) .....	273,663
7.	Other real estate owned .....	14,338
8.	Investments in unconsolidated subsidiaries and associated companies .....	2,913
9.	Customers liability to this bank on acceptances outstanding .....	0
10.	Intangible assets .....	71,065
11.	Other assets .....	242,924
12.	Total assets .....	\$14,875,821

**LIABILITIES**

13.	Deposits:	
	a. In domestic offices .....	\$12,981,103
	(1) Noninterest-bearing .....	1,651,463
	(2) Interest-bearing .....	11,329,640
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0
	(1) Noninterest-bearing .....	0
	(2) Interest-bearing .....	0
14.	a. Federal funds purchased .....	79,715
	b. Securities sold under agreement to repurchase .....	120,305
15.	Demand notes issued to the U.S. Treasury .....	13,457
16.	Other borrowed money .....	145,516
17.	Mortgage indebtedness and obligations under capitalized leases .....	752
18.	Bank's liability on acceptances executed and outstanding .....	0
19.	Notes and debentures subordinated to deposits .....	
20.	Other liabilities .....	108,870
21.	Total liabilities .....	13,449,718
22.	Limited-life preferred stock .....	0

**EQUITY CAPITAL**

23.	Perpetual preferred stock .....	14,146
24.	Common stock .....	86,421
25.	Surplus .....	487,530
26.	a. Undivided profits and capital reserves .....	865,001
	b. Net unrealized holding gains (losses) on available-for-sale securities .....	(26,995)
27.	Cumulative foreign currency translation adjustment .....	0
28.	Total equity capital .....	1,426,103
29.	Total liabilities, limited-life preferred stock and equity capital .....	\$14,875,821

**CONSOLIDATED STATEMENT OF CONDITION OF THE  
76 STATE CHARTERED TRUST DEPARTMENTS  
June 30, 1996  
(000's omitted)**

**ASSETS**

1.	Noninterest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	\$4,008
	b. Other institutions .....	592
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	90,868
	b. Other Institutions .....	59,203
3.	U.S. Government and Agency Obligations .....	277,235
4.	State, County and Municipal Obligations .....	92,538
5.	Other Short-Term Obligations .....	88,402
6.	Other Notes and Bonds .....	48,658
7.	Stocks .....	192,130
8.	Collective Investment Fund Units .....	16,945
9.	Real Estate Mortgages .....	7,381
10.	Real Estate .....	64,520
11.	Miscellaneous Assets .....	23,030
12.	Suspense Accounts .....	1,742
13.	Other .....	40,547
14.	Total assets .....	\$1,007,799

**LIABILITIES**

## Trusts and Estates:

15.	Employee Benefit .....	\$164,081
	a. (Number of Accounts) .....	692
16.	Personal Trusts .....	316,472
	a. (Number of Accounts) .....	1,327
17.	Estates and Guardianships	
	a. (Number of Accounts) .....	278

## Agencies:

18.	Employee Benefit .....	78,269
	a. (Number of Accounts) .....	1,770
19.	All Other .....	273,932
	a. (Number of Accounts) .....	1,522

## Collective Investment Funds:

20.	Employee Benefit .....	1,853
	a. (Number of Accounts) .....	22
21.	All Other .....	87,918
	a. (Number of Accounts) .....	140
22.	Corporate Trust Accounts .....	69,852
	a. (Number of Accounts) .....	624
23.	Corporate Agency Accounts .....	12,884
	a. (Number of Accounts) .....	118
24.	Profit Accounts .....	770
25.	Suspense Accounts .....	1,768
26.	Total Liabilities .....	\$1,007,799

**CONSOLIDATED REPORT OF CONDITION OF THE  
75 NATIONAL BANKS  
June 30, 1996  
(in millions)**

**ASSETS**

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$802
b. Interest-bearing balances .....	56
2. Securities:	
a. Held-to-maturity securities .....	1,188
b. Available-for-sale securities .....	3,356
3. a. Federal funds sold.....	434
b. Securities purchased under agreement to resell .....	0
4. Loans and lease financing receivables:	
a. Loans and leases, net of unearned income .....	8,263
b. Less: Allowances for loan and lease losses .....	113
c. Less: Allocated transfer risk reserve .....	0
d. Loans and leases, net of unearned income allowance, and reserve .....	8,150
5. Assets held in trading accounts.....	3
6. Premises and fixed assets (including capitalized leases).....	267
7. Other real estate owned.....	8
8. Investments in unconsolidated subsidiaries and associated companies .....	2
9. Customers liability to this bank on acceptances outstanding .....	1
10. Intangible assets .....	146
11. Other assets .....	252
12. Total assets .....	\$14,665

**LIABILITIES**

13. Deposits:	
a. In domestic offices.....	\$12,564
(1) Noninterest-bearing .....	2,274
(2) Interest-bearing.....	10,290
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0
(1) Noninterest-bearing .....	0
(2) Interest-bearing.....	0
14. a. Federal funds purchased .....	224
b. Securities sold under agreement to repurchase .....	188
15. Demand notes issued to the U.S. Treasury .....	68
16. Other borrowed money .....	95
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 .....	125
21. Total liabilities .....	13,268
22. Limited-life preferred stock .....	0

**EQUITY CAPITAL**

23. Perpetual preferred stock.....	1
24. Common stock.....	69
25. Surplus .....	483
26. a. Undivided profits and capital reserves .....	864
b. Net unrealized holding gains (losses) on available-for-sale securities .....	(20)
27. Cumulative foreign currency translation adjustment.....	0
28. Total equity capital .....	1,397
29. Total liabilities, limited-life preferred stock and equity capital .....	\$14,665

## CAPITAL TO AVERAGE ASSETS RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 1996

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	9.29
First National Bank of Altheimer	Altheimer	21.10
Bank of Amity	Amity	9.78
Citizens First Bank	Arkadelphia	8.89
Elk Horn Bank and Trust Company	Arkadelphia	9.06
Bank of Ashdown, N. A.	Ashdown	10.36
First National Bank of Sharp County	Ash Flat	10.31
Bank of Atkins	Atkins	10.69
The Bank of Augusta	Augusta	15.33
Citizens State Bank	Bald Knob	9.44
Boatmen's National Bank of Batesville, N. A.	Batesville	9.43
The Citizens Bank	Batesville	8.62
Mercantile Bank of Batesville, N. A.	Batesville	7.62
Bank of Bearden	Bearden	21.85
Charter State Bank	Beebe	8.25
Benton State Bank	Benton	8.09
The Union Bank of Benton	Benton	7.90
Arkansas National Bank	Bentonville	9.05
Bank of Bentonville	Bentonville	11.95
The First National Bank of Berryville	Berryville	14.10
Bank of Blevins	Blevins	9.36
Farmers Bank and Trust Company	Blytheville	12.13
The First National Bank in Blytheville	Blytheville	13.39
Citizens Bank	Booneville	8.83
The Bank of Bradley	Bradley	10.65
Bank of Brinkley	Brinkley	15.74
First Bank of Arkansas	Brinkley	10.80
Boatmen's National Bank of North Central Arkansas	Bull Shoals	8.22
Bank of Cabot	Cabot	9.14
The First National Bank of Izard County	Calico Rock	17.91
Boatmen's National Bank of South Arkansas	Camden	9.45
Merchants and Planters Bank, N.A.	Camden	9.56
Citizens Bank & Trust	Carlisle	11.80
Bank of Cave City	Cave City	9.00

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
American State Bank	Charleston	10.10
The Merchants and Planters Bank	Clarendon	9.73
Arkansas State Bank	Clarksville	7.91
Farmers Bank and Trust Company	Clarksville	9.66
Clinton State Bank	Clinton	8.45
Union Planters Bank of Central Arkansas, N.A.	Clinton	7.52
Boatmen's National Bank of Conway	Conway	10.65
First Community Bank	Conway	9.88
The First National Bank of Conway	Conway	8.59
Corning Bank	Corning	13.77
First National Bank of Crossett	Crossett	8.40
First State Bank	Crossett	9.31
Danville State Bank	Danville	9.95
Arkansas Valley Bank	Dardanelle	10.65
Bank of Dardanelle	Dardanelle	12.54
The First National Bank of DeQueen	DeQueen	13.22
First State Bank of DeQueen	DeQueen	11.90
DeWitt Bank and Trust Company	DeWitt	20.65
The First National Bank of DeWitt	DeWitt	12.99
Decatur State Bank	Decatur	15.85
Bank of Delight	Delight	11.34
First Community Bank of S.E. Arkansas	Dermott	10.37
Simmons First Bank of Dermott	Dermott	14.09
Farmers & Merchants Bank	Des Arc	20.12
First National Bank of Howard County	Dierks	13.90
Merchants & Farmers Bank	Dumas	13.16
Simmons First Bank of Dumas	Dumas	11.59
Citizens First Bank	El Dorado	8.68
The First National Bank of El Dorado	El Dorado	9.32
National Bank of Commerce of El Dorado	El Dorado	9.05
The Delta State Bank	Elaine	13.88
Bank of Elkins	Elkins	8.55
Bank of England	England	12.46
The Eudora Bank	Eudora	12.69
Bank of Eureka Springs	Eureka Springs	11.16
Bank of Evening Shade	Evening Shade	8.87
The Bank of Fayetteville, N. A.	Fayetteville	8.70
Boatmen's National Bank of Northwest Arkansas	Fayetteville	11.61
Citizens Bank of Northwest Arkansas, N.A.	Fayetteville	10.33

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Mcllroy Bank & Trust	Fayetteville	7.41
Mercantile Bank of North Central Arkansas, N. A.	Flippin	9.16
Citizens First Bank	Fordyce	8.53
Fordyce Bank & Trust Company	Fordyce	9.66
First National Bank of Eastern Arkansas	Forrest City	12.41
The City National Bank of Fort Smith	Fort Smith	9.24
The First National Bank of Fort Smith	Fort Smith	13.37
The Merchants National Bank of Fort Smith	Fort Smith	7.36
Planters & Merchants Bank	Gillett	11.75
The Bank of Glenwood	Glenwood	9.70
Caddo First National Bank	Glenwood	9.37
Bank of Gravett	Gravette	13.19
The First National Bank in Green Forest	Green Forest	12.97
Farmers Bank	Greenwood	17.94
First State Bank of Gurdon	Gurdon	10.71
Farmers Bank	Hamburg	10.02
Calhoun County Bank	Hampton	10.54
The Bank of Harrisburg	Harrisburg	11.85
The Security Bank	Harrison	8.20
Hazen First State Bank	Hazen	10.34
The Cleburne County Bank	Heber Springs	10.53
Greers Ferry Lake State Bank	Heber Springs	8.90
Heber Springs State Bank	Heber Springs	8.42
Mercantile Bank of Heber Springs, N.A.	Heber Springs	9.70
First National Bank of Phillips County	Helena	8.81
Helena National Bank	Helena	7.78
Bank of Holly Grove	Holly Grove	13.66
The Citizens National Bank of Hope	Hope	9.80
The First National Bank of Hope	Hope	13.19
Horatio State Bank	Horatio	11.06
Arkansas Bank and Trust Company	Hot Springs	8.90
Boatmen's National Bank of Hot Springs	Hot Springs	9.29
The Planters National Bank of Hughes	Hughes	12.06
The First National Bank of Huntsville	Huntsville	14.53
First State Bank	Huntsville	8.47
Peoples Bank	Imboden	9.33
First Jacksonville Bank and Trust	Jacksonville	12.75
Bank of the Ozarks, nwa	Jasper	9.91

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
The Arkansas Bank	Jonesboro	7.98
Boatmen's Bank of Northeast Arkansas	Jonesboro	9.76
First Bank of Arkansas	Jonesboro	8.30
Simmons First Bank of Jonesboro	Jonesboro	8.48
Union Planters Bank of Northeast Arkansas	Jonesboro	8.55
First Bank of South Arkansas	Junction City	9.98
Pine State Bank	Kingsland	7.71
Madison Bank and Trust	Kingston	7.58
Bank of Lake Village	Lake Village	13.18
Simmons First Bank of Lake Village	Lake Village	12.08
River Valley Bank and Trust	Lavaca	10.37
Buffalo Island Bank	Leachville	8.41
Little River Bank	Lepanto	19.72
The First National Bank of Lewisville	Lewisville	11.04
Peoples Bank & Loan Co.	Lewisville	10.99
Bank of Lincoln	Lincoln	9.33
Arkansas Bankers' Bank	Little Rock	8.64
Boatmen's National Bank of Arkansas	Little Rock	9.66
Central Bank & Trust	Little Rock	8.28
Eagle Bank & Trust Company	Little Rock	9.55
First Commercial Bank, N. A.	Little Rock	8.19
Metropolitan National Bank	Little Rock	7.16
One National Bank	Little Rock	13.95
Pulaski Bank And Trust Company	Little Rock	7.77
Bank of Lockesburg	Lockesburg	14.90
First State Bank	Lonoke	8.92
Farmers Bank and Trust Company	Magnolia	8.79
First National Bank of Magnolia	Magnolia	9.52
Horizon Bank	Malvern	9.10
The Malvern National Bank	Malvern	9.58
Southern State Bank	Malvern	9.38
The Merchants and Planters Bank	Manila	13.63
Bank of Mansfield	Mansfield	9.74
First National Bank at Marianna	Marianna	11.52
Citizens Bank	Marion	8.01
Marked Tree Bank	Marked Tree	10.14
Bank of McCrory	McCrory	14.39
The First National Bank of McGehee	McGehee	13.31
McGehee Bank	McGehee	18.51

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
The Bank of North Arkansas	Melbourne	9.57
First National Bank in Mena	Mena	11.72
The Union Bank of Mena	Mena	10.37
MidSouth Bank	Monette	8.22
Commercial Bank & Trust Company	Monticello	9.83
Union Bank And Trust Company	Monticello	9.23
Mercantile Bank of Conway County, N.A.	Morrilton	8.59
Morrilton Security Bank, N. A.	Morrilton	7.79
The Bank of Montgomery County	Mount Ida	13.77
First National Bank and Trust Company	Mountain Home	12.58
Peoples Bank And Trust Company	Mountain Home	9.19
Bank of Mountain View	Mountain View	15.10
Bank of Mulberry	Mulberry	9.65
Pike County Bank	Murfreesboro	8.67
Citizens National Bank of Nashville	Nashville	1.72
The First National Bank of Nashville	Nashville	9.60
Boatmen's National Bank of Newark	Newark	9.07
Merchants & Planters Bank	Newport	9.82
Bank of Little Rock	North Little Rock	9.65
Mercantile Bank of Central Arkansas	North Little Rock	7.52
National Bank of Arkansas in North Little Rock	North Little Rock	8.32
American State Bank	Osceola	5.51
The Planters Bank	Osceola	8.42
Bank of the Ozarks, wca	Ozark	8.50
First National Bank	Paragould	4.50
Peoples Bank	Paragould	1.78
The First National Bank at Paris	Paris	9.84
Southeast Arkansas Bank	Parkdale	8.53
First State Bank	Parkin	7.80
The Perry County Bank	Perryville	7.78
Piggott State Bank	Piggott	9.17
Boatmen's National Bank of Pine Bluff	Pine Bluff	9.43
Pine Bluff National Bank	Pine Bluff	7.64
Simmons First National Bank	Pine Bluff	10.72
First State Bank	Plainview	10.90
Bank of Pocahontas	Pocahontas	10.36
Planters and Stockmen Bank	Pocahontas	8.86



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
The Peoples Bank	Portland	12.11
Portland Bank	Portland	7.83
The Farmers & Merchants Bank	Prairie Grove	7.35
Bank of Prescott	Prescott	8.80
The Bank of Rison	Rison	15.63
Bank of Rogers	Rogers	14.32
Farmers and Merchants Bank	Rogers	8.83
First National Bank and Trust Company	Rogers	6.98
First Western Bank and Trust Company	Rogers	7.56
Boatmen's National Bank of Russellville	Russellville	8.79
First Bank of Arkansas	Russellville	8.03
First National Bank of Russellville	Russellville	8.03
Bank of Salem	Salem	9.23
Logan County Bank	Scranton	14.63
First Bank of Arkansas	Searcy	8.09
First National Bank	Searcy	11.52
First Security Bank	Searcy	9.93
First National Bank of Sheridan	Sheridan	9.18
Arkansas State Bank	Siloam Springs	14.54
First National Bank	Siloam Springs	6.92
Smackover State Bank	Smackover	11.23
Merchants & Planters Bank	Sparkman	9.64
The First National Bank of Springdale	Springdale	7.72
Springdale Bank and Trust	Springdale	8.13
Bodcaw Bank	Stamps	15.23
Bank of Star City	Star City	9.18
The Stephens Security Bank	Stephens	10.18
The Farmers and Merchants Bank	Stuttgart	10.40
First Stuttgart Bank and Trust Company	Stuttgart	9.90
Commercial National Bank of Texarkana	Texarkana	11.03
The State First National Bank	Texarkana	8.35
Bank of Trumann	Trumann	14.28
Bank of Tuckerman	Tuckerman	14.06
First Delta Bank	Tyroneza	13.06
Citizens Bank & Trust Co.	Van Buren	10.06
Mercantile Bank of Crawford County, N.A.	Van Buren	9.13
The Peoples Bank	Waldo	9.40
Bank of Waldron	Waldron	15.10
The Scott County Bank	Waldron	11.42

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
The Arkansas Bank	Walnut Ridge	8.62
The First National Bank of Lawrence County	Walnut Ridge	12.55
First State Bank of Warren	Warren	9.47
Warren Bank and Trust Company	Warren	13.51
Merchants and Farmers Bank	West Helena	8.12
Bank of West Memphis	West Memphis	11.69
Fidelity National Bank of West Memphis	West Memphis	8.18
Union Planters Bank, National Association	West Memphis	10.07
Wilmot State Bank	Wilmot	12.13
Cross County Bank	Wynne	7.69
First Bank of Arkansas	Wynne	8.03
The First National Bank of Wynne	Wynne	8.70
The Bank of Yellville	Yellville	9.82

**NATIONAL BANKS****June 30, 1996****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of Altheimer	Altheimer	11,660
First National Bank of Sharp County	Ash Flat	142,631
Bank of Ashdown, N.A.	Ashdown	55,637
Boatmen's National Bank of Batesville	Batesville	159,803
Mercantile Bank of Batesville, N.A.	Batesville	41,370
Arkansas National Bank	Bentonville	120,621
The First National Bank of Berryville	Berryville	116,997
The First National Bank in Blytheville	Blytheville	125,820
Boatmen's National Bank of North Central Arkansas	Bull Shoals	213,903
The First National Bank of IZARD County	Calico Rock	74,634
Boatmen's National Bank of South Arkansas	Camden	113,225
Merchants and Planters Bank, N.A.	Camden	91,732
Union Planters Bank of Central Arkansas, N.A.	Clinton	86,829
Boatmen's National Bank of Conway	Conway	201,661
The First National Bank of Conway	Conway	274,622
First National Bank of Crossett	Crossett	102,079
The First National Bank of DeQueen	DeQueen	99,508
The First National Bank of DeWitt	DeWitt	80,080
First National Bank of Howard County	Dierks	37,585
The First National Bank of El Dorado	El Dorado	282,500
National Bank of Commerce of El Dorado	El Dorado	136,175
The Bank of Fayetteville, N.A.	Fayetteville	138,303
Boatmen's National Bank of Northwest Arkansas	Fayetteville	506,968
Citizens Bank of Northwest Arkansas, N.A.	Fayetteville	106,170
Mercantile Bank of North Central Arkansas, N.A.	Flippin	54,106
First National Bank of Eastern Arkansas	Forrest City	176,181
The City National Bank of Fort Smith	Fort Smith	379,990
The First National Bank of Fort Smith	Fort Smith	520,728
The Merchants National Bank of Fort Smith	Fort Smith	338,350
Caddo First National Bank	Glenwood	66,777
The First National Bank in Green Forest	Green Forest	127,711
Mercantile Bank of Heber Springs, N.A.	Heber Springs	66,659
First National Bank of Phillips County	Helena	104,774
Helena National Bank	Helena	96,883
The Citizens National Bank of Hope	Hope	220,815
The First National Bank of Hope	Hope	107,581
Boatmen's National Bank of Hot Springs	Hot Springs	306,330

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
The Planters National Bank of Hughes	Hughes	19,475
The First National Bank of Huntsville	Huntsville	76,486
The First National Bank of Lewisville	Lewisville	21,367
Boatmen's National Bank of Arkansas	Little Rock	1,550,523
First Commercial Bank, N.A.	Little Rock	1,625,447
Metropolitan National Bank	Little Rock	297,002
One National Bank	Little Rock	111,299
First National Bank of Magnolia	Magnolia	207,007
The Malvern National Bank	Malvern	189,469
First National Bank at Marianna	Marianna	43,917
The First National Bank of McGehee	McGehee	32,199
First National Bank in Mena	Mena	102,547
Mercantile Bank of Conway County, N.A.	Morrilton	90,972
Morrilton Security Bank, N.A.	Morrilton	71,369
First National Bank and Trust Company	Mountain Home	204,659
Citizens National Bank of Nashville	Nashville	41,184
The First National Bank of Nashville	Nashville	82,660
Boatmen's National Bank of Newark	Newark	12,970
National Bank of Arkansas in North Little Rock	North Little Rock	50,345
First National Bank	Paragould	218,119
The First National Bank at Paris	Paris	57,497
Boatmen's National Bank of Pine Bluff	Pine Bluff	245,223
Pine Bluff National Bank	Pine Bluff	123,962
Simmons First National Bank	Pine Bluff	624,884
First National Bank and Trust Company	Rogers	449,440
Boatmen's National Bank of Russellville	Russellville	163,423
First National Bank of Russellville	Russellville	197,434
First National Bank	Searcy	247,912
First National Bank of Sheridan	Sheridan	29,088
First National Bank	Siloam Springs	174,847
The First National Bank of Springdale	Springdale	362,539
Commercial National Bank of Texarkana	Texarkana	95,970
The State First National Bank	Texarkana	429,439
Mercantile Bank of Crawford County, N.A.	Van Buren	140,737
The First National Bank of Lawrence	Walnut Ridge	70,829
Fidelity National Bank of West Memphis	West Memphis	60,643
Union Planters Bank, National Association	West Memphis	212,631
The First National Bank of Wynne	Wynne	138,468

REPORT OF THE  
ONE HUNDRED SIXTY-FOUR  
STATE CHARTERED  
COMMERCIAL BANKS

JUNE 30, 1996

## Commercial Bank at Alma Alma, AR

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

17 Highway 64 East  
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:** Rex A. Woods  
**Cash:** Anita Garrison

Cash and Due From: ..... 1,291	Deposits: ..... 49,528
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 400
Investments: ..... 18,962	Other Liabilities: ..... 413
Total Loans: ..... 32,976	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,264	Total Liabilities: ..... 50,341
Other Real Estate: ..... 0	
Other Assets: ..... 2,091	Total Equity Capital and Reserves: ..... 6,243
Total Assets: ..... 56,584	Total Liabilities and Capital: ..... 56,584
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 8,000

**Directors:** James A. Arnold, Leonard L. Blaschke, 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: 342-5268  
FAX: 342-9594  
Population: 526

Public Square  
P.O. Box 38  
71921-0038

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

Trust Department: No

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

**CEO/Pres:** Millard E. Aud  
**VP:** Danny H. Maxey

**VP/Cash:** Diane T. Owens

Cash and Due From: ..... 1,836	Deposits: ..... 52,700
Federal Funds and Repos: ..... 2,000	Federal Funds and Borrowings: ..... 0
Investments: ..... 19,720	Other Liabilities: ..... 393
Total Loans: ..... 33,597	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 857	Total Liabilities: ..... 53,093
Other Real Estate: ..... 18	
Other Assets: ..... 823	Total Equity Capital and Reserves: ..... 5,758
Total Assets: ..... 58,851	Total Liabilities and Capital: ..... 58,851
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 4,000

**Directors:** Millard E. Aud, John Ed Chambers, III, Danny Dunlap, Huey Grant, Jimmy Jones, Joe F. Maxey, M. H. Oakley, Cleda Olds, Hazel Richardson, Jimmy Williams

**Branches in Town:** None

**Other Branches:** None

## Citizens First Bank Arkadelphia, AR

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

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  
First Commercial Corporation, Little Rock, AR

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

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

Cash and Due From: ..... 979	Deposits: ..... 42,532
Federal Funds and Repos: ..... 3,025	Federal Funds and Borrowings: ..... 0
Investments: ..... 14,162	Other Liabilities: ..... 486
Total Loans: ..... 27,417	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 474	Total Liabilities: ..... 43,018
Other Real Estate: ..... 14	
Other Assets: ..... 3,586	Total Equity Capital and Reserves: ..... 6,639
Total Assets: ..... 49,657	Total Liabilities and Capital: ..... 49,657
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 30,000

**Directors:** Herb Daily, Jerry Francis, Billy Bob Hardman, Todd Hickingbotham, Edward McCorkle, I. Joe Miles, Larry Olson, Philip Rice, 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  
**TO:** Beth Marshall

Cash and Due From: ..... 2,225	Deposits: ..... 89,848
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 1,430
Investments: ..... 39,864	Other Liabilities: ..... 650
Total Loans: ..... 54,549	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 3,078	Total Liabilities: ..... 91,928
Other Real Estate: ..... 65	
Other Assets: ..... 1,341	Total Equity Capital and Reserves: ..... 9,194
Total Assets: ..... 101,122	Total Liabilities and Capital: ..... 101,122
Total Trust Assets: ..... 940	Number of Shares Outstanding: ..... 24,000

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

**Branches in Town:** Two

**Other Branches:** Bismarck

## 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:** Lila Johnston  
**VP:** Mike Donnell

**VP:** Karen Whittenburg  
**Cash:** Pat Duvall

Cash and Due From: .....	1,003	Deposits: .....	24,830
Federal Funds and Repos: .....	1,800	Federal Funds and Borrowings: .....	150
Investments: .....	4,862	Other Liabilities: .....	176
Total Loans: .....	19,448	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	556	Total Liabilities: .....	25,156
Other Real Estate: .....	46		
Other Assets: .....	445	Total Equity Capital and Reserves: .....	3,004
Total Assets: .....	28,160	Total Liabilities and Capital: .....	28,160
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	12,500

**Directors:** John Ed Chambers, III, Larry M. Dicks, Michael W. Donnell, Dain Duvall, George Jones, Carl Rackley, Edward J. Taylor, Michael Warren

**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

**Cash/TO:** Martha Ray  
**AVP:** Claire Miller

Cash and Due From: .....	2,232	Deposits: .....	32,491
Federal Funds and Repos: .....	2,400	Federal Funds and Borrowings: .....	0
Investments: .....	13,890	Other Liabilities: .....	236
Total Loans: .....	19,119	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	311	Total Liabilities: .....	32,727
Other Real Estate: .....	0		
Other Assets: .....	602	Total Equity Capital and Reserves: .....	5,827
Total Assets: .....	38,554	Total Liabilities and Capital: .....	38,554
Total Trust Assets: .....	121	Number of Shares Outstanding: .....	8,000

**Directors:** Steven Collier, Franklin 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:** One

**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: .....	1,902	Deposits: .....	36,832
Federal Funds and Repos: .....	550	Federal Funds and Borrowings: .....	0
Investments: .....	16,686	Other Liabilities: .....	368
Total Loans: .....	20,409	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	707	Total Liabilities: .....	37,200
Other Real Estate: .....	202		
Other Assets: .....	652	Total Equity Capital and Reserves: .....	3,908
Total Assets: .....	41,108	Total Liabilities and Capital: .....	41,108
Total Trust Assets: .....	1,977	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** Two

**Other Branches:** Bradford

**The Citizens Bank  
Batesville, AR**

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

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

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

Member of Federal Reserve System

Trust Department: Yes

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

**CEO/Pres:** Woody Castleberry  
**EVP:** David J. Hidy  
**SVP:** Alan Bufford  
**SVP:** David Ford

**SVP:** Floren King  
**SVP:** Lois Rasmussen  
**SVP/Cont/Cash:** Greg Shaver  
**AVP/TO:** Robin Brock

Cash and Due From: .....	7,069	Deposits: .....	192,065
Federal Funds and Repos: .....	2,910	Federal Funds and Borrowings: .....	3,247
Investments: .....	69,137	Other Liabilities: .....	552
Total Loans: .....	126,262	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,358	Total Liabilities: .....	195,864
Other Real Estate: .....	1,514		
Other Assets: .....	3,088	Total Equity Capital and Reserves: .....	18,474
Total Assets: .....	214,338	Total Liabilities and Capital: .....	214,338
Total Trust Assets: .....	19,084	Number of Shares Outstanding: .....	16,500

**Directors:** Woody Castleberry, 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: 1,021

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/Cash:** Susan Lusby

Cash and Due From: .....	2,142	Deposits: .....	19,712
Federal Funds and Repos: .....	3,675	Federal Funds and Borrowings: .....	0
Investments: .....	6,769	Other Liabilities: .....	104
Total Loans: .....	12,299	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	85	Total Liabilities: .....	19,816
Other Real Estate: .....	8		
Other Assets: .....	202	Total Equity Capital and Reserves: .....	5,364
Total Assets: .....	25,180	Total Liabilities and Capital: .....	25,180
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	8,300

**Directors:** John E. Anthony, Steven M. Anthony, O. D. Cathey, Rayburn Dorey, Rick Green, Kenneth D. Keeton, Ron Ramsay, Betty 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., North Little Rock, AR

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

**VP/Cash:** Marilyn Cole  
**AVP:** Gwen Hardin  
**AVP:** Donna Thomas

Cash and Due From: .....	3,143	Deposits: .....	49,065
Federal Funds and Repos: .....	1,300	Federal Funds and Borrowings: .....	0
Investments: .....	18,221	Other Liabilities: .....	1,373
Total Loans: .....	29,787	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	587	Total Liabilities: .....	50,438
Other Real Estate: .....	42		
Other Assets: .....	1,944	Total Equity Capital and Reserves: .....	4,586
Total Assets: .....	55,024	Total Liabilities and Capital: .....	55,024
Total Trust Assets: .....	731	Number of Shares Outstanding: .....	50,000

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

**Branches in Town:** None

**Other Branches:** North Little Rock

## 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: .....	11,399	Deposits: .....	200,545
Federal Funds and Repos: .....	7,000	Federal Funds and Borrowings: .....	654
Investments: .....	56,725	Other Liabilities: .....	773
Total Loans: .....	139,454	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,302	Total Liabilities: .....	201,972
Other Real Estate: .....	35		
Other Assets: .....	2,439	Total Equity Capital and Reserves: .....	17,382
Total Assets: .....	219,354	Total Liabilities and Capital: .....	219,354
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**Directors:** Roy Bishop, Calvin Brown, Russell Coleman, Edwin Henry, James Herzfeld, A. B. Holiman, Jr., David Jones, W. W. Jones, Malcolm Lawrence, D. W. May, W. L. Tucker, Larry Whitley

**Branches in Town:** Five

**Other Branches:** Bryant

## 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

**TO:** Ray Pennington  
**EVP/Cash:** Debra Keen

Cash and Due From: .....	5,645	Deposits: .....	86,233
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	23,173
Investments: .....	47,182	Other Liabilities: .....	629
Total Loans: .....	63,925	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,160	Total Liabilities: .....	110,035
Other Real Estate: .....	28		
Other Assets: .....	1,634	Total Equity Capital and Reserves: .....	9,539
Total Assets: .....	119,574	Total Liabilities and Capital: .....	119,574
Total Trust Assets: .....	2,796	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:** Two

**Other Branches:** Bryant, Mabelvale

### Bank of Bentonville Bentonville, AR

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

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

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

Member of Federal Reserve System

Trust Department: Yes

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

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

**VP/Cash:** Sharon Stucky

Cash and Due From: ..... 21,388  
Federal Funds and Repos: ..... 17,500  
Investments: ..... 131,828  
Total Loans: ..... 289,430  
Premises and Fixed Assets:..... 5,181  
Other Real Estate:..... 156  
Other Assets: ..... 13,293  
Total Assets: ..... 478,776  
Total Trust Assets: ..... 0

Deposits: ..... 403,922  
Federal Funds and Borrowings: ..... 8,630  
Other Liabilities: ..... 3,332  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 415,884  
Total Equity Capital and Reserves: ..... 62,892  
Total Liabilities and Capital: ..... 478,776  
Number of Shares Outstanding: ..... 78,400

**Directors:** Edward F. Adair, Neff Basute, Gil Fite, David Glass, Robert Holder, Nancy Leake, Tom McCoy, Max McGaugh, 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: ..... 484  
Federal Funds and Repos: ..... 600  
Investments: ..... 7,395  
Total Loans: ..... 5,833  
Premises and Fixed Assets:..... 251  
Other Real Estate:..... 0  
Other Assets: ..... 265  
Total Assets: ..... 14,828  
Total Trust Assets: ..... 0

Deposits: ..... 13,369  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 64  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 13,433  
Total Equity Capital and Reserves: ..... 1,395  
Total Liabilities and Capital: ..... 14,828  
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: 22,906

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

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

Member of Federal Reserve System

Trust Department: Yes

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

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

**VP/TO:** Ron Dawson

Cash and Due From: ..... 4,424	Deposits: ..... 114,773
Federal Funds and Repos: ..... 2,380	Federal Funds and Borrowings: ..... 0
Investments: ..... 54,432	Other Liabilities: ..... 532
Total Loans: ..... 66,674	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,274	Total Liabilities: ..... 115,305
Other Real Estate: ..... 0	
Other Assets: ..... 1,822	Total Equity Capital and Reserves: ..... 15,701
Total Assets: ..... 131,006	Total Liabilities and Capital: ..... 131,006
Total Trust Assets: ..... 15,887	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:** Four

**Other Branches:** None

## 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: ..... 2,592	Deposits: ..... 85,389
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 0
Investments: ..... 32,760	Other Liabilities: ..... 756
Total Loans: ..... 55,319	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,600	Total Liabilities: ..... 86,145
Other Real Estate: ..... 0	
Other Assets: ..... 2,253	Total Equity Capital and Reserves: ..... 8,379
Total Assets: ..... 94,524	Total Liabilities and Capital: ..... 94,524
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 100,000

**Directors:** Don Dunn, Jeral L. Hampton, John T. Hampton, Billy Dale Leslie, C. Richard Lippard, A. B. 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: .....	526	Deposits: .....	11,534
Federal Funds and Repos: .....	895	Federal Funds and Borrowings: .....	0
Investments: .....	2,468	Other Liabilities: .....	58
Total Loans: .....	8,697	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	257	Total Liabilities: .....	11,592
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	1,385
Other Assets: .....	134	Total Liabilities and Capital: .....	12,977
Total Assets: .....	12,977	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

### Bank of Brinkley Brinkley, AR

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

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

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

Trust Department: No

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

**Chm/CEO:** A. H. Rusher  
**Pres:** Gus Rusher  
**EVP:** Terry Singleterry  
**VP:** Todd Wilson

**VP/Cash:** Bently Manatt  
**AVP:** David Cooper  
**AVP:** Bill Imus  
**AVP:** Jennifer Martin

Cash and Due From: .....	2,965	Deposits: .....	62,545
Federal Funds and Repos: .....	1,200	Federal Funds and Borrowings: .....	0
Investments: .....	41,832	Other Liabilities: .....	344
Total Loans: .....	26,525	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	420	Total Liabilities: .....	62,889
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	11,657
Other Assets: .....	1,604	Total Liabilities and Capital: .....	74,546
Total Assets: .....	74,546	Number of Shares Outstanding: .....	24,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

## FirstBank of Arkansas Brinkley, AR

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

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

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

Trust Department: No

Bank Holding Company

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: .....	1,006	Deposits: .....	18,944
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,509
Investments: .....	5,259	Other Liabilities: .....	177
Total Loans: .....	16,207	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,029	Total Liabilities: .....	21,630
Other Real Estate: .....	17		
Other Assets: .....	658	Total Equity Capital and Reserves: .....	2,546
Total Assets: .....	24,176	Total Liabilities and Capital: .....	24,176
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	91,500

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

**Branches in Town:** None

**Other Branches:** None

## Bank of Cabot Cabot, AR

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

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  
**CEO/Pres:** Joseph W. Park, Jr.  
**SVP/Cash:** Joe W. Park, Sr.

**SVP:** William E. Williams  
**TO:** Tracy Bagwell

Cash and Due From: .....	5,427	Deposits: .....	133,844
Federal Funds and Repos: .....	1,090	Federal Funds and Borrowings: .....	0
Investments: .....	32,119	Other Liabilities: .....	1,581
Total Loans: .....	105,360	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,348	Total Liabilities: .....	135,425
Other Real Estate: .....	0		
Other Assets: .....	2,467	Total Equity Capital and Reserves: .....	13,386
Total Assets: .....	148,811	Total Liabilities and Capital: .....	148,811
Total Trust Assets: .....	5,372	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: 2,253

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:** Vicki Callahan  
**VP/Cash:** Janet Pasley

Cash and Due From: .....	2,150	Deposits: .....	47,855
Federal Funds and Repos: .....	3,940	Federal Funds and Borrowings: .....	2,548
Investments: .....	15,589	Other Liabilities: .....	396
Total Loans: .....	34,493	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	255	Total Liabilities: .....	50,799
Other Real Estate: .....	0		
Other Assets: .....	1,057	Total Equity Capital and Reserves: .....	6,685
Total Assets: .....	57,484	Total Liabilities and Capital: .....	57,484
Total Trust Assets: .....	15,747	Number of Shares Outstanding: .....	39,000

**Directors:** Tommy Hillman, Daniel C. Horton, Barry L. McQuin, Bill J. Shoup, Randall Snider, M. S. Woodruff, M. Gaines Young, Jr.

**Branches in Town:** None

**Other Branches:** Humnoke

### Bank of Cave City Cave City, AR

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

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

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

Trust Department: Yes

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

**CEO/Pres/TO:** Eugene Street  
**SVP:** Gayla Hickman  
**VP/Cash:** Wanda Daniel

**VP:** Dennis Esteb  
**VP:** Kim Nunnally

Cash and Due From: .....	1,562	Deposits: .....	40,328
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	250
Investments: .....	14,024	Other Liabilities: .....	227
Total Loans: .....	27,177	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	808	Total Liabilities: .....	40,805
Other Real Estate: .....	487		
Other Assets: .....	698	Total Equity Capital and Reserves: .....	3,951
Total Assets: .....	44,756	Total Liabilities and Capital: .....	44,756
Total Trust Assets: .....	2,525	Number of Shares Outstanding: .....	4,000

**Directors:** Samuel F. Beller, Clifton Crabtree, Margie Pettersen, Eugene Street, Bruce Street, James E. Street

**Branches in Town:** None

**Other Branches:** None



**American State Bank  
Charleston, AR**

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

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

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

Trust Department: Yes

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

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

**Cash:** Angie Haynes

Cash and Due From: .....	1,512	Deposits: .....	70,103
Federal Funds and Repos: .....	1,935	Federal Funds and Borrowings: .....	1,832
Investments: .....	25,015	Other Liabilities: .....	581
Total Loans: .....	45,464	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,324	Total Liabilities: .....	72,516
Other Real Estate: .....	204		
Other Assets: .....	4,363	Total Equity Capital and Reserves: .....	8,301
Total Assets: .....	80,817	Total Liabilities and Capital: .....	80,817
Total Trust Assets: .....	551	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: .....	1,215	Deposits: .....	23,506
Federal Funds and Repos: .....	1,030	Federal Funds and Borrowings: .....	0
Investments: .....	16,872	Other Liabilities: .....	131
Total Loans: .....	6,336	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	192	Total Liabilities: .....	23,637
Other Real Estate: .....	0		
Other Assets: .....	498	Total Equity Capital and Reserves: .....	2,506
Total Assets: .....	26,143	Total Liabilities and Capital: .....	26,143
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:** Ned Ray Purtle  
**CEO/Pres:** Terry Q. Carson  
**EVP/Cash:** Carol L. Carson

**EVP:** Ronald R. Collins  
**SVP:** Donald M. Stimpson

Cash and Due From: ..... 3,584  
Federal Funds and Repos: ..... 1,055  
Investments: ..... 30,882  
Total Loans: ..... 119,251  
Premises and Fixed Assets: ..... 3,419  
Other Real Estate: ..... 38  
Other Assets: ..... 1,867  
Total Assets: ..... 160,096  
Total Trust Assets: ..... 0

Deposits: ..... 145,172  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,409  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 146,581  
Total Equity Capital and Reserves: ..... 13,515  
Total Liabilities and Capital: ..... 160,096  
Number of Shares Outstanding: ..... 25,000

**Directors:** Sidney L. Brain, Terry Q. Carson, James W. Dickerson, Jr., Mike Jacobs, R. Keith Lewis, Larry Olson, George Overbey, Jr., Ned Ray Purtle, Guy P. Shrigley, C. Gene Stephenson, David Taylor

**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/TO:** Lee White  
**SVP:** Rebecca Dougan  
**SVP:** Nina Mason

**VP:** Harold Johnson  
**VP:** Tom Sexton  
**AVP/Cash:** Rhonda Boen

Cash and Due From: ..... 2,247  
Federal Funds and Repos: ..... 800  
Investments: ..... 39,164  
Total Loans: ..... 37,488  
Premises and Fixed Assets: ..... 1,038  
Other Real Estate: ..... 0  
Other Assets: ..... 4,195  
Total Assets: ..... 84,932  
Total Trust Assets: ..... 1,891

Deposits: ..... 73,322  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 571  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 73,893  
Total Equity Capital and Reserves: ..... 11,039  
Total Liabilities and Capital: ..... 84,932  
Number of Shares Outstanding: ..... 6,000

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

**Branches in Town:** Two

**Other Branches:** None

### 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

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

Cash and Due From: .....	2,821	Deposits: .....	59,334
Federal Funds and Repos: .....	900	Federal Funds and Borrowings: .....	224
Investments: .....	24,511	Other Liabilities: .....	317
Total Loans: .....	35,613	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	538	Total Liabilities: .....	59,875
Other Real Estate: .....	106	Total Equity Capital and Reserves: .....	5,564
Other Assets: .....	950	Total Liabilities and Capital: .....	65,439
Total Assets: .....	65,439	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**Directors:** Jay W. Jackson, 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: 26,481

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

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

Member of Federal Reserve System

Trust Department: No

Bank Holding Company  
None

**Chm:** George E. Covington  
**CEO/Pres:** Marcus J. McCain  
**SVP:** Pat Bruick

**SVP:** Wanda Fulmer  
**SVP/Cash:** Janette Jones  
**VP:** April Springer

Cash and Due From: .....	3,203	Deposits: .....	71,691
Federal Funds and Repos: .....	1,450	Federal Funds and Borrowings: .....	3,320
Investments: .....	26,866	Other Liabilities: .....	755
Total Loans: .....	49,227	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,986	Total Liabilities: .....	75,766
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	7,733
Other Assets: .....	767	Total Liabilities and Capital: .....	83,499
Total Assets: .....	83,499	Number of Shares Outstanding: .....	54,000
Total Trust Assets: .....	0		

**Directors:** Richie Arnold, Jack Bell, George E. Covington, Hal Crafton, John Hawks, Jr., Linda Linn, Marcus J. McCain, Robert B. Rook, Joe White

**Branches in Town:** One

**Other Branches:** Greenbrier

### Corning Bank Corning, AR

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

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

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

Trust Department: No

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

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

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

Cash and Due From: .....	1,900	Deposits: .....	53,645
Federal Funds and Repos: .....	450	Federal Funds and Borrowings: .....	0
Investments: .....	10,679	Other Liabilities: .....	325
Total Loans: .....	47,615	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	464	Total Liabilities: .....	53,970
Other Real Estate: .....	0		
Other Assets: .....	1,469	Total Equity Capital and Reserves: .....	8,607
Total Assets: .....	62,577	Total Liabilities and Capital: .....	62,577
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** Two

**Other Branches:** None

### 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:** Jeanie Parker

Cash and Due From: .....	2,910	Deposits: .....	28,167
Federal Funds and Repos: .....	2,580	Federal Funds and Borrowings: .....	0
Investments: .....	4,155	Other Liabilities: .....	323
Total Loans: .....	20,867	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	381	Total Liabilities: .....	28,490
Other Real Estate: .....	0		
Other Assets: .....	633	Total Equity Capital and Reserves: .....	3,036
Total Assets: .....	31,526	Total Liabilities and Capital: .....	31,526
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

**Directors:** Bill G. Barnett, Richard E. Griffin, Jerry Ray Hambrick, Marolyn Lloyd, James S. Nolley, Don R. Rodgers

**Branches in Town:** One

**Other Branches:** None

## Danville State Bank Danville, AR

Telephone: 495-2236  
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: Yes

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

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

**SVP:** Debbie Strait  
**VP:** Philip Alexander  
**VP:** Brad Payne  
**VP:** Jerry Smith

Cash and Due From: .....	4,202	Deposits: .....	115,455
Federal Funds and Repos: .....	1,200	Federal Funds and Borrowings: .....	80
Investments: .....	25,543	Other Liabilities: .....	915
Total Loans: .....	95,168	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	970	Total Liabilities: .....	116,450
Other Real Estate: .....	146		
Other Assets: .....	2,081	Total Equity Capital and Reserves: .....	12,860
Total Assets: .....	129,310	Total Liabilities and Capital: .....	129,310
Total Trust Assets: .....	0	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:** Hot Springs Village

## Arkansas Valley Bank Dardanelle, AR

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

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

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

Trust Department: No

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

**Chm:** John Ed Chambers, III  
**CEO/Pres:** Edward J. Taylor  
**EVP:** Michael A. Jacimore

**VP:** Judy Elliott  
**VP:** Nancy A. Moore  
**Cash:** Dorothy Geibe

Cash and Due From: .....	1,520	Deposits: .....	37,055
Federal Funds and Repos: .....	500	Federal Funds and Borrowings: .....	0
Investments: .....	8,890	Other Liabilities: .....	254
Total Loans: .....	29,026	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,098	Total Liabilities: .....	37,309
Other Real Estate: .....	0		
Other Assets: .....	1,389	Total Equity Capital and Reserves: .....	5,114
Total Assets: .....	42,423	Total Liabilities and Capital: .....	42,423
Total Trust Assets: .....	0	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

**Branches in Town:** One

**Other Branches:** None

**Bank of Dardanelle  
Dardanelle, AR**

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

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

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

Trust Department: No

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

**Pres:** Ronald L. Taylor

**Cash:** Janelle Parker

Cash and Due From: .....	4,807	Deposits: .....	59,834
Federal Funds and Repos: .....	820	Federal Funds and Borrowings: .....	0
Investments: .....	28,642	Other Liabilities: .....	336
Total Loans: .....	33,033	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	613	Total Liabilities: .....	60,170
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	8,528
Other Assets: .....	783	Total Liabilities and Capital: .....	68,698
Total Assets: .....	68,698	Number of Shares Outstanding: .....	8,000
Total Trust Assets: .....	0		

**Directors:** Thomas C. Berryhill, Bunny Bullock, Tom Ed 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:** Russellville

**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

**CEO/Pres:** Keith Melson  
**VP:** Noel Bard

**Cash:** Barbara Kitchens

Cash and Due From: .....	1,583	Deposits: .....	24,315
Federal Funds and Repos: .....	215	Federal Funds and Borrowings: .....	0
Investments: .....	11,340	Other Liabilities: .....	202
Total Loans: .....	13,953	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	424	Total Liabilities: .....	24,517
Other Real Estate: .....	10	Total Equity Capital and Reserves: .....	3,358
Other Assets: .....	350	Total Liabilities and Capital: .....	27,875
Total Assets: .....	27,875	Number of Shares Outstanding: .....	76,000
Total Trust Assets: .....	0		

**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: 3,500

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  
**VChm:** Julian Brown  
**CEO/Pres:** Gary Hudson  
**SVP/TO:** Dean Bell  
**VP:** Terry L. McCullars

**VP:** Pam Moss  
**VP:** Glenda Patterson  
**VP:** Betty Simmons  
**VP/Cash:** Carolyn Williams

Cash and Due From: .....	2,252	Deposits: .....	71,229
Federal Funds and Repos: .....	450	Federal Funds and Borrowings: .....	0
Investments: .....	34,085	Other Liabilities: .....	465
Total Loans: .....	51,453	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	491	Total Liabilities: .....	71,694
Other Real Estate: .....	103		
Other Assets: .....	1,773	Total Equity Capital and Reserves: .....	18,913
Total Assets: .....	90,607	Total Liabilities and Capital: .....	90,607
Total Trust Assets: .....	26,651	Number of Shares Outstanding: .....	54,000

**Directors:** Julian Brown, E.E. Denman, Donald Ray Dickson, Elmer A. Ferguson, Wayne Hampton, Alton R. 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: 918

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

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

Trust Department: No

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

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

**Cash:** Wanda Tormey

Cash and Due From: .....	2,950	Deposits: .....	60,252
Federal Funds and Repos: .....	3,500	Federal Funds and Borrowings: .....	0
Investments: .....	6,517	Other Liabilities: .....	220
Total Loans: .....	57,430	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	791	Total Liabilities: .....	60,472
Other Real Estate: .....	0		
Other Assets: .....	866	Total Equity Capital and Reserves: .....	11,582
Total Assets: .....	72,054	Total Liabilities and Capital: .....	72,054
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	7,000

**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:** Gary McCauley  
**VP/Cash:** Jan Mitchel

Cash and Due From: .....	2,301	Deposits: .....	52,184
Federal Funds and Repos: .....	4,400	Federal Funds and Borrowings: .....	0
Investments: .....	24,329	Other Liabilities: .....	558
Total Loans: .....	27,352	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	239	Total Liabilities: .....	52,742
Other Real Estate: .....	0		
Other Assets: .....	1,053	Total Equity Capital and Reserves: .....	6,932
Total Assets: .....	59,674	Total Liabilities and Capital: .....	59,674
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	18,750

**Directors:** Clarence Anthony, Gary Chambliss, Darwin Hendrix, Buford Hendrix, Olen Hendrix, Cecil E. Johnson, III, Larry May, Jerry Milam

**Branches in Town:** None

**Other Branches:** Prescott

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

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

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: .....	1,363	Deposits: .....	24,837
Federal Funds and Repos: .....	225	Federal Funds and Borrowings: .....	1,232
Investments: .....	8,885	Other Liabilities: .....	274
Total Loans: .....	17,786	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	296	Total Liabilities: .....	26,343
Other Real Estate: .....	0		
Other Assets: .....	832	Total Equity Capital and Reserves: .....	3,044
Total Assets: .....	29,387	Total Liabilities and Capital: .....	29,387
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



## Simmons First Bank of Dermott Dermott, AR

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

108 East Speedway  
 P.O. Box 309  
 71638-0803

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

Trust Department: Yes

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

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

**Cash:** Margaret Brannon

Cash and Due From: ..... 1,233  
 Federal Funds and Repos: ..... 1,200  
 Investments: ..... 11,149  
 Total Loans: ..... 3,790  
 Premises and Fixed Assets: ..... 685  
 Other Real Estate: ..... 0  
 Other Assets: ..... 193  
 Total Assets: ..... 18,250  
 Total Trust Assets: ..... 0

Deposits: ..... 15,403  
 Federal Funds and Borrowings: ..... 0  
 Other Liabilities: ..... 233  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 15,636  
 Total Equity Capital and Reserves: ..... 2,614  
 Total Liabilities and Capital: ..... 18,250  
 Number of Shares Outstanding: ..... 18,000

**Directors:** Barry Crow, Thomas D. Deen, Dennis H. Ferguson, Ben V. Floriani, Lester Pinkus

**Branches in Town:** None

**Other Branches:** None

## Farmers & Merchants Bank Des Arc, AR

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

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

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

Trust Department: Yes

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

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

**Cash:** Janet Hayley

Cash and Due From: ..... 2,515  
 Federal Funds and Repos: ..... 0  
 Investments: ..... 14,258  
 Total Loans: ..... 27,618  
 Premises and Fixed Assets: ..... 256  
 Other Real Estate: ..... 0  
 Other Assets: ..... 792  
 Total Assets: ..... 45,439  
 Total Trust Assets: ..... 41,379

Deposits: ..... 32,270  
 Federal Funds and Borrowings: ..... 4,115  
 Other Liabilities: ..... 203  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 36,588  
 Total Equity Capital and Reserves: ..... 8,851  
 Total Liabilities and Capital: ..... 45,439  
 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:** J. Wayne Beaty

**VP:** Betty B. Trites  
**Cash:** Glenda B. Owen  
**TO:** Monica Freeland

Cash and Due From: .....	2,774	Deposits: .....	48,942
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,075
Investments: .....	22,294	Other Liabilities: .....	164
Total Loans: .....	33,016	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	749	Total Liabilities: .....	52,181
Other Real Estate: .....	11	Total Equity Capital and Reserves: .....	7,769
Other Assets: .....	1,106	Total Liabilities and Capital: .....	59,950
Total Assets: .....	59,950	Number of Shares Outstanding: .....	40,000
Total Trust Assets: .....	17,673		

**Directors:** L. Ashton Adcock, Robert H. Adcock, Jr., Jimmie L. Appleberry, Charles H. Dante, Claud T. Frank, Marion S. Gill, J. Michael Jones, Harold L. 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 Wood

Cash and Due From: .....	1,313	Deposits: .....	24,091
Federal Funds and Repos: .....	1,830	Federal Funds and Borrowings: .....	0
Investments: .....	8,205	Other Liabilities: .....	398
Total Loans: .....	15,277	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	641	Total Liabilities: .....	24,489
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	4,172
Other Assets: .....	1,395	Total Liabilities and Capital: .....	28,661
Total Assets: .....	28,661	Number of Shares Outstanding: .....	30,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

**Citizens First Bank  
El Dorado, AR**

Telephone: 862-6683  
FAX: 881-6043  
Population: 23,146

100 East Peach Street  
P. O. Box 641  
71731-0641

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

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

**Chm:** Robert P. Taylor  
**CEO/Pres:** Nicholas J. Horner  
**EVP/Cash:** Mike Fendley

**SVP:** Ronnie Clay  
**SVP:** Yvonne Eudy  
**SVP/TO:** David Henry

Cash and Due From: .....	6,706	Deposits: .....	107,486
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,415
Investments: .....	43,965	Other Liabilities: .....	964
Total Loans: .....	62,922	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,932	Total Liabilities: .....	109,865
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	17,704
Other Assets: .....	8,044	Total Liabilities and Capital: .....	127,569
Total Assets: .....	127,569	Number of Shares Outstanding: .....	40,000
Total Trust Assets: .....	0		

**Directors:** George Haefner, Noland Hagood, Nicholas J. Horner, Edward Hurley, D. R. James, Clara Jones, Bill McGuire, John R. Meadows, Jim Sheppard, 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: 846

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: .....	519	Deposits: .....	3,597
Federal Funds and Repos: .....	230	Federal Funds and Borrowings: .....	0
Investments: .....	791	Other Liabilities: .....	28
Total Loans: .....	2,570	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8	Total Liabilities: .....	3,625
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	586
Other Assets: .....	93	Total Liabilities and Capital: .....	4,211
Total Assets: .....	4,211	Number of Shares Outstanding: .....	1,600
Total Trust Assets: .....	0		

**Directors:** W. H. Brandon, Jr., 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/CEO:** Joel L. Bunch  
**Pres:** Joyce R. Bunch  
**EVP:** Johnnie J. Qualls

**VP:** Sarah L. Bunch  
**VP:** Patricia Eaton  
**Cash:** Dolores A. Lankford

Cash and Due From: ..... 969  
Federal Funds and Repos: ..... 0  
Investments: ..... 14,411  
Total Loans: ..... 38,567  
Premises and Fixed Assets:..... 907  
Other Real Estate:..... 78  
Other Assets: ..... 655  
Total Assets:..... 55,587  
Total Trust Assets: ..... 0

Deposits:..... 48,948  
Federal Funds and Borrowings: ..... 1,620  
Other Liabilities: ..... 309  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 50,877  
Total Equity Capital and Reserves: ..... 4,710  
Total Liabilities and Capital:..... 55,587  
Number of Shares Outstanding: ..... 10,000

**Directors:** Joyce R. Bunch, Joel L. 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: 3,351

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

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

Trust Department: No

Bank Holding Company  
None

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

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

Cash and Due From: ..... 2,152  
Federal Funds and Repos: ..... 0  
Investments: ..... 5,822  
Total Loans: ..... 21,191  
Premises and Fixed Assets:..... 304  
Other Real Estate:..... 0  
Other Assets: ..... 521  
Total Assets:..... 29,990  
Total Trust Assets: ..... 0

Deposits:..... 25,769  
Federal Funds and Borrowings: ..... 430  
Other Liabilities: ..... 92  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 26,291  
Total Equity Capital and Reserves: ..... 3,699  
Total Liabilities and Capital:..... 29,990  
Number of Shares Outstanding: ..... 10,000

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

**Branches in Town:** None

**Other Branches:** None

## The Eudora Bank Eudora, AR

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

104 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:** Julie Petty

**VP/Cash:** Linda Crabtree  
**VP:** Timothy W. Manning  
**Sec/Treas:** Robert D. Avery

Cash and Due From: .....	692	Deposits: .....	23,515
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	550
Investments: .....	13,719	Other Liabilities: .....	128
Total Loans: .....	12,372	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	371	Total Liabilities: .....	24,193
Other Real Estate: .....	6		
Other Assets: .....	578	Total Equity Capital and Reserves: .....	3,545
Total Assets: .....	27,738	Total Liabilities and Capital: .....	27,738
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	14,000

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

**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:** Jay Smith

**Cash:** Reba Pyatt

Cash and Due From: .....	2,919	Deposits: .....	63,613
Federal Funds and Repos: .....	5,645	Federal Funds and Borrowings: .....	2,210
Investments: .....	14,987	Other Liabilities: .....	579
Total Loans: .....	48,452	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,443	Total Liabilities: .....	66,402
Other Real Estate: .....	89		
Other Assets: .....	1,238	Total Equity Capital and Reserves: .....	8,371
Total Assets: .....	74,773	Total Liabilities and Capital: .....	74,773
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., Jimmy D. Evans, William E. Goff, Rex A. Gustin, Dorothy F. Mathews, Michael Mathews, Archie B. Ryan, Jr.

**Branches in Town:** Three

**Other Branches:** None

## 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/CEO/Pres:** A. L. Hoaney  
**VChm:** Samuel F. Beller

**VP/Cash:** Frances M. Estes  
**VP:** Wilma A. Smith

Cash and Due From: ..... 718	Deposits: ..... 11,292
Federal Funds and Repos: ..... 755	Federal Funds and Borrowings: ..... 0
Investments: ..... 4,383	Other Liabilities: ..... 60
Total Loans: ..... 6,318	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 57	Total Liabilities: ..... 11,352
Other Real Estate: ..... 62	
Other Assets: ..... 158	Total Equity Capital and Reserves: ..... 1,099
Total Assets: ..... 12,451	Total Liabilities and Capital: ..... 12,451
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

**Branches in Town:** None

**Other Branches:** None

## 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: Jan. 24, 1892  
County: Washington

Member of Federal Reserve System

Trust Department: Yes

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

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

**SVP:** Don Storey  
**SVP:** Ray Rhoades  
**VP:** Marilyn Hendricks  
**Cash:** Sherry Anderson

Cash and Due From: ..... 10,635	Deposits: ..... 261,192
Federal Funds and Repos: ..... 4,400	Federal Funds and Borrowings: ..... 26,142
Investments: ..... 57,844	Other Liabilities: ..... 1,882
Total Loans: ..... 226,787	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 8,711	Total Liabilities: ..... 289,216
Other Real Estate: ..... 87	
Other Assets: ..... 4,229	Total Equity Capital and Reserves: ..... 23,477
Total Assets: ..... 312,693	Total Liabilities and Capital: ..... 312,693
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 25,000

**Directors:** Larry Bittle, Oma Blackwell, 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:** Six

**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  
First Commercial Corporation, Little Rock, AR

**Chm:** Allen Bedell  
**Pres/CEO:** Scott Fife  
**EVP/Cash/TO:** Sheila H. Smith  
**AVP:** Misty Freeman

**AVP:** Dusty Rhodes  
**AVP:** Jimmy Stell  
**AVP:** Mike Trammel

Cash and Due From: .....	1,404	Deposits: .....	42,104
Federal Funds and Repos: .....	1,220	Federal Funds and Borrowings: .....	0
Investments: .....	14,364	Other Liabilities: .....	500
Total Loans: .....	25,823	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,810	Total Liabilities: .....	42,604
Other Real Estate: .....	112		
Other Assets: .....	3,727	Total Equity Capital and Reserves: .....	5,856
Total Assets: .....	48,460	Total Liabilities and Capital: .....	48,460
Total Trust Assets: .....	748	Number of Shares Outstanding: .....	8,000

**Directors:** Allen Bedell, Jack Brent, Lynn Dorrrough, Scott Fife, Carolyn Jenkins, Gerald Nutt, 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:** Suzette Crutchfield  
**SVP/TO:** James V. Hulse, Jr.

**VP:** David Sisson  
**VP/Cash:** Wanda Smurl

Cash and Due From: .....	2,744	Deposits: .....	41,013
Federal Funds and Repos: .....	1,800	Federal Funds and Borrowings: .....	181
Investments: .....	11,402	Other Liabilities: .....	268
Total Loans: .....	27,693	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,617	Total Liabilities: .....	41,462
Other Real Estate: .....	0		
Other Assets: .....	591	Total Equity Capital and Reserves: .....	4,385
Total Assets: .....	45,847	Total Liabilities and Capital: .....	45,847
Total Trust Assets: .....	257	Number of Shares Outstanding: .....	8,000

**Directors:** Joe D. Barnes, D. J. 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 & 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: .....	672	Deposits: .....	18,355
Federal Funds and Repos: .....	1,055	Federal Funds and Borrowings: .....	0
Investments: .....	2,624	Other Liabilities: .....	155
Total Loans: .....	15,993	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	140	Total Liabilities: .....	18,510
Other Real Estate: .....	103		
Other Assets: .....	409	Total Equity Capital and Reserves: .....	2,486
Total Assets: .....	20,996	Total Liabilities and Capital: .....	20,996
Total Trust Assets: .....	529	Number of Shares Outstanding: .....	12,000

**Directors:** Larry E. Bauer, Johnny Holzauer, 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: 1,354

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

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

Trust Department: No

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

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

**Cash:** Patricia Owens

Cash and Due From: .....	2,361	Deposits: .....	53,391
Federal Funds and Repos: .....	2,800	Federal Funds and Borrowings: .....	366
Investments: .....	15,028	Other Liabilities: .....	174
Total Loans: .....	37,634	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,311	Total Liabilities: .....	53,931
Other Real Estate: .....	1		
Other Assets: .....	586	Total Equity Capital and Reserves: .....	5,790
Total Assets: .....	59,721	Total Liabilities and Capital: .....	59,721
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:** None

**Other Branches:** Glenwwod, Mount Ida



**Bank of Gravett, AR  
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:** Jim Allen Edmonson

**VP:** William R. Meade  
**AVP:** Rick Pollreis  
**AVP/Cash:** Larry Wilmoth

Cash and Due From: .....	3,234	Deposits: .....	94,364
Federal Funds and Repos: .....	1,940	Federal Funds and Borrowings: .....	0
Investments: .....	43,599	Other Liabilities: .....	698
Total Loans: .....	57,699	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,220	Total Liabilities: .....	95,062
Other Real Estate: .....	0		
Other Assets: .....	1,721	Total Equity Capital and Reserves: .....	14,351
Total Assets: .....	109,413	Total Liabilities and Capital: .....	109,413
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:** One

**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: .....	2,375	Deposits: .....	91,400
Federal Funds and Repos: .....	3,575	Federal Funds and Borrowings: .....	2,764
Investments: .....	37,664	Other Liabilities: .....	826
Total Loans: .....	66,371	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,632	Total Liabilities: .....	94,990
Other Real Estate: .....	252		
Other Assets: .....	1,557	Total Equity Capital and Reserves: .....	20,436
Total Assets: .....	115,426	Total Liabilities and Capital: .....	115,426
Total Trust Assets: .....	982	Number of Shares Outstanding: .....	7,500

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

**Branches in Town:** Two

**Other Branches:** Bonanza, Fort Smith, Hackett, Hartford

### First State Bank of Gurdon Gurdon, AR

Telephone: 353-2521  
FAX: 353-2314  
Population: 2,199

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

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

Trust Department: No

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

**Chm:** Neil Bennett Jr.  
**CEO:** David R. Estes  
**VP/Cash:** Linda Bittle

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

Cash and Due From: .....	956	Deposits: .....	26,002
Federal Funds and Repos: .....	845	Federal Funds and Borrowings: .....	0
Investments: .....	13,773	Other Liabilities: .....	151
Total Loans: .....	12,235	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	864	Total Liabilities: .....	26,153
Other Real Estate: .....	205	Total Equity Capital and Reserves: .....	4,086
Other Assets: .....	1,361	Total Liabilities and Capital: .....	30,239
Total Assets: .....	30,239	Number of Shares Outstanding: .....	38,389
Total Trust Assets: .....	0		

**Directors:** Neil Bennett, Jr., Charles L. Cabe, Jr., David R. Estes, Tracy French, J. L. Griffin

**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:** Virginia Bowman

**VP:** Velma J. Farmer  
**Cash:** JoAnn Roberts

Cash and Due From: .....	5,450	Deposits: .....	35,719
Federal Funds and Repos: .....	310	Federal Funds and Borrowings: .....	0
Investments: .....	14,161	Other Liabilities: .....	287
Total Loans: .....	18,536	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	806	Total Liabilities: .....	36,006
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,913
Other Assets: .....	656	Total Liabilities and Capital: .....	39,919
Total Assets: .....	39,919	Number of Shares Outstanding: .....	22,260
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

### Calhoun County Bank Hampton, AR

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

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

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

Trust Department: No

Bank Holding Company  
Harrell Bancshares, Inc., Camden, AR

**Chm/CEO:** Searcy W. Harrell, Jr.  
**Pres:** B. Dickson Neal  
**VP:** Shirley Jones

**VP:** Mary Johnston  
**VP:** Hazel B. Smith  
**Cash:** Wanda Welch

Cash and Due From: .....	1,474	Deposits: .....	34,075
Federal Funds and Repos: .....	535	Federal Funds and Borrowings: .....	1,565
Investments: .....	15,174	Other Liabilities: .....	190
Total Loans: .....	22,463	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	131	Total Liabilities: .....	35,830
Other Real Estate: .....	0		
Other Assets: .....	355	Total Equity Capital and Reserves: .....	4,302
Total Assets: .....	40,132	Total Liabilities and Capital: .....	40,132
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** L. D. Becton, III, Phillip J. Foster, Fay 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  
**CEO/Pres:** James Williams

**VP/Cash:** Donald Britnell

Cash and Due From: .....	1,710	Deposits: .....	41,599
Federal Funds and Repos: .....	2,800	Federal Funds and Borrowings: .....	0
Investments: .....	13,044	Other Liabilities: .....	567
Total Loans: .....	28,691	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	183	Total Liabilities: .....	42,166
Other Real Estate: .....	33		
Other Assets: .....	1,191	Total Equity Capital and Reserves: .....	5,486
Total Assets: .....	47,652	Total Liabilities and Capital: .....	47,652
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** None

**Other Branches:** None

## The Security Bank Harrison, AR

Telephone: 391-8200  
FAX: 741-8103  
Population: 9,922

303 N. Main  
P.O. Box 1078  
72602-1078

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

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

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

**Cash:** Debbie Murphy

Cash and Due From: ..... 7,662	Deposits: ..... 108,773
Federal Funds and Repos: ..... 4,800	Federal Funds and Borrowings: ..... 0
Investments: ..... 23,065	Other Liabilities: ..... 762
Total Loans: ..... 79,715	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,863	Total Liabilities: ..... 109,535
Other Real Estate: ..... 5	
Other Assets: ..... 2,204	Total Equity Capital and Reserves: ..... 9,779
Total Assets: ..... 119,314	Total Liabilities and Capital: ..... 119,314
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 10,000

**Directors:** Bill Baker, Jimmy R. Boze, Jane E. Christenson, Lynn Dorough, 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: ..... 1,129	Deposits: ..... 17,276
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 556
Investments: ..... 8,244	Other Liabilities: ..... 119
Total Loans: ..... 10,214	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 158	Total Liabilities: ..... 17,951
Other Real Estate: ..... 0	
Other Assets: ..... 421	Total Equity Capital and Reserves: ..... 2,215
Total Assets: ..... 20,166	Total Liabilities and Capital: ..... 20,166
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 19,935

**Directors:** Tommy Hillman, Daniel C. Horton, Barry L. McQuin, 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:** Treva Jean Hipp  
**VP:** Mary Holland  
**VP:** Julie Turney

Cash and Due From: .....	3,317	Deposits: .....	109,364
Federal Funds and Repos: .....	2,140	Federal Funds and Borrowings: .....	124
Investments: .....	63,385	Other Liabilities: .....	689
Total Loans: .....	51,794	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	779	Total Liabilities: .....	110,177
Other Real Estate: .....	50		
Other Assets: .....	1,851	Total Equity Capital and Reserves: .....	13,139
Total Assets: .....	123,316	Total Liabilities and Capital: .....	123,316
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	1,200

**Directors:** Walter Aldridge, Connie Butler, Patricia Butler, Anna Margaret Butler, Jim Tom Butler, Paul D. Eaton, Beth Eaton, John Henry, Jerome Johnson, Ricky Johnson, Richie Lee, L. E. Roberts, Jr., Wetzell 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: .....	1,238	Deposits: .....	33,300
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	55
Investments: .....	21,161	Other Liabilities: .....	197
Total Loans: .....	13,111	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	873	Total Liabilities: .....	33,552
Other Real Estate: .....	0		
Other Assets: .....	666	Total Equity Capital and Reserves: .....	3,497
Total Assets: .....	37,049	Total Liabilities and Capital: .....	37,049
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

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

**Branches in Town:** None

**Other Branches:** Clinton

## Heber Springs State Bank Heber Springs, AR

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

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

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

Member of Federal Reserve System

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: ..... 3,022	Deposits: ..... 56,640
Federal Funds and Repos: ..... 740	Federal Funds and Borrowings: ..... 0
Investments: ..... 19,858	Other Liabilities: ..... 356
Total Loans: ..... 36,644	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,125	Total Liabilities: ..... 56,996
Other Real Estate: ..... 71	
Other Assets: ..... 858	Total Equity Capital and Reserves: ..... 5,322
Total Assets: ..... 62,318	Total Liabilities and Capital: ..... 62,318
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: 675

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

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

Trust Department: No

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

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

**SVP/Cash:** Jean M. Kirkpatrick

Cash and Due From: ..... 1,074	Deposits: ..... 21,339
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 0
Investments: ..... 7,053	Other Liabilities: ..... 238
Total Loans: ..... 16,430	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 98	Total Liabilities: ..... 21,577
Other Real Estate: ..... 0	
Other Assets: ..... 526	Total Equity Capital and Reserves: ..... 3,604
Total Assets: ..... 25,181	Total Liabilities and Capital: ..... 25,181
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 2,400

**Directors:** Ruth T. Dearing, Donald R. 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.  
**SVP:** Carl E. Hendrix, III

**SVP:** Edith H. Smith  
**EVP/Cash:** Wilburn Smith

Cash and Due From: .....	7,466	Deposits: .....	35,456
Federal Funds and Repos: .....	1,235	Federal Funds and Borrowings: .....	0
Investments: .....	8,241	Other Liabilities: .....	155
Total Loans: .....	22,349	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	320	Total Liabilities: .....	35,611
Other Real Estate: .....	9		
Other Assets: .....	462	Total Equity Capital and Reserves: .....	4,471
Total Assets: .....	40,082	Total Liabilities and Capital: .....	40,082
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

**Directors:** Margaret S. Griffin, Carl E. Hendrix, III, C. E. Hendrix, Jr., 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: 32,462

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: .....	15,267	Deposits: .....	363,778
Federal Funds and Repos: .....	2,000	Federal Funds and Borrowings: .....	0
Investments: .....	82,719	Other Liabilities: .....	4,787
Total Loans: .....	290,131	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,858	Total Liabilities: .....	368,565
Other Real Estate: .....	165		
Other Assets: .....	7,244	Total Equity Capital and Reserves: .....	36,819
Total Assets: .....	405,384	Total Liabilities and Capital: .....	405,384
Total Trust Assets: .....	0	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, Todd Hickingbotham, 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)

### First State Bank Huntsville, AR

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

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

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

Trust Department: Yes

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

**Chm:** Sam Mathias  
**CEO/Pres:** Tom Mathias

**VP:** Bessie Mathias  
**Cash:** Paul Mathias

Cash and Due From: .....	521	Deposits: .....	20,003
Federal Funds and Repos: .....	900	Federal Funds and Borrowings: .....	0
Investments: .....	6,923	Other Liabilities: .....	112
Total Loans: .....	12,944	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	393	Total Liabilities: .....	20,115
Other Real Estate: .....	0		
Other Assets: .....	361	Total Equity Capital and Reserves: .....	1,927
Total Assets: .....	22,042	Total Liabilities and Capital: .....	22,042
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	13,000

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

**Branches in Town:** None

**Other Branches:** None

### Peoples Bank Imboden, AR

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

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

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

Trust Department: No

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

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

**Cash:** Sandra McCormick

Cash and Due From: .....	2,227	Deposits: .....	35,095
Federal Funds and Repos: .....	1,085	Federal Funds and Borrowings: .....	0
Investments: .....	6,723	Other Liabilities: .....	183
Total Loans: .....	27,622	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	685	Total Liabilities: .....	35,278
Other Real Estate: .....	61		
Other Assets: .....	481	Total Equity Capital and Reserves: .....	3,606
Total Assets: .....	38,884	Total Liabilities and Capital: .....	38,884
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: 29,101

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

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

Trust Department: Yes

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

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

**TO:** John McNea  
**Cash:** Mary Verser

Cash and Due From: .....	8,526	Deposits: .....	135,776
Federal Funds and Repos: .....	300	Federal Funds and Borrowings: .....	0
Investments: .....	60,809	Other Liabilities: .....	1,270
Total Loans: .....	78,392	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,676	Total Liabilities: .....	137,046
Other Real Estate: .....	0		
Other Assets: .....	3,602	Total Equity Capital and Reserves: .....	20,259
Total Assets: .....	157,305	Total Liabilities and Capital: .....	157,305
Total Trust Assets: .....	58,369	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, 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  
Ozark Bankshares, Inc., Little Rock, AR

**Chm/CEO:** George G. Gleason, II  
**Pres:** Danny R. Criner  
**SVP/Cash:** George Landrum

**VP:** Inas Moseley  
**VP:** Joe Willis  
**VP:** William Witty

Cash and Due From: .....	1,848	Deposits: .....	65,146
Federal Funds and Repos: .....	1,125	Federal Funds and Borrowings: .....	0
Investments: .....	11,492	Other Liabilities: .....	445
Total Loans: .....	54,939	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,908	Total Liabilities: .....	65,591
Other Real Estate: .....	0		
Other Assets: .....	1,217	Total Equity Capital and Reserves: .....	6,938
Total Assets: .....	72,529	Total Liabilities and Capital: .....	72,529
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,340

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

**Branches in Town:** None

**Other Branches:** Harrison, 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  
Arkansas Banking Company, Jonesboro, AR

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

**EVP/COO:** Gary Childers  
**VP/Cash:** Larry Hurst  
**TO:** Barry LaFarlette

Cash and Due From: .....	4,008	Deposits: .....	113,184
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	6,435
Investments: .....	28,709	Other Liabilities: .....	828
Total Loans: .....	91,926	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,692	Total Liabilities: .....	120,447
Other Real Estate: .....	17	Total Equity Capital and Reserves: .....	11,306
Other Assets: .....	3,401	Total Liabilities and Capital: .....	131,753
Total Assets: .....	131,753	Number of Shares Outstanding: .....	1,000
Total Trust Assets: .....	818		

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

**Branches in Town:** Three      **Other Branches:** Newport, Paragould, Piggott

**Boatmen's Bank of Northeast Arkansas  
Jonesboro, AR**

Telephone: 932-9300  
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  
Boatmen's Arkansas, Inc., Little Rock, AR

**Chm/CEO/Pres:** Frank Oldham, Jr.,  
**EVP:** Dave Young

**VP:** Terri Brown

Cash and Due From: .....	16,158	Deposits: .....	210,561
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	14,956
Investments: .....	87,029	Other Liabilities: .....	4,791
Total Loans: .....	143,312	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,580	Total Liabilities: .....	230,308
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	43,353
Other Assets: .....	22,582	Total Liabilities and Capital: .....	273,661
Total Assets: .....	273,661	Number of Shares Outstanding: .....	217,000
Total Trust Assets: .....	0		

**Directors:** Sandra Burns, David Clines, Larry Duke, Charlotte Eddington, Mike Gott, Ray Hall, Jr., Fred Huggins, Oscar Melton, Jr., Frank Oldham, Jr., W. R. Roberts, Donald Timms, Charles Wilson, G. D. Wisdom

**Branches in Town:** Three      **Other Branches:** Lake City, Walnut Ridge

## 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  
**CFO:** Lloyd McCracken, Jr.

**SVP/TO:** Aubrey Avants  
**SVP:** Louis Intres  
**EVP:** Jim Yarbrough

Cash and Due From: ..... 8,787  
Federal Funds and Repos: ..... 0  
Investments: ..... 61,144  
Total Loans: ..... 297,480  
Premises and Fixed Assets: ..... 10,165  
Other Real Estate: ..... 0  
Other Assets: ..... 6,021  
Total Assets: ..... 383,597  
Total Trust Assets: ..... 51,077

Deposits: ..... 330,615  
Federal Funds and Borrowings: ..... 16,457  
Other Liabilities: ..... 4,308  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 351,380  
Total Equity Capital and Reserves: ..... 32,217  
Total Liabilities and Capital: ..... 383,597  
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:** Three

**Other Branches:** Harrisburg, Trumann (2)

## 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: ..... 3,196  
Federal Funds and Repos: ..... 760  
Investments: ..... 22,898  
Total Loans: ..... 67,973  
Premises and Fixed Assets: ..... 1,110  
Other Real Estate: ..... 35  
Other Assets: ..... 1,629  
Total Assets: ..... 97,601  
Total Trust Assets: ..... 0

Deposits: ..... 88,467  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 866  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 89,333  
Total Equity Capital and Reserves: ..... 8,268  
Total Liabilities and Capital: ..... 97,601  
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  
Union Planters Bancshares, Inc., Jonesboro, AR

**CEO/Pres:** John C. Freeman  
**EVP:** Joe Turney  
**SVP/TO:** Craig Boone

**SVP:** Sherry S. Gray  
**SVP:** Steve Purtee

Cash and Due From: ..... 24,098	Deposits: ..... 530,526
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 25,174
Investments: ..... 110,319	Other Liabilities: ..... 4,850
Total Loans: ..... 449,811	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 12,726	Total Liabilities: ..... 560,550
Other Real Estate: ..... 500	
Other Assets: ..... 22,994	Total Equity Capital and Reserves: ..... 59,898
Total Assets: ..... 620,448	Total Liabilities and Capital: ..... 620,448
Total Trust Assets: ..... 69,829	Number of Shares Outstanding: ..... 100,000

**Directors:** Marystel Appleton, Roy Cooper, Barry Deacon, Glenn Dickson, William B. Fisher, Danny Ford, John C. Freeman, Lynn Greene, Shirley Haigwood, Phillip Hout, Kevin King, J. C. Mahon, Donald Purcell, Eugene Smith, M. G. (Mabe) Spurlock, Douglas Wood, Herbert D. Ziegenhorn

**Branches in Town:** Five

**Other Branches:** Bono, Brookland, Hardy (2), Mammoth Spring, Marmaduke, Newport (2), Paragould (3), Pocahontas, Rector, Sidney, Weiner (2)

## First Bank of South Arkansas Junction City, AR

Telephone: 924-4552  
FAX: 924-5670  
Population: 674

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

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

Trust Department: No

Bank Holding Company  
Harrell Bancshares, Inc., Camden, AR

**Chm/CEO:** Searcy W. Harrell, Jr.  
**Pres:** John F. Marsh

**Cash:** Barbara Daniels

Cash and Due From: ..... 2,227	Deposits: ..... 40,877
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 1,809
Investments: ..... 10,013	Other Liabilities: ..... 359
Total Loans: ..... 33,551	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,313	Total Liabilities: ..... 43,045
Other Real Estate: ..... 0	
Other Assets: ..... 1,979	Total Equity Capital and Reserves: ..... 6,038
Total Assets: ..... 49,083	Total Liabilities and Capital: ..... 49,083
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 30,000

**Directors:** Harold W. Campbell, Phillip J. Foster, Alvin Green, Searcy W. Harrell, Jr., Paul E. Lindsey, John F. Marsh, Richard Mosley, John David Neeley

**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

**Cash:** Diane Grice

Cash and Due From: .....	517	Deposits: .....	11,215
Federal Funds and Repos: .....	630	Federal Funds and Borrowings: .....	0
Investments: .....	1,909	Other Liabilities: .....	151
Total Loans: .....	8,753	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	324	Total Liabilities: .....	11,366
Other Real Estate: .....	0		
Other Assets: .....	194	Total Equity Capital and Reserves: .....	961
Total Assets: .....	12,327	Total Liabilities and Capital: .....	12,327
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	3,060

**Directors:** 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/Cash:** Jeanine Williams

**VP/TO:** Lori McConnell  
**VP/Sec:** Blenda Howard

Cash and Due From: .....	657	Deposits: .....	18,862
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	4,220	Other Liabilities: .....	112
Total Loans: .....	14,722	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	547	Total Liabilities: .....	18,974
Other Real Estate: .....	10		
Other Assets: .....	382	Total Equity Capital and Reserves: .....	1,564
Total Assets: .....	20,538	Total Liabilities and Capital: .....	20,538
Total Trust Assets: .....	1,772	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.  
**VChm:** Ned Mazzant  
**CEO/Pres:** Terence J. Alpe

**SVP/Sec:** Kenneth D. Vandervort  
**Cash:** Jackie J. Gibson

Cash and Due From: ..... 2,468	Deposits: ..... 42,624
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 3,517
Investments: ..... 16,786	Other Liabilities: ..... 279
Total Loans: ..... 31,024	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 2,005	Total Liabilities: ..... 46,420
Other Real Estate: ..... 60	
Other Assets: ..... 977	Total Equity Capital and Reserves: ..... 6,900
Total Assets: ..... 53,320	Total Liabilities and Capital: ..... 53,320
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 60,000

**Directors:** Terence J. Alpe, Sam E. Angel, William W. Bunker, 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, Guy, Charles H. Weissinger, Jr., 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: ..... 1,938	Deposits: ..... 30,748
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 0
Investments: ..... 12,349	Other Liabilities: ..... 256
Total Loans: ..... 19,839	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 234	Total Liabilities: ..... 31,004
Other Real Estate: ..... 1	
Other Assets: ..... 768	Total Equity Capital and Reserves: ..... 4,125
Total Assets: ..... 35,129	Total Liabilities and Capital: ..... 35,129
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 12,500

**Directors:** W. E. Ayres, Freddie G. Black, Robert G. Bridewell, Mike S. Cashion, Ben V. Floriani, James W. Haddock, Craig Hunt, Cullen Livingston, Geno Mazzanti, Richard L. Pratt, Beverly M. Rowe, Jerry Selby, Joe Dan Yee

**Branches in Town:** None

**Other Branches:** None

## River Valley Bank & Trust Lavaca, AR

Telephone: 452-7906  
FAX: 452-7978  
Population: 1,253

Main Street  
P. O. Box 110  
72941-0110

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

Member of Federal Reserve System

Trust Department: Yes

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

**Chm:** Ronald H. Udouj  
**CEO/Pres:** Danny Williams  
**SVP:** Paulette Chronister

**SVP:** Michael Fisher  
**SVP:** Rick Haggard  
**CFO/VP:** Sallie Jerry

Cash and Due From: .....	1,825	Deposits: .....	70,183
Federal Funds and Repos: .....	4,405	Federal Funds and Borrowings: .....	0
Investments: .....	19,958	Other Liabilities: .....	555
Total Loans: .....	48,556	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,707	Total Liabilities: .....	70,738
Other Real Estate: .....	362		
Other Assets: .....	1,280	Total Equity Capital and Reserves: .....	8,355
Total Assets: .....	79,093	Total Liabilities and Capital: .....	79,093
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	20,849

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

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

## Buffalo Island Bank Leachville, AR

Telephone: 539-6354  
FAX: 539-2213  
Population: 1,743

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

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

Trust Department: No

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

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

**VP:** John Field  
**VP:** Rusty Thompson  
**AVP:** Eric Branscum

Cash and Due From: .....	1,504	Deposits: .....	37,561
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,512
Investments: .....	9,776	Other Liabilities: .....	559
Total Loans: .....	30,602	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	742	Total Liabilities: .....	39,632
Other Real Estate: .....	0		
Other Assets: .....	877	Total Equity Capital and Reserves: .....	3,869
Total Assets: .....	43,501	Total Liabilities and Capital: .....	43,501
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

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

## 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:** Lois Criddle

**VP:** Billy Lee Powell  
**VP:** Ara Sharp  
**TO:** Henry Watkins

Cash and Due From: .....	1,492	Deposits: .....	24,125
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	867
Investments: .....	14,963	Other Liabilities: .....	254
Total Loans: .....	14,036	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	283	Total Liabilities: .....	25,246
Other Real Estate: .....	0		
Other Assets: .....	629	Total Equity Capital and Reserves: .....	6,157
Total Assets: .....	31,403	Total Liabilities and Capital: .....	31,403
Total Trust Assets: .....	1,066	Number of Shares Outstanding: .....	10,000

**Directors:** Julanne 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  
The Citizens National Bancshares, Inc., Hope, AR

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

**VP/Cash:** Venora Hooper  
**VP:** Danny Wilcox

Cash and Due From: .....	1,344	Deposits: .....	26,827
Federal Funds and Repos: .....	585	Federal Funds and Borrowings: .....	0
Investments: .....	14,470	Other Liabilities: .....	145
Total Loans: .....	12,755	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	653	Total Liabilities: .....	26,972
Other Real Estate: .....	0		
Other Assets: .....	1,203	Total Equity Capital and Reserves: .....	4,038
Total Assets: .....	31,010	Total Liabilities and Capital: .....	31,010
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Phil Alford, Jr., Charles Black, Richard B. Burton, O. M. Covington, John R. Graves, Dennis Ramsey, 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:** Darlene Cheatham

**SVP:** Larry Karnes  
**VP:** Pat Davenport  
**Cash:** Ronnie Rinehart

Cash and Due From: .....	2,199	Deposits: .....	57,964
Federal Funds and Repos: .....	1,225	Federal Funds and Borrowings: .....	516
Investments: .....	16,426	Other Liabilities: .....	400
Total Loans: .....	42,724	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	967	Total Liabilities: .....	58,880
Other Real Estate: .....	187	Total Equity Capital and Reserves: .....	5,991
Other Assets: .....	1,143	Total Liabilities and Capital: .....	64,871
Total Assets: .....	64,871	Number of Shares Outstanding: .....	8,000
Total Trust Assets: .....	0		

**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:** Lindley V. Smith, Jr.  
**CEO/Pres:** Bill B. May

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

Cash and Due From: .....	2,112	Deposits: .....	25,058
Federal Funds and Repos: .....	11,030	Federal Funds and Borrowings: .....	13,000
Investments: .....	25,960	Other Liabilities: .....	160
Total Loans: .....	2,032	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	489	Total Liabilities: .....	38,218
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,737
Other Assets: .....	332	Total Liabilities and Capital: .....	41,955
Total Assets: .....	41,955	Number of Shares Outstanding: .....	50,000
Total Trust Assets: .....	0		

**Directors:** Lunsford W. Bridges, Martin Carpenter, Tom H. Grumbles, Joe S. Hiatt, Bill B. May, Lindley V. Smith, Jr., 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:** Harold Hampton  
**SVP:** Roger Steging

Cash and Due From: ..... 5,308  
Federal Funds and Repos: ..... 4,455  
Investments: ..... 23,627  
Total Loans: ..... 41,136  
Premises and Fixed Assets: ..... 1,848  
Other Real Estate: ..... 27  
Other Assets: ..... 1,101  
Total Assets: ..... 77,502  
Total Trust Assets: ..... 0

Deposits: ..... 70,163  
Federal Funds and Borrowings: ..... 730  
Other Liabilities: ..... 445  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 71,338  
Total Equity Capital and Reserves: ..... 6,164  
Total Liabilities and Capital: ..... 77,502  
Number of Shares Outstanding: ..... 20,000

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

**Branches in Town:** Three

**Other Branches:** North Little Rock

## Eagle Bank & Trust Company Little Rock, AR

Telephone: 223-2000  
FAX: 223-0373  
Population: 175,795

650 S. Shackelford, Suite 150  
One Financial Centre  
72211

Charter Number: 720  
Date: July 28, 1966  
County: Pulaski

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.  
**CEO/Pres/TO:** Randall K. Herlocker  
**SVP:** Laura Bogoslavsky  
**SVP:** Russ Laster

**VP/Cash:** Paul Castleberry  
**VP:** Ruth Mussen  
**Treas/Sec:** Catherine H. Owen

Cash and Due From: ..... 1,987  
Federal Funds and Repos: ..... 750  
Investments: ..... 10,717  
Total Loans: ..... 24,115  
Premises and Fixed Assets: ..... 902  
Other Real Estate: ..... 0  
Other Assets: ..... 619  
Total Assets: ..... 39,090  
Total Trust Assets: ..... 0

Deposits: ..... 35,066  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 220  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 35,286  
Total Equity Capital and Reserves: ..... 3,804  
Total Liabilities and Capital: ..... 39,090  
Number of Shares Outstanding: ..... 8,000

**Directors:** Harry L. Hastings, Jr., Randall 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

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

Pulaski Investment Corporation, Little Rock, AR

**Chm:** James C. East  
**CEO/Pres:** Robert C. Magee  
**SVP:** Judy Beaumont  
**SVP:** Jerry Brown  
**SVP:** Jerry Duncan

**SVP:** Susan Grobmeyer  
**SVP:** Jim Linskey  
**SVP/Cash:** Janet Moore  
**SVP:** Joe Woodson  
**TO:** Bob Plummer

Cash and Due From: ..... 9,055	Deposits: ..... 175,671
Federal Funds and Repos: ..... 1,500	Federal Funds and Borrowings: ..... 4,739
Investments: ..... 24,235	Other Liabilities: ..... 3,593
Total Loans: ..... 143,204	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 9,265	Total Liabilities: ..... 184,003
Other Real Estate: ..... 981	
Other Assets: ..... 11,260	Total Equity Capital and Reserves: ..... 15,497
Total Assets: ..... 199,500	Total Liabilities and Capital: ..... 199,500
Total Trust Assets: ..... 92,716	Number of Shares Outstanding: ..... 1,850

**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:** North Little Rock

## Bank of Lockesburg Lockesburg, AR

Telephone: 289-4071  
FAX: 289-2330  
Population: 608

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

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

Trust Department: No

Bank Holding Company

DeWitt First Bankshares Corporation, DeWitt, AR

**Chm:** Warren A. Jennings, Sr.  
**CEO/Pres/Cash:** Philip H. Worthen

**SVP:** Phyllis Bettell

Cash and Due From: ..... 739	Deposits: ..... 16,420
Federal Funds and Repos: ..... 1,205	Federal Funds and Borrowings: ..... 0
Investments: ..... 7,192	Other Liabilities: ..... 62
Total Loans: ..... 9,746	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 176	Total Liabilities: ..... 16,482
Other Real Estate: ..... 0	
Other Assets: ..... 319	Total Equity Capital and Reserves: ..... 2,895
Total Assets: ..... 19,377	Total Liabilities and Capital: ..... 19,377
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 2,500

**Directors:** Ray Hambrick, May M. Jennings, Warren Jennings, Jr., Warren A. Jennings, Sr., Lester McKinley, Philip H. Worthen

**Branches in Town:** None

**Other Branches:** None

## First State Bank Lonoke, AR

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

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, Jr.  
**CEO/Pres:** David R. Estes

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

Cash and Due From: ..... 1,625	Deposits: ..... 67,142
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 1,398
Investments: ..... 41,484	Other Liabilities: ..... 225
Total Loans: ..... 28,609	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 2,429	Total Liabilities: ..... 68,765
Other Real Estate: ..... 0	
Other Assets: ..... 1,226	Total Equity Capital and Reserves: ..... 6,608
Total Assets: ..... 75,373	Total Liabilities and Capital: ..... 75,373
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 16,000

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

**Branches in Town:** One

**Other Branches:** None

## Farmers Bank and Trust Company Magnolia, AR

Telephone: 235-7000  
FAX: 235-7010  
Population: 11,151

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

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

Trust Department: Yes

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

**Chm/CEO:** Bob L. Burns  
**Pres/COO:** Mack L. Taylor  
**EVP:** Steve Keith

**EVP/TO:** Bruce D. Maloch  
**SVP/Cash:** Earl Booth

Cash and Due From: ..... 5,508	Deposits: ..... 219,603
Federal Funds and Repos: ..... 610	Federal Funds and Borrowings: ..... 5,499
Investments: ..... 114,317	Other Liabilities: ..... 1,635
Total Loans: ..... 118,583	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 4,526	Total Liabilities: ..... 226,737
Other Real Estate: ..... 29	
Other Assets: ..... 4,975	Total Equity Capital and Reserves: ..... 21,811
Total Assets: ..... 248,548	Total Liabilities and Capital: ..... 248,548
Total Trust Assets: ..... 30,424	Number of Shares Outstanding: ..... 100,000

**Directors:** Bob L. Burns, Steve Keith, Bruce D. Maloch, Bob Neill, Wayne M. Newton, Ronnie Ribble, Ken Sibley, T. E. Smith, Mack L. Taylor

**Branches in Town:** Three

**Other Branches:** Springhill

## The Peoples Bank Magnolia, AR

Telephone: 234-5777  
FAX: 234-3384  
Population: 11,151

1520 North Vine Street  
P. O. Box 2001  
71753

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: .....	2,527	Deposits: .....	34,111
Federal Funds and Repos: .....	40	Federal Funds and Borrowings: .....	0
Investments: .....	11,634	Other Liabilities: .....	213
Total Loans: .....	22,776	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	559	Total Liabilities: .....	34,324
Other Real Estate: .....	14	Total Equity Capital and Reserves: .....	3,642
Other Assets: .....	416	Total Liabilities and Capital: .....	37,966
Total Assets: .....	37,966	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	407		

**Directors:** Mary L. Baird, David L. Baird, Dorothy J. Fincher, Harold H. Fincher, Steven C. Fincher, Betty E. Harris, Betty L. Scott, Gerald F. Scott

**Branches in Town:** None

**Other Branches:** Emerson, McNeil, Waldo (2)

## Horizon Bank 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/CEO:** Ross M. Whipple  
**Pres/COO:** Steve DeMott

**SVP:/Cash:** Kathie Bledsoe  
**TO:** Les Warren

Cash and Due From: .....	12,145	Deposits: .....	418,405
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	20,070
Investments: .....	169,020	Other Liabilities: .....	2,417
Total Loans: .....	284,751	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,006	Total Liabilities: .....	440,892
Other Real Estate: .....	1,233	Total Equity Capital and Reserves: .....	44,256
Other Assets: .....	6,993	Total Liabilities and Capital: .....	485,148
Total Assets: .....	485,148	Number of Shares Outstanding: .....	1,200
Total Trust Assets: .....	14,221		

**Directors:** Elton Buck, Steve DeMott, X. L. Jones, Joe C. Keith, James Lancaster, Michael F. Lax, James McAdams, Toney McMillan, Paul L. Offutt, Ross M. Whipple

**Branches in Town:** One

**Other Branches:** Arkadelphia (2), Bismark, Gurdon, Hot Springs (5), Hot Springs Village, Sheridan (3)

## Southern State Bank Malvern, AR

Telephone: 332-2462  
FAX: 332-8437  
Population: 9,256

521 East Page  
P. O. Box 340  
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

**VP:** Sue Stinnett  
**Cash:** Karen Wheatley

Cash and Due From: .....	447	Deposits: .....	30,785
Federal Funds and Repos: .....	410	Federal Funds and Borrowings: .....	0
Investments: .....	14,812	Other Liabilities: .....	198
Total Loans: .....	17,717	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	426	Total Liabilities: .....	30,983
Other Real Estate: .....	35		
Other Assets: .....	298	Total Equity Capital and Reserves: .....	3,162
Total Assets: .....	34,145	Total Liabilities and Capital: .....	34,145
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	13,109

**Directors:** Don Allen, Frank R. McClure, George L. McClure, W. Henry McClure, Glenville Rhodes, 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: 2,635

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

**Cash:** Norma Jackson  
**VP:** Danny Robbins

Cash and Due From: .....	1,100	Deposits: .....	16,988
Federal Funds and Repos: .....	1,950	Federal Funds and Borrowings: .....	0
Investments: .....	4,531	Other Liabilities: .....	156
Total Loans: .....	11,769	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	149	Total Liabilities: .....	17,144
Other Real Estate: .....	0		
Other Assets: .....	287	Total Equity Capital and Reserves: .....	2,642
Total Assets: .....	19,786	Total Liabilities and Capital: .....	19,786
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: 1,018

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

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

Trust Department: No

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

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

**VP/Cash:** Margo Jones

Cash and Due From: .....	2,397	Deposits: .....	28,406
Federal Funds and Repos: .....	1,250	Federal Funds and Borrowings: .....	0
Investments: .....	8,488	Other Liabilities: .....	188
Total Loans: .....	18,110	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	311	Total Liabilities: .....	28,594
Other Real Estate: .....	3		
Other Assets: .....	1,038	Total Equity Capital and Reserves: .....	3,003
Total Assets: .....	31,597	Total Liabilities and Capital: .....	31,597
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	9,600

**Directors:** Paula Coward, Earle Overton, J. Michael Shaw, S. M. Taylor, Joseph A. Terry, Lary Walker, R. D. Wooten

**Branches in Town:** None

**Other Branches:** None

## Citizens Bank Marion, AR

Telephone: 739-4421  
FAX: 739-1305  
Population: 4,391

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

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

Member of Federal Reserve System

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: .....	2,498	Deposits: .....	44,043
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,500
Investments: .....	17,333	Other Liabilities: .....	197
Total Loans: .....	28,990	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,369	Total Liabilities: .....	46,740
Other Real Estate: .....	42		
Other Assets: .....	707	Total Equity Capital and Reserves: .....	4,199
Total Assets: .....	50,939	Total Liabilities and Capital: .....	50,939
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	1,500

**Directors:** C. H. Bond, Jr., Sanders Carter, Frank G. Fogleman, Julian Hardin, Allen Helms, Jr., Linda Jenkins, Forrest N. 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  
**Pres/CEO:** John A. Brunner, Jr.  
**EVP/Cash:** Phillip Marshall

**VP:** Frank Brunner, Jr.  
**VP:** Martha Williams

Cash and Due From: .....	1,143	Deposits: .....	31,275
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	745
Investments: .....	11,830	Other Liabilities: .....	320
Total Loans: .....	22,050	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	333	Total Liabilities: .....	32,340
Other Real Estate: .....	0		
Other Assets: .....	596	Total Equity Capital and Reserves: .....	3,612
Total Assets: .....	35,952	Total Liabilities and Capital: .....	35,952
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, Pat Jackson, Phillip Marshall

**Branches in Town:** None

**Other Branches:** None

## Bank of McCrory McCrory, AR

Telephone: 731-2521  
FAX: 731-2859  
Population: 1,971

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

Charter Number: 128  
Date: July 29, 1896  
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 Reynold

Cash and Due From: .....	2,859	Deposits: .....	52,420
Federal Funds and Repos: .....	1,300	Federal Funds and Borrowings: .....	1,313
Investments: .....	31,543	Other Liabilities: .....	474
Total Loans: .....	25,829	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	548	Total Liabilities: .....	54,207
Other Real Estate: .....	0		
Other Assets: .....	1,107	Total Equity Capital and Reserves: .....	8,979
Total Assets: .....	63,186	Total Liabilities and Capital: .....	63,186
Total Trust Assets: .....	82	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., John G. Thompson, H. Ripley Thompson, Vance M. Thompson, III

**Branches in Town:** None

**Other Branches:** Augusta



**McGehee Bank  
McGehee, AR**

Telephone: 222-3151  
FAX: 222-6159  
Population: 4,997

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

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

Trust Department: Yes

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due From: .....	3,823	Deposits: .....	65,396
Federal Funds and Repos: .....	2,250	Federal Funds and Borrowings: .....	0
Investments: .....	28,530	Other Liabilities: .....	361
Total Loans: .....	44,167	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	278	Total Liabilities: .....	65,757
Other Real Estate: .....	741		
Other Assets: .....	1,310	Total Equity Capital and Reserves: .....	15,342
Total Assets: .....	81,099	Total Liabilities and Capital: .....	81,099
Total Trust Assets: .....	34,249	Number of Shares Outstanding: .....	142,472

**Directors:** Robert H. Adcock, Sam Bowman, William W. Bowman, 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/Cash:** Judy D. Sanders

Cash and Due From: .....	2,154	Deposits: .....	61,665
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,100
Investments: .....	28,653	Other Liabilities: .....	338
Total Loans: .....	36,574	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,417	Total Liabilities: .....	63,103
Other Real Estate: .....	0		
Other Assets: .....	1,009	Total Equity Capital and Reserves: .....	6,704
Total Assets: .....	69,807	Total Liabilities and Capital: .....	69,807
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	80,000

**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 R. Philpot  
**SVP:** Buddy J. Newbolt

**VP:** Eva Capehart  
**VP:** Sarah Curry  
**VP/Cash:** Ruby Lunsford

Cash and Due From: ..... 3,160  
Federal Funds and Repos: ..... 740  
Investments: ..... 31,804  
Total Loans: ..... 69,658  
Premises and Fixed Assets:..... 2,356  
Other Real Estate:.....42  
Other Assets: ..... 1,830  
Total Assets: ..... 109,590  
Total Trust Assets: ..... 0

Deposits: ..... 96,101  
Federal Funds and Borrowings: ..... 1,412  
Other Liabilities: ..... 644  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 98,157  
Total Equity Capital and Reserves: ..... 11,433  
Total Liabilities and Capital: ..... 109,590  
Number of Shares Outstanding: ..... 12,000

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

**Branches in Town:** One

**Other Branches:** Hatfield, Wickes

**MidSouth Bank  
Monette, AR**

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

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

Cash and Due From: ..... 5,068  
Federal Funds and Repos: ..... 775  
Investments: ..... 35,567  
Total Loans: ..... 68,380  
Premises and Fixed Assets:..... 4,082  
Other Real Estate:..... 190  
Other Assets: ..... 2,169  
Total Assets: ..... 116,231  
Total Trust Assets: ..... 0

Deposits: ..... 105,589  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,423  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 107,012  
Total Equity Capital and Reserves: ..... 9,219  
Total Liabilities and Capital: ..... 116,231  
Number of Shares Outstanding: ..... 4,000

**Directors:** Hugh Atwood, Shirley Bronaugh, Nancy Chrisman, George Delaney, Warren Dupwe, Carolyn Frierson, Terry Frierson, Robert Schuchardt, Revis G. Stewart, J. E. Story, Bobby G. Wood

**Branches in Town:** One

**Other Branches:** Jonesboro (3)

## 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:** Dorothy Sharp  
**VP:** Del Smith

Cash and Due From: ..... 8,785	Deposits: ..... 80,111
Federal Funds and Repos: ..... 620	Federal Funds and Borrowings: ..... 611
Investments: ..... 21,558	Other Liabilities: ..... 869
Total Loans: ..... 56,097	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,170	Total Liabilities: ..... 81,591
Other Real Estate: ..... 324	
Other Assets: ..... 1,621	Total Equity Capital and Reserves: ..... 8,584
Total Assets: ..... 90,175	Total Liabilities and Capital: ..... 90,175
Total Trust Assets: ..... 3,571	Number of Shares Outstanding: ..... 8,000

**Directors:** Joe Brannen, James Burks, C. C. Gibson, III, Reginald Glover, R. D. Jones, Jr., Wayne Owen, 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

Cash and Due From: ..... 3,245	Deposits: ..... 100,800
Federal Funds and Repos: ..... 11,835	Federal Funds and Borrowings: ..... 1,784
Investments: ..... 30,548	Other Liabilities: ..... 1,065
Total Loans: ..... 64,907	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 1,976	Total Liabilities: ..... 103,649
Other Real Estate: ..... 69	
Other Assets: ..... 1,601	Total Equity Capital and Reserves: ..... 10,532
Total Assets: ..... 114,181	Total Liabilities and Capital: ..... 114,181
Total Trust Assets: ..... 7,959	Number of Shares Outstanding: ..... 80,000

**Directors:** William K. Ball, Franks 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: 775

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: .....	1,879	Deposits: .....	51,729
Federal Funds and Repos: .....	1,150	Federal Funds and Borrowings: .....	5,169
Investments: .....	17,165	Other Liabilities: .....	233
Total Loans: .....	44,551	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	415	Total Liabilities: .....	57,131
Other Real Estate: .....	152	Total Equity Capital and Reserves: .....	9,098
Other Assets: .....	917	Total Liabilities and Capital: .....	66,229
Total Assets: .....	66,229	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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:** One

**Other Branches:** None

### Peoples Bank And Trust Company Mountain Home, AR

Telephone: 425-2166  
FAX: 424-4353  
Population: 9,027

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

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

Trust Department: Yes

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

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

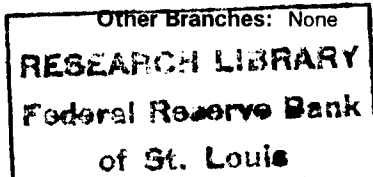
**TO:** Paul E. Johnson

Cash and Due From: .....	5,529	Deposits: .....	174,628
Federal Funds and Repos: .....	2,800	Federal Funds and Borrowings: .....	470
Investments: .....	72,462	Other Liabilities: .....	1,288
Total Loans: .....	107,904	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,692	Total Liabilities: .....	176,386
Other Real Estate: .....	8	Total Equity Capital and Reserves: .....	17,818
Other Assets: .....	2,809	Total Liabilities and Capital: .....	194,204
Total Assets: .....	194,204	Number of Shares Outstanding: .....	110,000
Total Trust Assets: .....	29,603		

**Directors:** 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: 2,439

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: .....	2,908	Deposits: .....	77,623
Federal Funds and Repos: .....	4,800	Federal Funds and Borrowings: .....	0
Investments: .....	29,682	Other Liabilities: .....	450
Total Loans: .....	51,846	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,230	Total Liabilities: .....	78,073
Other Real Estate: .....	57	Total Equity Capital and Reserves: .....	14,250
Other Assets: .....	1,800	Total Liabilities and Capital: .....	92,323
Total Assets: .....	92,323	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**Directors:** Glen Hinkle, James G. Hinkle, Kenneth Sutton

**Branches in Town:** One

**Other Branches:** None

## Bank of Mulberry Mulberry, AR

Telephone: 997-1154  
FAX: 997-1161  
Population: 1,448

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

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

Trust Department: No

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

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

**VP/Cash:** Dianna J. Millsap

Cash and Due From: .....	1,357	Deposits: .....	23,511
Federal Funds and Repos: .....	3,905	Federal Funds and Borrowings: .....	0
Investments: .....	4,080	Other Liabilities: .....	176
Total Loans: .....	15,647	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	316	Total Liabilities: .....	23,687
Other Real Estate: .....	207	Total Equity Capital and Reserves: .....	2,465
Other Assets: .....	640	Total Liabilities and Capital: .....	26,152
Total Assets: .....	26,152	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**Directors:** Robert R. Baker, Betty Feller, Lex Golden, L. Jan Nordin, Steven D. Riggs

**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: ..... 3,994  
Federal Funds and Repos: ..... 0  
Investments: ..... 20,078  
Total Loans: ..... 56,014  
Premises and Fixed Assets:..... 1,627  
Other Real Estate:..... 438  
Other Assets: ..... 1,776  
Total Assets: ..... 83,927  
Total Trust Assets: ..... 0

Deposits: ..... 75,902  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 447  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 76,349  
Total Equity Capital and Reserves: ..... 7,578  
Total Liabilities and Capital: ..... 83,927  
Number of Shares Outstanding: ..... 17,200

**Directors:** Irvin C. Bainum, Mark Bainum, Tim Bainum, Robert Evans, Cooper Kizzia, Mike Moore, 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: ..... 3,800  
Federal Funds and Repos: ..... 2,935  
Investments: ..... 32,399  
Total Loans: ..... 39,810  
Premises and Fixed Assets:..... 1,260  
Other Real Estate:..... 43  
Other Assets: ..... 1,630  
Total Assets: ..... 81,877  
Total Trust Assets: ..... 5,528

Deposits: ..... 73,437  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 343  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 73,780  
Total Equity Capital and Reserves: ..... 8,097  
Total Liabilities and Capital: ..... 81,877  
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: 61,741

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

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

Trust Department: Yes

Bank Holding Company  
None

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

**VP/Cash:** Lee A. Swearingen

Cash and Due From: .....	2,291	Deposits: .....	46,874
Federal Funds and Repos: .....	1,200	Federal Funds and Borrowings: .....	0
Investments: .....	11,237	Other Liabilities: .....	337
Total Loans: .....	35,829	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	861	Total Liabilities: .....	47,211
Other Real Estate: .....	34		
Other Assets: .....	958	Total Equity Capital and Reserves: .....	5,199
Total Assets: .....	52,410	Total Liabilities and Capital: .....	52,410
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

**Directors:** J. Harry Leggett, Eugene L. Maris, James M. May, Stephen Plunkett, Steve Russell, George G. Worthen

**Branches in Town:** None

**Other Branches:** Little Rock (2)

## Mercantile Bank of Central Arkansas North Little Rock, AR

Telephone: 688-1000  
FAX: 688-1095  
Population: 61,741

1 Riverfront Place  
P. O. Box 5581  
72119-5581

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

Trust Department: Yes

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

**CEO/Pres:** Larry Gilb  
**EVP:** Robert Birch

**TO:** Ken Hammonds

Cash and Due From: .....	41,115	Deposits: .....	890,031
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	64,462
Investments: .....	413,027	Other Liabilities: .....	6,343
Total Loans: .....	552,784	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	19,250	Total Liabilities: .....	960,836
Other Real Estate: .....	756		
Other Assets: .....	15,280	Total Equity Capital and Reserves: .....	81,376
Total Assets: .....	1,042,212	Total Liabilities and Capital: .....	1,042,212
Total Trust Assets: .....	187,805	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

**Branches in Town:** Nine

**Other Branches:** Conway (2), 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  
ASB Corporation, Wilson, AR

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

**VP/Cash:** Alice Griffin

Cash and Due From: .....	1,403	Deposits: .....	17,363
Federal Funds and Repos: .....	1,425	Federal Funds and Borrowings: .....	0
Investments: .....	9,077	Other Liabilities: .....	157
Total Loans: .....	8,384	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	276	Total Liabilities: .....	17,520
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,392
Other Assets: .....	347	Total Liabilities and Capital: .....	20,912
Total Assets: .....	20,912	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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  
Arkansas Banking Company, Jonesboro, AR

**Chm:** Steve Cox  
**VChm:** G. L. Lieblong

**Pres:** Danny Gipson  
**Cash:** Nancy Hall

Cash and Due From: .....	2,229	Deposits: .....	39,979
Federal Funds and Repos: .....	70	Federal Funds and Borrowings: .....	0
Investments: .....	8,056	Other Liabilities: .....	358
Total Loans: .....	31,630	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,355	Total Liabilities: .....	40,337
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,723
Other Assets: .....	720	Total Liabilities and Capital: .....	44,060
Total Assets: .....	44,060	Number of Shares Outstanding: .....	20,000
Total Trust Assets: .....	0		

**Directors:** Paul Billings, Steve Cox, Virginia Cox, Danny Gipson, G. L. Lieblong, Charles J. Lowrance, IV, Dewey Neely, John Newcomb, 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: 3,330

Commercial at Sixth  
P. O. Box 196  
72949-0196

Charter Number: 674  
Date: June 9, 1937  
County: Franklin

Trust Department: Yes

Bank Holding Company  
Ozark Bankshares, Inc., Little Rock, AR

**Chm/CEO:** George G. Gleason, II  
**Pres:** Mark D. Ross  
**SVP/Cash:** Harold D. Beck  
**SVP:** R. Darrel Russell

**SVP:** Richard Savage  
**SVP:** Betty Thomason  
**TO:** Pamela J. Minshew

Cash and Due From: .....	4,040	Deposits: .....	137,801
Federal Funds and Repos: .....	905	Federal Funds and Borrowings: .....	7,947
Investments: .....	24,029	Other Liabilities: .....	1,322
Total Loans: .....	124,983	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,525	Total Liabilities: .....	147,070
Other Real Estate: .....	80		
Other Assets: .....	2,225	Total Equity Capital and Reserves: .....	13,717
Total Assets: .....	160,787	Total Liabilities and Capital: .....	160,787
Total Trust Assets: .....	15,825	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 (2), Van Buren

**Peoples Bank  
Paragould, AR**

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

300 W. Emerson  
P. O. Box 490  
72451

Charter Number: 762  
Date: Sep. 13, 1991  
County: Greene

Trust Department: Yes

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

**Chm/CEO/Pres:** Charles F. Luter  
**VP:** Renee Faughn  
**VP/Cash:** Crete Rhodes

**VP:** Tim Wells  
**VP:** Ross Whitney

Cash and Due From: .....	963	Deposits: .....	40,511
Federal Funds and Repos: .....	1,150	Federal Funds and Borrowings: .....	3,903
Investments: .....	6,169	Other Liabilities: .....	355
Total Loans: .....	40,366	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	745	Total Liabilities: .....	44,769
Other Real Estate: .....	365		
Other Assets: .....	662	Total Equity Capital and Reserves: .....	5,651
Total Assets: .....	50,420	Total Liabilities and Capital: .....	50,420
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

**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: .....	1,503	Deposits: .....	31,709
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,590
Investments: .....	7,031	Other Liabilities: .....	308
Total Loans: .....	26,081	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,207	Total Liabilities: .....	33,607
Other Real Estate: .....	179	Total Equity Capital and Reserves: .....	3,092
Other Assets: .....	698	Total Liabilities and Capital: .....	36,699
Total Assets: .....	36,699	Number of Shares Outstanding: .....	16,000
Total Trust Assets: .....	0		

**Directors:** Mack H. Ball, Jr., Carl John Bierbaum, Dewayne Haynes, James N. Murphy, Ernest O'Neal, Augustus H. Pugh, George L. Pugh, Leyden Pugh, Frank A. 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: 1,847

77 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: .....	1,337	Deposits: .....	21,447
Federal Funds and Repos: .....	1,675	Federal Funds and Borrowings: .....	0
Investments: .....	2,263	Other Liabilities: .....	308
Total Loans: .....	17,373	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	273	Total Liabilities: .....	21,755
Other Real Estate: .....	268	Total Equity Capital and Reserves: .....	1,792
Other Assets: .....	358	Total Liabilities and Capital: .....	23,547
Total Assets: .....	23,547	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:** Earle

## The Perry County Bank Perryville, AR

Telephone: 889-2318  
FAX: 889-5459  
Population: 1,141

821 North Hwy 10  
P. O. Box 189  
72126-0189

Charter Number: 690  
Date: Dec. 8, 1945  
County: Perry

Trust Department: No

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

**Chm:** Herby Branscum, Jr.  
**CEO/Pres:** Steve Lawrence  
**SVP:** Joe Carter  
**VP:** Helen Brandon

**VP:** Naomi Chambliss  
**VP:** Charles Clements  
**VP:** Donald Crain  
**VP/Cash:** Buford Satterfield

Cash and Due From: ..... 1,787  
Federal Funds and Repos: ..... 515  
Investments: ..... 19,810  
Total Loans: ..... 42,984  
Premises and Fixed Assets: ..... 1,537  
Other Real Estate: ..... 32  
Other Assets: ..... 942  
Total Assets: ..... 67,607  
Total Trust Assets: ..... 0

Deposits: ..... 60,384  
Federal Funds and Borrowings: ..... 1,317  
Other Liabilities: ..... 577  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 62,278  
Total Equity Capital and Reserves: ..... 5,329  
Total Liabilities and Capital: ..... 67,607  
Number of Shares Outstanding: ..... 16,000

**Directors:** Billie Jo Branscum, Herby Branscum, Jr., Lee Gibson, Shirley Hill, Robert 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:** J. R. Blackburn

**VP/Cash:** James C. Poole

Cash and Due From: ..... 3,589  
Federal Funds and Repos: ..... 2,100  
Investments: ..... 13,906  
Total Loans: ..... 23,280  
Premises and Fixed Assets: ..... 509  
Other Real Estate: ..... 0  
Other Assets: ..... 586  
Total Assets: ..... 43,970  
Total Trust Assets: ..... 0

Deposits: ..... 39,700  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 255  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 39,955  
Total Equity Capital and Reserves: ..... 4,015  
Total Liabilities and Capital: ..... 43,970  
Number of Shares Outstanding: ..... 4,000

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

**Branches in Town:** One

**Other Branches:** None

## First State Bank Plainview, AR

Telephone: 272-4221  
FAX: 272-4154  
Population: 685

Main & Broadway  
P. O. Box 277  
72857-0277

Charter Number: 663  
Date: Jan. 12, 1934  
County: Yell

Trust Department: No

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

**Chm/CEO/Pres:** John Clement  
**EVP:** Ralph Wilson

**VP/Cash:** Theogene Wideman  
**VP:** James Bata

Cash and Due From: ..... 1,416	Deposits: ..... 30,023
Federal Funds and Repos: ..... 285	Federal Funds and Borrowings: ..... 500
Investments: ..... 4,607	Other Liabilities: ..... 176
Total Loans: ..... 25,649	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 199	Total Liabilities: ..... 30,699
Other Real Estate: ..... 103	
Other Assets: ..... 2,111	Total Equity Capital and Reserves: ..... 3,671
Total Assets: ..... 34,370	Total Liabilities and Capital: ..... 34,370
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 20,000

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

Cash and Due From: ..... 3,571	Deposits: ..... 70,123
Federal Funds and Repos: ..... 3,400	Federal Funds and Borrowings: ..... 0
Investments: ..... 29,328	Other Liabilities: ..... 366
Total Loans: ..... 40,959	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 258	Total Liabilities: ..... 70,489
Other Real Estate: ..... 50	
Other Assets: ..... 1,009	Total Equity Capital and Reserves: ..... 8,086
Total Assets: ..... 78,575	Total Liabilities and Capital: ..... 78,575
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 5,000

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

**Chm:** Frank E. Walden  
**CEO/Pres:** Jeriel A. Summitt

**VP:** Wayne Gearhart  
**VP:** John Phillips, III

Cash and Due From: .....	1,194	Deposits: .....	35,291
Federal Funds and Repos: .....	885	Federal Funds and Borrowings: .....	0
Investments: .....	13,944	Other Liabilities: .....	284
Total Loans: .....	21,417	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	971	Total Liabilities: .....	35,575
Other Real Estate: .....	76		
Other Assets: .....	592	Total Equity Capital and Reserves: .....	3,504
Total Assets: .....	39,079	Total Liabilities and Capital: .....	39,079
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**Directors:** A. J. Baltz, Jr., William Hurt, III, V. James King, Jr., James R. McCurter, John Phillips, III, Jeriel A. Summitt, Frank E. Walden

**Branches in Town:** None

**Other Branches:** None

**The Peoples Bank  
Portland, AR**

Telephone: 737-2236  
FAX: 737-2816  
Population: 560

Main Street  
P. O. Box 178  
71663-0178

Charter Number: 251  
Date: Jan. 22, 1908  
County: Ashley

Trust Department: No

Bank Holding Company  
Mainline Bankshares of Portland, Inc., Portland, AR

**Chm.:** Hampton Pugh  
**CEO/Pres/Cash:** Tipton Pugh

**VP:** Mary Dean Pugh

Cash and Due From: .....	553	Deposits: .....	6,457
Federal Funds and Repos: .....	200	Federal Funds and Borrowings: .....	0
Investments: .....	4,722	Other Liabilities: .....	26
Total Loans: .....	1,859	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8	Total Liabilities: .....	6,483
Other Real Estate: .....	0		
Other Assets: .....	127	Total Equity Capital and Reserves: .....	986
Total Assets: .....	7,469	Total Liabilities and Capital: .....	7,469
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**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:** Chris Lampkin

**VP:** Millie Austin  
**VP:** Leslie Borgognoni  
**VP:** Terrell Outlaw

Cash and Due From: .....	873	Deposits: .....	25,369
Federal Funds and Repos: .....	740	Federal Funds and Borrowings: .....	311
Investments: .....	2,487	Other Liabilities: .....	245
Total Loans: .....	22,664	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,070	Total Liabilities: .....	25,925
Other Real Estate: .....	0		
Other Assets: .....	274	Total Equity Capital and Reserves: .....	2,183
Total Assets: .....	28,108	Total Liabilities and Capital: .....	28,108
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	20,000

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

**Branches in Town:** None

**Other Branches:** Monticello

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

Telephone: 846-2115  
FAX: 846-3942  
Population: 1,761

102 E. Buchanan  
P. O. Box 207  
72753-0207

Charter Number: 166  
Date: Aug. 29, 1904  
County: Washington

Member of Federal Reserve System

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: .....	2,265	Deposits: .....	81,426
Federal Funds and Repos: .....	3,975	Federal Funds and Borrowings: .....	1,009
Investments: .....	25,408	Other Liabilities: .....	615
Total Loans: .....	55,580	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,011	Total Liabilities: .....	83,050
Other Real Estate: .....	5		
Other Assets: .....	1,395	Total Equity Capital and Reserves: .....	6,589
Total Assets: .....	89,639	Total Liabilities and Capital: .....	89,639
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	12,000

**Directors:** Doyle Baker, Billy J. Bartholomew, Michael E. Bartholomew, Michael H. Fidler, David M. Parks, Gregory D. Reed, James C. Rieff, Jim C. Walton

**Branches in Town:** None

**Other Branches:** Farmington, West Fork

## Bank of Prescott Prescott, AR

Telephone: 887-2688  
FAX: 887-6822  
Population: 3,673

E. Second at Main  
Drawer 490  
71857-0490

Charter Number: 162  
Date: Aug. 10, 1904  
County: Nevada

Trust Department: Yes

Bank Holding Company  
First State Holding Company of Prescott, 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: .....	2,157	Deposits: .....	53,918
Federal Funds and Repos: .....	560	Federal Funds and Borrowings: .....	0
Investments: .....	29,085	Other Liabilities: .....	135
Total Loans: .....	26,146	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	350	Total Liabilities: .....	54,053
Other Real Estate: .....	0		
Other Assets: .....	1,067	Total Equity Capital and Reserves: .....	5,312
Total Assets: .....	59,365	Total Liabilities and Capital: .....	59,365
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	24,000

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

**Branches in Town:** None

**Other Branches:** None

## The Bank of Rison Rison, AR

Telephone: 325-6251  
FAX: 325-7661  
Population: 1,258

200 Main Street  
P. O. Box 345  
71665-0345

Charter Number: 650  
Date: March 7, 1932  
County: Cleveland

Trust Department: No

Bank Holding Company  
None

**Chm:** James L. Moore, Jr.  
**CEO/Pres:** James R. Hopson  
**AVP:** Cliff Hopson

**AVP:** Brian Moore  
**AVP/Cash:** Judy Thompson

Cash and Due From: .....	1,941	Deposits: .....	17,686
Federal Funds and Repos: .....	830	Federal Funds and Borrowings: .....	0
Investments: .....	7,994	Other Liabilities: .....	149
Total Loans: .....	9,192	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	170	Total Liabilities: .....	17,835
Other Real Estate: .....	1		
Other Assets: .....	975	Total Equity Capital and Reserves: .....	3,268
Total Assets: .....	21,103	Total Liabilities and Capital: .....	21,103
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

## Bank of Rogers Rogers, AR

Telephone: 621-6800  
FAX: 621-6801  
Population: 33,000

1205 West Walnut  
P. O. Box 699  
72757-0699

Charter Number: 765  
Date: Oct. 26, 1995  
County: Benton

Trust Department: No

Bank Holding Company  
None

**Pres:** Dick McLelland  
**VP:** Guy J. Cable  
**VP:** Scott Franklin

**VP:** Carol Lester  
**AVP:** Martha Cook  
**AVP:** Mitzi Smith

Cash and Due From: ..... 1,010  
Federal Funds and Repos: ..... 4,240  
Investments: ..... 4,452  
Total Loans: ..... 12,642  
Premises and Fixed Assets: ..... 130  
Other Real Estate: ..... 0  
Other Assets: ..... 309  
Total Assets: ..... 22,783  
Total Trust Assets: ..... 0

Deposits: ..... 19,527  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 104  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 19,631  
Total Equity Capital and Reserves: ..... 3,152  
Total Liabilities and Capital: ..... 22,783  
Number of Shares Outstanding: ..... 32,150

**Directors:** Dick McLelland, Virginia Mociwnik, Jerry Pittman, Tony Steele, David Swearingen, Colon Washburn, Lewis Yarborough

**Branches in Town:** None

**Other Branches:** None

## Farmers and Merchants Bank Rogers, AR

Telephone: 636-4233  
FAX: 631-6567  
Population: 33,000

4th & Chestnut  
P. O. Box 250  
72757-0250

Charter Number: 712  
Date: March 13, 1956  
County: Benton

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
First Commercial Corporation, Little Rock, AR

**Chm:** John R. Bland  
**CEO/Pres:** Tom L. Wray  
**EVP:** J. Brent Akers  
**SVP/Cash:** Marla J. England

**VP:** Tom Blackwood  
**VP:** Linda Pitts  
**VP:** James M. Garrett  
**VP:** Doug Parker

Cash and Due From: ..... 3,331  
Federal Funds and Repos: ..... 1,465  
Investments: ..... 23,433  
Total Loans: ..... 61,362  
Premises and Fixed Assets: ..... 1,729  
Other Real Estate: ..... 21  
Other Assets: ..... 2,175  
Total Assets: ..... 93,516  
Total Trust Assets: ..... 0

Deposits: ..... 83,993  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 208  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 84,201  
Total Equity Capital and Reserves: ..... 9,315  
Total Liabilities and Capital: ..... 93,516  
Number of Shares Outstanding: ..... 13,562

**Directors:** John R. Bland, John D. Clower, M.D., Randall E. Cole, M.D., Lynn C. Dorrrough, Clayton Eversole, James L. Pickens, M.D., Evelyn S. Rife, Don Shores, Lemuel H. Tull, Tom L. Wray

**Branches in Town:** Two

**Other Branches:** None



## First Western Bank and Trust Company Rogers, AR

Telephone: 631-0107  
FAX: 936-2013  
Population: 33,000

401 W. Walnut  
P. O. Box 547  
72757-0547

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  
**VP/Cash:** J. Lynne Coan

**VP:** Nathan Gairhan  
**VP:** Jean Sterling

Cash and Due From: .....	1,254	Deposits:.....	25,637
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,120
Investments: .....	6,276	Other Liabilities: .....	197
Total Loans: .....	22,234	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,177	Total Liabilities:.....	28,954
Other Real Estate:.....	0		
Other Assets: .....	438	Total Equity Capital and Reserves: .....	2,425
Total Assets:.....	31,379	Total Liabilities and Capital:.....	31,379
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	17,000

**Directors:** 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: 968-6491  
Population: 21,260

800 North Arkansas Avenue  
P.O. Box 3010  
72811-3010

Charter Number: 192  
Date: Sep. 29, 1905  
County: Pope

Member of Federal Reserve System

Trust Department: Yes

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

**Chm:** Wallace W. Fowler  
**CEO/Pres:** Roy Reaves  
**EVP:** Benny Harris

**EVP:** Denton Tumbleson  
**Cash:** Eunice LaMar  
**TO:** Steve Jackson

Cash and Due From: .....	7,422	Deposits:.....	226,264
Federal Funds and Repos: .....	2,750	Federal Funds and Borrowings: .....	9,359
Investments: .....	49,698	Other Liabilities: .....	2,208
Total Loans: .....	188,049	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	6,117	Total Liabilities:.....	237,831
Other Real Estate:.....	200		
Other Assets: .....	4,728	Total Equity Capital and Reserves: .....	21,133
Total Assets:.....	258,964	Total Liabilities and Capital:.....	258,964
Total Trust Assets: .....	7,348	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, C. Tim White

**Branches in Town:** Three

**Other Branches:** Clarksville, Dover, Hector, London

**Bank of Salem  
Salem, AR**

Telephone: 895-2591  
FAX: 895-3825  
Population: 1,474

202 Church Street  
P. O. Box 338  
72576-0338

Charter Number: 266  
Date: Dec. 9, 1908  
County: Fulton

Trust Department: No

Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Richard T. Smith  
**CEO/Pres:** Mark Montgomery

**SVP/COO/Cash:** Frances Atkins

Cash and Due From: .....	1,827	Deposits: .....	54,829
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	865
Investments: .....	13,001	Other Liabilities: .....	310
Total Loans: .....	44,464	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	816	Total Liabilities: .....	56,004
Other Real Estate: .....	472	Total Equity Capital and Reserves: .....	5,762
Other Assets: .....	1,186	Total Liabilities and Capital: .....	61,766
Total Assets: .....	61,766	Number of Shares Outstanding: .....	20,000
Total Trust Assets: .....	0		

**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: .....	1,324	Deposits: .....	33,604
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	840
Investments: .....	19,817	Other Liabilities: .....	188
Total Loans: .....	18,065	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	663	Total Liabilities: .....	34,632
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	5,797
Other Assets: .....	560	Total Liabilities and Capital: .....	40,429
Total Assets: .....	40,429	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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: 18,000

125 North Poplar  
P. O. Box 1349  
72145-1349

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

Member of Federal Reserve System

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 Trammel

Cash and Due From: .....	1,759	Deposits: .....	59,592
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	5,362
Investments: .....	12,291	Other Liabilities: .....	856
Total Loans: .....	54,353	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,043	Total Liabilities: .....	65,810
Other Real Estate: .....	68		
Other Assets: .....	1,898	Total Equity Capital and Reserves: .....	6,602
Total Assets: .....	72,412	Total Liabilities and Capital: .....	72,412
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:** Two

**Other Branches:** Kensett

## First Security Bank Searcy, AR

Telephone: 279-3400  
FAX: 279-3455  
Population: 18,000

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:** Reynie Rutledge  
**Pres:** James G. Wilson  
**EVP:** B. Art Rand

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

Cash and Due From: .....	13,465	Deposits: .....	334,252
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,330
Investments: .....	104,032	Other Liabilities: .....	4,917
Total Loans: .....	249,570	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,683	Total Liabilities: .....	342,499
Other Real Estate: .....	61		
Other Assets: .....	5,967	Total Equity Capital and Reserves: .....	38,279
Total Assets: .....	380,778	Total Liabilities and Capital: .....	380,778
Total Trust Assets: .....	34,334	Number of Shares Outstanding: .....	24,000

**Directors:** Dr. David Burks, Larry Crain, Robert Elliott, John McKnight, B. Art Rand, Wayne Ridout, Porter Rodgers, Bill Roussel, N. T. Rutledge, Reynie Rutledge, Jim Tarkington, James G. Wilson, E. D. Yancey, Albert Yarnell

**Branches in Town:** Four

**Other Branches:** Beebe (3), Cabot, Griffithville, Heber Springs, Judsonia, McRae, Pangburn

**Arkansas State Bank  
Siloam Springs, AR**

Telephone: 524-8101  
FAX: 524-3307  
Population: 8,151

318 E. Main Street  
P. O. Box 400  
72761-0400

Charter Number: 713  
Date: Jan. 12, 1960  
County: Benton

Trust Department: Yes

Bank Holding Company  
None

**CEO/Pres:** Arthur Morris  
**VP:** Tommy Free  
**VP/TO:** Malcolm L. Rigsby

**VP:** Ray Smith  
**Cash:** Beverly Lescard

Cash and Due From: .....	3,555	Deposits:.....	105,761
Federal Funds and Repos: .....	5,300	Federal Funds and Borrowings: .....	0
Investments: .....	72,588	Other Liabilities: .....	507
Total Loans: .....	38,679	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,552	Total Liabilities:.....	106,268
Other Real Estate:.....	0		
Other Assets:.....	2,372	Total Equity Capital and Reserves: .....	17,778
Total Assets:.....	124,046	Total Liabilities and Capital:.....	124,046
Total Trust Assets: .....	3,211	Number of Shares Outstanding:.....	72,000

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

Cash and Due From: .....	2,659	Deposits:.....	75,766
Federal Funds and Repos: .....	165	Federal Funds and Borrowings: .....	0
Investments: .....	38,930	Other Liabilities: .....	788
Total Loans: .....	43,147	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	679	Total Liabilities:.....	76,554
Other Real Estate:.....	275		
Other Assets:.....	1,351	Total Equity Capital and Reserves: .....	10,652
Total Assets:.....	87,206	Total Liabilities and Capital:.....	87,206
Total Trust Assets: .....	765	Number of Shares Outstanding:.....	100,000

**Directors:** Gary DeYampert, Max O. Taylor, J. Drew Tennyson, James M. Tennyson, John D. Trimble, 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  
Riverside Bancshares, Inc., Little Rock, AR

**Chm:** David Matchet  
**Pres:** Doris Mann

**VP:** Larry Gaston  
**Cash:** Patricia Wright

Cash and Due From: ..... 580	Deposits: ..... 10,215
Federal Funds and Repos: ..... 480	Federal Funds and Borrowings: ..... 0
Investments: ..... 2,851	Other Liabilities: ..... 166
Total Loans: ..... 7,018	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 346	Total Liabilities: ..... 10,381
Other Real Estate: ..... 21	
Other Assets: ..... 436	Total Equity Capital and Reserves: ..... 1,351
Total Assets: ..... 11,732	Total Liabilities and Capital: ..... 11,732
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 3,000

**Directors:** G. W. DeLaughter, Charles T. Gaston, Lex Golden, Doris Mann, David Matchet, L. Walert Quinn, Ray White

**Branches in Town:** None

**Other Branches:** None

## Springdale Bank and Trust Springdale, AR

Telephone: 756-7000  
FAX: 756-7077  
Population: 29,941

415 W. Emma  
P. O. Box 5000  
72765-5000

Charter Number: 339  
Date: May 6, 1911  
County: Washington

Member of Federal Reserve System

Trust Department: Yes

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

**Chm:** Richard P. Calhoun  
**CEO/Pres:** Buddy D. Philpot  
**SVP:** John George

**SVP:** H. Dennis Smiley  
**VP/Cash:** Bobby Swearingin  
**TO:** Tommy Karr

Cash and Due From: ..... 6,081	Deposits: ..... 111,904
Federal Funds and Repos: ..... 3,400	Federal Funds and Borrowings: ..... 5,372
Investments: ..... 17,784	Other Liabilities: ..... 1,016
Total Loans: ..... 96,108	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 3,391	Total Liabilities: ..... 118,292
Other Real Estate: ..... 0	
Other Assets: ..... 1,775	Total Equity Capital and Reserves: ..... 10,247
Total Assets: ..... 128,539	Total Liabilities and Capital: ..... 128,539
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 5,500

**Directors:** James Baker, Wayne Britt, Richard P. Calhoun, Joy Drummonds, Sammy Fiser, Buddy D. Philpot, Stephen Shaddox, Philip Taldo, Willard Walker

**Branches in Town:** Three

**Other Branches:** None

### Bodcaw Bank Stamps, AR

Telephone: 533-4486  
FAX: 533-4456  
Population: 2,478

401 Thomas Street  
P. O. Box 8  
71860-0008

Charter Number: 106  
Date: Dec. 8, 1902  
County: Lafayette

Trust Department: No

Bank Holding Company  
None

**Chm/CEO/Pres:** James R. Nipper  
**VP:** J. Paul Nipper

**AVP:** Lenora Downs  
**Cash:** Bonnie Moreland

Cash and Due From: .....	2,094	Deposits: .....	42,584
Federal Funds and Repos: .....	285	Federal Funds and Borrowings: .....	0
Investments: .....	37,058	Other Liabilities: .....	259
Total Loans: .....	10,453	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	171	Total Liabilities: .....	42,843
Other Real Estate: .....	0		
Other Assets: .....	735	Total Equity Capital and Reserves: .....	7,953
Total Assets: .....	50,796	Total Liabilities and Capital: .....	50,796
Total Trust Assets: .....	0	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:** Bennie F. Ryburn, Jr.  
**Pres:** R. Mark Owen

**EVP/Cash:** Anneta R. Moore  
**VP:** Roy Ferrell

Cash and Due From: .....	2,850	Deposits: .....	55,312
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	18,104	Other Liabilities: .....	318
Total Loans: .....	37,893	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,463	Total Liabilities: .....	55,630
Other Real Estate: .....	0		
Other Assets: .....	964	Total Equity Capital and Reserves: .....	5,644
Total Assets: .....	61,274	Total Liabilities and Capital: .....	61,274
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	15,000

**Directors:** Robert S. Floyd, Bill Frizzell, Keith Griffin, Lucille Ollar, R. Mark Owen, Pat Riley, Jr., Bennie F. Ryburn, Jr., Marion Ryburn, Weldon Wynn

**Branches in Town:** None

**Other Branches:** Gould, Pine Bluff

## The Stephens Security Bank Stephens, AR

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

105 Ruby Street  
P. O. Box 7  
71764-0007

Charter Number: 692  
Date: Feb. 8, 1946  
County: Ouachita

Trust Department: No

Bank Holding Company  
Smith Associated Banking Corporation, Hot Springs, AR

**Chm:** Richard T. Smith  
**CEO/Pres:** Guy R. Smith

**EVP/COO:** Carol Reaves  
**VP/Cash:** Cheryl Brown

Cash and Due From: .....	1,249	Deposits: .....	20,206
Federal Funds and Repos: .....	375	Federal Funds and Borrowings: .....	232
Investments: .....	4,338	Other Liabilities: .....	138
Total Loans: .....	16,258	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	136	Total Liabilities: .....	20,576
Other Real Estate: .....	237		
Other Assets: .....	322	Total Equity Capital and Reserves: .....	2,339
Total Assets: .....	22,915	Total Liabilities and Capital: .....	22,915
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: 672-4282  
Population: 10,420

Seventh & Main Streets  
P. O. Box 947  
72160-0947

Charter Number: 687  
Date: Dec. 29, 1944  
County: Arkansas

Trust Department: Yes

Bank Holding Company  
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

**Chm:** Roy O. McCollum, III  
**CEO/Pres:** Don Pattillo

**Cash:** Caroll Fowler  
**TO:** Richard McMinn

Cash and Due From: .....	6,189	Deposits: .....	121,788
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	13,301
Investments: .....	65,300	Other Liabilities: .....	697
Total Loans: .....	74,850	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,883	Total Liabilities: .....	135,786
Other Real Estate: .....	225		
Other Assets: .....	2,798	Total Equity Capital and Reserves: .....	15,459
Total Assets: .....	151,245	Total Liabilities and Capital: .....	151,245
Total Trust Assets: .....	43,684	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, Hazen

### First Stuttgart Bank and Trust Company Stuttgart, AR

Telephone: 673-3545  
FAX: 673-1977  
Population: 10,420

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:** Lois Ann Jackson

**SVP:** Waylan Wiggins  
**VP/Cash:** Robin L. Harris  
**VP/TO:** Pam Colbert

Cash and Due From: ..... 10,691  
Federal Funds and Repos: ..... 500  
Investments: ..... 52,824  
Total Loans: ..... 55,574  
Premises and Fixed Assets: ..... 1,074  
Other Real Estate: ..... 0  
Other Assets: ..... 2,084  
Total Assets: ..... 122,747  
Total Trust Assets: ..... 126,158

Deposits: ..... 104,836  
Federal Funds and Borrowings: ..... 5,043  
Other Liabilities: ..... 746  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 110,625  
Total Equity Capital and Reserves: ..... 12,122  
Total Liabilities and Capital: ..... 122,747  
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:** Two

**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  
**AVP:** Shirley Benson  
**Cash:** Cheryl McMasters

Cash and Due From: ..... 1,696  
Federal Funds and Repos: ..... 2,695  
Investments: ..... 25,574  
Total Loans: ..... 31,939  
Premises and Fixed Assets: ..... 111  
Other Real Estate: ..... 0  
Other Assets: ..... 888  
Total Assets: ..... 62,903  
Total Trust Assets: ..... 0

Deposits: ..... 53,475  
Federal Funds and Borrowings: ..... 66  
Other Liabilities: ..... 554  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 54,095  
Total Equity Capital and Reserves: ..... 8,808  
Total Liabilities and Capital: ..... 62,903  
Number of Shares Outstanding: ..... 60,000

**Directors:** Carroll D. Anderson, W. O. Burgess Jr., Alice Clogston, Wilburn J. Cole, Rick Gillette, Noyl Houston, Eugene Pounds, Clyde Robertson, Jr., Natalie Stuckey

**Branches in Town:** None

**Other Branches:** None



## 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 M. Morris, Jr.

**VP:** Drew Sandlin  
**Cash:** Belinda Huskey

Cash and Due From: .....	3,396	Deposits: .....	31,273
Federal Funds and Repos: .....	3,430	Federal Funds and Borrowings: .....	0
Investments: .....	7,023	Other Liabilities: .....	300
Total Loans: .....	21,981	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	253	Total Liabilities: .....	31,573
Other Real Estate: .....	129		
Other Assets: .....	567	Total Equity Capital and Reserves: .....	5,206
Total Assets: .....	36,779	Total Liabilities and Capital: .....	36,779
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** One

**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

**AVP:** Becky Williams  
**AVP:** Gary Williams

Cash and Due From: .....	2,403	Deposits: .....	33,591
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	495
Investments: .....	8,086	Other Liabilities: .....	261
Total Loans: .....	26,762	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	995	Total Liabilities: .....	34,347
Other Real Estate: .....	21		
Other Assets: .....	621	Total Equity Capital and Reserves: .....	4,541
Total Assets: .....	38,888	Total Liabilities and Capital: .....	38,888
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

**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: 14,979

3110 Alma Hwy.  
P.O. Box 469  
72956-0469

Charter Number: 328  
Date: Dec. 20, 1910  
County: Crawford

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company  
First Bank Corp., Fort Smith, 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: .....	4,222	Deposits: .....	145,099
Federal Funds and Repos: .....	9,300	Federal Funds and Borrowings: .....	0
Investments: .....	47,742	Other Liabilities: .....	1,087
Total Loans: .....	94,998	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,927	Total Liabilities: .....	146,186
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	15,975
Other Assets: .....	3,972	Total Liabilities and Capital: .....	162,161
Total Assets: .....	162,161	Number of Shares Outstanding: .....	16,000
Total Trust Assets: .....	1,485		

**Directors:** Jimmy G. Bell, Mont S. Echols, Jr., Jimmy D. Gooch, Morril H. Harriman, Marion H. Riggs, Paul D. Shirley, Samuel M. Sicard, William W. Thomas, James G. Williamson, Jr.

**Branches in Town:** Two

**Other Branches:** Alma, Mountainburg

**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  
**VChm:** Larry Mashburn  
**CEO/Pres:** Greg Bourns

**EVP:** Jeff Rogers  
**VP/TO:** Debra Fuller  
**Cash:** Linda Forrest

Cash and Due From: .....	2,280	Deposits: .....	56,331
Federal Funds and Repos: .....	2,285	Federal Funds and Borrowings: .....	0
Investments: .....	21,208	Other Liabilities: .....	313
Total Loans: .....	39,460	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	908	Total Liabilities: .....	56,644
Other Real Estate: .....	34	Total Equity Capital and Reserves: .....	10,823
Other Assets: .....	1,292	Total Liabilities and Capital: .....	67,467
Total Assets: .....	67,467	Number of Shares Outstanding: .....	24,000
Total Trust Assets: .....	210		

**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:** Robbie Zimmer  
**VP:** Robert Akers

**VP/Cash:** Janie Graves  
**VP:** Becky Liles  
**VP:** Daryen Wiles  
**Asst Cash:** Diane Bawcom

Cash and Due From: .....	3,142	Deposits:.....	59,975
Federal Funds and Repos: .....	1,110	Federal Funds and Borrowings: .....	0
Investments: .....	16,564	Other Liabilities: .....	359
Total Loans: .....	45,348	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,037	Total Liabilities: .....	60,334
Other Real Estate:.....	0		
Other Assets: .....	879	Total Equity Capital and Reserves: .....	7,746
Total Assets:.....	68,080	Total Liabilities and Capital: .....	68,080
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	40,000

**Directors:** Lonnie Campbell, John Ed Chambers III, Roy Hale, Robert Handley, Patsy Hawkins, Dan Laird, Daryen Wiles

**Branches in Town:** None

**Other Branches:** Mansfield, Mena

## The Arkansas Bank Walnut Ridge, AR

Telephone: 886-7711  
FAX: 886-2941  
Population: 4,388

212 W. Walnut  
P. O. Box 749  
72476-0749

Charter Number: 71  
Date: March 23, 1901  
County: Lawrence

Trust Department: No

Bank Holding Company  
Arkansas Banking Company, Jonesboro, AR

**Chm:** Stephen Cox  
**VChm/CEO:** G. L. Lieblong  
**Pres:** Gary Little  
**VP:** Billye Brewer

**VP/Cash:** Marilyn Davis  
**VP:** Mary E. Sloan  
**VP:** Steve Wilcoxon

Cash and Due From: .....	2,118	Deposits:.....	45,850
Federal Funds and Repos: .....	3,755	Federal Funds and Borrowings: .....	0
Investments: .....	16,659	Other Liabilities: .....	350
Total Loans: .....	26,414	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	950	Total Liabilities: .....	46,200
Other Real Estate:.....	0		
Other Assets: .....	1,876	Total Equity Capital and Reserves: .....	5,572
Total Assets:.....	51,772	Total Liabilities and Capital: .....	51,772
Total Trust Assets: .....	0	Number of Shares Outstanding:.....	500

**Directors:** Mary Virginia Rainwater Cox, Stephen Cox, William B. Durham, G. L. Lieblong, Gary Little, Sloan Rainwater, William I. Rainwater, William I. Rainwater, Jr., Maurice Starr, Ben 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  
**VChm:** Bennie F. Ryburn, Jr.  
**CEO/Pres:** Freddie M. Mobley  
**COO/EVP:** Hugh A. Quimby

**SVP:** Frances Hargis  
**VP:** Jo Jenkins, Sr.  
**Cash:** Shirley Meggs  
**TO:** Annette Temple

Cash and Due From: ..... 5,924  
Federal Funds and Repos: ..... 200  
Investments: ..... 21,085  
Total Loans: ..... 57,865  
Premises and Fixed Assets:..... 1,429  
Other Real Estate:..... 34  
Other Assets: ..... 1,527  
Total Assets: ..... 88,064  
Total Trust Assets: ..... 1,433

Deposits: ..... 78,618  
Federal Funds and Borrowings: ..... 656  
Other Liabilities: ..... 501  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 79,775  
Total Equity Capital and Reserves: ..... 8,289  
Total Liabilities and Capital: ..... 88,064  
Number of Shares Outstanding: ..... 59,000

**Directors:** Bill Blann, Robert E. Garner, Robert George, Robert Green, Jr., Freddie M. Mobley, Hugh A. Quimby, Bennie F. Ryburn, Jr., Bennie Ryburn, III, Virginia M. Ryburn, J. C. Thompson, Joe H. Wharton, M. D.

**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:** Gerry Sharp

**SVP/Cash:** James E. Smith  
**VP/TO:** John Frazer, III

Cash and Due From: ..... 2,046  
Federal Funds and Repos: ..... 4,725  
Investments: ..... 38,128  
Total Loans: ..... 62,129  
Premises and Fixed Assets:..... 1,036  
Other Real Estate:..... 0  
Other Assets: ..... 1,368  
Total Assets: ..... 109,432  
Total Trust Assets: ..... 20,884

Deposits: ..... 93,313  
Federal Funds and Borrowings: ..... 574  
Other Liabilities: ..... 668  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 94,555  
Total Equity Capital and Reserves: ..... 14,877  
Total Liabilities and Capital: ..... 109,432  
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, Kerry F. Pennington, M. D., 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: 9,695

425 East Plaza  
P. O. Box 2507  
72390-0507

Charter Number: 700  
Date: Oct. 4, 1948  
County: Phillips

Trust Department: Yes

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

**Chm:** Sherod S. White  
**CEO/Pres:** Bill Simmons  
**EVP/TO:** James Bogle

**EVP:** Jimbo Boyd  
**AVP/Cash:** Sara Bradshaw

Cash and Due From: .....	4,807	Deposits: .....	104,373
Federal Funds and Repos: .....	1,500	Federal Funds and Borrowings: .....	0
Investments: .....	28,487	Other Liabilities: .....	688
Total Loans: .....	75,798	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,390	Total Liabilities: .....	105,061
Other Real Estate: .....	76		
Other Assets: .....	2,491	Total Equity Capital and Reserves: .....	9,488
Total Assets: .....	114,549	Total Liabilities and Capital: .....	114,549
Total Trust Assets: .....	1,282	Number of Shares Outstanding: .....	20,000

**Directors:** James E. Boyd, W. P. Foster, Jr., Jim Frazier, Brooks Griffin, David Griffin, Jerry Kelley, Walter Morris, Bill Simmons, Doug Simmons, 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: 28,259

626 E. Broadway  
P. O. Box 2128  
72303-2128

Charter Number: 601  
Date: April 21, 1928  
County: Crittenden

Trust Department: Yes

Bank Holding Company  
Bancshares of West Memphis, Inc., West Memphis, AR

**Chm:** George H. Dunklin  
**VChm:** M. E. Black Dunklin  
**CEO/Pres:** H. Gates Williams, Jr.  
**EVP:** Robert L. Wright

**SVP:** Robert L. Naylor  
**SVP:** Paul Neal  
**COO/TO/Cash:** Arley Knight

Cash and Due From: .....	4,555	Deposits: .....	90,248
Federal Funds and Repos: .....	4,400	Federal Funds and Borrowings: .....	0
Investments: .....	50,051	Other Liabilities: .....	568
Total Loans: .....	40,473	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,280	Total Liabilities: .....	90,816
Other Real Estate: .....	0		
Other Assets: .....	1,978	Total Equity Capital and Reserves: .....	11,921
Total Assets: .....	102,737	Total Liabilities and Capital: .....	102,737
Total Trust Assets: .....	3,646	Number of Shares Outstanding: .....	100,000

**Directors:** Duke Clement, George H. Dunklin, George H. Dunklin, Jr., M. E. Black Dunklin, Jack K. Hogan, Keith Ingram, Jr., Pat K. Magruder, Jr., Lloyd C. McCuiston, Paul W. O'Neal, J. Frank Waggener, Levin Williams, 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: .....	440	Deposits: .....	9,123
Federal Funds and Repos: .....	3,205	Federal Funds and Borrowings: .....	0
Investments: .....	1,400	Other Liabilities: .....	54
Total Loans: .....	5,293	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	13	Total Liabilities: .....	9,177
Other Real Estate: .....	0		
Other Assets: .....	151	Total Equity Capital and Reserves: .....	1,325
Total Assets: .....	10,502	Total Liabilities and Capital: .....	10,502
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: .....	4,023	Deposits: .....	129,460
Federal Funds and Repos: .....	15,150	Federal Funds and Borrowings: .....	494
Investments: .....	16,698	Other Liabilities: .....	726
Total Loans: .....	100,191	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,653	Total Liabilities: .....	130,680
Other Real Estate: .....	69		
Other Assets: .....	2,560	Total Equity Capital and Reserves: .....	10,664
Total Assets: .....	141,344	Total Liabilities and Capital: .....	141,344
Total Trust Assets: .....	2,199	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. Reddman, 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:** Greg Miller  
**CFO:** Lloyd McCracken, Jr.

**SVP:** Charles A. Williams  
**Cash:** Andrea Wood

Cash and Due From: .....	642	Deposits: .....	40,732
Federal Funds and Repos: .....	3,695	Federal Funds and Borrowings: .....	0
Investments: .....	4,112	Other Liabilities: .....	241
Total Loans: .....	34,689	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	727	Total Liabilities: .....	40,973
Other Real Estate: .....	0		
Other Assets: .....	684	Total Equity Capital and Reserves: .....	3,576
Total Assets: .....	44,549	Total Liabilities and Capital: .....	44,549
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

**Directors:** Donald R. Burnett, Jama Fowler, Mark Fowler, Wallace W. Fowler, John Garner, Phil Jones, Stan Kelley, Lloyd McCracken, Jr., Greg Miller, 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: 1,181

Madison & Church  
P. O. Box 325  
72687-0325

Charter Number: 691  
Date: Dec. 13, 1945  
County: Marion

Member of Federal Reserve System

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:** Jerry D. Cunningham

Cash and Due From: .....	3,484	Deposits: .....	66,022
Federal Funds and Repos: .....	830	Federal Funds and Borrowings: .....	2,967
Investments: .....	21,371	Other Liabilities: .....	348
Total Loans: .....	48,182	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,600	Total Liabilities: .....	69,337
Other Real Estate: .....	0		
Other Assets: .....	961	Total Equity Capital and Reserves: .....	7,091
Total Assets: .....	76,428	Total Liabilities and Capital: .....	76,428
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	20,781

**Directors:** Frank Bailey, Roger Bates, 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, 1996**

## 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  
**Pres:** Joseph B. Ford  
**EVP/Sec/Treas:** C. Sam Walls

**VP:** Karla Larson  
**Asst. Sec/Treas:** George Campbell

Cash and Due From: ..... 3,010	Deposits: ..... 0
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 28,155
Investments: ..... 5,200	Other Liabilities: ..... 648
Total Loans: ..... 26,330	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 378	Total Liabilities: ..... 28,803
Other Real Estate: ..... 163	
Other Assets: ..... 343	Total Equity Capital and Reserves: ..... 6,621
Total Assets: ..... 35,424	Total Liabilities and Capital: ..... 35,424
Total Trust Assets: ..... 0	Number of Shares Outstanding: ..... 1,095

**Directors:** John W. Ahlen, Del Boyette, George E. Campbell, Joseph B. Ford, Donald H. Henry, Bert M. Mullens, Don Pattillo, H. Glenn Rambin, D. Patton Rudder, David H. Shindler, William T. Staed, Vincent Tilford

**Branches in Town:** None

**Other Branches:** None

## Jones Investment & Trust Company 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: ..... 100	Deposits: ..... 0
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: ..... 0
Investments: ..... 0	Other Liabilities: ..... 0
Total Loans: ..... 0	Subordinated Debt: ..... 0
Premises and Fixed Assets: ..... 0	Total Liabilities: ..... 0
Other Real Estate: ..... 0	
Other Assets: ..... 0	Total Equity Capital and Reserves: ..... 100
Total Assets: ..... 100	Total Liabilities and Capital: ..... 100
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  
**EVP:** James C. Patridge

**VP/Treas:** Susan F. Smith  
**Sec:** William B. Keisler

Cash and Due From: .....262	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: .....0	Total Liabilities: .....2
Other Real Estate: .....0	
Other Assets: .....0	Total Equity Capital and Reserves: .....260
Total Assets: .....262	Total Liabilities and Capital: .....262
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  
72124-6500

Charter Number: 569  
Date: June 5, 1925  
County: Pulaski

Trust Department: Yes

Bank Holding Company  
None

**CEO/Pres:** Terry A. Paff  
**VP:** Michael E. Friedrichsmeyer

**Treas:** Everett L. Hall, Jr.  
**Sec:** Karen L. Mashburn

Cash and Due From: .....71	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: .....9	Total Equity Capital and Reserves: .....268
Total Assets: .....270	Total Liabilities and Capital: .....270
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, 1996**

**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  
71902-6090

**Chm:** Lehman Henderson

**Sec:** Naomi Hundley

**Howard County Industrial Development Corporation  
Nashville, AR**

Charter Number: 30001  
Telephone: 845-4951  
FAX: 845-1601

208 South Main  
P. O. Box 182  
71852-0182

**Chm/CEO/Pres:** Laurence P. Renard

**Perry County Industrial Development Corporation  
Perryville, AR**

Charter Number: 30003  
Telephone: 889-2842  
FAX: 889-2038

P. O. Box 869  
72126-0869

**CEO/Pres:** John Baylor House

**Pulaski County Industrial Development Corporation  
Sherwood, AR**

Charter Number: 30004  
Telephone: 985-9944  
FAX: 835-7049

2227 W. Main, Suite 3  
P. O. Box 7107  
72124-7107

**Chm:** Jim Johnson

**CEO/Pres:** Ronald F. Davis

**LIST OF  
COMMERCIAL BANKS  
BY COUNTY**

**JUNE 30, 1996**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	DeWitt Bank And Trust Company	*DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	*Stuttgart
	First Stuttgart Bank and Trust Company	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	*Hamburg
	Southeast Arkansas Bank	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
	Wilmot State Bank	Wilmot
<b>Baxter</b>	First National Bank & Trust Company of Mountain Home	*Mountain Home
	Peoples Bank And Trust Company	Mountain Home
<b>Benton</b>	Arkansas National Bank	*Bentonville
	Bank of Bentonville	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Bank of Rogers	Rogers
	Farmers and Merchants Bank	Rogers
	First National Bank & Trust Company	Rogers
	First Western Bank and Trust Company	Rogers
	Arkansas State Bank	Siloam Springs
First National Bank	Siloam Springs	
<b>Boone</b>	The Security Bank	*Harrison
<b>Bradley</b>	First State Bank of Warren	*Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	Calhoun County Bank	Hampton
<b>Carroll</b>	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	*Eureka Springs
	The First National Bank in Green Forest	Green Forest
<b>Chicot</b>	First Community Bank of S. E. Arkansas	Dermott
	Simmons First Bank of Dermott	Dermott
	The Eudora Bank	Eudora
	The Bank of Lake Village	*Lake Village
	Simmons First Bank of Lake Village	Lake Village



<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Clark</b>	Bank of Amity	Amity
	Citizens First Bank	*Arkadelphia
	Elk Horn Bank & Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
<b>Clay</b>	Corning Bank	*Corning
	Piggott State Bank	Piggott
<b>Cleburne</b>	The Cleburne County Bank	*Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
	Mercantile Bank of Heber Springs, N.A.	Heber Springs
<b>Cleveland</b>	Pine State Bank	Kingsland
	The Bank of Rison	*Rison
<b>Columbia</b>	Farmers Bank and Trust Company	*Magnolia
	First National Bank of Magnolia	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Mercantile Bank of Conway County, N.A.	*Morrilton
	Morrilton Security Bank, N.A.	Morrilton
<b>Craighead</b>	The Arkansas Bank	*Jonesboro
	Boatmen's Bank of Northeast Arkansas	Jonesboro
	First Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
	Union Planters Bank of Northeast Arkansas	Jonesboro
	MidSouth Bank	Monette
<b>Crawford</b>	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	*Van Buren
	Mercantile Bank of Crawford County, N.A.	Van Buren
<b>Crittenden</b>	Citizens Bank	*Marion
	Bank of West Memphis	West Memphis
	Fidelity National Bank of West Memphis	West Memphis
	Union Planters Bank, National Association	West Memphis
<b>Cross</b>	First State Bank	Parkin
	Cross County Bank	*Wynne
	First Bank of Arkansas	Wynne
	The First National Bank of Wynne	Wynne

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Dallas</b>	Citizens First Bank Fordyce Bank & Trust Company Merchants & Planters Bank	*Fordyce Fordyce Sparkman
<b>Desha</b>	Merchants & Farmers Bank Simmons First Bank of Dumas The First National Bank of McGehee McGehee Bank	Dumas Dumas McGehee McGehee
<b>Drew</b>	Commercial Bank & Trust Company Union Bank And Trust Company	*Monticello Monticello
<b>Faulkner</b>	Boatmen's National Bank of Conway First Community Bank First National Bank of Conway	*Conway Conway Conway
<b>Franklin</b>	American State Bank Bank of Ozarks, wca	Charleston *Ozark
<b>Fulton</b>	Bank of Salem	*Salem
<b>Garland</b>	Arkansas Bank and Trust Company Boatmen's National Bank of Hot Springs	*Hot Springs Hot Springs
<b>Grant</b>	First National Bank of Sheridan	*Sheridan
<b>Greene</b>	First National Bank Peoples Bank	*Paragould Paragould
<b>Hempstead</b>	Bank of Blevins Citizens National Bank of Hope The First National Bank of Hope	Blevins *Hope Hope
<b>Hot Spring</b>	Horizon Bank The Malvern National Bank Southern State Bank	*Malvern Malvern Malvern
<b>Howard</b>	First National Bank of Howard County Citizens National Bank of Nashville First National Bank of Nashville	Dierks *Nashville Nashville

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Independence</b>	Boatmen's National Bank of Batesville The Citizens Bank Mercantile Bank of Batesville, N.A. Boatmen's National Bank of Newark	*Batesville Batesville Batesville Newark
<b>Izard</b>	First National Bank of Izard County The Bank of North Arkansas	Calico Rock *Melbourne
<b>Jackson</b>	Merchants & Planters Bank Bank of Tuckerman	*Newport Tuckerman
<b>Jefferson</b>	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
<b>Johnson</b>	Arkansas State Bank Farmers Bank and Trust Company	*Clarksville Clarksville
<b>Lafayette</b>	The Bank of Bradley The First National Bank of Lewisville Peoples Bank & Loan Co. Bodcaw Bank	Bradley *Lewisville Lewisville Stamps
<b>Lawrence</b>	Peoples Bank The Arkansas Bank First National Bank of Lawrence County	Imboden *Walnut Ridge Walnut Ridge
<b>Lee</b>	First National Bank at Marianna	*Marianna
<b>Lincoln</b>	Bank of Star City	*Star City
<b>Little River</b>	Bank of Ashdown, N.A.	*Ashdown
<b>Logan</b>	Citizens Bank First National Bank at Paris Logan County Bank	*Booneville *Paris Scranton
<b>Lonoke</b>	Bank of Cabot Citizens Bank & Trust Bank of England First State Bank	Cabot Carlisle England *Lonoke

COUNTY	BANK	CITY
<b>Madison</b>	First National Bank of Huntsville	*Huntsville
	First State Bank	Huntsville
	Madison Bank and Trust	Kingston
<b>Marion</b>	Boatmen's National Bank of North Central Arkansas, N. A.	Bull Shoals
	Mercantile Bank of North Central Arkansas, N.A.	Flippin
	The Bank of Yellville	*Yellville
<b>Miller</b>	Commercial National Bank of Texarkana	*Texarkana
	The State First National Bank	Texarkana
<b>Mississippi</b>	Farmers Bank And Trust Company	*Blytheville
	First National Bank in Blytheville	Blytheville
	Buffalo Island Bank	Leachville
	The Merchants and Planters Bank	Manila
	American State Bank	*Osceola
The Planters Bank	Osceola	
<b>Monroe</b>	Bank of Brinkley	Brinkley
	First Bank of Arkansas	Brinkley
	The Merchants and Planters Bank	*Clarendon
	Bank of Holly Grove	Holly Grove
<b>Montgomery</b>	The Bank of Montgomery County	*Mount Ida
<b>Nevada</b>	Bank of Prescott	*Prescott
<b>Newton</b>	Bank of the Ozarks, nwa	*Jasper
<b>Ouachita</b>	Bank of Bearden	Bearden
	Boatmen's National Bank of South Arkansas	*Camden
	The Merchants & Planters Bank, N.A.	Camden
	The Stephens Security Bank	Stephens
<b>Perry</b>	The Perry County Bank	*Perryville
<b>Phillips</b>	The Delta State Bank	Elaine
	First National Bank of Phillips County	*Helena
	Helena National Bank	Helena
	Merchants and Farmers Bank	West Helena

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Pike</b>	Bank of Delight	Delight
	The Bank of Glenwood	Glenwood
	Caddo First National Bank	Glenwood
	Pike County Bank	*Murfreesboro
<b>Poinsett</b>	The Bank of Harrisburg	*Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First Delta Bank	Tyronza
<b>Polk</b>	First National Bank in Mena	*Mena
	The Union Bank of Mena	Mena
<b>Pope</b>	Bank of Atkins	Atkins
	Boatmen's National Bank of Russellville	*Russellville
	First Bank of Arkansas	Russellville
	First National Bank of Russellville	Russellville
<b>Prairie</b>	Farmers & Merchants Bank	*Des Arc
	Hazen First State Bank	Hazen
<b>Pulaski</b>	First Jacksonville Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	*Little Rock
	Boatmen's National Bank of Arkansas	Little Rock
	Central Bank & Trust	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
	Mercantile Bank of Central Arkansas	North Little Rock
National Bank of Arkansas	North Little Rock	
<b>Randolph</b>	Bank of Pocahontas	*Pocahontas
	Planters & Stockmen Bank	Pocahontas
<b>Saline</b>	Benton State Bank	*Benton
	The Union Bank of Benton	Benton
<b>Scott</b>	Bank of Waldron	*Waldron
	The Scott County Bank	Waldron

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Sebastian</b>	The City National Bank of Fort Smith	*Fort Smith
	The First National Bank of Fort Smith	Fort Smith
	The Merchants National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	River Valley Bank & Trust	Lavaca
	Bank of Mansfield	Mansfield
<b>Sevier</b>	First National Bank of DeQueen	*DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
<b>Sharp</b>	First National Bank of Sharp County	*Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
<b>St. Francis</b>	First National Bank of Eastern Arkansas	*Forrest City
	The Planters National Bank of Hughes	Hughes
<b>Stone</b>	Bank of Mountain View	*Mountain View
<b>Union</b>	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
<b>Van Buren</b>	Clinton State Bank	*Clinton
	Union Planters Bank of Central Arkansas, N.A.	Clinton
<b>Washington</b>	The Bank of Elkins	Elkins
	The Bank of Fayetteville, N.A.	*Fayetteville
	Boatmen's National Bank of Northwest Arkansas	Fayetteville
	Citizens Bank of Northwest Arkansas, N.A.	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	The First National Bank of Springdale	Springdale
	Springdale Bank and Trust	Springdale

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>White</b>	Citizens State Bank	Bald Knob
	Charter State Bank	Beebe
	First Bank of Arkansas	Kensett
	First National Bank	*Searcy
	First Security Bank	Searcy
<b>Woodruff</b>	The Bank of Augusta	*Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Danville State Bank	*Danville
	Arkansas Valley Bank	*Dardanelle
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

\* Represents County Seat

# MAP OF ARKANSAS COUNTIES





**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 1996**

## Southern Development Bancorporation, Inc. Arkadelphia, AR

BHC Number: 10585  
Telephone: 246-3945  
FAX: 246-2182

605 Main, Suite 202  
71923-6037

**Chm:** Walter Smiley

**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  
526 Main Street  
71923-0515

**Managing General Partner:** Ross M. Whipple

**Subsidiaries:**

Horizon Bancorp, Inc.  
    Horizon Bank  
        Landau I  
    Horizon Financial Services  
    Horizon Mortgage Company

Arkadelphia, AR  
    Malvern, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR

## Citizens State Bankshares of Bald Knob, Inc. Bald Knob, AR

BHC Number: 4548  
Telephone: 724-3241  
FAX: 724-5985

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

**Chm/CEO:** Juanita Litzelfelner

**Pres/Treas/COO:** Larry 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 23529  
227 Fort Street  
72923-0529

**Chm:** Ronald H. Udouj

**CEO/Pres:** Danny Williams

**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

**Sec:** David J. Hidy

**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  
72712-5293

**Chm/CEO/Pres:** Jim C. Walton  
**VP/Treas/Sec:** Richard D. Chapman

**VP:** Carl Baggett

**Subsidiaries:**

First Bancshares, Inc.	Bentonville, AR
West Star Bank	Bartlesville, OK
State Bank & Trust, N.A.	Tulsa, OK
Siloam Springs Bancshares, Inc.	Siloam Springs, AR
First National Bank of Siloam Springs	Siloam Springs, AR
TRH Bank Group, Inc. (50% owner)	Norman, OK
Security National Bank & Trust	Norman, OK
Bank of Bentonville	Bentonville, AR
Mcllroy Bank & Trust	Fayetteville, AR
The Farmers & Merchants Bank	Prairie Grove, AR
First National Bank and Trust Company of Rogers	Rogers, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
Springdale Bank and Trust	Springdale, AR
Arvest Savings Bank	Tulsa, OK
Arvest Trust Company, N.A.	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

**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

**SVP/CFO:** Bill Mitchell

**Subsidiaries:**

Citizens Bank  
First Western Properties  
First Western Mortgage, Inc.  
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

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

**Sec:** Billie 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:** James M. Park

**Subsidiaries:**

Bank of Cabot  
Bank of Cabot Mortgage Company

Cabot, AR  
Cabot, AR

**Harrell Bancshares, Inc.  
Camden, AR**

BHC Number: 13477  
Telephone: 836-7283  
FAX: 836-5541

P. O. Box 10  
1120 Washington Street, NW  
71701-0010

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

**Pres:** Jonathan W. Harrell

**Subsidiaries:**

Calhoun County Bank  
First Bank of South Arkansas

Hampton, AR  
Junction City, 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/Pres:** 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/Pres:** Joe S. Hiatt

**Subsidiaries:**

American State Bank

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

**Evergreen Bancshares, Inc.  
Crossett, AR**

BHC Number: 8879  
Telephone: 364-5131  
FAX: 364-6329

P.O. Box 638  
310 Main Street  
71635-0638

**Chm/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  
The 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

**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  
    First National Bank of Lewisville  
    Bank of Ashdown, N.A.

Hope, AR  
Blevine, AR  
Hope, AR  
Lewisville, AR  
Ashdown, AR



**First National Security Company  
DeQueen, AR**

**(Continued)**

First National Bank	DeQueen, AR
First National Bank of Howard County	Dierks, AR
Citizens National Bank	Nashville, AR
Bank of Waldron	Waldron, AR
American State Bank	Broken Bow, OK

**First State Bancshares, Inc.  
DeQueen, AR**

BHC Number: 12344	P. O. Box 970
Telephone: 642-4423	Third and Heynecker Streets
FAX: 642-2847	71832-0970

**Chm:** Lou Ellen Gray **CEO/Pres:** Keith Melson

**Subsidiaries:**

First State Bank of DeQueen	DeQueen, AR
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**DBT Financial Corporation  
DeWitt, AR**

BHC Number: 9398	P. O. Drawer 71
Telephone: 946-3531	Second and Jefferson Streets
FAX: 946-2815	72042-0071

**Chm:** Elmer A. Ferguson **Pres:** Nancy F. Rasco  
**VChm:** Julian Brown

**Subsidiaries:**

DeWitt Bank And Trust Company	DeWitt, AR
DBT Realty Company, Inc.	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  
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

## Dermott Bancshares, Inc. Dermott, AR

BHC Number: 9166  
Telephone: 538-3221  
FAX: 538-3787

P. O. Box 800  
110 East Peddicord  
71638-0800

**CEO/Pres:** Tom 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:** 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  
The 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  
FirstBank  
First United Trust Company, N.A.

Alma, AR  
Camden, AR  
El Dorado, AR  
Fort Smith, AR  
Magnolia, AR  
Melbourne, AR  
Stuttgart, AR  
Texarkana, TX  
El Dorado, 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  
104 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

**CEO/Pres:** Samuel M. Sicard

**Subsidiaries:**

Vista Bancorporation  
Citizens Bank & Trust Company  
PMF, Inc.  
First National Bank of Fort Smith  
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: 816-1111  
FAX: 816-1105

P. O. Box 160  
502 Cherry Street  
72342-0160

**CEO/Pres:** W. H. Brandon, Jr.

**Subsidiaries:**

The Delta State Bank

Phillips Insurance Services, Inc.

First National Bank of Phillips County

First Investment Advisory Services, Inc.

Elaine, AR

Elaine, AR

Helena, AR

Helena, AR

## 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

## The Citizens National Bancshares, Inc. Hope, AR

BHC Number: 7356  
Telephone: 777-2313  
FAX: 777-6916

P. O. Box 599  
200 South Elm Street  
71802-0599

**Chm:** Albert Graves  
**VChm:** Mitchell LaGrone

**CEO/Pres:** John R. Graves

### Subsidiaries:

Peoples Bancshares, Inc.  
Peoples Bank & Loan Co.  
Citizens National Bank  
Citizens Investment Services, Inc.

Lewisville, AR  
Lewisville, AR  
Hope, AR  
Hope, AR

## Pioneer Bancshares, Inc. of Horatio, Arkansas Horatio, AR

BHC Number: 9388  
Telephone: 832-2501  
FAX: 832-2577

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

**Chm/CEO/Pres:** Edith H. Smith

### Subsidiaries:

Horatio State Bank

Horatio, AR

## Smith Associated Banking Corporation Hot Springs, AR

BHC Number: 5932  
Telephone: 623-4292  
FAX: 623-4688

1801 Central Avenue, Suite B  
71901-6800

**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 Company

Jacksonville, AR  
Jacksonville, AR



## Arkansas Banking Company Jonesboro, AR

BHC Number: 12933  
Telephone: 932-1231  
FAX: 931-2182

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

**Chm:** Sloan Rainwater

**CEO/Pres:** G. L. Lieblong

**Subsidiaries:**

The Arkansas Bank  
The Planters Bank  
The Arkansas Bank  
Business Support Ltd.

Jonesboro, AR  
Osceola, AR  
Walnut Ridge, AR  
Jonesboro, AR

## Southwest Bancshares, Inc. Jonesboro, AR

BHC Number: 11677  
Telephone: 972-9093  
FAX: 935-8306

P.O. Box 7500  
2400 East Highland Drive  
72401-7500

**Chm/CEO:** Wallace W. Fowler

**Pres:** Phil Jones

**Subsidiaries:**

First Bank of Arkansas  
First Bank of Arkansas  
First Bank of Arkansas  
First Bank of Arkansas  
First Processing Services, Inc.

Jonesboro, AR  
Russellville, AR  
Searcy, AR  
Wynne, AR  
Jonesboro, AR

## Walden Holding Company Jonesboro, AR

BHC Number: 11441  
Telephone: 935-9247  
FAX: None

3712 East Highland Drive  
72401-6561

**Chm/CEO:** Frank E. Walden

**Pres:** Mary Florence Walden

**Subsidiaries:**

Planters & Stockmen Bank

Pocahontas, AR

**Pine State Bancshares, Inc.  
Kingsland, AR**

BHC Number: 12060  
Telephone: 348-5657  
FAX: None

P. O. Box 85  
71652-0085

**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:** Terrence 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/Pres:** Larry Grisham

**Subsidiaries:**  
Buffalo Island Bank

Leachville, 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, 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:** Lindley V. Smith, Jr.

**CEO/Pres:** Bill B. May

**Subsidiaries:**

Arkansas Bankers' Bank

Little Rock, AR

**Carlisle Bancshares, Inc.**  
**Little Rock, AR**

BHC Number: 8621  
 Telephone: 376-2128  
 FAX: 374-1968

300 Spring Bldg, Suite 1010  
 72201-2449

**Chm:** Winthrop P. Rockefeller

**CEO/Pres:** Barry McKuin

**Subsidiaries:**

FirstBank of Arkansas  
 Citizens Bank & Trust  
 Hazen First State Bank

Brinkley, AR  
 Carlisle, AR  
 Hazen, AR

## 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:**

West-Ark Bancshares, Inc.	Clarksville, AR
Arkansas State Bank	Clarksville, AR
ASB Properties, Inc.	Clarksville, AR
Clinton Bancshares, Inc.	Clinton, AR
Clinton State Bank	Clinton, AR
Bank Properties, Inc.	Clinton, AR
State First Financial Corporation	Texarkana, AR
The First National Bank of Nashville	Nashville, AR
State First National Bank	Texarkana, AR
United American Bancshares, Inc.	Palestine, TX
First National Bank of Palestine	Palestine, TX
Kilgore First Bancorp, Inc.	Kilgore, TX
Kilgore First National Bank	Kilgore, TX
Longview National Bank	Longview, TX
Lufkin National Bank	Lufkin, TX
Stone Fort National Bank of Nacogdoches	Nacogdoches, TX
State First National Bank	Texarkana, TX
Tyler Bank and Trust, N.A.	Tyler, TX
Commercial Capital Funding, Inc.	Tyler, TX
Commercial Investment Company	Texarkana, TX
TRH Bank Group, Inc. (50% owner)	Norman, OK
Security National Bank & Trust Company	Norman, OK
Springhill Bancshares, inc.	Springhill, LA
Springhill Bank and Trust Company	Springhill, LA
Citizens First Bank of Arkadelphia	Arkadelphia, AR
Benton State Bank	Benton, AR
BSB Properties, Inc.	Benton, AR
First National Bank of Conway	Conway, AR
Citizens First Bank of El Dorado	El Dorado, AR
Citizens First Bank of Fordyce	Fordyce, AR
Harris Abstract Co.	Fordyce, AR
The Security Bank	Harrison, AR
Security Properties, Inc., of Harrison	Harrison, AR
Arkansas Bank & Trust Company	Hot Springs, AR
Advantage Corporation	Hot Springs, AR
Pinnacle Corporation	Hot Springs, AR
First Commercial Bank, N.A.	Little Rock, AR
Financial Fleet Services, Inc.	Little Rock, AR

**First Commercial Corporation  
Little Rock, AR  
(Continued)**

First Commercial Futures Corporation	Little Rock, AR
First Commercial Inc.	Little Rock, AR
First Commercial Investments, Inc.	Little Rock, AR
First Commercial Mortgage Company	Little Rock, AR
McDonald Abstract Co.	Little Rock, AR
Morrilton Security Bank, N.A.	Morrilton, AR
Farmers and Merchants Bank	Rogers, AR
Flight, Inc.	Rogers, AR
First National Bank of Russellville	Russellville, AR
First Commercial Bank of Memphis, N.A.	Memphis, TN
Baker & Hill, Inc.	Little Rock, AR
First Commercial Trust Company, N.A.	Little Rock, AR

**First Community Banking Corporation  
Little Rock, AR**

BHC Number: 8065  
 Telephone: 376-2128  
 FAX: 374-1968

300 Spring Building, Suite 1010  
 72201-2449

**Chm:** G. R. Mosley

**CEO/Pres:** Daniel C. Horton

**Subsidiaries:**

Caddo Holding Company, Inc.	Glenwood, AR
Caddo First National Bank	Glenwood, AR
First National Bank in Mena	Mena, AR
The Bank of Montgomery County	Mount Ida, AR

**Lake Hamilton Enterprises, Inc.  
Little Rock, AR**

BHC Number: 1191  
 Telephone: 562-3894  
 FAX: 562-2611

P. O. Box 4261  
 7000 Asher Avenue  
 72204-4261

**Chm/CEO/Pres:** R. W. Butler

**Subsidiaries:**

The Bank of Harrisburg	Harrisburg, AR
The Cleburne County Bank	Heber Springs, AR

## Madison Corporation Little Rock, AR

BHC Number: 9793  
Telephone: 680-0576  
FAX: 663-7229

1008 West Second Street  
72201-2031

**Chm/CEO/Pres:** Roland Willshire

**Subsidiaries:**

Madison Bank and Trust

Kingston, AR

## Ozark Bankshares, Inc. Little Rock, AR

BHC Number: 4780  
Telephone: 374-4100  
FAX: 374-6344

TCBY Tower Building  
425 W. Capitol, St. 3100  
72201-3484

**Chm/CEO:** George G. Gleason, II

**Subsidiaries:**

Bank of the Ozarks, nwa  
Bank of the Ozarks, wca  
Ozark Commercial Corporation

Jasper, AR  
Ozark, AR  
Little Rock

## 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:** James C. East

**Pres.** J. Hunter East

### **Subsidiaries:**

Pulaski Bank And Trust Company  
Northwest Title Services, Inc.  
Directors Properties, Inc.  
Lenders Title Company  
Pulaski Building, Inc.  
Pulaski Mortgage Company  
Pulaski Mortgage Services, Inc.

Little Rock, AR  
Fayetteville, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

## Riverside Bancshares, Inc. Little Rock, AR

BHC Number: 13341  
Telephone: 666-2118  
FAX: 666-2158

P.O. Box 7663  
2222 Cottondale Lane, Ste 240  
72202-7663

**Chm:** L. Walter Quinn

**VChm/Pres:** David Matchet

### **Subsidiaries:**

Merchants & Planters Bank

Sparkman, AR

## State Holding Company Little Rock, AR

BHC Number: 7810  
Telephone: 223-2000  
FAX: 223-0373

P. O. Box 22120  
650 So. Shackelford, Ste 150  
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 of Gurdon  
First State Bank  
First State Land Company, Inc.

Gurdon, AR  
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

**CEO/Pres:** Revis G. Stewart

**Subsidiaries:**

MidSouth Bank

Monette, AR

**Drew Bancshares, Inc.  
Monticello, AR**

BHC Number: 6128  
Telephone: 367-6221  
FAX: 367-7700

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

**Chm:** Virginia M. Ryburn

**CEO/Pres:** Reginald Glover

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**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/CEO:** Zach McClendon, Jr.

**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

**Chm/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  
72560-1228

**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

**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

**Chm/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

Corning, AR  
Paragould, AR  
Paragould, AR

**Parkin Bancorp, Inc.  
Parkin, AR**

BHC Number: 9786  
Telephone: 755-5401  
FAX: 755-2567

P. O. Box 526  
77 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/CEO/Pres:** J. Thomas May

**Subsidiaries:**

Simmons First Bank of Dermott  
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, Inc.  
    Simmons First Mortgage Co.

Dermott, AR  
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

## 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: 12761  
Telephone: 887-2688  
FAX: 887-6822

Drawer 490  
E. Second 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  
72145-1009

**Chm/CEO/Pres:** Reynie Rutledge

**Subsidiaries:**

Farmers Investment Corporation  
Farmers Bank and Trust Company  
First Security Bank  
First Security Investment Advisors, Inc.

Clarksville, AR  
Clarksville, 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

## 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 D. 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  
72473-1000

**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 Beley

**CEO/Pres:** Harry J. Webb, Jr.

**Subsidiaries:**

First Delta Bank

First Delta Bank Insurance Services, Inc.

Tyronza, AR  
Marked Tree, AR

**Golden Oaks Bancshares, Inc.  
Waldo, AR**

BHC Number: 6568  
Telephone: 693-5551  
FAX: 693-5261

P. O. Box 426  
101 Main Street  
71770-0426

**CEO/Pres:** Harold H. Fincher

**Subsidiaries:**

The Peoples Bank

Magnolia, 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  
71676-0007

**Pres:** John B. Currie

**Subsidiaries:**

Wilmot State Bank

Wilmot, AR

**ASB Corporation  
Wilson, AR**

BHC Number: 13506  
Telephone: 655-8374  
FAX: 655-8337

P. O. Box 338  
55 Park  
72395-0338

**Chm:** Steve A. Wilson

**Pres:** Mary Emily Thompson

**Subsidiaries:**

American State Bank

Osceola, 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

**Chm/CEO/Pres:** Judy R. Loving

**Subsidiaries:**

The Bank of Yellville

Yellville, AR

Bank of Yellville Real Estate

Investment and Development Corporation

Yellville, AR



**OUT OF STATE  
BANK HOLDING COMPANIES  
AND  
THEIR ARKANSAS  
SUBSIDIARIES**

**JUNE 30, 1996**

## 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:**

Union Planters Bancshares, Inc.

Union Planters Bank of Northeast Arkansas

Union Planters Bank of Central Arkansas, N.A.

First North Central Insurance Company

Union Planters Bank, National Association

Jonesboro, AR

Jonesboro, AR

Clinton, AR

Clinton, AR

West Memphis, AR

## Boatmen's Bancshares, Inc. St. Louis, MO

BHC Number: 80021

Telephone: (314) 466-7797

FAX: (314) 466-5645

P. O. Box 236

One Boatmen's Plaza 800 Market

63166-0236

**Chm/CEO:** Andrew B. Craig, III**VChm:** Gregory L. Curl**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

Boatmen's Bank of Northeast Arkansas

Boatmen's National Bank of Arkansas

Boatmen's Investment Services of Arkansas, Inc.

Worthen Mortgage Company

Boatmen's National Bank of Newark

Boatmen's National Bank of Pine Bluff

Boatmen's National Bank of Russellville

Boatmen's National Bank of Austin

Boatmen's Trust Company of Arkansas

Consumer Protective Life Insurance Company

National Credit Corporation

Worthen Development Corporation

Worthen Financial Corporation

Worthen Service Company

Little Rock, AR

Batesville, AR

Bull Shoals, AR

Camden, AR

Conway, AR

Fayetteville, AR

Hot Springs, AR

Jonesboro, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Newark, AR

Pine Bluff, AR

Russellville, AR

Austin, TX

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR

Little Rock, AR



**Mercantile Bancorporation Inc.  
St. Louis, MO**

BHC Number: 152  
Telephone: (314) 425-2525  
FAX: (314) 425-1386

P. O. Box 524  
7th and Washington  
63166-0524

**Chm/CEO/Pres:** Thomas H. Jacobsen

**Arkansas Affiliates:**

Mercantile Bancorporation Inc. of Arkansas	St. Louis, MO
Mercantile Bank of Batesville	Batesville, AR
Mercantile Bank of North Central Arkansas, N.A.	Flippin, AR
Mercantile Bank of Heber Springs, N.A.	Heber Springs, AR
Mercantile Bank of Conway County, N.A.	Morrilton, AR
Mercantile Bank of Central Arkansas	North Little Rock, AR
Twin City Capital Corp.	Little Rock, AR
Twin City Mortgage Company	North Little Rock, AR
Mercantile Bank of Crawford County, N.A.	Van Buren, AR

## ABBREVIATIONS

<b>Chm:</b>	<b>Chairman of the Board</b>
<b>CEO:</b>	<b>Chief Executive Officer</b>
<b>VChm:</b>	<b>Vice Chairman</b>
<b>Pres:</b>	<b>President</b>
<b>EVP:</b>	<b>Executive Vice President</b>
<b>SVP:</b>	<b>Senior Vice President</b>
<b>CFO:</b>	<b>Chief Financial Officer</b>
<b>COO:</b>	<b>Chief Operating Office</b>
<b>VP:</b>	<b>Vice President</b>
<b>Cash:</b>	<b>Cashier</b>
<b>Cont:</b>	<b>Controller</b>
<b>AVP:</b>	<b>Assistant Vice President</b>
<b>Aud:</b>	<b>Auditor</b>
<b>TO:</b>	<b>Trust Officer</b>
<b>Treas:</b>	<b>Treasurer</b>
<b>Sec:</b>	<b>Secretary</b>
<b>Asst:</b>	<b>Assistant</b>
<b>Dpty:</b>	<b>Deputy</b>
<b>Mkt:</b>	<b>Marketing</b>
<b>Oper:</b>	<b>Operations</b>

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