

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1998



MIKE HUCKABEE
Governor

BILL J. FORD
Bank Commissioner

Eighty-Fourth Annual

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 1998

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 1998

Honorable Mike Huckabee
Governor of Arkansas
Little Rock, Arkansas

Governor Huckabee:

I am pleased to submit to you the Eighty-Fourth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 1998.

The financial services industry continues to undergo change. The Arkansas Trust Institutions Act 940 was enacted and regulations adopted October 30, 1997. Under this Act, a state trust company may perform any act as a fiduciary or engage in any trust business within or outside this state.

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 mission of the State Bank Department through Quality Management is to allocate available human and other resources existing in our Examination, Information Technology and Administrative Services Divisions to ensure the continuance of safe and sound financial practices in state chartered financial institutions.

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

Cordially,

Bill J. Ford
Bank Commissioner

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LEGAL HOLIDAYS

- New Year's Day January 1
- Robert E. Lee's Birthday Third Monday in January
- Martin Luther King, Jr. Day..... Third Monday in January
- Presidents Day Third Monday in February
- Memorial DayLast Monday in May
- Independence DayJuly 4
- Labor Day First Monday in September
- Veterans Day November 11
- Thanksgiving DayFourth 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. John Collins
1600 South Arch
Little Rock, Arkansas 72206
VOICE: (501) 376-8296
TERM EXPIRES: 12-31-98

Ms. Joy Drummonds
Chairman
107 West Henson
Springdale, Arkansas 72764
VOICE: (501) 751-2183
TERM EXPIRES: 12-31-98

Mr. Bob Willett
Vice Chairman
Smackover State Bank
P. O. Drawer 107
Smackover, Arkansas 71762
VOICE: (870) 725-3051
TERM EXPIRES: 12-31-99

Mr. Lindley V. Smith, Jr.
Bank of Tuckerman
P. O. Box 1000
Tuckerman, Arkansas 72473
VOICE: (870) 349-5155
TERM EXPIRES: 12-31-2000

Ms. Phyllis Kincannon
200 Bay Pointe Cove, A101
Maumelle, Arkansas 72113
VOICE: (501) 851-1722
TERM EXPIRES: 12-31-2001

Mr. James C. Glenn
McIlroy Bank & Trust
P. O. Box 1327
Fayetteville, Arkansas 72702-1327
VOICE: (501) 575-1000
TERM EXPIRES: 12-31-2002

Arkansas State Bank Department
323 Center Street, Catlett-Prien Building, Suite 500
Little Rock, Arkansas 72201-2663
VOICE: (501) 324-9019 FAX: (501) 324-9028
www.state.ar.us./bank

DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

Don R. Clark – Deputy Bank Commissioner

Examination and Regulation
Regulatory Enforcement Actions
Consumer Complaints
State Banking Board
Economic Development

Candace A. Franks - Deputy 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

Richard D. Buzbee – Regional Supervisor (Little Rock)
Yvonne Chou – Information Systems Supervisor
John A. Long – Regional Supervisor (Fayetteville)

H. Wilks Marshall – Assistant Chief Examiner

Carolyn J. Bearden – Bank Holding Company Supervisor
Baker L. Moseley – Regional Supervisor (Jonesboro)
Thomas M. Narrell – Trust/Compliance Supervisor

Jacqueline Williams – Financial Analyst Supervisor

Jim S. Gowen, Jr. – Financial Analyst

Richard Plotkin – Financial Analyst

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 – Director of Training

Training/Orientation/Education

Administrative Support

Quality Management

INFORMATION TECHNOLOGY**Robert L. Hughes – Director**

Mitch L. Vire – Systems Programmer

Greg F. Langley – Systems Programmer

Data Processing Support

Research and Development

Application Programming

ADMINISTRATION DIVISION**Nancy M. Wisch – Fiscal Manager**

Jacklyn B. Clifft – Accountant

Vicki A. Wise - Accountant

Accounting and Employee Services

Expense Disbursement

Budget and Personnel

Performance Evaluation

Cynthia L. Nixon – Management Project Analyst Supervisor

Jane R. English – Administrative Assistant I

Lori A. Farr – Administrative Assistant II

Martha A. Harris – Executive/Administrative Secretary

Barbara A. Mahoney – Administrative Assistant II

Marilyn R. Myers – Administrative Assistant I

Brenda L. Strachan – Management Project Analyst

Administrative Support

Examination Support and Processing

Data Entry

EXAMINATION PERSONNEL

FAYETTEVILLE OFFICE

2013 Green Acres Road
72703-2618
P. O. Box 3447
72702-3447
VOICE: (501) 442-0936
FAX: (501) 442-0717

John A. Long – Regional Supervisor
Luke B. Webre – Commissioned Senior Examiner
Marivel Tounzen – Commissioned Senior Examiner
Paula K. Wilson – Commissioned Senior Examiner
Todd D. Smith – Commissioned Senior Examiner
Stan A. Tapp – Financial Examiner I
Cassidy Hurst – Financial Examiner I
Joseph B. Mobley – Financial Examiner Trainee
Thomas J. Anderson – Financial Examiner Trainee

JONESBORO OFFICE

924 South Main
72401-3597
P. O. Box 9374
72403-9374
VOICE: (870) 972-1744
FAX: (870) 972-1762

Baker L. Moseley – Regional Supervisor
William R. Milum – Bank Senior Examiner
Roy D. Jackson – Bank Senior Examiner
Gary W. Bush – Bank Senior Examiner
Stanley C. Staton – Bank Senior Examiner
Terry R. Dickson – Bank Senior Examiner
Susannah Barker – Bank Senior Examiner
Misty Micenhamer – Financial Examiner I
John Householder – Financial Examiner I

LITTLE ROCK OFFICE

Richard D. Buzbee – Regional Supervisor
Jerry C. Corrothers – Commissioned Senior Examiner
M. Gregg Qualls – Commissioned Senior Examiner
Robert M. Henry – Commissioned Senior Examiner
Catherine L. Davis – Bank Senior Examiner
Ronnie M. Peters – Financial Examiner II
Lee G. Robinson – Financial Examiner I
Jeffrey Cameron – Financial Examiner I
Herbert E. Walters – Financial Examiner I

BANK HOLDING COMPANY

Carolyn J. Bearden – BHC Supervisor
Mary C. Pennebaker – Commissioned Senior Examiner

TRUST/COMPLIANCE

Thomas M. Narrell – Trust/Compliance Supervisor
Stacey D. Walter – Bank Senior Examiner
Michael P. Wallace – Financial Examiner II
Jason E. Willard – Financial Examiner I
Micheal W. Dickson – Financial Examiner Trainee
Christy R. Fowler – Financial Examiner Trainee
Michael A. Marquez – Financial Examiner Trainee

INFORMATION SYSTEMS

Yvonne Chou – IS Supervisor
Robert H. Carr, III - Senior IS Examiner

**STATE CHARTERED BANKS' CORPORATE NAME CHANGES
FROM JULY 1, 1997, TO JUNE 30, 1998**

BANK	CHARTER NUMBER	NEW NAME
Bank of Atkins, Atkins	35	Bank of Paragould, Paragould
Arkansas Valley Bank, Dardanelle	714	First Arkansas Valley Bank, Russellville
First Jacksonville Bank and Trust, Jacksonville	701	First Arkansas Bank and Trust, Jacksonville
Buffalo Island Bank, Leachville	703	Heritage Bank, Leachville
Farmers and Merchants Bank, Rogers	712	First Commercial Bank Rogers, Rogers
First Bank of Arkansas, Russellville	192	Simmons First Bank of Russellville, Russellville
First Bank of Arkansas, Searcy	528	Simmons First Bank of Searcy, Searcy

**STATE CHARTERED BANKS MERGED
FROM JULY 1, 1997, TO JUNE 30, 1998**

BANK	CHARTER NUMBER	MERGED INTO
Charter State Bank, Beebe	742	First National Bank, Searcy
Boatmen's Bank of Northeast Arkansas, Jonesboro	488	NationsBank, National Association, Charlotte, North Carolina
Union Planters Bank of Northeast Arkansas, Jonesboro	648	Union Planters Bank, National Association, Memphis, Tennessee
Citizens Bank, Marion	677	National Bank of Commerce, Memphis, Tennessee
Bank of West Memphis, West Memphis	601	National Bank of Commerce, Memphis, Tennessee

CHARTERS APPROVED

Community First Bank
1309 North Main
Harrison, Arkansas 72602
(Approved August 28, 1997)

The Union Bank of Bryant
Hwy 5 at Commonwealth
Bryant, Arkansas 72089
(Converted from a savings and loan
October 16, 1997)

TrustBanc
665 Hwy 62 East
Mountain Home, Arkansas 72653
(Approved April 16, 1998)

Community First Trust Company
101 Archwood Street
Hot Springs, Arkansas 71901
(Approved June 17, 1998)

CHARTER CONVERSION

Mercantile Bank of Arkansas, National
Association
1 Riverfront Place
North Little Rock, Arkansas 72114
(Converted to a national charter
October 28, 1997)

NEW BRANCHES APPROVED FROM JULY 1, 1997, TO JUNE 30, 1998

NAME OF BANK	NEW BRANCH LOCATION
Bank of Amity, Amity	Highway 70 & 27 Kirby
Bank of Bentonville, Bentonville	1802 Forest Hills Boulevard Bella Vista
Bank of Cabot, Cabot	707 DeWitt Henry Drive Beebe
Bank of Cabot, Cabot	301 East Kiehl Sherwood
Bank of Dardanelle, Dardanelle	9249 SR7N Dover
Bank of England, England	Highway 165 Scott
Mcllroy Bank & Trust, Fayetteville	3350 West Wedington Drive Fayetteville
Mcllroy Bank & Trust, Fayetteville	Center Street Elkins
Farmers Bank, Hamburg	203 East First Avenue Crossett
Community First Bank, Harrison	107 West Van Buren Eureka Springs
The Cleburne County Bank, Heber Springs	Highways 28 & 124 Junction Quitman
Heber Springs State Bank, Heber Springs	1070 Main Street Vilonia
Alliance Bank of Hot Springs, Hot Springs	2250 Malvern Avenue Hot Springs
Alliance Bank of Hot Springs, Hot Springs	515 West Grand Avenue Hot Springs
First Arkansas Bank and Trust, Jacksonville	105 South Rockwood Cabot
Bank of the Ozarks, nwa, Jasper	205 East Ridge Avenue Harrison

NAME OF BANK	NEW BRANCH LOCATION
Bank of the Ozarks, nwa, Jasper	U. S. Highway 62/65 South Bellefonte
Heritage Bank, Leachville	2627 East Nettleton Jonesboro
Pinnacle Bank, Little Rock	1431 Merrill Drive Little Rock
Peoples Bank And Trust Company, Mountain Home	1025 Highway 62 East Mountain Home
Bank of Mulberry, Mulberry	5th and Main Streets Mulberry
Merchants & Planters Bank, Newport	851 Batesville Boulevard Batesville
Merchants & Planters Bank, Newport	6705 Batesville Boulevard Pleasant Plains
American State Bank, Osceola	700 South Main Street Jonesboro
Bank of the Ozarks, wca, Ozark	Rogers Avenue & Waldron Road Fort Smith
First State Bank, Parkin	310 Judge Smith Drive Marion
First State Bank, Parkin	1222 North Missouri West Memphis
The Perry County Bank, Perryville	Highway 95 North Morrilton
First Arkansas Valley Bank, Russellville	401 North Arkansas Avenue Russellville
First Arkansas Valley Bank, Russellville	2701 West Main Street Russellville
Citizens Bank & Trust Company, Van Buren	4 Northridge Drive Van Buren
The Scott County Bank, Waldron	300 Highway 71 North Mena
The Bank of Yellville, Yellville	849 Highway 62 East Mountain Home

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1997 through June 30, 1998.

RECEIPTS

Cash Balance June 30, 1997	\$3,010,766.26
Examination and Assessment Fees.....	4,583,632.67
Charter and Amendment Fees	19,000.00
Teller's Facility Application and all Protest Fees.....	204,050.00
Miscellaneous Fees	5,940.48
Reimbursement for M & R Sales	42,293.03
Refund to Expenditures – Prior Year	3,646.66
Refund to Expenditures – Current Year	67.00
Outlawed Warrants	149.45
Total Receipts	<u>4,858,779.29</u>
	\$7,869,545.55

DISBURSEMENTS

Salaries	2,515,221.20
Extra Help Salaries	373.61
Maintenance and General Operations	629,747.19
S.S., Retirement and Insurance Matching	608,570.05
Professional Services and Fees	30,850.89
Conference Fees and Travel	154,071.25
Capital Outlay	289,917.18
Data Processing.....	-0-
Proceeds from M & R.....	31,472.70
Service Charge by State Treasurer	72,100.24
Total Disbursements	4,332,324.31
Cash Balance June 30, 1998	<u>3,537,221.24</u>
	\$7,869,545.55

FEDERAL DEPOSIT INSURANCE CORPORATION

Memphis Regional Office
 5100 Poplar Avenue, Suite 1900
 Memphis, Tennessee 38137
 VOICE: (901) 685-1603
 FAX: (901) 821-5308
 FAX: (901) 821-5309
 www.fdic.gov

Cottrell L. Webster Regional Director – Supervision
 Sylvia H. Plunkett Regional Director – Consumer
 Stephen C. Race Deputy Regional Director
 Patricia Lenfert 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
 VOICE: (501) 758-7676
 FAX: (501) 758-8095

Wade A. Ruckle Field Office Supervisor

Memphis Field Office
 Building B, Suite 275
 1355 Lynnfield Road
 Memphis, Tennessee 38119
 VOICE: (901) 763-1775
 FAX: (901) 763-4163

William W. Quinn Field Office Supervisor

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

John J. Poskonka Field Office Supervisor

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

411 Locust Street
P. O. Box 442
St. Louis, Missouri 63166
VOICE: (314) 444-8444
FAX: (314) 444-8740
www.stls.frb.org

William Poole	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 & Secretary
John P. Baumgartner.....	Vice President Treasury Relations & Wholesale & Cash Operations
John W. Block, Jr.....	Vice President Consumer Affairs Supervision
Timothy A. Bosch.....	Vice President Applications, Statistics, Credit & Payment Risk Management
Cletus C. Coughlin.....	Vice President & Associate Director of Research
William T. Gavin	Vice President & Research Coordinator
R. Alton Gilbert	Vice President & Banking Economics Advisor
N. Lynn Greenwood.....	Vice President Public Affairs
Jean M. Lovati	Vice President Information Technology Services & Information Security
Kim D. Nelson	Vice President Supervision & Regulation
Michael J. Mueller	Vice President Human Resources
Marilyn K. Corona.....	Vice President Corporate Accounting & Customer Relations

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

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

David A. Sapenaro Vice President
Treasury Relations & Systems Support

William J. Sneed Vice President
Support Services

Randall C. Sumner..... Vice President
Community Affairs

Little Rock Branch
325 West Capitol Avenue
P. O. Box 1261
Little Rock, Arkansas 72203-1261
VOICE: (501) 324-8300
FAX: (501) 324-8212

Robert A. Hopkins Vice President & Branch Manager

Thomas R. Callaway Assistant Vice President

Andrea S. Eddy Operations Officer

Memphis Branch
200 North Main Street
P. O. Box 407
Memphis, Tennessee 38101-0407
VOICE: (901) 523-7171
FAX: (901) 579-2406

Martha L. Perine..... Vice President & Branch Manager

John W. Mitchell..... Operations Officer

Louisville Branch
410 South 5th Street
Louisville, Kentucky 40232-2710
P. O. Box 32710
VOICE: (502) 568-9200
FAX: (502) 568-9211

Thomas Boone Vice President & Branch Manager

Ronald C. Byrne Vice President

Tom Short..... Assistant Vice President

COMPTROLLER OF THE CURRENCY

Southwestern District Office
500 North Akard, Suite 1600
Dallas, Texas 75201-3394
VOICE: (214) 720-0656
FAX: (214) 720-7000
www.occ.treas.gov

John A. BodnarDeputy Comptroller
Randall Ryskamp District Counsel
Michael Hughes.....Licensing Manager
Gene FernerActing Assistant Deputy Comptroller
For Specialties/Operations

Central and Western Oklahoma Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, Oklahoma 73116
VOICE: (405) 848-8058
FAX: (405) 848-8085

Kyle Jones.....Assistant Deputy Comptroller

Arkansas Field Office
Ozark National Life Building
10201 West Markham, Suite 105
Little Rock, Arkansas 72205-2180
VOICE: (501) 225-7228
FAX: (501) 225-2711

F. Christian Dunn.....Assistant Deputy Comptroller

Eastern Oklahoma Field Office
Executive Center Building
7134 South Yale, Suite 910
Tulsa, OK 74136-6360
VOICE: (918) 492-2082
FAX: (918) 492-2092

Leigh HogeAssistant Deputy Comptroller

COMPTROLLER OF THE CURRENCY

Southeastern District Office
Marquis One Tower, Suite 600
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303-1223
VOICE: (404) 659-8855
FAX: (404) 588-4532

Archie L. Bransford, Jr. Deputy Comptroller
H. Gary Pannell District Counsel
William J. Abernathy, Jr. Assistant Deputy Comptroller
for Specialties/Operations
Albert Wornum, Jr. Assistant Deputy Comptroller
for Mid-Size/Credit Card Banks

Atlanta Field Office
117 Perimeter Center West, Suite W401
Atlanta, Georgia 30338-4777

Jo Ann Young Assistant Deputy Comptroller

Memphis Field Office
80 Monroe Avenue, Suite 505
Memphis, Tennessee 38103-2458

Paul E. Robertson Assistant Deputy Comptroller

Midwestern District Office
2345 Grand Boulevard, Suite 700
Kansas City, Missouri 64108-2683
VOICE: (816) 556-1800
FAX: (816) 556-1892

Jerilyn Gilland Deputy Comptroller
Leslie Linville District Counsel
Ellen Shepherd Licensing Manager
David Baker Assistant Deputy Comptroller for Specialties/Operations
Bobby Winstead Assistant Deputy Comptroller
for Mid-Size/Credit Card Banks

Joplin Field Office
Fountainside Plaza, Suite H
1710 East 32nd Street
Joplin, Missouri 64804-4100
VOICE: (417) 781-7629
FAX: (417) 781-9724

Dan L. Gipple Assistant Deputy Comptroller

ARKANSAS BANKERS ASSOCIATION

The Carvill Building
1220 West Third Street
Little Rock, Arkansas 72201
VOICE: (501) 376-3741
FAX: (501) 376-9243
www.arkbankers.org

Dan G. BaileyExecutive Director

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

John T. HamptonFirst Vice President
President & Chief Executive Officer
Citizens Bank, Booneville

Don Pattillo.....Second Vice President
President
The Farmers and Merchants Bank, Stuttgart

Charles Black Treasurer
President
Peoples Bank & Loan Co., Lewisville

YOUNG BANKERS SECTION OFFICERS

Lisa Kimbrell President
Simmons First National Bank, Pine Bluff

Brad Joyce Senior Vice President
Citizens Bank, Booneville

Jim HomanVice President
First National Bank of Sheridan, Sheridan

Chris Welch Education Coordinator
The Bank of Fayetteville, N.A., Fayetteville

Gina Daniell Treasurer
Horizon Bank, Malvern

ARKANSAS COMMUNITY BANKERS ASSOCIATION

P. O. Box 20210
Hot Springs, Arkansas 71903-0210
VOICE: (800) 771-1634
FAX: (501) 525-0637
E-Mail: richard@acbonline.org
www.acbonline.org

Richard G. Trammell Executive Director

Stephen E. Stafford President
President
The First National Bank in Green Forest, Green Forest

Michael F. Flynn Vice President
President
American State Bank, Charleston

Larry E. Bauer Secretary
President & Chief Executive Officer
Planters & Merchants Bank, Gillett

Harry J. Webb, Jr. Treasurer
President & Chief Executive Officer
First Delta Bank, Tyronza

**CONSOLIDATED REPORT OF CONDITION OF THE
160 STATE CHARTERED COMMERCIAL BANKS
June 30, 1998
(in millions)**

ASSETS

1.	Cash and balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin.....	\$513
	b. Interest-bearing balances	100
2.	Securities:	
	a. Held-to-maturity securities	1,057
	b. Available-for-sale securities	3,060
3.	Federal funds sold and securities purchased under agreement to resell	441
4.	Loans and lease financing receivables:	
	a. Loans and leases, net of unearned income	9,434
	b. Less: Allowances for loan and lease losses	127
	c. Less: Allocated transfer risk reserve	0
	d. Loans and leases, net of unearned income, allowance, and reserve	9,307
5.	Trading assets	0
6.	Premises and fixed assets (including capitalized leases)	302
7.	Other real estate owned	19
8.	Investments in unconsolidated subsidiaries and associated companies	4
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets	77
11.	Other assets	223
12.	Total assets	\$15,103

LIABILITIES

13.	Deposits:	
	a. In domestic offices.....	\$13,042
	(1) Noninterest-bearing	1,581
	(2) Interest-bearing	11,461
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	(1) Noninterest-bearing	0
	(2) Interest-bearing	0
14.	Federal funds purchased and securities sold under agreement to repurchase	184
15.	Demand notes issued to the U.S. Treasury	9
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	244
17.	Bank's liability on acceptances executed and outstanding	0
18.	Notes and debentures subordinated to deposits	0
19.	Other liabilities	113
20.	Total liabilities	13,592

EQUITY CAPITAL

21.	Perpetual preferred stock	8
22.	Common stock	67
23.	Surplus	535
24.	a. Undivided profits and capital reserves	891
	b. Net unrealized holding gains (losses) on available-for-sale securities	10
25.	Cumulative foreign currency translation adjustment	0
26.	Total equity capital	1,511
27.	Total liabilities, limited-life preferred stock and equity capital	\$15,103

**CONSOLIDATED STATEMENT OF CONDITION OF THE
78 STATE CHARTERED TRUST DEPARTMENTS
June 30, 1998
(in millions)**

ASSETS

1.	Noninterest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	\$6
	b. Other Institutions	2
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	76
	b. Other Institutions	41
3.	U.S. Government and Agency Obligations	130
4.	State, County and Municipal Obligations	44
5.	Other Short-Term Obligations	57
6.	Other Notes and Bonds	30
7.	Stocks	129
8.	Collective Investment Fund Units	14
9.	Real Estate Mortgages	5
10.	Real Estate	56
11.	Miscellaneous Assets	29
12.	Suspense Accounts	0
13.	Other	30
14.	Total Assets	\$649

LIABILITIES

Trusts and Estates:

15.	Employee Benefit	\$94
	a. (Number of Accounts)	470
16.	Personal Trusts	214
	a. (Number of Accounts)	1,061
17.	Estates and Guardianships	
	a. (Number of Accounts)	248

Agencies:

18.	Employee Benefit	73
	a. (Number of Accounts)	1,387
19.	All Other	200
	a. (Number of Accounts)	1,289

Collective Investment Funds:

20.	Employee Benefit	0
	a. (Number of Accounts)	0
21.	All Other	1
	a. (Number of Accounts)	28
22.	Corporate Trust Accounts	54
	a. (Number of Accounts)	305
23.	Corporate Agency Accounts	10
	a. (Number of Accounts)	104
24.	Profit Accounts	0
25.	Suspense Accounts	3
26.	Total Liabilities	\$649

**CONSOLIDATED REPORT OF CONDITION OF THE
61 NATIONAL BANKS
June 30, 1998
(in millions)**

ASSETS

1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$744
b. Interest-bearing balances	52
2. Securities:	
a. Held-to-maturity securities	1,089
b. Available-for-sale securities	2,965
3. Federal funds sold and securities purchased under agreement to resell	449
4. Loans and lease financing receivables:	
a. Loans and leases, net of unearned income	8,083
b. Less: Allowances for loan and lease losses	110
c. Less: Allocated transfer risk reserve	0
d. Loans and leases, net of unearned income, allowance, and reserve	7,973
5. Trading assets	0
6. Premises and fixed assets (including capitalized leases)	227
7. Other real estate owned	12
8. Investments in unconsolidated subsidiaries and associated companies	6
9. Customers liability to this bank on acceptances outstanding	1
10. Intangible assets	88
11. Other assets	321
12. Total assets	\$13,927

LIABILITIES

13. Deposits:	
a. In domestic offices	\$11,718
(1) Noninterest-bearing	1,992
(2) Interest-bearing	9,726
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	0
(2) Interest-bearing	0
14. Federal funds purchased and securities sold under agreement to repurchase	520
15. Demand notes issued to the U.S. Treasury	49
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	218
17. Bank's liability on acceptances executed and outstanding	1
18. Notes and debentures subordinated to deposits	0
19. Other liabilities	140
20. Total liabilities	12,646

EQUITY CAPITAL

21. Perpetual preferred stock	1
22. Common stock	56
23. Surplus	311
24. a. Undivided profits and capital reserves	903
b. Net unrealized holding gains (losses) on available-for-sale securities	10
25. Cumulative foreign currency translation adjustment	0
26. Total equity capital	1,281
27. Total liabilities, limited-life preferred stock and equity capital	\$13,927

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

JUNE 30, 1998

BANK	CITY	RATIO
Commercial Bank at Alma	Alma	9.74
First National Bank of Altheimer	Altheimer	20.24
Bank of Amity	Amity	10.32
Citizens First Bank	Arkadelphia	10.77
Elk Horn Bank and Trust Company	Arkadelphia	9.39
First National Bank of Sharp County	Ash Flat	9.32
The First National Bank	Ashdown	10.25
The Bank of Augusta	Augusta	13.69
Citizens State Bank	Bald Knob	10.91
The Arkansas Bank, N.A.	Batesville	8.30
The Citizens Bank	Batesville	8.75
First Community Bank of Batesville	Batesville	9.11
Bank of Bearden	Bearden	22.96
Benton State Bank	Benton	8.05
The Union Bank of Benton	Benton	8.72
Arkansas National Bank	Bentonville	8.28
Bank of Bentonville	Bentonville	7.54
The First National Bank of Berryville	Berryville	14.77
Bank of Blevins	Blevins	10.74
Farmers Bank And Trust Company	Blytheville	10.51
The First National Bank in Blytheville	Blytheville	15.13
Citizens Bank	Booneville	8.69
The Bank of Bradley	Bradley	9.79
Bank of Brinkley	Brinkley	15.24
The Union Bank of Bryant	Bryant	8.54
Bank of Cabot	Cabot	9.06
The First National Bank of Izard County	Calico Rock	19.04
First Bank of South Arkansas	Camden	8.65
Merchants and Planters Bank, N.A.	Camden	9.62
Bank of Cave City	Cave City	9.92
American State Bank	Charleston	11.62
The Merchants and Planters Bank	Clarendon	11.15
Arkansas State Bank	Clarksville	8.77
Farmers Bank and Trust Company	Clarksville	10.49
Clinton State Bank	Clinton	7.74
First Community Bank, N.A.	Conway	9.04
The First National Bank of Conway	Conway	8.32
Corning Bank	Corning	14.04
First National Bank of Crossett	Crossett	9.22
First State Bank	Crossett	10.52
Danville State Bank	Danville	10.28
Bank of Dardanelle	Dardanelle	12.83
The First National Bank of DeQueen	DeQueen	12.75

BANK	CITY	RATIO
First State Bank of DeQueen	DeQueen	12.72
DeWitt Bank And Trust Company	DeWitt	18.44
The First National Bank of DeWitt	DeWitt	10.68
Decatur State Bank	Decatur	13.30
Bank of Delight	Delight	13.18
First Community Bank of S.E. Arkansas	Dermott	13.01
Farmers & Merchants Bank	Des Arc	14.78
First National Bank of Howard County	Dierks	13.19
Merchants & Farmers Bank	Dumas	14.29
Simmons First Bank of Dumas	Dumas	8.82
Citizens First Bank	El Dorado	9.76
The First National Bank of El Dorado	El Dorado	10.07
National Bank of Commerce of El Dorado	El Dorado	10.24
The Delta State Bank	Elaine	10.05
The Bank of Elkins	Elkins	10.31
Bank of England	England	9.33
The Eudora Bank	Eudora	12.66
Bank of Eureka Springs	Eureka Springs	12.62
Bank of Evening Shade	Evening Shade	9.80
Bank of Arkansas, N.A.	Fayetteville	11.24
The Bank of Fayetteville, N.A.	Fayetteville	8.37
McIlroy Bank & Trust	Fayetteville	7.14
Citizens First Bank	Fordyce	9.17
Fordyce Bank & Trust Company	Fordyce	9.60
First National Bank of Eastern Arkansas	Forrest City	13.64
Forrest City Bank, N.A.	Forrest City	8.45
The City National Bank of Fort Smith	Fort Smith	8.99
The First National Bank of Fort Smith	Fort Smith	15.18
Planters & Merchants Bank	Gillett	11.45
The Bank of Glenwood	Glenwood	10.23
Caddo First National Bank	Glenwood	11.58
Bank of Gravett	Gravette	10.92
Northwest National Bank	Gravette	17.48
The First National Bank in Green Forest	Green Forest	12.76
Farmers Bank	Greenwood	19.80
First State Bank of Gurdon	Gurdon	9.35
Farmers Bank	Hamburg	10.01
Calhoun County Bank	Hampton	11.59
The Bank of Harrisburg	Harrisburg	11.55
Community First Bank	Harrison	16.62
The Security Bank	Harrison	8.67
The Cleburne County Bank	Heber Springs	10.86
Greers Ferry Lake State Bank	Heber Springs	9.48
Heber Springs State Bank	Heber Springs	9.23
First National Bank of Phillips County	Helena	11.22
Helena National Bank	Helena	8.52
Bank of Holly Grove	Holly Grove	14.13

BANK	CITY	RATIO
The Citizens National Bank of Hope	Hope	9.34
The First National Bank of Hope	Hope	14.42
Horatio State Bank	Horatio	12.15
Alliance Bank of Hot Springs	Hot Springs	14.48
Arkansas Bank and Trust Company	Hot Springs	8.66
The Planters National Bank of Hughes	Hughes	11.48
The First National Bank of Huntsville	Huntsville	16.43
First State Bank	Huntsville	9.24
Peoples Bank	Imboden	9.90
First Arkansas Bank & Trust	Jacksonville	14.26
Bank of the Ozarks, nwa	Jasper	9.04
The Arkansas Bank	Jonesboro	8.16
First Bank of Arkansas	Jonesboro	9.50
Simmons First Bank of Jonesboro	Jonesboro	8.38
Pine State Bank	Kingsland	7.75
Madison Bank and Trust	Kingston	7.04
The Bank of Lake Village	Lake Village	13.39
Simmons First Bank of South Arkansas	Lake Village	9.21
River Valley Bank & Trust	Lavaca	12.10
Heritage Bank	Leachville	8.30
Little River Bank	Lepanto	17.01
The First National Bank of Lewisville	Lewisville	10.50
Peoples Bank & Loan Co.	Lewisville	9.80
Bank of Lincoln	Lincoln	9.33
Arkansas Bankers' Bank	Little Rock	10.27
Bank of Little Rock	Little Rock	10.54
The Capital Bank	Little Rock	16.04
Central Bank & Trust	Little Rock	10.07
Eagle Bank & Trust Company	Little Rock	9.43
First Commercial Bank, N.A.	Little Rock	7.75
Metropolitan National Bank	Little Rock	7.48
One National Bank	Little Rock	15.73
Pinnacle Bank	Little Rock	17.87
Pulaski Bank And Trust Company	Little Rock	7.28
Bank of Lockesburg	Lockesburg	14.78
First State Bank	Lonoke	7.79
Farmers Bank and Trust Company	Magnolia	7.14
First National Bank of Magnolia	Magnolia	9.38
Horizon Bank of Columbia County	Magnolia	9.69
The Peoples Bank	Magnolia	10.17
Horizon Bank	Malvern	99.04
The Malvern National Bank	Malvern	9.65
Southern State Bank	Malvern	9.50
The Merchants and Planters Bank	Manila	13.25
Bank of Mansfield	Mansfield	9.74
First National Bank at Marianna	Marianna	11.63
Marked Tree Bank	Marked Tree	11.21
Bank of McCrory	McCrory	14.86

BANK	CITY	RATIO
The First National Bank of McGehee	McGehee	13.57
McGehee Bank	McGehee	19.83
The Bank of North Arkansas	Melbourne	10.09
First National Bank in Mena	Mena	13.26
The Union Bank of Mena	Mena	11.32
MidSouth Bank	Monette	7.38
Commercial Bank & Trust Company	Monticello	10.36
Union Bank And Trust Company	Monticello	9.84
Morrilton Security Bank, N.A.	Morrilton	8.56
The Bank of Montgomery County	Mount Ida	14.48
First National Bank & Trust Company	Mountain Home	14.22
Peoples Bank And Trust Company	Mountain Home	9.28
Bank of Mountain View	Mountain View	16.53
Bank of Mulberry	Mulberry	8.02
Diamond State Bank	Murfreesboro	8.79
Citizens National Bank of Nashville	Nashville	11.03
The First National Bank of Nashville	Nashville	9.61
Merchants & Planters Bank	Newport	9.30
Mercantile Bank of Arkansas, N.A.	North Little Rock	10.06
National Bank of Arkansas in North Little Rock	North Little Rock	7.69
American State Bank	Osceola	10.41
The Planters Bank	Osceola	8.82
Bank of the Ozarks, wca	Ozark	12.77
Bank of Paragould	Paragould	100.00
First National Bank	Paragould	14.81
Peoples Bank	Paragould	8.77
The First National Bank at Paris	Paris	10.15
Southeast Arkansas Bank	Parkdale	9.66
First State Bank	Parkin	8.50
The Perry County Bank	Perryville	8.65
Piggott State Bank	Piggott	10.37
Pine Bluff National Bank	Pine Bluff	7.76
Simmons First National Bank	Pine Bluff	9.46
First State Bank	Plainview	10.91
Bank of Pocahontas	Pocahontas	10.13
Planters & Stockmen Bank	Pocahontas	9.15
The Peoples Bank	Portland	14.97
Portland Bank	Portland	7.66
The Farmers & Merchants Bank	Prairie Grove	7.66
Bank of Prescott	Prescott	9.74
The Bank of Rison	Rison	15.08
Bank of Rogers	Rogers	9.95
First Commercial Bank Rogers	Rogers	4.82
First National Bank and Trust Company	Rogers	7.43
First Western Bank and Trust Company	Rogers	8.14
Simmons First Bank of Northwest Arkansas	Rogers	8.21
First Arkansas Valley Bank	Russellville	12.64

BANK	CITY	RATIO
First National Bank of Russellville	Russellville	8.11
River Valley Bank	Russellville	14.45
Simmons First Bank of Russellville	Russellville	10.48
Bank of Salem	Salem	9.39
Logan County Bank	Scranton	15.95
First National Bank	Searcy	12.68
First Security Bank	Searcy	10.32
Simmons First Bank of Searcy	Searcy	7.08
First National Bank of Sheridan	Sheridan	9.49
Arkansas State Bank	Siloam Springs	16.20
First National Bank	Siloam Springs	6.99
Smackover State Bank	Smackover	12.74
Merchants & Planters Bank	Sparkman	6.55
The First National Bank of Springdale	Springdale	9.28
Springdale Bank and Trust	Springdale	7.61
Bodcaw Bank	Stamps	15.36
Bank of Star City	Star City	10.95
The Stephens Security Bank	Stephens	11.31
The Farmers and Merchants Bank	Stuttgart	11.79
First United Bank	Stuttgart	9.67
State First National Bank	Texarkana	8.93
Bank of Trumann	Trumann	15.03
Bank of Tuckerman	Tuckerman	11.69
First Delta Bank	Tyrone	13.24
Citizens Bank & Trust Company	Van Buren	11.38
Bank of Waldron	Waldron	13.15
The Scott County Bank	Waldron	11.28
The Arkansas Bank	Walnut Ridge	8.39
The First National Bank of Lawrence County	Walnut Ridge	13.28
First State Bank of Warren	Warren	9.30
Warren Bank and Trust Company	Warren	14.84
Merchants and Farmers Bank	West Helena	10.24
Fidelity National Bank of West Memphis	West Memphis	7.62
Cross County Bank	Wynne	8.82
The First National Bank of Wynne	Wynne	10.10
The Bank of Yellville	Yellville	8.80

NATIONAL BANKS**June 30, 1998****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	11,599
First National Bank of Sharp County	Ash Flat	167,113
The First National Bank	Ashdown	61,663
The Arkansas Bank, N.A.	Batesville	51,995
Arkansas National Bank	Bentonville	243,135
The First National Bank of Berryville	Berryville	119,137
The First National Bank in Blytheville	Blytheville	132,371
The First National Bank of Izard County	Calico Rock	89,654
Merchants and Planters Bank, N.A.	Camden	99,767
First Community Bank, N.A.	Conway	137,480
The First National Bank of Conway	Conway	338,978
First National Bank of Crossett	Crossett	101,889
The First National Bank of DeQueen	DeQueen	112,579
The First National Bank of DeWitt	DeWitt	83,267
First National Bank of Howard County	Dierks	42,674
The First National Bank of El Dorado	El Dorado	329,723
National Bank of Commerce of El Dorado	El Dorado	139,700
Bank of Arkansas, N.A.	Fayetteville	108,570
The Bank of Fayetteville, N.A.	Fayetteville	166,875
First National Bank of Eastern Arkansas	Forrest City	192,586
Forrest City Bank, N.A.	Forrest City	62,532
The City National Bank of Fort Smith	Fort Smith	465,989
The First National Bank of Fort Smith	Fort Smith	552,570
Caddo First National Bank	Glenwood	71,711
Northwest National Bank	Gravette	15,285
The First National Bank in Green Forest	Green Forest	158,674
First National Bank of Phillips County	Helena	106,687
Helena National Bank	Helena	107,152
The Citizens National Bank of Hope	Hope	221,115
The First National Bank of Hope	Hope	115,278
The Planters National Bank of Hughes	Hughes	20,371
The First National Bank of Huntsville	Huntsville	79,263
The First National Bank of Lewisville	Lewisville	25,306
First Commercial Bank, N.A.	Little Rock	2,081,968
Metropolitan National Bank	Little Rock	418,912

BANK	CITY	ASSETS
One National Bank	Little Rock	114,261
First National Bank of Magnolia	Magnolia	220,731
The Malvern National Bank	Malvern	212,181
First National Bank at Marianna	Marianna	47,235
The First National Bank of McGehee	McGehee	36,571
First National Bank in Mena	Mena	112,964
Morrilton Security Bank, N.A.	Morrilton	81,491
First National Bank & Trust Company	Mountain Home	213,685
Citizens National Bank of Nashville	Nashville	42,761
The First National Bank of Nashville	Nashville	86,880
Mercantile Bank of Arkansas, N.A.	North Little Rock	1,863,213
National Bank of Arkansas in North Little Rock	North Little Rock	100,949
First National Bank	Paragould	244,228
The First National Bank at Paris	Paris	62,537
Pine Bluff National Bank	Pine Bluff	145,841
Simmons First National Bank	Pine Bluff	687,251
First National Bank and Trust Company	Rogers	548,635
First National Bank of Russellville	Russellville	266,466
First National Bank	Searcy	287,072
First National Bank of Sheridan	Sheridan	35,298
First National Bank	Siloam Springs	203,097
The First National Bank of Springdale	Springdale	355,261
State First National Bank	Texarkana	413,317
The First National Bank of Lawrence County	Walnut Ridge	76,915
Fidelity National Bank of West Memphis	West Memphis	83,734
The First National Bank of Wynne	Wynne	150,496

REPORT OF THE
ONE HUNDRED SIXTY
STATE CHARTERED
COMMERCIAL BANKS

JUNE 30, 1998

**Commercial Bank at Alma
Alma, AR**

VOICE: (501) 632-2257
FAX: (501) 632-2263
Population: 2,959

17 Highway 64 East
P. O. Box 2199
72921-2199

Charter Number: 297
Date: January 31, 1910
County: Crawford

Home Page: www.combank-alma.com

Trust Department: No

Bank Holding Company

First United Bancshares, Inc., El Dorado, AR

CEO/Pres: Jimmy V. Fincher
EVP: William N. Brasher, III

SVP: Rex A. Woods
Cash: Anita Garrison

Cash and Due from: 1,959
Federal Funds and Repos: 1,000
Investments: 22,244
Total Loans: 39,744
Premises and Fixed Assets: 1,326
Other Real Estate: 0
Other Assets: 1,964
Total Assets: 68,237
Total Trust Assets: 0

Deposits: 60,051
Federal Funds and Borrowings: 0
Other Liabilities: 574
Subordinated Debt: 0
Total Liabilites: 60,625

Total Equity Capital and Reserves: 7,612
Total Liabilities and Capital: 68,237
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**

VOICE: (870) 342-5268
FAX: (870) 342-9594
Population: 526

Public Square
P. O. Box 38
71921-0038

Charter Number: 198
Date: January 30, 1905
County: Clark

Trust Department: No

Bank Holding Company

Chambers Bancshares, Inc., Danville, AR

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

VP/Cash: Diane T. Owens

Cash and Due from: 3,958
Federal Funds and Repos: 4,700
Investments: 13,558
Total Loans: 39,764
Premises and Fixed Assets: 726
Other Real Estate: 57
Other Assets: 661
Total Assets: 63,424
Total Trust Assets: 0

Deposits: 56,485
Federal Funds and Borrowings: 0
Other Liabilities: 455
Subordinated Debt: 0
Total Liabilites: 56,940

Total Equity Capital and Reserves: 6,484
Total Liabilities and Capital: 63,424
Number of Shares Outstanding: 4,000

Directors: Millard E. Aud; John Ed Chambers, III; Danny Dunlap; Huey Grant; Jimmy Jones; Hazel Richardson; Jimmy Williams

Branches in Town: None

Other Branches: None

**Citizens First Bank
Arkadelphia, AR**

VOICE: (870) 246-2411
FAX: (870) 246-5400
Population: 10,014

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

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

Member of Federal Reserve System

Trust Department: No

Bank Holding Company

First Commercial Corporation, Little Rock, AR

Chm/CEO/Pres: Mike McFarland
EVP: Kevin Norton

VP: Penny Manning
Cash: Carol Wilson

Cash and Due from:1,854
Federal Funds and Repos:4,525
Investments: 11,799
Total Loans: 29,237
Premises and Fixed Assets:1,538
Other Real Estate: 0
Other Assets:3,352
Total Assets: 52,305
Total Trust Assets: 0

Deposits:44,110
Federal Funds and Borrowings: 0
Other Liabilities: 565
Subordinated Debt: 0
Total Liabilities:44,675
Total Equity Capital and Reserves: 7,630
Total Liabilities and Capital:52,305
Number of Shares Outstanding:30,000

Directors: Herb Daily; Jerry Francis; Billy Bob Hardman; Todd Hickingbotham; Edward McCorkle; Mike McFarland; Darrell Meyer; Philip Rice

Branches in Town: Two

Other Branches: Caddo Valley

**Elk Horn Bank and Trust Company
Arkadelphia, AR**

VOICE: (870) 246-5811
FAX: (870) 246-5284
Population: 10,014

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

Charter Number: 142
Date: September 28, 1903
County: Clark

Trust Department: Yes

Bank Holding Company

Southern Development Bancorporation, Inc., Arkadelphia, AR

CEO/Pres: I. Joe Miles
EVP: Bill Fowler
EVP/COO: Jimmy Franklin
SVP: David M. Harrison

VP: Marilyn Davis
VP: Brenda Manning
VP: Matt Mason
VP/Cash/TO: Beth S. Marshall

Cash and Due from:4,206
Federal Funds and Repos:1,800
Investments: 24,433
Total Loans: 78,464
Premises and Fixed Assets:3,236
Other Real Estate: 0
Other Assets:1,503
Total Assets: 113,642
Total Trust Assets:940

Deposits: 101,845
Federal Funds and Borrowings: 502
Other Liabilities: 660
Subordinated Debt: 0
Total Liabilities: 103,007
Total Equity Capital and Reserves: 10,635
Total Liabilities and Capital: 113,642
Number of Shares Outstanding:24,000

Directors: Thomas B. Barksdale; James Blanton; W. H. Brandon, Jr.; Harold Echols; Robert Fisher; James Harrington; Geneva Hunter; Mike Kolb; J. Hugh Lookadoo; Mary Jo Mann; I. Joe Miles; Veda Morgan; Roy N. Shope; William G. Wright

Branches in Town: One

Other Branches: Bismarck, Caddo Valley

**The Bank of Augusta
Augusta, AR**

VOICE: (870) 347-2511
FAX: (870) 347-2654
Population: 2,759

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

Charter Number: 669
Date: February 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 Rowland

Cash and Due from: 2,662
Federal Funds and Repos: 9,100
Investments: 12,215
Total Loans: 19,265
Premises and Fixed Assets: 207
Other Real Estate: 0
Other Assets: 591
Total Assets: 44,040
Total Trust Assets: 1,996

Deposits: 37,755
Federal Funds and Borrowings: 0
Other Liabilities: 334
Subordinated Debt: 0
Total Liabilities: 38,089

Total Equity Capital and Reserves: 5,951
Total Liabilities and Capital: 44,040
Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: None

**Citizens State Bank
Bald Knob, AR**

VOICE: (501) 724-3241
FAX: (501) 724-5985
Population: 2,653

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

Charter Number: 636
Date: January 22, 1931
County: White

Home Page: www.csb-bk.com

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: 1,660
Federal Funds and Repos: 425
Investments: 21,208
Total Loans: 21,359
Premises and Fixed Assets: 792
Other Real Estate: 37
Other Assets: 817
Total Assets: 46,298
Total Trust Assets: 2,264

Deposits: 40,799
Federal Funds and Borrowings: 0
Other Liabilities: 402
Subordinated Debt: 0
Total Liabilities: 41,201

Total Equity Capital and Reserves: 5,097
Total Liabilities and Capital: 46,298
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

VOICE: (870) 793-4441
FAX: (870) 698-6299
Population: 9,187

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

Charter Number: 705
Date: February 19, 1953
County: Independence

Home Page: www.thecitizensbank.net

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/COO/Cash: Greg Shaver
AVP/TO: Robin Brock

Cash and Due from: 10,226
Federal Funds and Repos: 1,920
Investments: 71,799
Total Loans: 158,089
Premises and Fixed Assets: 5,625
Other Real Estate: 1,421
Other Assets: 2,542
Total Assets: 251,622
Total Trust Assets: 42,273

Deposits: 224,681
Federal Funds and Borrowings: 4,078
Other Liabilities: 681
Subordinated Debt: 0
Total Liabilities: 229,440

Total Equity Capital and Reserves: 22,182
Total Liabilities and Capital: 251,622
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: Pleasant Plains

First Community Bank of Batesville
Batesville, AR

VOICE: (870) 612-3400
FAX: (870) 612-3470
Population: 9,187

710 St. Louis Street
P. O. Box 4327
72501-4327

Charter Number: 770
Date: June 20, 1997
County: Independence

Trust Department: No

Bank Holding Company

First Community Bancshares, Inc., Batesville, AR

Chm/CEO/Pres: Dale E. Cole
EVP: Boris A. Dover

SVP: Troy Henley
VP: Katy Smythe

Cash and Due from: 3,637
Federal Funds and Repos: 665
Investments: 18,995
Total Loans: 22,814
Premises and Fixed Assets: 527
Other Real Estate: 0
Other Assets: 466
Total Assets: 47,104
Total Trust Assets: 0

Deposits: 42,993
Federal Funds and Borrowings: 0
Other Liabilities: 83
Subordinated Debt: 0
Total Liabilities: 43,076

Total Equity Capital and Reserves: 4,028
Total Liabilities and Capital: 47,104
Number of Shares Outstanding: 34,523

Directors: Dr. Jeff Angel; Don Buckliw; Dale E. Cole; Preston W. Grace, III; Jim Haney; George Rider; Frank Tripp; Sheila Wagon

Branches in Town: None

Other Branches: None

Bank of Bearden
Bearden, AR

VOICE: (870) 687-2233
 FAX: (870) 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: 2,560
 Federal Funds and Repos: 2,425
 Investments: 6,238
 Total Loans: 13,956
 Premises and Fixed Assets: 80
 Other Real Estate: 0
 Other Assets: 207
 Total Assets: 25,466
 Total Trust Assets: 0

Deposits: 19,323
 Federal Funds and Borrowings: 0
 Other Liabilities: 92
 Subordinated Debt: 0
 Total Liabilities: 19,415
 Total Equity Capital and Reserves: 6,051
 Total Liabilities and Capital: 25,466
 Number of Shares Outstanding: 8,300

Directors: John E. Anthony; Steven M. Anthony; O. D. Cathey; Rick Green; Kenneth D. Keeton; Ron Ramsay; Russell Weatherly; Betty Word

Branches in Town: None

Other Branches: None

Benton State Bank
Benton, AR

VOICE: (501) 315-2000
 FAX: (501) 303-2122
 Population: 18,177

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

Charter Number: 664
 Date: February 9, 1934
 County: Saline

Member of Federal Reserve System
 Trust Department: Yes

Bank Holding Company
 First Commercial Corporation, Little Rock, AR

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

SVP: Barbara Dorrrough
SVP: Harry McCromick

Cash and Due from: 14,958
 Federal Funds and Repos: 0
 Investments: 65,642
 Total Loans: 142,311
 Premises and Fixed Assets: 2,352
 Other Real Estate: 24
 Other Assets: 2,545
 Total Assets: 227,832
 Total Trust Assets: 0

Deposits: 207,054
 Federal Funds and Borrowings: 1,398
 Other Liabilities: 1,210
 Subordinated Debt: 0
 Total Liabilities: 209,662
 Total Equity Capital and Reserves: 18,170
 Total Liabilities and Capital: 227,832
 Number of Shares Outstanding: 10,000

Directors: Roy Bishop; Calvin Brown; Russell Coleman; Edwin Henry; James Herzfeld; A. B. Holiman, Jr.; David 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**

VOICE: (501) 315-0411
FAX: (501) 303-5433
Population: 18,177

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

Charter Number: 706
Date: January 11, 1954
County: Saline

Home Page: www.unionbancshares.com/ubunion.html

Trust Department: Yes

Bank Holding Company

Union Bancshares of Benton, Inc., Benton, AR

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

TO: Ray Pennington

Cash and Due from:5,414
Federal Funds and Repos: 0
Investments: 49,089
Total Loans: 74,303
Premises and Fixed Assets:1,477
Other Real Estate: 6
Other Assets:1,655
Total Assets: 131,944
Total Trust Assets:3,140

Deposits:95,964
Federal Funds and Borrowings:23,471
Other Liabilities: 490
Subordinated Debt: 0
Total Liabilities: 119,925
Total Equity Capital and Reserves:12,019
Total Liabilities and Capital: 131,944
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, Hot Springs, Mabelvale

**Bank of Bentonville
Bentonville, AR**

VOICE: (501) 273-3331
FAX: (501) 271-1315
Population: 11,257

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

Charter Number: 641
Date: February 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

SVP/Cash: Sharon Stucky

Cash and Due from: 27,477
Federal Funds and Repos:4,250
Investments: 172,937
Total Loans: 325,648
Premises and Fixed Assets:6,620
Other Real Estate:360
Other Assets: 11,396
Total Assets: 548,688
Total Trust Assets: 0

Deposits: 473,041
Federal Funds and Borrowings:25,971
Other Liabilities: 3,916
Subordinated Debt: 0
Total Liabilities: 502,928
Total Equity Capital and Reserves:45,760
Total Liabilities and Capital: 548,688
Number of Shares Outstanding:78,400

Directors: Edward F. Adair; Neff Basore; Chuck Carmer; David Glass; Robert Holder; Nancy Leake; Tom McCoy; Max McGaugh; Donald E. Walker; Jim C. Walton

Branches in Town: Five

Other Branches: Bella Vista (3), Centerton, Gravette

**Bank of Blevins
Blevins, AR**

VOICE: (870) 874-2541
FAX: (870) 874-2631
Population: 253

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

Charter Number: 385
Date: August 12, 1912
County: Hempstead

Trust Department: No

Bank Holding Company

First National Bancshares of Hempstead County, Inc., Hope, AR

Chm: Thomas E. Hays, Jr.
Pres: William E. Butler, Jr.

Cash: Peggy Butler

Cash and Due from: 293
Federal Funds and Repos: 1,575
Investments: 8,254
Total Loans: 4,511
Premises and Fixed Assets: 257
Other Real Estate: 0
Other Assets: 189
Total Assets: 15,079
Total Trust Assets: 0

Deposits: 13,330
Federal Funds and Borrowings: 0
Other Liabilities: 94
Subordinated Debt: 0
Total Liabilities: 13,424

Total Equity Capital and Reserves: 1,655
Total Liabilities and Capital: 15,079
Number of Shares Outstanding: 8,050

Directors: Thomas E. Hays, Jr.; Charles E. Sharpe, Jr.; Fred Wren

Branches in Town: None

Other Branches: None

**Farmers Bank And Trust Company
Blytheville, AR**

VOICE: (870) 763-8101
FAX: (870) 763-3500
Population: 22,906

400 West 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: Alvin Huffman, III
Pres/COO: Steve Bell

VP/CFO: Kenny Rodgers
VP/TO: Ron Dawson

Cash and Due from: 4,993
Federal Funds and Repos: 0
Investments: 59,278
Total Loans: 85,107
Premises and Fixed Assets: 1,867
Other Real Estate: 0
Other Assets: 2,027
Total Assets: 153,272
Total Trust Assets: 18,153

Deposits: 134,601
Federal Funds and Borrowings: 1,000
Other Liabilities: 1,056
Subordinated Debt: 0
Total Liabilities: 136,657

Total Equity Capital and Reserves: 16,615
Total Liabilities and Capital: 153,272
Number of Shares Outstanding: 40,000

Directors: Steve Bell; Paula O. Blackwell; 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**

VOICE: (501) 675-2747
FAX: (501) 675-4477
Population: 3,804

80 West 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

CEO/Pres: John T. Hampton
EVP: Joe Earp
EVP: Shirley Young

SVP/TO: Don Hall
VP: Martha Mizell
VP/Cash: Carolyn Holt

Cash and Due from:2,257
Federal Funds and Repos: 0
Investments: 29,359
Total Loans: 61,859
Premises and Fixed Assets:.....2,218
Other Real Estate:241
Other Assets:2,423
Total Assets: 98,357
Total Trust Assets: 88

Deposits:88,130
Federal Funds and Borrowings: 679
Other Liabilities:..... 791
Subordinated Debt:..... 0
Total Liabilites:89,600

Total Equity Capital and Reserves: 8,757
Total Liabilities and Capital:98,357
Number of Shares Outstanding: 159,970

Directors: Don Dunn; Jeral L. Hampton; John T. Hampton; Billy Dale Leslie; C. Richard Lippard; A. B. Littlefield, Jr.; Robert E. Remy; Paul X. Williams

Branches in Town: One

Other Branches: Magazine, Ratcliff

**The Bank of Bradley
Bradley, AR**

VOICE: (870) 894-3322
FAX: (870) 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:533
Federal Funds and Repos:1,200
Investments:2,192
Total Loans:8,758
Premises and Fixed Assets:.....229
Other Real Estate: 99
Other Assets:170
Total Assets: 13,181
Total Trust Assets: 0

Deposits:11,782
Federal Funds and Borrowings: 0
Other Liabilities:..... 70
Subordinated Debt:..... 0
Total Liabilites:11,852

Total Equity Capital and Reserves: 1,329
Total Liabilities and Capital:13,181
Number of Shares Outstanding:10,000

Directors: Gerald E. Crabtree; Billie Pierce; Lane Pierce

Branches in Town: None

Other Branches: None

**Bank of Brinkley
Brinkley, AR**

VOICE: (870) 734-3133
FAX: (870) 734-3001
Population: 4,234

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

Charter Number: 110
Date: January 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: Jennifer Martin

VP: Todd Wilson
VP/Cash: Bently Manatt
AVP: David Cooper
AVP: Bill Imus

Cash and Due from: 3,959
Federal Funds and Repos: 1,200
Investments: 43,504
Total Loans: 29,047
Premises and Fixed Assets: 450
Other Real Estate: 0
Other Assets: 2,009
Total Assets: 80,169
Total Trust Assets: 0

Deposits: 66,693
Federal Funds and Borrowings: 0
Other Liabilities: 696
Subordinated Debt: 0
Total Liabilites: 67,389

Total Equity Capital and Reserves: 12,780
Total Liabilities and Capital: 80,169
Number of Shares Outstanding: 24,000

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

Branches in Town: None

Other Branches: None

**The Union Bank of Bryant
Bryant, AR**

VOICE: (501) 847-6464
FAX: (501) 847-5723
Population: 5,269

Hwy 5 at Commonwealth
P. O. Box 880
72089

Charter Number: 773
Date: October 16, 1997
County: Saline

Trust Department: No
Bank Holding Company
Union Bancshares of Benton, Inc., Benton, AR

Chm: Fred E. Briner

CEO/Pres: Jim D. Ferguson

Cash and Due from: 10,386
Federal Funds and Repos: 0
Investments: 38,935
Total Loans: 42,124
Premises and Fixed Assets: 1,707
Other Real Estate: 107
Other Assets: 866
Total Assets: 94,125
Total Trust Assets: 0

Deposits: 83,808
Federal Funds and Borrowings: 0
Other Liabilities: 1,282
Subordinated Debt: 0
Total Liabilites: 85,090

Total Equity Capital and Reserves: 9,035
Total Liabilities and Capital: 94,125
Number of Shares Outstanding: 658,912

Directors: Fred E. Briner; Greg B. Brown; Ike Carter, Jr.; Curtis Ferguson; Jim D. Ferguson; Joe L. Finley; Susan E. Jester; Gary L. Keeter; I. E. McCray, Jr.; Larry R. Mitchell; Cherry B. Young

Branches in Town: None

Other Branches: Benton (2), Little Rock

Bank of Cabot
Cabot, AR

VOICE: (501) 843-3575
 FAX: (501) 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: Gerald H. Shock
CEO/Pres: Joseph Wilkes Park
SVP: Tino Jones

SVP/Cash: Joe W. Park, Sr.
Cont: David Pickney
TO: Debbie Kirby

Cash and Due from:9,629
 Federal Funds and Repos:2,695
 Investments: 32,693
 Total Loans: 140,036
 Premises and Fixed Assets:3,848
 Other Real Estate:1,217
 Other Assets: 3,332
 Total Assets: 193,450
 Total Trust Assets: 14,867

Deposits: 163,595
 Federal Funds and Borrowings:10,052
 Other Liabilities: 2,211
 Subordinated Debt: 0
 Total Liabilites: 175,858
 Total Equity Capital and Reserves:17,592
 Total Liabilities and Capital: 193,450
 Number of Shares Outstanding:25,000

Directors: Dearl Dixon; Jerry Jones; James M. Lowman; Mark L. Magie; Joseph Wilkes Park; Joe W. Park, Sr.; Gerald H. Shock; Howell Thompson; William G. Thompson; Steve P. Tipton; William E. Williams; Larry Wood

Branches in Town: Two

Other Branches: Beebe, Jacksonville, Sherwood, Ward

First Bank of South Arkansas
Camden, AR

VOICE: (870) 837-8300
 FAX: (870) 837-8310
 Population: 14,380

1325 Highway 4 Bypass
 P. O. Box 10
 71701-0010

Charter Number: 660
 Date: August 28, 1933
 County: Ouachita

Trust Department: No
 Bank Holding Company
 Harrell Bancshares, Inc., Camden, AR

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

EVP: Jonathan W. Harrell
Cash: Barbara Daniels

Cash and Due from:3,461
 Federal Funds and Repos: 0
 Investments: 12,781
 Total Loans: 47,263
 Premises and Fixed Assets:2,271
 Other Real Estate:335
 Other Assets:1,753
 Total Assets: 67,864
 Total Trust Assets: 0

Deposits:59,910
 Federal Funds and Borrowings:980
 Other Liabilities: 352
 Subordinated Debt: 0
 Total Liabilites:61,242
 Total Equity Capital and Reserves: 6,622
 Total Liabilities and Capital:67,864
 Number of Shares Outstanding:30,000

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

Branches in Town: One

Other Branches: Junction City

**Bank of Cave City
Cave City, AR**

VOICE: (870) 283-5301
FAX: (870) 283-6466
Population: 1,503

133 South Main
P. O. Box 490
72521-0490

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

Trust Department: Yes

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

Chm: Eugene Street
CEO/Pres/TO: Samuel F. Beller
SVP: Gayla Hickman

SVP/Cash: Wanda Daniel
VP: Dennis Esteb
VP: Kim Nunnally

Cash and Due from: 925
Federal Funds and Repos: 370
Investments: 10,506
Total Loans: 33,720
Premises and Fixed Assets: 690
Other Real Estate: 296
Other Assets: 1,990
Total Assets: 48,497
Total Trust Assets: 2,830

Deposits: 43,166
Federal Funds and Borrowings: 0
Other Liabilities: 540
Subordinated Debt: 0
Total Liabilites: 43,706

Total Equity Capital and Reserves: 4,791
Total Liabilities and Capital: 48,497
Number of Shares Outstanding: 4,000

Directors: Samuel F. Beller; Dennis Esteb; Margie Pettersen; Bruce Street; Eugene Street; Scott Street

Branches in Town: None

Other Branches: None

**American State Bank
Charleston, AR**

VOICE: (501) 965-2201
FAX: (501) 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: 2,493
Federal Funds and Repos: 8,260
Investments: 20,154
Total Loans: 50,419
Premises and Fixed Assets: 2,470
Other Real Estate: 192
Other Assets: 4,177
Total Assets: 88,165
Total Trust Assets: 842

Deposits: 71,438
Federal Funds and Borrowings: 5,885
Other Liabilities: 727
Subordinated Debt: 0
Total Liabilites: 78,050

Total Equity Capital and Reserves: 10,115
Total Liabilities and Capital: 88,165
Number of Shares Outstanding: 12,000

Directors: Michael F. Flynn; Clay Hiatt; J. Sherman Hiatt; Joe S. Hiatt; Joe O. Larkin

Branches in Town: None

Other Branches: Altus, Fort Smith (2), Ozark

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

VOICE: (870) 747-3319
FAX: (870) 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: 1,390
Federal Funds and Repos: 10
Investments: 17,359
Total Loans: 7,081
Premises and Fixed Assets: 391
Other Real Estate: 0
Other Assets: 308
Total Assets: 26,539
Total Trust Assets: 0

Deposits: 23,139
Federal Funds and Borrowings: 0
Other Liabilities: 196
Subordinated Debt: 0
Total Liabilities: 23,335

Total Equity Capital and Reserves: 3,204
Total Liabilities and Capital: 26,539
Number of Shares Outstanding: 5,660

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

Branches in Town: None

Other Branches: None

**Arkansas State Bank
Clarksville, AR**

VOICE: (501) 754-6325
FAX: (501) 754-7398
Population: 5,833

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

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

Member of Federal Reserve System
Trust Department: Yes
Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm: Sidney L. Brain
CEO/Pres: Terry Q. Carson

EVP: Ronald R. Collins
EVP/Cash: Carol L. Carson

Cash and Due from: 4,596
Federal Funds and Repos: 1,005
Investments: 26,135
Total Loans: 120,798
Premises and Fixed Assets: 3,215
Other Real Estate: 0
Other Assets: 2,346
Total Assets: 158,095
Total Trust Assets: 0

Deposits: 143,076
Federal Funds and Borrowings: 0
Other Liabilities: 704
Subordinated Debt: 0
Total Liabilities: 143,780

Total Equity Capital and Reserves: 14,315
Total Liabilities and Capital: 158,095
Number of Shares Outstanding: 25,000

Directors: Sidney L. Brain; Terry Q. Carson; James W. Dickerson, Jr.; Wayne Hartsfield; Mike Jacobs; R. Keith Lewis; George Overbey, Jr.; Guy P. Shrigley; David Taylor; Turner Whitson; Turner Whitson

Branches in Town: Two

Other Branches: Booneville, Hartman, Lamar, Ozark, Paris

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

VOICE: (501) 754-2020
FAX: (501) 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
First Security Bancorp, Searcy, AR

Chm/CEO: Cole Martin
Pres/TO: Lee White
SVP: Rebecca Dougan
SVP: Nina Mason

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

Cash and Due from: 2,839
Federal Funds and Repos:..... 5,100
Investments: 46,845
Total Loans: 40,056
Premises and Fixed Assets: 1,241
Other Real Estate: 420
Other Assets: 3,601
Total Assets: 100,102
Total Trust Assets: 2,441

Deposits:..... 86,279
Federal Funds and Borrowings: 0
Other Liabilities: 757
Subordinated Debt: 0
Total Liabilites: 87,036

Total Equity Capital and Reserves: 13,066
Total Liabilities and Capital: 100,102
Number of Shares Outstanding: 6,000

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

Branches in Town: One

Other Branches: Coal Hill

**Clinton State Bank
Clinton, AR**

VOICE: (501) 745-2441
FAX: (501) 745-2418
Population: 2,213

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

Charter Number: 695
Date: October 16, 1946
County: Van Buren

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

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

VP: Gary W. Dewey
VP: Carrie Ward
VP: Debbie Wolfe
AVP: Sherry Bixler

Cash and Due from: 3,562
Federal Funds and Repos:..... 2,300
Investments: 25,947
Total Loans: 38,755
Premises and Fixed Assets: 632
Other Real Estate: 132
Other Assets: 781
Total Assets: 72,109
Total Trust Assets: 0

Deposits:..... 65,288
Federal Funds and Borrowings: 230
Other Liabilities: 1,022
Subordinated Debt: 0
Total Liabilites: 66,540

Total Equity Capital and Reserves: 5,569
Total Liabilities and Capital: 72,109
Number of Shares Outstanding: 4,000

Directors: Jay W. Jackson; Roy Lefler; Charles W. Sharp; Louis E. Stell

Branches in Town: One

Other Branches: Damascus, Fairfield Bay, Shirley

**Corning Bank
Corning, AR**

VOICE: (870) 857-3592
FAX: (870) 857-3309
Population: 3,323

501 West 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: William E. Brewer
CEO/Pres: Donis Simpson
VChm: Kelly G. Wright

EVP: William M. Allen
VP: Louise Coleman

Cash and Due from:2,339
Federal Funds and Repos:330
Investments: 19,477
Total Loans: 51,428
Premises and Fixed Assets:385
Other Real Estate: 18
Other Assets:1,651
Total Assets: 75,628
Total Trust Assets: 0

Deposits:64,519
Federal Funds and Borrowings: 0
Other Liabilities: 411
Subordinated Debt: 0
Total Liabilities:64,930

Total Equity Capital and Reserves:10,698
Total Liabilities and Capital:75,628
Number of Shares Outstanding:10,000

Directors: 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**

VOICE: (870) 364-5131
FAX: (870) 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/Aud: Jeanie Parker

Cash and Due from:1,761
Federal Funds and Repos:1,395
Investments:6,462
Total Loans: 21,648
Premises and Fixed Assets:331
Other Real Estate:235
Other Assets:720
Total Assets: 32,552
Total Trust Assets: 0

Deposits:28,663
Federal Funds and Borrowings: 0
Other Liabilities: 487
Subordinated Debt: 0
Total Liabilities:29,150

Total Equity Capital and Reserves: 3,402
Total Liabilities and Capital:32,552
Number of Shares Outstanding: 100,000

Directors: Bill G. Barnett; Richard E. Griffin; Jerry Ray Hambrick; Larry W. Johnson; Marolyn Lloyd; James S. Nolley; H. D. Stephens, Jr.; Henry Thomas

Branches in Town: One

Other Branches: None

Danville State Bank
Danville, AR

VOICE: (501) 495-2236
FAX: (501) 495-4650
Population: 1,753

901 Main
P. O. Box 609
72833-0609

Charter Number: 615
Date: October 3, 1930
County: Yell

Home Page: www.danvillebank.com

Trust Department: Yes

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

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

VP: Phillip Anderson
VP: Brad Payne
VP: Jerry Smith
Cash: Mark Lane

Cash and Due from: 9,163
Federal Funds and Repos:..... 7,085
Investments: 26,885
Total Loans: 104,139
Premises and Fixed Assets: 1,012
Other Real Estate: 30
Other Assets: 2,639
Total Assets: 150,953
Total Trust Assets: 0

Deposits:..... 134,969
Federal Funds and Borrowings: 44
Other Liabilities: 780
Subordinated Debt: 0
Total Liabilites: 135,793

Total Equity Capital and Reserves: 15,160
Total Liabilities and Capital: 150,953
Number of Shares Outstanding: 10,000

Directors: John Ed Chambers, III; Bill Donnell; Fay Mathis; James C. Pledger; Charles L. Sloan; Edward J. Taylor; Robert Y. Taylor

Branches in Town: None

Other Branches: None

Bank of Dardanelle
Dardanelle, AR

VOICE: (501) 229-3311
FAX: (501) 229-4180
Population: 3,722

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

Charter Number: 668
Date: September 12, 1934
County: Yell

Trust Department: Yes

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

Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due from: 5,612
Federal Funds and Repos:..... 8,480
Investments: 14,439
Total Loans: 52,280
Premises and Fixed Assets: 1,609
Other Real Estate: 0
Other Assets: 1,266
Total Assets: 83,686
Total Trust Assets: 0

Deposits:..... 72,315
Federal Funds and Borrowings: 0
Other Liabilities: 378
Subordinated Debt: 0
Total Liabilites: 72,693

Total Equity Capital and Reserves: 10,993
Total Liabilities and Capital: 83,686
Number of Shares Outstanding: 8,000

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: Atkins, Russellville

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

VOICE: (870) 642-4423
FAX: (870) 642-2847
Population: 4,633

310 North Third
P. O. Box 970
71832-0970

Charter Number: 731
Date: August 26, 1974
County: Sevier

Member of Federal Reserve System

Trust Department: No

Bank Holding Company

First State Bancshares, Inc., DeQueen, AR

Chm: Art Melson
CEO: Keith Melson

EVP: Noel Bard
VP/Cash: Barbara Kitchens

Cash and Due from: 1,720
Federal Funds and Repos: 3,065
Investments: 10,568
Total Loans: 16,242
Premises and Fixed Assets: 376
Other Real Estate: 5
Other Assets: 310
Total Assets: 32,286
Total Trust Assets: 0

Deposits: 27,988
Federal Funds and Borrowings: 63
Other Liabilities: 212
Subordinated Debt: 0
Total Liabilities: 28,263
Total Equity Capital and Reserves: 4,023
Total Liabilities and Capital: 32,286
Number of Shares Outstanding: 76,000

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

Branches in Town: One

Other Branches: None

**DeWitt Bank And Trust Company
DeWitt, AR**

VOICE: (870) 946-3531
FAX: (870) 946-2815
Population: 3,553

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

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

Trust Department: Yes

Bank Holding Company

DBT Financial Corporation, DeWitt, AR

Chm: Elmer A. Ferguson
CEO/Pres: Gary Hudson
VChm: Julian Brown
VP: Terry L. McCullars

VP: Nancy F. Rasco
VP: Betty Simmons
VP/Cash: Betty Batemam
VP/TO: Lloyd E. Wallace

Cash and Due from: 2,807
Federal Funds and Repos: 0
Investments: 31,119
Total Loans: 82,928
Premises and Fixed Assets: 416
Other Real Estate: 0
Other Assets: 2,364
Total Assets: 119,634
Total Trust Assets: 33,851

Deposits: 88,647
Federal Funds and Borrowings: 8,250
Other Liabilities: 807
Subordinated Debt: 0
Total Liabilities: 97,704
Total Equity Capital and Reserves: 21,930
Total Liabilities and Capital: 119,634
Number of Shares Outstanding: 54,000

Directors: Julian Brown; E. E. Denman; Donald Ray Dickson; Rebecca Ehrlicher; Elmer A. Ferguson; Alton R. Hampton; Wayne Hampton; Gary Hudson; Charles E. Lumsden; Carolyn F. Pryor; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: None

**Decatur State Bank
Decatur, AR**

VOICE: (501) 752-3281
FAX: (501) 752-8154
Population: 918

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

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

Home Page: www.decaturstatebank.com

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: 5,726
Federal Funds and Repos: 12,400
Investments: 16,160
Total Loans: 68,269
Premises and Fixed Assets: 2,749
Other Real Estate: 229
Other Assets: 1,100
Total Assets: 106,633
Total Trust Assets: 0

Deposits: 92,212
Federal Funds and Borrowings: 0
Other Liabilities: 337
Subordinated Debt: 0
Total Liabilities: 92,549
Total Equity Capital and Reserves: 14,084
Total Liabilities and Capital: 106,633
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, Siloam Springs

**Bank of Delight
Delight, AR**

VOICE: (870) 379-2293
FAX: (870) 379-2575
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: Kent Hendrix

SVP: Larry May
VP/Cash: Jan Mitchell

Cash and Due from: 5,617
Federal Funds and Repos: 9,260
Investments: 18,016
Total Loans: 30,428
Premises and Fixed Assets: 172
Other Real Estate: 0
Other Assets: 993
Total Assets: 64,486
Total Trust Assets: 0

Deposits: 55,342
Federal Funds and Borrowings: 0
Other Liabilities: 525
Subordinated Debt: 0
Total Liabilities: 55,867
Total Equity Capital and Reserves: 8,619
Total Liabilities and Capital: 64,486
Number of Shares Outstanding: 18,750

Directors: Clarence Anthony; Gary Chambliss; Buford Hendrix; Darwin 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

VOICE: (870) 538-3221
 FAX: (870) 538-3246
 Population: 5,127

114 East Peddicord
 P. O. Box 800
 71638-0815

Charter Number: 732
 Date: October 15, 1976
 County: Chicot

Home Page: www.1stCommunity.com

Trust Department: No

Bank Holding Company

First Service Bancshares, Inc., Dermott, AR

Chm: Dr. H. W. Thomas

VP: Jack Edwards

CEO/Pres: Thomas H. Grumbles

VP: April Springer

VChm: Daniel C. Horton

VP: Jerry W. Starnes

SVP/Cash: Betty Morse

Cash and Due from:2,074
 Federal Funds and Repos: 0
 Investments:7,446
 Total Loans: 22,696
 Premises and Fixed Assets:641
 Other Real Estate: 0
 Other Assets:913
 Total Assets: 33,770
 Total Trust Assets: 0

Deposits:25,738
 Federal Funds and Borrowings: 3,487
 Other Liabilities: 298
 Subordinated Debt: 0
 Total Liabilites:29,523

Total Equity Capital and Reserves: 4,247
 Total Liabilities and Capital:33,770
 Number of Shares Outstanding: 15,000

Directors: Melton Cotton; R. H. Dennington; Robert B. Gibson; Thomas H. Grumbles; Daniel C. Horton; Jerry Kimbrough; Don C. Scott; Dr. H. W. Thomas; Mary K. Tucker

Branches in Town: None

Other Branches: None

Farmers & Merchants Bank
Des Arc, AR

VOICE: (870) 256-4191
 FAX: (870) 256-4582
 Population: 2,001

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

Charter Number: 84
 Date: January 20, 1902
 County: Prairie

Trust Department: Yes

Bank Holding Company

Union Planters Holding Corporation, Memphis, TN

Chm: Sherod S. White

EVP: Bill McLaughlin

Pres: Peter G. Williston

Cash: Janet Hayley

Cash and Due from:1,399
 Federal Funds and Repos:1,455
 Investments:8,992
 Total Loans: 32,048
 Premises and Fixed Assets:1,231
 Other Real Estate: 31
 Other Assets:690
 Total Assets: 45,846
 Total Trust Assets:1,606

Deposits:37,972
 Federal Funds and Borrowings: 0
 Other Liabilities: 737
 Subordinated Debt: 0
 Total Liabilites:38,709

Total Equity Capital and Reserves: 7,137
 Total Liabilities and Capital:45,846
 Number of Shares Outstanding:78,819

Directors: George S. Ford; Donald Guess; Bill McLaughlin; Scott Mitchell; Henry L. Nichols; John R. Owen; L. A. Richmond; Bill Simmons; John Stephens, III; Sherod S. White; Peter G. Williston

Branches in Town: None

Other Branches: Lonoke

Merchants & Farmers Bank Dumas, AR

VOICE: (870) 382-4311 130 West Waterman Street Charter Number: 278
 FAX: (870) 382-5901 P. O. Box 187 Date: May 10, 1909
 Population: 5,520 71639-0187 County: Desha

Trust Department: Yes

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

Chm/COO: L. Ashton Adcock
CEO/Pres: J. Michael Jones
EVP: David J. Garrett

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

Cash and Due from: 2,818
 Federal Funds and Repos: 0
 Investments: 18,643
 Total Loans: 41,237
 Premises and Fixed Assets: 1,077
 Other Real Estate: 0
 Other Assets: 1,222
 Total Assets: 64,997
 Total Trust Assets: 17,302

Deposits: 54,881
 Federal Funds and Borrowings: 350
 Other Liabilities: 298
 Subordinated Debt: 0
 Total Liabilities: 55,529

Total Equity Capital and Reserves: 9,468
 Total Liabilities and Capital: 64,997
 Number of Shares Outstanding: 40,000

Directors: L. Ashton Adcock; Robert H. Adcock, Jr.; Jimmie L. Appleberry; Charles H. Dante; Claud T. Frank; Bruce Gasaway; Marion S. Gill; J. Michael Jones; Clifton L. Meador; William W. Shea; David Walt

Branches in Town: One

Other Branches: None

Simmons First Bank of Dumas Dumas, AR

VOICE: (870) 382-4204 Hwy. 65 & 54 Charter Number: 729
 FAX: (870) 382-2084 P. O. Box 915 Date: January 11, 1974
 Population: 5,520 71639-0915 County: Desha

Trust Department: Yes

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

CEO/Pres: Dennis H. Ferguson

VP: Terry Wood

Cash and Due from: 1,316
 Federal Funds and Repos: 2,585
 Investments: 9,182
 Total Loans: 17,852
 Premises and Fixed Assets: 582
 Other Real Estate: 0
 Other Assets: 1,304
 Total Assets: 32,821
 Total Trust Assets: 0

Deposits: 28,788
 Federal Funds and Borrowings: 0
 Other Liabilities: 469
 Subordinated Debt: 0
 Total Liabilities: 29,257

Total Equity Capital and Reserves: 3,564
 Total Liabilities and Capital: 32,821
 Number of Shares Outstanding: 30,000

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

Branches in Town: None

Other Branches: None

**Citizens First Bank
El Dorado, AR**

VOICE: (870) 862-6683
FAX: (870) 881-6043
Population: 23,146

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

Charter Number: 658
Date: August 12, 1933
County: Union

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

First Commercial Corporation, Little Rock, AR

Chm: George R. Haefner
CEO/Pres: Nicholas J. Horner

SVP: Ronnie Clay
SVP: Yvonne Eudy

Cash and Due from:3,337
Federal Funds and Repos:2,000
Investments: 30,267
Total Loans: 69,682
Premises and Fixed Assets:5,826
Other Real Estate: 39
Other Assets:6,738
Total Assets: 117,889
Total Trust Assets: 0

Deposits:99,541
Federal Funds and Borrowings: 645
Other Liabilities: 766
Subordinated Debt: 0
Total Liabilities: 100,952
Total Equity Capital and Reserves: 16,937
Total Liabilities and Capital: 117,889
Number of Shares Outstanding:40,000

Directors: George R. Haefner; Noland Hagood; Nicholas J. Horner; Edward Hurley; Richard James; Clara Jones; Bill McGuire; Jim Sheppard; Jeff Teague; Gerald Young

Branches in Town: Two

Other Branches: Huttig, Strong

**The Delta State Bank
Elaine, AR**

VOICE: (870) 827-3397
FAX: (870) 827-3377
Population: 846

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

Charter Number: 697
Date: December 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:1,024
Federal Funds and Repos:760
Investments:1,304
Total Loans:2,480
Premises and Fixed Assets: 13
Other Real Estate: 0
Other Assets: 96
Total Assets:5,677
Total Trust Assets: 0

Deposits:5,074
Federal Funds and Borrowings: 0
Other Liabilities: 40
Subordinated Debt: 0
Total Liabilities: 5,114
Total Equity Capital and Reserves: 563
Total Liabilities and Capital: 5,677
Number of Shares Outstanding: 1,600

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**

VOICE: (501) 643-2131
FAX: (501) 643-2651
Population: 1,223

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

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

Trust Department: No
Bank Holding Company
Chambers Bancshares, Inc., Danville, 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: 4,291
Federal Funds and Repos: 2,100
Investments: 15,169
Total Loans: 45,479
Premises and Fixed Assets: 1,244
Other Real Estate: 140
Other Assets: 5,540
Total Assets: 73,963
Total Trust Assets: 0

Deposits: 61,444
Federal Funds and Borrowings: 908
Other Liabilities: 307
Subordinated Debt: 0
Total Liabilities: 62,659
Total Equity Capital and Reserves: 11,304
Total Liabilities and Capital: 73,963
Number of Shares Outstanding: 10,000

Directors: Joel L. Bunch; Joyce R. Bunch; Sarah L. Bunch; John Ed Chambers, III; David R. Malone; Robert Y. Taylor; Miller Williams

Branches in Town: One

Other Branches: Fayetteville, Goshen

**Bank of England
England, AR**

VOICE: (501) 842-2555
FAX: (501) 842-2422
Population: 3,351

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

Charter Number: 48
Date: August 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: 3,387
Federal Funds and Repos: 0
Investments: 9,664
Total Loans: 34,870
Premises and Fixed Assets: 1,518
Other Real Estate: 0
Other Assets: 754
Total Assets: 50,193
Total Trust Assets: 0

Deposits: 40,655
Federal Funds and Borrowings: 4,775
Other Liabilities: 300
Subordinated Debt: 0
Total Liabilities: 45,730
Total Equity Capital and Reserves: 4,463
Total Liabilities and Capital: 50,193
Number of Shares Outstanding: 10,000

Directors: Neal Anderson; Gary Canada; Hanna B. Canada; Samuel C. Cobb; Otha E. Frizzell; Leon Hill; Nikki C. Stewart

Branches in Town: None

Other Branches: Lonoke, Scott

The Eudora Bank
Eudora, AR

VOICE: (870) 355-8311
FAX: (870) 355-8509
Population: 3,155

111 North Main Street
P. O. Box 250
71640-0250

Charter Number: 629
Date: December 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
AVP: Dian Jones

Cash and Due from: 1,379
Federal Funds and Repos: 0
Investments: 14,180
Total Loans: 13,906
Premises and Fixed Assets: 430
Other Real Estate: 0
Other Assets: 536
Total Assets: 30,431
Total Trust Assets: 0

Deposits: 26,184
Federal Funds and Borrowings: 200
Other Liabilities: 141
Subordinated Debt: 0
Total Liabilites: 26,525
Total Equity Capital and Reserves: 3,906
Total Liabilities and Capital: 30,431
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

VOICE: (501) 253-8241
FAX: (501) 253-6947
Population: 1,900

70 South 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

Cash: Reba Pyatt

Cash and Due from: 4,900
Federal Funds and Repos: 5,325
Investments: 16,371
Total Loans: 41,871
Premises and Fixed Assets: 1,215
Other Real Estate: 595
Other Assets: 1,031
Total Assets: 71,308
Total Trust Assets: 0

Deposits: 60,200
Federal Funds and Borrowings: 1,734
Other Liabilities: 495
Subordinated Debt: 0
Total Liabilites: 62,429
Total Equity Capital and Reserves: 8,879
Total Liabilities and Capital: 71,308
Number of Shares Outstanding: 4,000

Directors: James D. Bird; A. J. Clark; Claude C. Cross; John F. Cross; Ruth F. Cross; 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

VOICE: (870) 266-3215
FAX: (870) 266-3514
Population: 437

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

Charter Number: 69
Date: February 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

SVP/Cash: Frances M. Estes

Cash and Due from: 485
Federal Funds and Repos: 215
Investments: 5,048
Total Loans: 7,239
Premises and Fixed Assets: 72
Other Real Estate: 58
Other Assets: 178
Total Assets: 13,295
Total Trust Assets: 0

Deposits: 11,901
Federal Funds and Borrowings: 0
Other Liabilities: 73
Subordinated Debt: 0
Total Liabilities: 11,974
Total Equity Capital and Reserves: 1,321
Total Liabilities and Capital: 13,295
Number of Shares Outstanding: 6,200

Directors: Samuel F. Beller; Dennis Esteb; A.L. Hoaney; Margie Pettersen; Bruce Street; Scott Street

Branches in Town: None

Other Branches: None

Mcllroy Bank & Trust
Fayetteville, AR

VOICE: (501) 575-1000
FAX: (501) 575-1061
Population: 42,099

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

Charter Number: 31
Date: December 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
EVP: Gary R. Head
EVP: Don Story

SVP: Howard Hamilton
SVP: Marilyn Hendricks
SVP: Raymond S. Rhoades
SVP: Mark Ryan

Cash and Due from: 13,897
Federal Funds and Repos: 26,750
Investments: 120,901
Total Loans: 280,765
Premises and Fixed Assets: 8,852
Other Real Estate: 431
Other Assets: 5,610
Total Assets: 457,206
Total Trust Assets: 0

Deposits: 360,026
Federal Funds and Borrowings: 62,089
Other Liabilities: 3,049
Subordinated Debt: 0
Total Liabilities: 425,164
Total Equity Capital and Reserves: 32,042
Total Liabilities and Capital: 457,206
Number of Shares Outstanding: 350,692

Directors: Larry Bittle; Oma Blackwell; Carl Collier; James C. Glenn; Millard Goff; Fred Hanna; Ann Henry; Paul Pinneo; Charles F. Scharlau; James H. Stewart; Fred S. Vorsanger; Jim C. Walton

Branches in Town: Six

Other Branches: None

**Citizens First Bank
Fordyce, AR**

VOICE: (870) 352-2101
FAX: (870) 352-2602
Population: 4,729

611 West Fourth Street
71742-0272

Charter Number: 749
Date: August 22, 1989
County: Dallas

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

First Commercial Corporation, Little Rock, AR

Chm: Allen Bedell
CEO/Pres: Scott Fife
EVP/Cash/TO: Sheila Smith

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

Cash and Due from:1,299
Federal Funds and Repos:1,020
Investments: 14,979
Total Loans: 27,393
Premises and Fixed Assets:1,676
Other Real Estate: 96
Other Assets:2,737
Total Assets: 49,200
Total Trust Assets:800

Deposits:42,693
Federal Funds and Borrowings: 0
Other Liabilities: 371
Subordinated Debt: 0
Total Liabilites:43,064

Total Equity Capital and Reserves: 6,136
Total Liabilities and Capital:49,200
Number of Shares Outstanding: 8,000

Directors: Allen Bedell; Jack Brent; Lynn Dorrrough; Scott Fife; Carolyn Jenkins; Gerald Nutt; H. C. Reynolds; Ellen Vineyard

Branches in Town: One

Other Branches: None

**Fordyce Bank & Trust Company
Fordyce, AR**

VOICE: (870) 352-3107
FAX: (870) 352-5202
Population: 4,729

200 W. Fourth Street
71742-2202

Charter Number: 631
Date: January 5, 1931
County: Dallas

Trust Department: Yes

Bank Holding Company

FBT Bancshares, Inc., Fordyce, AR

Chm/CEO/Pres/TO: James V. Hulse, Jr.
EVP: Suzette Crutchfield

SVP/Cash: Wanda Smurl
VP: David Sisson

Cash and Due from:2,545
Federal Funds and Repos:1,950
Investments:9,774
Total Loans: 31,354
Premises and Fixed Assets:1,662
Other Real Estate: 0
Other Assets:1,297
Total Assets: 48,582
Total Trust Assets:205

Deposits:43,369
Federal Funds and Borrowings: 283
Other Liabilities: 346
Subordinated Debt: 0
Total Liabilites:43,998

Total Equity Capital and Reserves: 4,584
Total Liabilities and Capital:48,582
Number of Shares Outstanding: 8,000

Directors: D. J. Barnes; Joe D. Barnes; Suzette Crutchfield; J. W. Hearnberger; James V. Hulse, Jr.; Melvin Jackson; Roy McClain; Thomas E. Sparks; Charles B. Trussell

Branches in Town: Two

Other Branches: Rison

**Planters & Merchants Bank
Gillett, AR**

VOICE: (870) 548-2211
FAX: (870) 548-2213
Population: 883

210 West Main
P. O. Box 357
72055-0357

Charter Number: 721
Date: January 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: Tom Deckelman
Cash: Alice Perritt

Cash and Due from: 775
Federal Funds and Repos: 2,570
Investments: 3,759
Total Loans: 18,266
Premises and Fixed Assets: 108
Other Real Estate: 100
Other Assets: 554
Total Assets: 26,132
Total Trust Assets: 519

Deposits: 22,995
Federal Funds and Borrowings: 0
Other Liabilities: 211
Subordinated Debt: 0
Total Liabilities: 23,206

Total Equity Capital and Reserves: 2,926
Total Liabilities and Capital: 26,132
Number of Shares Outstanding: 12,000

Directors: Larry E. Bauer; Johnny Holzhauser; 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**

VOICE: (870) 356-2121
FAX: (870) 356-2211
Population: 1,354

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

Charter Number: 398
Date: December 27, 1912
County: Pike

Trust Department: No

Bank Holding Company

Bainum Bancorp, Glenwood, AR

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

SVP: Lynda Robbins
VP/Cash: Patricia Owens

Cash and Due from: 3,686
Federal Funds and Repos: 1,850
Investments: 14,958
Total Loans: 44,840
Premises and Fixed Assets: 2,270
Other Real Estate: 0
Other Assets: 766
Total Assets: 68,370
Total Trust Assets: 0

Deposits: 60,576
Federal Funds and Borrowings: 647
Other Liabilities: 167
Subordinated Debt: 0
Total Liabilities: 61,390

Total Equity Capital and Reserves: 6,980
Total Liabilities and Capital: 68,370
Number of Shares Outstanding: 44,000

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

Branches in Town: One

Other Branches: Mena, Mount Ida

Bank of Gravett
Gravette, AR

VOICE: (501) 787-5251
 FAX: (501) 787-6102
 Population: 1,412

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

Charter Number: 46
 Date: February 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:4,211
 Federal Funds and Repos: 21,755
 Investments: 42,521
 Total Loans: 76,224
 Premises and Fixed Assets:1,604
 Other Real Estate:117
 Other Assets:1,665
 Total Assets: 148,097
 Total Trust Assets: 0

Deposits: 131,444
 Federal Funds and Borrowings: 0
 Other Liabilities:461
 Subordinated Debt: 0
 Total Liabilities: 131,905

Total Equity Capital and Reserves:16,192
 Total Liabilities and Capital: 148,097
 Number of Shares Outstanding: 4,000

Directors: George Cowgur; Albert Dunagin; Jim Allen Edmonson; George Haley;
 John R. Meade; William R. Meade; David N. Wills

Branches in Town: One

Other Branches: Hiwasse

Farmers Bank
Greenwood, AR

VOICE: (501) 996-4171
 FAX: (501) 996-6700
 Population: 3,984

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

Charter Number: 243
 Date: August 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:4,234
 Federal Funds and Repos:1,425
 Investments: 47,542
 Total Loans: 67,755
 Premises and Fixed Assets:3,901
 Other Real Estate:557
 Other Assets:2,037
 Total Assets: 127,451
 Total Trust Assets:1,095

Deposits: 100,947
 Federal Funds and Borrowings: 422
 Other Liabilities: 892
 Subordinated Debt: 0
 Total Liabilities: 102,261

Total Equity Capital and Reserves:25,190
 Total Liabilities and Capital: 127,451
 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**

VOICE: (870) 353-2521
FAX: (870) 353-2314
Population: 2,199

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

Charter Number: 61
Date: August 4, 1900
County: Clark

Trust Department: No
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr.
CEO: David R. Estes
Pres: John R. French
VP: Connie Nelson

VP: Janet Purifoy
VP: Kaye Stiffler
VP/Cash: Linda Bittle
AVP: Tammy Francis

Cash and Due from: 412
Federal Funds and Repos: 1,105
Investments: 13,907
Total Loans: 18,033
Premises and Fixed Assets: 844
Other Real Estate: 3
Other Assets: 1,234
Total Assets: 35,538
Total Trust Assets: 0

Deposits: 30,246
Federal Funds and Borrowings: 1,000
Other Liabilities: 140
Subordinated Debt: 0
Total Liabilities: 31,386
Total Equity Capital and Reserves: 4,152
Total Liabilities and Capital: 35,538
Number of Shares Outstanding: 38,389

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

Branches in Town: None

Other Branches: None

**Farmers Bank
Hamburg, AR**

VOICE: (870) 853-5222
FAX: (870) 853-2333
Population: 3,098

210 North 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
EVP: Gene Crawford

VP: Virginia Bowman
VP: Velma J. Farmer
Cash: JoAnn Roberts

Cash and Due from: 6,126
Federal Funds and Repos: 35
Investments: 12,016
Total Loans: 21,950
Premises and Fixed Assets: 1,001
Other Real Estate: 0
Other Assets: 823
Total Assets: 41,951
Total Trust Assets: 0

Deposits: 37,252
Federal Funds and Borrowings: 126
Other Liabilities: 276
Subordinated Debt: 0
Total Liabilities: 37,654
Total Equity Capital and Reserves: 4,297
Total Liabilities and Capital: 41,951
Number of Shares Outstanding: 22,260

Directors: P. E. Barnes; Phil Barnes; Jimmy Clark; Gene Crawford; William E. Johnson; Jack Shell; John W. Spivey; Nancy Foote Spivey; Dan Wingard; Bobby Witherington

Branches in Town: None

Other Branches: Crossett

**Calhoun County Bank
Hampton, AR**

VOICE: (870) 798-2207
FAX: (870) 798-4830
Population: 1,562

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

Charter Number: 220
Date: October 26, 1906
County: Calhoun

Trust Department: No
Bank Holding Company
Harrell Bancshares, Inc., Camden, AR

Pres: B. Dickson Neal
VP: Shirley Jones

Cash: Wanda Welch

Cash and Due from:1,643
Federal Funds and Repos:615
Investments: 15,013
Total Loans: 22,547
Premises and Fixed Assets:225
Other Real Estate: 0
Other Assets:430
Total Assets: 40,473
Total Trust Assets: 0

Deposits:34,376
Federal Funds and Borrowings: 1,090
Other Liabilities: 210
Subordinated Debt: 0
Total Liabilities:35,676
Total Equity Capital and Reserves: 4,797
Total Liabilities and Capital:40,473
Number of Shares Outstanding: 4,000

Directors: L. D. Becton, III; Gene Dereuisseaux; Phillip J. Foster; Jonathan W. Harrell; Len Harrell; Searcy W. Harrell, Jr.; B. Dickson Neal; Richard L. Smith; Jannette H. Strickland; D. W. Wells; H. M. Welsh

Branches in Town: None

Other Branches: None

**The Bank of Harrisburg
Harrisburg, AR**

VOICE: (870) 578-2472
FAX: (870) 578-2049
Population: 1,943

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

Charter Number: 620
Date: December 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:3,125
Federal Funds and Repos:3,000
Investments: 16,690
Total Loans: 34,080
Premises and Fixed Assets:198
Other Real Estate: 62
Other Assets:1,151
Total Assets: 58,306
Total Trust Assets: 0

Deposits:50,970
Federal Funds and Borrowings: 0
Other Liabilities: 585
Subordinated Debt: 0
Total Liabilities:51,555
Total Equity Capital and Reserves: 6,751
Total Liabilities and Capital:58,306
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: None

**Community First Bank
Harrison, AR**

VOICE: (870) 391-8000
FAX: (870) 391-8025
Population: 9,922

1309 North Main
P. O. Box 1700
72602-1700

Charter Number: 772
Date: October 14, 1997
County: Boone

Trust Department: Yes
Bank Holding Company
None

Chm/CEO: William King Gladden

Pres: David Morton

Cash and Due from: 1,706
Federal Funds and Repos:..... 1,605
Investments:..... 1,549
Total Loans: 34,397
Premises and Fixed Assets: 720
Other Real Estate:..... 0
Other Assets: 343
Total Assets: 40,320
Total Trust Assets:..... 0

Deposits:..... 34,362
Federal Funds and Borrowings: 0
Other Liabilities: 266
Subordinated Debt: 0
Total Liabilites: 34,628
Total Equity Capital and Reserves: 5,692
Total Liabilities and Capital: 40,320
Number of Shares Outstanding:..... 60,000

Directors: Dr. Joe Bennett; Dan R. Bowers; John O. Campbell; J. Kirkwood Dupps;
L. Eugene Durand; Leota Edwards; William King Gladden; Jim Harp; Richard Hudson;
Jim Judy; Jerry Maland; Meredith Miller; Dave Morton; James Nelson; Jim Sprott

Branches in Town: None

Other Branches: Eureka Springs

**The Security Bank
Harrison, AR**

VOICE: (870) 391-8200
FAX: (870) 741-0212
Population: 9,922

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

Charter Number: 647
Date: November 20, 1931
County: Boone

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

First Commercial Corporation, Little Rock, AR

CEO/Pres: Jimmy Boze

EVP: Mark A. Marks

Cash and Due from: 4,906
Federal Funds and Repos:..... 4,775
Investments:..... 29,475
Total Loans: 77,574
Premises and Fixed Assets: 1,679
Other Real Estate:..... 26
Other Assets: 2,113
Total Assets: 120,548
Total Trust Assets:..... 0

Deposits:..... 108,921
Federal Funds and Borrowings: 521
Other Liabilities: 778
Subordinated Debt: 0
Total Liabilites: 110,220
Total Equity Capital and Reserves: 10,328
Total Liabilities and Capital: 120,548
Number of Shares Outstanding:..... 10,000

Directors: Jimmy Boze; Bill Baker; Charles R. Barker; Jane E. Christenson; Ken
Milburn, Jr.; Ken Reeves; F. S. Stroope, III

Branches in Town: One

Other Branches: None

The Cleburne County Bank
Heber Springs, AR

VOICE: (501) 362-2456
 FAX: (501) 362-4554
 Population: 5,628

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

Charter Number: 626
 Date: December 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/COO: R. Dale Miller
SVP: Keith McHan

SVP: Peggy Smith
VP: Treva Jean Hipp
VP: Patrick McNair
VP/Cash: Mary Holland

Cash and Due from:3,517
 Federal Funds and Repos:4,000
 Investments: 75,353
 Total Loans: 62,392
 Premises and Fixed Assets:845
 Other Real Estate:104
 Other Assets: 1,807
 Total Assets: 148,018
 Total Trust Assets: 0

Deposits: 130,881
 Federal Funds and Borrowings: 3
 Other Liabilities: 1,004
 Subordinated Debt: 0
 Total Liabilities: 131,888
 Total Equity Capital and Reserves: 16,130
 Total Liabilities and Capital: 148,018
 Number of Shares Outstanding: 1,200

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

Branches in Town: Two

Other Branches: Concord, Greers Ferry, Quitman

Greers Ferry Lake State Bank
Heber Springs, AR

VOICE: (501) 362-5883
 FAX: (501) 362-0820
 Population: 5,628

1230 Highway 25B No.
 P. O. Box 970
 72543-0970

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:2,089
 Federal Funds and Repos:795
 Investments: 13,588
 Total Loans: 21,844
 Premises and Fixed Assets:809
 Other Real Estate: 69
 Other Assets:894
 Total Assets: 40,088
 Total Trust Assets: 0

Deposits:35,943
 Federal Funds and Borrowings: 0
 Other Liabilities: 247
 Subordinated Debt: 0
 Total Liabilities:36,190
 Total Equity Capital and Reserves: 3,898
 Total Liabilities and Capital:40,088
 Number of Shares Outstanding:60,000

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

Branches in Town: None

Other Branches: Clinton

Heber Springs State Bank
Heber Springs, AR

VOICE: (501) 362-5821
FAX: (501) 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: 2,738
Federal Funds and Repos:..... 2,835
Investments: 25,411
Total Loans: 43,047
Premises and Fixed Assets: 1,239
Other Real Estate: 432
Other Assets: 733
Total Assets: 76,435
Total Trust Assets: 0

Deposits:..... 68,954
Federal Funds and Borrowings: 0
Other Liabilities: 397
Subordinated Debt: 0
Total Liabilites: 69,351

Total Equity Capital and Reserves: 7,084
Total Liabilities and Capital: 76,435
Number of Shares Outstanding: 17,656

Directors: Stanley Hasting; Harry L. Hastings, Jr.; Horace Jewell; Bill G. Lynch; Catherine H. Owen

Branches in Town: None

Other Branches: Drasco, Fairfield Bay, Greers Ferry, Quitman

Bank of Holly Grove
Holly Grove, AR

VOICE: (870) 462-3331
FAX: (870) 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: 999
Federal Funds and Repos:..... 1,000
Investments: 7,891
Total Loans: 17,340
Premises and Fixed Assets: 123
Other Real Estate: 0
Other Assets: 539
Total Assets: 27,892
Total Trust Assets: 0

Deposits:..... 23,677
Federal Funds and Borrowings: 0
Other Liabilities: 270
Subordinated Debt: 0
Total Liabilites: 23,947

Total Equity Capital and Reserves: 3,945
Total Liabilities and Capital: 27,892
Number of Shares Outstanding: 2,400

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

Branches in Town: None

Other Branches: None

Horatio State Bank
Horatio, AR

VOICE: (870) 832-2501
 FAX: (870) 832-2577
 Population: 793

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

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

Trust Department: No

Bank Holding Company

Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, AR

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

SVP: Edith H. Smith
VP: Todd B. Trimble

Cash and Due from:7,429
 Federal Funds and Repos:3,285
 Investments:8,015
 Total Loans: 25,866
 Premises and Fixed Assets:.....392
 Other Real Estate: 0
 Other Assets:530
 Total Assets: 45,517
 Total Trust Assets: 0

Deposits:39,927
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 180
 Subordinated Debt:..... 0
 Total Liabilities:.....40,107
 Total Equity Capital and Reserves: 5,410
 Total Liabilities and Capital:45,517
 Number of Shares Outstanding: 2,000

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

Branches in Town: None

Other Branches: None

Alliance Bank of Hot Springs
Hot Springs, AR

VOICE: (501) 318-1001
 FAX: (501) 318-1015
 Population: 32,462

100 Werner Drive
 P. O. Box 22000
 71913

Charter Number: 769
 Date: April 17, 1997
 County: Garland

Home Page: www.alliancebank.net

Trust Department: Yes

Bank Holding Company

Alliance Bancorporation, Inc., Hot Springs, AR

CEO: David L. Bartlett

Cash and Due from:2,034
 Federal Funds and Repos:895
 Investments:8,150
 Total Loans: 20,080
 Premises and Fixed Assets:.....1,225
 Other Real Estate: 0
 Other Assets:645
 Total Assets: 33,029
 Total Trust Assets: 0

Deposits:28,515
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 79
 Subordinated Debt:..... 0
 Total Liabilities:.....28,594
 Total Equity Capital and Reserves: 4,435
 Total Liabilities and Capital:33,029
 Number of Shares Outstanding:18,663

Directors: David L. Bartlett; Stuart A. Fleischner; Louis Kleinman; James Newman; Bernard Rephan; John Selig; Sara Stough

Branches in Town: Two

Other Branches: None

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

VOICE: (501) 624-4611
FAX: (501) 624-4619
Population: 32,462

835 Central Avenue
P. O. Box 29000
71903-9000

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

Cash and Due from: 6,931
Federal Funds and Repos: 5,000
Investments: 78,059
Total Loans: 350,807
Premises and Fixed Assets: 7,842
Other Real Estate: 119
Other Assets: 7,069
Total Assets: 455,827
Total Trust Assets: 0

Deposits: 411,602
Federal Funds and Borrowings: 0
Other Liabilities: 4,164
Subordinated Debt: 0
Total Liabilities: 415,766
Total Equity Capital and Reserves: 40,061
Total Liabilities and Capital: 455,827
Number of Shares Outstanding: 10,000

Directors: Ray L. Cash; Peggy Clark; Hiram W. Cooper; Courtney C. Crouch, Jr.; Cecil W. Cupp, III; Cecil W. Cupp, Jr.; Edwin P. Henry; Todd Hickingbotham; Robert W. Kleinhenz; W. Darrell Meyer; Jack C. Porter; Jim Randall; Brooks T. Rice; Gary Thorson; Ralph E. White

Branches in Town: Nine

Other Branches: Hot Springs Village

**First State Bank
Huntsville, AR**

VOICE: (501) 738-2147
FAX: (501) 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

VP: Bessie Mathias

CEO/Pres: Tom Mathias

VP/Cash: Paul Mathias

Cash and Due from: 751
Federal Funds and Repos: 1,840
Investments: 7,237
Total Loans: 18,432
Premises and Fixed Assets: 478
Other Real Estate: 50
Other Assets: 468
Total Assets: 29,256
Total Trust Assets: 0

Deposits: 26,536
Federal Funds and Borrowings: 0
Other Liabilities: 124
Subordinated Debt: 0
Total Liabilities: 26,660
Total Equity Capital and Reserves: 2,596
Total Liabilities and Capital: 29,256
Number of Shares Outstanding: 13,000

Directors: Bessie Mathias; Sam Mathias; Tom Mathias; Phil Thompson

Branches in Town: None

Other Branches: None

**Peoples Bank
Imboden, AR**

VOICE: (870) 869-2291
FAX: (870) 869-2179
Population: 616

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

Charter Number: 727
Date: October 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:2,739
Federal Funds and Repos:4,400
Investments:8,610
Total Loans: 29,578
Premises and Fixed Assets:618
Other Real Estate:186
Other Assets:708
Total Assets: 46,839
Total Trust Assets: 0

Deposits:42,117
Federal Funds and Borrowings: 0
Other Liabilities: 168
Subordinated Debt: 0
Total Liabilities:42,285
Total Equity Capital and Reserves: 4,554
Total Liabilities and Capital:46,839
Number of Shares Outstanding: 6,600

Directors: Preston L. Clark; Billy Downing; Jerry R. Foley; Charles F. Luter; Dan H. Matthews

Branches in Town: None

Other Branches: Hoxie, Strawberry

**First Arkansas Bank & Trust
Jacksonville, AR**

VOICE: (501) 982-4511
FAX: (501) 985-4009
Population: 29,101

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

Charter Number: 701
Date: August 2, 1949
County: Pulaski

Trust Department: Yes

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

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

Cash: Mary Verser
TO: Pat Teague

Cash and Due from:9,519
Federal Funds and Repos:7,000
Investments: 57,770
Total Loans: 103,142
Premises and Fixed Assets:6,174
Other Real Estate: 0
Other Assets:3,167
Total Assets: 186,772
Total Trust Assets: 69,615

Deposits: 154,327
Federal Funds and Borrowings: 3,972
Other Liabilities:1,427
Subordinated Debt: 0
Total Liabilities: 159,726
Total Equity Capital and Reserves:27,046
Total Liabilities and Capital: 186,772
Number of Shares Outstanding: 200,000

Directors: Tom Cory; Bart Gray, Jr.; Bill Gwatney; Alton Higginbotham; Bruce McFadden; Kathy Roberts; Ken Southern; Kenneth Pat Wilson; Larry T. Wilson; Mike Wilson

Branches in Town: Four

Other Branches: Cabot, Gravel Ridge

**Bank of the Ozarks, nwa
Jasper, AR**

VOICE: (870) 446-2265
FAX: (870) 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
Bank of the Ozarks, Inc., Little Rock, AR

Chm/CEO: George G. Gleason, II
VChm: James Patridge
Pres: Danny R. Criner
EVP: Marnie Oldner

SVP: Louis Melton
SVP: Randy Oates
SVP/Cash: George Landrum
CFO: Paul Moore

Cash and Due from: 4,940
Federal Funds and Repos: 0
Investments: 27,165
Total Loans: 97,648
Premises and Fixed Assets: 2,594
Other Real Estate: 22
Other Assets: 2,045
Total Assets: 134,414
Total Trust Assets: 0

Deposits: 117,224
Federal Funds and Borrowings: 4,775
Other Liabilities: 683
Subordinated Debt: 0
Total Liabilities: 122,682

Total Equity Capital and Reserves: 11,732
Total Liabilities and Capital: 134,414
Number of Shares Outstanding: 2,340

Directors: Roger Collins; C. E. Dougan; Robert East; Linda D. Gleason; George G. Gleason, II; Porter Hillard; Henry Mariani; James Patridge; R. L. Qualls; Mark D. Ross; Kenneth Smith

Branches in Town: None

Other Branches: Harrison (3), Marshall, Western Grove

**The Arkansas Bank
Jonesboro, AR**

VOICE: (870) 932-2131
FAX: (870) 931-2175
Population: 46,535

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

Charter Number: 150
Date: February 13, 1904
County: Craighead

Trust Department: Yes
Bank Holding Company
Arkansas Banking Company, Jonesboro, AR

Chm: Stephen Cox
CEO: Gary Childers

VChm: G. L. Lieblong
Pres: Larry Worsham

Cash and Due from: 7,434
Federal Funds and Repos: 9,175
Investments: 24,647
Total Loans: 128,785
Premises and Fixed Assets: 4,042
Other Real Estate: 134
Other Assets: 3,452
Total Assets: 177,669
Total Trust Assets: 0

Deposits: 161,061
Federal Funds and Borrowings: 558
Other Liabilities: 1,336
Subordinated Debt: 0
Total Liabilities: 162,955

Total Equity Capital and Reserves: 14,714
Total Liabilities and Capital: 177,669
Number of Shares Outstanding: 140,000

Directors: Gary Childers; Stephen 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: Five

Other Branches: Paragould, Piggott

**First Bank of Arkansas
Jonesboro, AR**

VOICE: (870) 931-1000
FAX: (870) 931-0055
Population: 46,535

2400 East Highland Drive
P. O. Box 7500
72403

Charter Number: 717
Date: October 29, 1962
County: Craighead

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

First Commercial Corporation, Little Rock, AR

Chm: Wallace W. Fowler
CEO/Pres: Mark Fowler
EVP: Larry Olson

EVP: Jim Yarbrough
VP: Carla Carson
Cont: Diane Steiling

Cash and Due from: 11,053
Federal Funds and Repos: 0
Investments: 115,785
Total Loans: 311,304
Premises and Fixed Assets: 10,342
Other Real Estate: 481
Other Assets: 8,324
Total Assets: 457,289
Total Trust Assets: 0

Deposits: 365,089
Federal Funds and Borrowings: 42,082
Other Liabilities: 5,052
Subordinated Debt: 0
Total Liabilities: 412,223

Total Equity Capital and Reserves: 45,066
Total Liabilities and Capital: 457,289
Number of Shares Outstanding: 10,000

Directors: John W. Allison; Wayne F. Baker; Claud Cash; Jama Fowler; Mark Fowler; Wallace W. Fowler; Raymond Heern; Ed Henry; Al Heringer; Sam W. Hummelstein; Phil Jones; Phyllis Lamberth; Lloyd McCracken, Jr.; Gene Vance; William C. Young, Jr.

Branches in Town: Four

Other Branches: Harrisburg, Trumann (2), Wynne

**Simmons First Bank of Jonesboro
Jonesboro, AR**

VOICE: (870) 933-8000
FAX: (870) 933-2008
Population: 46,535

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

Charter Number: 734
Date: December 22, 1976
County: Craighead

Trust Department: Yes

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Barry K. Ledbetter

VP/Sec: Wayne Bone

Cash and Due from: 5,766
Federal Funds and Repos: 3,125
Investments: 20,453
Total Loans: 98,942
Premises and Fixed Assets: 1,580
Other Real Estate: 362
Other Assets: 2,152
Total Assets: 132,380
Total Trust Assets: 0

Deposits: 115,404
Federal Funds and Borrowings: 4,250
Other Liabilities: 1,754
Subordinated Debt: 0
Total Liabilities: 121,408

Total Equity Capital and Reserves: 10,972
Total Liabilities and Capital: 132,380
Number of Shares Outstanding: 175,000

Directors: Dennis Abell; Larry Bates; Ava Duke; Barry K. Ledbetter; Scott Mixon; David Pyle; Jim Scurlock; Berl A. Smith; Donald Stone; J. C. Vaughn, Jr.; Mark Wimpy

Branches in Town: Three

Other Branches: None

Pine State Bank
Kingsland, AR

VOICE: (870) 348-5657
FAX: (870) 348-1002
Population: 395

First Street
P. O. Box 85
71652-0085

Charter Number: 165
Date: August 22, 1904
County: Cleveland

Trust Department: No

Bank Holding Company

Pine State Bancshares, Inc., Kingsland, AR

Chm/CEO/Pres: M. Don Smith
VP: Diane Grice

Cash: Greg Myers
AVP: Vicki Thompson

Cash and Due from: 545
Federal Funds and Repos: 2,040
Investments: 2,322
Total Loans: 11,057
Premises and Fixed Assets: 314
Other Real Estate: 0
Other Assets: 191
Total Assets: 16,469
Total Trust Assets: 0

Deposits: 15,073
Federal Funds and Borrowings: 0
Other Liabilities: 128
Subordinated Debt: 0
Total Liabilities: 15,201

Total Equity Capital and Reserves: 1,268
Total Liabilities and Capital: 16,469
Number of Shares Outstanding: 3,060

Directors: Greg Myers; James Searcy; M. Don Smith

Branches in Town: None

Other Branches: New Edinburg, Rison

Madison Bank and Trust
Kingston, AR

VOICE: (501) 665-2825
FAX: (501) 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 Villines

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

Cash and Due from: 1,110
Federal Funds and Repos: 65
Investments: 12,442
Total Loans: 19,380
Premises and Fixed Assets: 552
Other Real Estate: 4
Other Assets: 525
Total Assets: 34,078
Total Trust Assets: 2,552

Deposits: 30,988
Federal Funds and Borrowings: 499
Other Liabilities: 217
Subordinated Debt: 0
Total Liabilities: 31,704

Total Equity Capital and Reserves: 2,374
Total Liabilities and Capital: 34,078
Number of Shares Outstanding: 800

Directors: Sumner Brashears; Gary Bunch; Howard Cain, Jr.; Gary Easterling; Dana Samples; Joe Shrum; Tom Shrum; Roland Willshire; Rose Willshire

Branches in Town: None

Other Branches: Huntsville

**The Bank of Lake Village
Lake Village, AR**

VOICE: (870) 265-2241 201 Main Street Charter Number: 675
 FAX: (870) 265-2125 P. O. Box 727 Date: October 14, 1937
 Population: 2,791 71653-0727 County: Chicot
 Home Page: www.searkansas.com/bankoflakevillage

Trust Department: No
 Bank Holding Company
 Southeast Arkansas Bank Corporation, Lake Village, AR

Chm: Charles H. Weissinger, Jr. **SVP/Sec:** Kenneth D. Vandervort
CEO/Pres: Terence J. Alpe **Cash:** Jakie J. Gibson
VChm: Ned Mazzanti

Cash and Due from:	1,858	Deposits:	44,474
Federal Funds and Repos:	0	Federal Funds and Borrowings:	7,374
Investments:	17,592	Other Liabilities:	298
Total Loans:	37,195	Subordinated Debt:	0
Premises and Fixed Assets:	1,916	Total Liabilites:	52,146
Other Real Estate:	125		
Other Assets:	1,055	Total Equity Capital and Reserves:	7,595
Total Assets:	59,741	Total Liabilities and Capital:	59,741
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.; Dr. Marvin D. Loyd; Ned Mazzanti; Joseph J. Pieroni; Kenneth D. Vandervort; Guy Mattingly Weissinger; Charles H. Weissinger, Jr.

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

**Simmons First Bank of South Arkansas
Lake Village, AR**

VOICE: (870) 265-5366 417 Main Street Charter Number: 716
 FAX: (870) 265-5558 P. O. Box 271 Date: June 12, 1962
 Population: 2,791 71653-0271 County: Chicot

Trust Department: Yes
 Bank Holding Company
 Simmons First National Corporation, Pine Bluff, AR

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

Cash and Due from:	2,137	Deposits:	49,163
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	20,462	Other Liabilities:	408
Total Loans:	29,421	Subordinated Debt:	0
Premises and Fixed Assets:	863	Total Liabilites:	49,571
Other Real Estate:	27		
Other Assets:	857	Total Equity Capital and Reserves:	5,196
Total Assets:	54,767	Total Liabilities and Capital:	54,767
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

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

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

River Valley Bank & Trust

Lavaca, AR

VOICE: (501) 452-7906

FAX: (501) 452-0347

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:** G. Danny Williams**SVP:** Larry R. Brown**SVP:** Paulette Chronister**SVP:** Michael Fisher**SVP:** Rick Haggard**CFO/VP:** Sallie Jerry

Cash and Due from: 2,481

Federal Funds and Repos: 905

Investments: 15,327

Total Loans: 52,857

Premises and Fixed Assets: 2,366

Other Real Estate: 325

Other Assets: 731

Total Assets: 74,992

Total Trust Assets: 0

Deposits: 65,334

Federal Funds and Borrowings: 102

Other Liabilities: 460

Subordinated Debt: 0

Total Liabilities: 65,896

Total Equity Capital and Reserves: 9,096

Total Liabilities and Capital: 74,992

Number of Shares Outstanding: 20,849

Directors: Leo Anhalt; Gene E. Bruick; Dewayne Glidewell; Rayburn L. Green; James H. Shields, III; Ronald H. Udouj; G. Danny Williams; Henry Withers**Branches in Town:** None**Other Branches:** Barling, Charleston, Van Buren**Heritage Bank**

Leachville, AR

VOICE: (870) 539-6354

FAX: (870) 539-2213

Population: 1,743

119 South Main

P. O. Box 140

72438-0140

Charter Number: 703

Date: January 23, 1951

County: Mississippi

Trust Department: No

Bank Holding Company

Heritage Capital Corporation, Leachville, AR

Chm: Larry Grisham**Pres/CEO:** Steve May**EVP/COO:** Louis Intres**VP:** Eva Beeler

Cash and Due from: 2,007

Federal Funds and Repos: 2,500

Investments: 5,881

Total Loans: 58,729

Premises and Fixed Assets: 1,701

Other Real Estate: 0

Other Assets: 1,183

Total Assets: 72,001

Total Trust Assets: 0

Deposits: 66,295

Federal Funds and Borrowings: 104

Other Liabilities: 550

Subordinated Debt: 0

Total Liabilities: 66,949

Total Equity Capital and Reserves: 5,052

Total Liabilities and Capital: 72,001

Number of Shares Outstanding: 10,000

Directors: Dr. Ron Burnett; Jim Fulkerson; Dick Gray; Larry Grisham; Louis Intres; Steve May; Leon Swihart**Branches in Town:** None**Other Branches:** Caraway, Jonesboro, Monette

Little River Bank
Lepanto, AR

VOICE: (870) 475-2306
FAX: (870) 475-3070
Population: 2,033

202 Greenwood
P. O. Box 340
72354-0340

Charter Number: 498
Date: November 21, 1919
County: Poinsett

Trust Department: Yes

Bank Holding Company

Little River Bancshares, Inc., Lepanto, AR

CEO/Pres: Grady Watkins, Jr.
SVP/Cash: Blanche Nash
VP: Lois Criddle

VP: Billy Lee Powell
VP: Ara Sharp

Cash and Due from:1,283
Federal Funds and Repos:1,520
Investments: 16,443
Total Loans: 15,770
Premises and Fixed Assets:.....516
Other Real Estate: 0
Other Assets:480
Total Assets: 36,012
Total Trust Assets: 0

Deposits:29,631
Federal Funds and Borrowings: 0
Other Liabilities: 181
Subordinated Debt: 0
Total Liabilities:29,812
Total Equity Capital and Reserves: 6,200
Total Liabilities and Capital:36,012
Number of Shares Outstanding: 10,000

Directors: Julianne P. Ingram; W. K. Ingram, Jr.; Junaway Payne; Ben Perry; Ernest B. Portis; Juliet J. Portis; Danette P. Watkins; Henry Watkins; Grady Watkins, Jr.

Branches in Town: None

Other Branches: None

Peoples Bank & Loan Co.
Lewisville, AR

VOICE: (870) 921-4244
FAX: (870) 921-4336
Population: 1,424

305 Spruce
P. O. Box 1100
71845-1100

Charter Number: 347
Date: August 25, 1911
County: Lafayette

Member of Federal Reserve System

Trust Department: No

Bank Holding Company

First United Bancshares, Inc., El Dorado, AR

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

VP/Cash: Venora Hooper

Cash and Due from:997
Federal Funds and Repos:400
Investments: 16,373
Total Loans: 12,026
Premises and Fixed Assets:.....604
Other Real Estate: 0
Other Assets:821
Total Assets: 31,221
Total Trust Assets: 0

Deposits:27,987
Federal Funds and Borrowings: 0
Other Liabilities: 225
Subordinated Debt: 0
Total Liabilities:28,212
Total Equity Capital and Reserves: 3,009
Total Liabilities and Capital:31,221
Number of Shares Outstanding: 4,000

Directors: Phil Alford, Jr.; Charles Black; Richard B. Burton; O. M. Covington; John Robert Graves; Dennis Ramsey; Wilma Willbanks

Branches in Town: None

Other Branches: None

**Bank of Lincoln
Lincoln, AR**

VOICE: (501) 824-3232
FAX: (501) 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
VP/Cash: Rebecca Williams

Cash and Due from: 3,425
Federal Funds and Repos: 4,675
Investments: 12,236
Total Loans: 52,948
Premises and Fixed Assets: 1,006
Other Real Estate: 297
Other Assets: 1,285
Total Assets: 75,872
Total Trust Assets: 0

Deposits: 68,032
Federal Funds and Borrowings: 598
Other Liabilities: 278
Subordinated Debt: 0
Total Liabilities: 68,908
Total Equity Capital and Reserves: 6,964
Total Liabilities and Capital: 75,872
Number of Shares Outstanding: 8,000

Directors: Kenneth D. Cox; Wanda K. Irwin; Herbert A. Lewis; Clark C. McClinton; Loyd R. Swope

Branches in Town: None

Other Branches: Prairie Grove

**Arkansas Bankers' Bank
Little Rock, AR**

VOICE: (501) 371-0535
FAX: (501) 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: John E. Lock, Sr.

SVP: Boyd Rothwell
VP: Janet Nash
VP/Cash: Mary Jane Luter

Cash and Due from: 2,772
Federal Funds and Repos: 7,910
Investments: 27,142
Total Loans: 10,945
Premises and Fixed Assets: 508
Other Real Estate: 0
Other Assets: 568
Total Assets: 49,845
Total Trust Assets: 0

Deposits: 38,549
Federal Funds and Borrowings: 5,634
Other Liabilities: 308
Subordinated Debt: 0
Total Liabilities: 44,491
Total Equity Capital and Reserves: 5,354
Total Liabilities and Capital: 49,845
Number of Shares Outstanding: 50,000

Directors: Lunsford W. Bridges; Martin Carpenter; Thomas H. Grumbles; Joe S. Hiatt; Bill B. May; S. Denny Smith; Lindley V. Smith, Jr.

Branches in Town: None

Other Branches: None

Bank of Little Rock
Little Rock, AR

VOICE: (501) 376-0800
FAX: (501) 376-1642
Population: 175,795

200 North State Street
P. O. Box 34090
72203

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

Trust Department: Yes

Bank Holding Company
Little Rock Bankshares, Little Rock, AR

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

VP/Cash: Lee A. Swearingen

Cash and Due from:2,613
Federal Funds and Repos:2,785
Investments: 12,236
Total Loans: 43,332
Premises and Fixed Assets:2,979
Other Real Estate:199
Other Assets:1,218
Total Assets: 65,362
Total Trust Assets: 0

Deposits:58,062
Federal Funds and Borrowings: 0
Other Liabilities:374
Subordinated Debt: 0
Total Liabilities:58,436

Total Equity Capital and Reserves: 6,926
Total Liabilities and Capital:65,362
Number of Shares Outstanding: 100,000

Directors: J. Harry Leggett; Eugene L. Maris; James M. May; Stephen W. Plunkett; Steve C. Russell; George G. Worthen

Branches in Town: Two

Other Branches: None

The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000
FAX: (501) 228-6006
Population: 175,795

12224 Chenal Parkway
P. O. Box 8210
72221

Charter Number: 771
Date: July 30, 1997
County: Pulaski

Trust Department: Yes

Bank Holding Company
None

Pres: Joseph B. Ford
SVP: Bonnie Crocheron
SVP: Harold Hampton

SVP: Kyle Patton
VP: Susan Anderson
VP: Charles Miller

Cash and Due from:766
Federal Funds and Repos: 0
Investments:5,640
Total Loans: 17,398
Premises and Fixed Assets:977
Other Real Estate: 0
Other Assets:535
Total Assets: 25,316
Total Trust Assets: 0

Deposits:19,639
Federal Funds and Borrowings: 1,840
Other Liabilities:106
Subordinated Debt: 0
Total Liabilities:21,585

Total Equity Capital and Reserves: 3,731
Total Liabilities and Capital:25,316
Number of Shares Outstanding:32,013

Directors: Melinda Ballard; Joseph B. Ford; Jack Hartsell; Joseph Wilkes Park; William Brad Pierce; Boyd Rothwell; Richard Schwartz; Warren Stephenson

Branches in Town: None

Other Branches: None

Central Bank & Trust
Little Rock, AR

VOICE: (501) 374-7777
FAX: (501) 374-2079
Population: 175,795

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

Charter Number: 753
Date: November 30, 1990
County: Pulaski

Trust Department: Yes

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

Chm/CEO: Ron W. Strother
Pres: William G. Roehrenbeck

SVP: Roger Steging
CFO: Robert L. Robinson, IV

Cash and Due from: 4,447
Federal Funds and Repos: 6,950
Investments: 18,605
Total Loans: 47,836
Premises and Fixed Assets: 1,844
Other Real Estate: 46
Other Assets: 1,499
Total Assets: 81,227
Total Trust Assets: 0

Deposits: 68,413
Federal Funds and Borrowings: 4,469
Other Liabilities: 462
Subordinated Debt: 0
Total Liabilities: 73,344
Total Equity Capital and Reserves: 7,883
Total Liabilities and Capital: 81,227
Number of Shares Outstanding: 20,000

Directors: Bryan Pitts; Kay Pitts; William G. Roehrenbeck; Ron W. Strother; Charles Wilson; Robert M. Wilson, Sr.

Branches in Town: Two

Other Branches: North Little Rock

Eagle Bank & Trust Company
Little Rock, AR

VOICE: (501) 223-2000
FAX: (501) 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/Cash/TO: Randall K. Herlocker
SVP: Laura Bogoslavsky

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

Cash and Due from: 3,184
Federal Funds and Repos: 0
Investments: 16,793
Total Loans: 28,994
Premises and Fixed Assets: 701
Other Real Estate: 0
Other Assets: 503
Total Assets: 50,175
Total Trust Assets: 73

Deposits: 44,107
Federal Funds and Borrowings: 960
Other Liabilities: 361
Subordinated Debt: 0
Total Liabilities: 45,428
Total Equity Capital and Reserves: 4,747
Total Liabilities and Capital: 50,175
Number of Shares Outstanding: 8,000

Directors: Stanley Hastings; Harry L. Hastings, Jr.; Randall K. Herlocker; Horace Jewell; Catherine H. Owen

Branches in Town: None

Other Branches: Gravel Ridge, Sherwood
(3)

Pinnacle Bank
Little Rock, AR

VOICE: (501) 614-5000
FAX: (501) 614-5005
Population: 175,795

2610 Cantrell Road
P. O. Box 8120
72203-8120

Charter Number: 766
Date: January 1, 1997
County: Pulaski

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

Pinnacle Bancshares, Inc., Little Rock, AR

CEO/Pres: Robert M. Althoff
SVP: Dabbs Cavin

SVP/CFO: Thomas C. Evans

Cash and Due from:755
Federal Funds and Repos:2,180
Investments:9,495
Total Loans: 30,083
Premises and Fixed Assets:194
Other Real Estate: 0
Other Assets:469
Total Assets: 43,176
Total Trust Assets: 0

Deposits:36,321
Federal Funds and Borrowings: 0
Other Liabilities: 144
Subordinated Debt: 0
Total Liabilities:36,465
Total Equity Capital and Reserves: 6,711
Total Liabilities and Capital:43,176
Number of Shares Outstanding:20,000

Directors: Robert M. Althoff; Gus J. Blass, III; William L. Cravens; Scott T. Ford; Jeff Fox; Keith Jackson; Richard N. Massey; David Snowden, Jr.

Branches in Town: One

Other Branches: None

Pulaski Bank And Trust Company
Little Rock, AR

VOICE: (501) 661-7700
FAX: (501) 661-7857
Population: 175,795

5800 R Street
P. O. Box 7299
72207-7299

Charter Number: 710
Date: August 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/TO: Robert C. Magee
Pres: William C. Scholl
SVP: Judy Beaumont

SVP: Jerry Duncan
SVP: Jim Linsky
SVP: Micky Rigby
SVP/Cash: Janet Moore

Cash and Due from: 12,381
Federal Funds and Repos: 0
Investments: 32,473
Total Loans: 188,982
Premises and Fixed Assets: 11,855
Other Real Estate:1,460
Other Assets: 11,593
Total Assets: 258,744
Total Trust Assets: 102,166

Deposits: 226,623
Federal Funds and Borrowings: 7,957
Other Liabilities:4,697
Subordinated Debt: 0
Total Liabilities: 239,277
Total Equity Capital and Reserves:19,467
Total Liabilities and Capital: 258,744
Number of Shares Outstanding: 1,850

Directors: J. Hunter East; James C. East; Robert C. Magee; Bob Russell; William C. Scholl; Kent Westbrook, M.D.; Mark V. Williamson

Branches in Town: Five

Other Branches: North Little Rock

Bank of Lockesburg
Lockesburg, AR

VOICE: (870) 289-4071

103 West Main

Charter Number: 746

FAX: (870) 289-2330

P. O. Box 118

Date: May 31, 1985

Population: 608

71846-0118

County: Sevier

Trust Department: No

Bank Holding Company

DeWitt First Bankshares Corporation, DeWitt, AR

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

Cash and Due from: 853

Deposits:..... 17,855

Federal Funds and Repos:..... 2,880

Federal Funds and Borrowings: 0

Investments:..... 7,375

Other Liabilities: 84

Total Loans: 9,538

Subordinated Debt: 0

Premises and Fixed Assets: 164

Total Liabilities: 17,939

Other Real Estate:..... 0

Total Equity Capital and Reserves: 3,153

Other Assets: 282

Total Liabilities and Capital: 21,092

Total Assets: 21,092

Number of Shares Outstanding:..... 2,500

Total Trust Assets:..... 0

Directors: Georgea Greaves; 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

VOICE: (501) 676-3106

101 South Center Street

Charter Number: 670

FAX: (501) 676-5046

P. O. Box 320

Date: March 9, 1935

Population: 4,022

72086-0320

County: Lonoke

Trust Department: No

Bank Holding Company

Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr.**VP:** Steve Clark**CEO/Pres:** David R. Estes**Cash:** Beverly Clement**EVP:** Tracy M. French**Sec:** Karen K. Hardke

Cash and Due from: 1,604

Deposits:..... 77,500

Federal Funds and Repos:..... 410

Federal Funds and Borrowings: 6,619

Investments:..... 41,212

Other Liabilities: 451

Total Loans: 44,089

Subordinated Debt: 0

Premises and Fixed Assets: 2,979

Total Liabilities: 84,570

Other Real Estate:..... 0

Total Equity Capital and Reserves: 7,064

Other Assets: 1,340

Total Liabilities and Capital: 91,634

Total Assets: 91,634

Number of Shares Outstanding:..... 16,000

Total Trust Assets:..... 0

Directors: Robert Bailey; Neil Bennett, Jr.; Neil Bennett, Sr.; Wayne Bennett, Jr.;
Wayne Bennett, Sr.; Richard Bransford; David R. Estes; William J. Fletcher, Jr.; J.
Walls McCrary; Joe P. Melton; Mart Thaxton

Branches in Town: One**Other Branches:** Carlisle

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

VOICE: (870) 235-7000
FAX: (870) 235-7010
Population: 11,151

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

Charter Number: 217
Date: September 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

CFO/VP: Kevin Chapman
VP: Steven Bledsoe
VP: Becky Palmer
VP: Scott White

Cash and Due from:8,193
Federal Funds and Repos: 0
Investments: 162,770
Total Loans: 168,208
Premises and Fixed Assets:5,517
Other Real Estate: 90
Other Assets:9,782
Total Assets: 354,560
Total Trust Assets: 56,147

Deposits: 314,691
Federal Funds and Borrowings: 8,519
Other Liabilities:2,267
Subordinated Debt: 0
Total Liabilities: 325,477

Total Equity Capital and Reserves:29,083
Total Liabilities and Capital: 354,560
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: Camden (4), Springhill

**Horizon Bank of Columbia County
Magnolia, AR**

VOICE: (870) 234-7039
FAX: (870) 234-3794
Population: 11,151

305 North Jackson
P. O. Box 647
71753

Charter Number: 767
Date: December 2, 1996
County: Columbia

Trust Department: No

Bank Holding Company
Horizon Bancorp of South Arkansas, Magnolia, AR

Chm: Ross M. Whipple
CEO/Pres: Marcus J. McCain

Cont: Kathie L. Bledsoe
AVP/Cash: Ellen Smith

Cash and Due from:1,572
Federal Funds and Repos:340
Investments: 18,892
Total Loans: 15,838
Premises and Fixed Assets:1,236
Other Real Estate: 0
Other Assets:595
Total Assets: 38,473
Total Trust Assets: 0

Deposits:26,514
Federal Funds and Borrowings: 8,000
Other Liabilities:137
Subordinated Debt: 0
Total Liabilities:34,651

Total Equity Capital and Reserves: 3,822
Total Liabilities and Capital:38,473
Number of Shares Outstanding: 0

Directors: Kathie L. Bledsoe; John Bryant; Marcus J. McCain; Ross M. Whipple

Branches in Town: None

Other Branches: Waldo

**The Peoples Bank
Magnolia, AR**

VOICE: (870) 234-5777
FAX: (870) 234-3384
Population: 11,151

500 North Jackson
P. O. Box 340
71753

Charter Number: 313
Date: June 22, 1910
County: Columbia

Trust Department: Yes

Bank Holding Company
Golden Oaks Bancshares, Inc., Magnolia, AR

Chm/CEO/TO: Harold H. Fincher
Pres: Mary L. Baird

VP: R. H. "Bob" Genestet
VP/Cash: Jill McClinton

Cash and Due from: 4,279
Federal Funds and Repos: 305
Investments: 9,018
Total Loans: 30,108
Premises and Fixed Assets: 1,730
Other Real Estate: 83
Other Assets: 362
Total Assets: 45,885
Total Trust Assets: 0

Deposits: 41,071
Federal Funds and Borrowings: 0
Other Liabilities: 130
Subordinated Debt: 0
Total Liabilities: 41,201
Total Equity Capital and Reserves: 4,684
Total Liabilities and Capital: 45,885
Number of Shares Outstanding: 10,000

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

Branches in Town: One

Other Branches: Emerson, McNeil, Waldo

**Horizon Bank
Malvern, AR**

VOICE: (501) 332-6966
FAX: (501) 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
Ameribanc, Inc., St. Louis, MO

Chm/CEO: Ross M. Whipple
Pres: Don Tackett

SVP/Cash: Kathie L. Bledsoe

Cash and Due from: 105
Federal Funds and Repos: 21,800
Investments: 0
Total Loans: 0
Premises and Fixed Assets: 26
Other Real Estate: 0
Other Assets: 0
Total Assets: 21,931
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 8
Other Liabilities: 203
Subordinated Debt: 0
Total Liabilities: 211
Total Equity Capital and Reserves: 21,720
Total Liabilities and Capital: 21,931
Number of Shares Outstanding: 12,000

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

Branches in Town: One

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

Southern State Bank
Malvern, AR

VOICE: (501) 332-2462
 FAX: (501) 332-8437
 Population: 9,256

521 East Page
 P. O. Box 340
 72104-0400

Charter Number: 763
 Date: December 31, 1992
 County: Hot Spring

Trust Department: No

Bank Holding Company
 Southern State Bancshares, Inc., Malvern, AR

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

VP: Sue Stinnett
Cash: Karon Wheatley

Cash and Due from:1,102
 Federal Funds and Repos:3,455
 Investments: 11,650
 Total Loans:..... 24,874
 Premises and Fixed Assets:.....491
 Other Real Estate: 99
 Other Assets:733
 Total Assets: 42,404
 Total Trust Assets: 0

Deposits:38,215
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 182
 Subordinated Debt:..... 0
 Total Liabilities:.....38,397
 Total Equity Capital and Reserves: 4,007
 Total Liabilities and Capital:42,404
 Number of Shares Outstanding:15,906

Directors: Don Allen; Mark Kindy; Frank R. McClure; Martha McClure; W. Henry McClure; Glenville Rhodes; Donald A. Walsh; A. J. Wilks; Chris E. Williams

Branches in Town: One

Other Branches: None

The Merchants and Planters Bank
Manila, AR

VOICE: (870) 561-4427
 FAX: (870) 561-3384
 Population: 2,635

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

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

Trust Department: No

Bank Holding Company
 None

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

VP: Danny Robbins
Cash: Norma Jackson

Cash and Due from:1,255
 Federal Funds and Repos:3,740
 Investments:5,804
 Total Loans:..... 13,499
 Premises and Fixed Assets:.....125
 Other Real Estate: 0
 Other Assets:318
 Total Assets: 24,741
 Total Trust Assets: 0

Deposits:21,299
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 205
 Subordinated Debt:..... 0
 Total Liabilities:.....21,504
 Total Equity Capital and Reserves: 3,237
 Total Liabilities and Capital:24,741
 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**

VOICE: (501) 928-4418
FAX: (501) 928-5149
Population: 1,018

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

Charter Number: 678
Date: February 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: 767
Federal Funds and Repos: 2,325
Investments: 9,761
Total Loans: 21,119
Premises and Fixed Assets: 409
Other Real Estate: 1
Other Assets: 902
Total Assets: 35,284
Total Trust Assets: 0

Deposits: 31,738
Federal Funds and Borrowings: 0
Other Liabilities: 161
Subordinated Debt: 0
Total Liabilites: 31,899
Total Equity Capital and Reserves: 3,385
Total Liabilities and Capital: 35,284
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

**Marked Tree Bank
Marked Tree, AR**

VOICE: (870) 358-2600
FAX: (870) 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: Frank Brunner, Jr.
Pres: E. Ritter Arnold

VP: Martha Williams
Treas/Sec: Phillip Marshall

Cash and Due from: 1,141
Federal Funds and Repos: 3,905
Investments: 8,301
Total Loans: 22,552
Premises and Fixed Assets: 331
Other Real Estate: 0
Other Assets: 458
Total Assets: 36,688
Total Trust Assets: 0

Deposits: 32,069
Federal Funds and Borrowings: 100
Other Liabilities: 355
Subordinated Debt: 0
Total Liabilites: 32,524
Total Equity Capital and Reserves: 4,164
Total Liabilities and Capital: 36,688
Number of Shares Outstanding: 2,500

Directors: E. Ritter Arnold; Mary Ann Arnold; Frank Brunner, Jr.; Helen Brunner; Louis H. Goad; Pat Jackson; Phillip Marshall

Branches in Town: None

Other Branches: None

Bank of McCrory
McCrory, AR

VOICE: (870) 731-2521
 FAX: (870) 731-2859
 Population: 1,971

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

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

Trust Department: Yes

Bank Holding Company

M. D. Thompson & Son Co., McCrory, AR

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

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

Cash and Due from:1,535
 Federal Funds and Repos:6,200
 Investments: 23,478
 Total Loans: 31,097
 Premises and Fixed Assets:541
 Other Real Estate: 0
 Other Assets: 1,065
 Total Assets: 63,916
 Total Trust Assets:175

Deposits:53,643
 Federal Funds and Borrowings: 0
 Other Liabilities: 528
 Subordinated Debt: 0
 Total Liabilities:54,171
 Total Equity Capital and Reserves: 9,745
 Total Liabilities and Capital:63,916
 Number of Shares Outstanding:20,000

Directors: Ian Arnof; Donald Cain; Edwin B. Conner, Jr.; Jerry M. Dyer; John D. Eldridge; John D. Eldridge, III; Fletcher C. Lewis; G. L. Morris, Jr.; H. Ripley Thompson; John G. Thompson; Vance M. Thompson, III

Branches in Town: None

Other Branches: Augusta

McGehee Bank
McGehee, AR

VOICE: (870) 222-3151
 FAX: (870) 222-6159
 Population: 4,997

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

Charter Number: 661
 Date: December 5, 1933
 County: Desha

Home Page: www.mcgeheebank.com

Trust Department: Yes

Bank Holding Company

Southeast Financial Bankstock Corporation, McGehee, AR

Chm: Sam Bowman
CEO/Pres: William W. Bowman
VChm: John H. Potter, Jr.

EVP/TO: James M. Smith
VP: Phillip Privett
Cash: Stephen Wilson

Cash and Due from:5,911
 Federal Funds and Repos:5,650
 Investments: 29,292
 Total Loans: 42,290
 Premises and Fixed Assets:325
 Other Real Estate:702
 Other Assets: 1,176
 Total Assets: 85,346
 Total Trust Assets: 33,549

Deposits:67,432
 Federal Funds and Borrowings: 0
 Other Liabilities: 573
 Subordinated Debt: 0
 Total Liabilities:68,005
 Total Equity Capital and Reserves:17,341
 Total Liabilities and Capital:85,346
 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 M. Smith

Branches in Town: One

Other Branches: Arkansas City, Tillar, Watson

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

VOICE: (870) 368-4205
FAX: (870) 368-4641
Population: 1,562

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

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

Trust Department: No

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

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

SVP: Judy D. Sanders

Cash and Due from: 2,203
Federal Funds and Repos: 0
Investments: 17,885
Total Loans: 51,838
Premises and Fixed Assets: 1,777
Other Real Estate: 76
Other Assets: 920
Total Assets: 74,699
Total Trust Assets: 0

Deposits: 66,858
Federal Funds and Borrowings: 0
Other Liabilities: 401
Subordinated Debt: 0
Total Liabilities: 67,259

Total Equity Capital and Reserves: 7,440
Total Liabilities and Capital: 74,699
Number of Shares Outstanding: 80,000

Directors: W. Wesley Arnold; Brenda K. Barnes; Thomas C. Colegrove; Harlin Hames; Jim Harwood; 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**

VOICE: (501) 394-2211
FAX: (501) 394-3809
Population: 5,475

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

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

Home Page: www.mena-ark.com/union/index.htm

Trust Department: No

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

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

SVP: Jesse Sullivan
VP: Sarah Curry
VP/Cash: Ruby Lunsford

Cash and Due from: 2,813
Federal Funds and Repos: 870
Investments: 31,550
Total Loans: 79,579
Premises and Fixed Assets: 2,689
Other Real Estate: 145
Other Assets: 1,527
Total Assets: 119,173
Total Trust Assets: 0

Deposits: 102,515
Federal Funds and Borrowings: 2,140
Other Liabilities: 587
Subordinated Debt: 0
Total Liabilities: 105,242

Total Equity Capital and Reserves: 13,931
Total Liabilities and Capital: 119,173
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

VOICE: (870) 486-5493
 FAX: (870) 486-2250
 Population: 1,115

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

Charter Number: 673
 Date: December 29, 1936
 County: Craighead

Home Page: www.msbank.com
 Member of Federal Reserve System
 Trust Department: Yes
 Bank Holding Company
 MSB Shares, Inc., Monette, AR

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

EVP: Terry Frierson
VP/TO: Steve Baker

Cash and Due from: 6,182
 Federal Funds and Repos: 6,150
 Investments: 45,428
 Total Loans: 144,151
 Premises and Fixed Assets: 5,211
 Other Real Estate: 333
 Other Assets: 3,531
 Total Assets: 210,986
 Total Trust Assets: 18,324

Deposits: 192,728
 Federal Funds and Borrowings: 0
 Other Liabilities: 2,958
 Subordinated Debt: 0
 Total Liabilities: 195,686
 Total Equity Capital and Reserves: 15,300
 Total Liabilities and Capital: 210,986
 Number of Shares Outstanding: 4,000

Directors: Hugh Atwood; Shirley Bronaugh; Nancy Chrisman; Warren Dupew; Carolyn Frierson; Terry Frierson; Beverly McCollum; Robert Schuchardt; Revis G. Stewart; J. E. Story; Bobby G. Wood

Branches in Town: One

Other Branches: Jonesboro (5)

Commercial Bank & Trust Company
Monticello, AR

VOICE: (870) 367-6221
 FAX: (870) 367-7700
 Population: 8,116

212 West Gaines Street
 P. O. Box 150
 71657-0150

Charter Number: 396
 Date: November 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: Gene Gates
SVP/TO: Rusty Smith
VP: Michael Efird

Cash and Due from: 8,619
 Federal Funds and Repos: 0
 Investments: 26,595
 Total Loans: 65,742
 Premises and Fixed Assets: 1,504
 Other Real Estate: 259
 Other Assets: 1,280
 Total Assets: 103,999
 Total Trust Assets: 6,967

Deposits: 91,988
 Federal Funds and Borrowings: 733
 Other Liabilities: 771
 Subordinated Debt: 0
 Total Liabilities: 93,492
 Total Equity Capital and Reserves: 10,507
 Total Liabilities and Capital: 103,999
 Number of Shares Outstanding: 8,000

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

Branches in Town: Three

Other Branches: None

Union Bank And Trust Company
Monticello, AR

VOICE: (870) 460-6400
 FAX: (870) 460-6464
 Population: 8,116

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

Charter Number: 448
 Date: September 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: 5,937
 Federal Funds and Repos: 12,895
 Investments: 31,284
 Total Loans: 82,891
 Premises and Fixed Assets: 2,076
 Other Real Estate: 113
 Other Assets: 1,960
 Total Assets: 137,156
 Total Trust Assets: 12,322

Deposits: 121,784
 Federal Funds and Borrowings: 1,465
 Other Liabilities: 1,169
 Subordinated Debt: 0
 Total Liabilities: 124,418

Total Equity Capital and Reserves: 12,738
 Total Liabilities and Capital: 137,156
 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: Two

Other Branches: Warren, Wilmar

The Bank of Montgomery County
Mount Ida, AR

VOICE: (870) 867-3148
 FAX: (870) 867-4333
 Population: 775

George Street
 P. O. Box 1228
 71957-0435

Charter Number: 617
 Date: November 26, 1930
 County: Montgomery

Trust Department: No

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

Chm/CEO/Pres: Daniel C. Horton

Cash: Hettie Abernathy

Cash and Due from: 2,534
 Federal Funds and Repos: 0
 Investments: 24,230
 Total Loans: 43,186
 Premises and Fixed Assets: 493
 Other Real Estate: 0
 Other Assets: 1,020
 Total Assets: 71,463
 Total Trust Assets: 0

Deposits: 57,557
 Federal Funds and Borrowings: 3,395
 Other Liabilities: 241
 Subordinated Debt: 0
 Total Liabilities: 61,193

Total Equity Capital and Reserves: 10,270
 Total Liabilities and Capital: 71,463
 Number of Shares Outstanding: 4,000

Directors: A. L. Banta; Bill Barnes; Joe Brakefield, Jr.; Harold Campbell; 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**

VOICE: (870) 425-2166
FAX: (870) 424-4353
Population: 9,027

Ninth & Baker Streets
P. O. Box 1906
72654-1906

Charter Number: 147
Date: August 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

EVP: Tim Coleman
TO: Paul E. Johnson

Cash and Due from:5,946
Federal Funds and Repos: 0
Investments: 81,713
Total Loans: 128,429
Premises and Fixed Assets:3,715
Other Real Estate:444
Other Assets:3,103
Total Assets: 223,350
Total Trust Assets: 48,140

Deposits: 198,949
Federal Funds and Borrowings: 757
Other Liabilities:2,056
Subordinated Debt: 0
Total Liabilities: 201,762

Total Equity Capital and Reserves:21,588
Total Liabilities and Capital: 223,350
Number of Shares Outstanding: 110,000

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: Two

Other Branches: Bull Shoals, Gassville

**Bank of Mountain View
Mountain View, AR**

VOICE: (870) 269-3815
FAX: (870) 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: Leo Sutterfield
VP/Cash: Ron Sims

Cash and Due from:2,468
Federal Funds and Repos:9,000
Investments: 41,584
Total Loans: 53,901
Premises and Fixed Assets:1,039
Other Real Estate: 60
Other Assets:1,931
Total Assets: 109,983
Total Trust Assets: 0

Deposits:91,131
Federal Funds and Borrowings: 0
Other Liabilities: 501
Subordinated Debt: 0
Total Liabilities:91,632

Total Equity Capital and Reserves:18,351
Total Liabilities and Capital: 109,983
Number of Shares Outstanding: 4,000

Directors: Glen Hinkle; James G. Hinkle; Kenneth Sutton

Branches in Town: One

Other Branches: None

**Bank of Mulberry
Mulberry, AR**

VOICE: (501) 997-1154
FAX: (501) 997-1161
Population: 1,448

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

Charter Number: 81
Date: January 15, 1902
County: Crawford

Member of Federal Reserve System

Trust Department: No

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

Chm: Betty Feller
CEO/Pres: Lex Golden

SVP/Aud: Dianna J. Millsap
VP/Cash: Alex Golden

Cash and Due from: 1,956
Federal Funds and Repos: 1,291
Investments: 7,131
Total Loans: 29,982
Premises and Fixed Assets: 781
Other Real Estate: 14
Other Assets: 537
Total Assets: 41,692
Total Trust Assets: 0

Deposits: 37,122
Federal Funds and Borrowings: 187
Other Liabilities: 1,105
Subordinated Debt: 0
Total Liabilities: 38,414
Total Equity Capital and Reserves: 3,278
Total Liabilities and Capital: 41,692
Number of Shares Outstanding: 4,000

Directors: Robert R. Baker; Jerry Dickerson; Betty Feller; Lex Golden; Randy Hollis; John Hunter; L. Jan Nordin; Steven D. Riggs; Tim Wise

Branches in Town: One

Other Branches: None

**Diamond State Bank
Murfreesboro, AR**

VOICE: (870) 285-2172
FAX: (870) 285-2755
Population: 1,542

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

Charter Number: 175
Date: December 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: 4,455
Federal Funds and Repos: 4,125
Investments: 20,618
Total Loans: 68,339
Premises and Fixed Assets: 2,426
Other Real Estate: 388
Other Assets: 1,959
Total Assets: 102,310
Total Trust Assets: 0

Deposits: 92,751
Federal Funds and Borrowings: 0
Other Liabilities: 397
Subordinated Debt: 0
Total Liabilities: 93,148
Total Equity Capital and Reserves: 9,162
Total Liabilities and Capital: 102,310
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: DeQueen, Dierks, Mineral Springs, Nashville

**Merchants & Planters Bank
Newport, AR**

VOICE: (870) 523-3601
FAX: (870) 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 L. Dillion
SVP: Carla Stiger

SVP/Cash: Patricia Davis
VP: Jerry Brightwell
VP: Mark Skelton

Cash and Due from:6,862
Federal Funds and Repos: 40
Investments: 25,981
Total Loans: 58,352
Premises and Fixed Assets:3,194
Other Real Estate: 35
Other Assets: 2,343
Total Assets: 96,807
Total Trust Assets:6,763

Deposits:87,027
Federal Funds and Borrowings: 0
Other Liabilities: 629
Subordinated Debt: 0
Total Liabilities:87,656

Total Equity Capital and Reserves: 9,151
Total Liabilities and Capital:96,807
Number of Shares Outstanding: 9,000

Directors: Morris Bowman; Thomas R. Curtner; Terry L. Dillon; 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: Batesville (3), McCrory, Pleasant Plains

**American State Bank
Osceola, AR**

VOICE: (870) 563-2265
FAX: (870) 563-3699
Population: 8,930

749 West Keiser Street
P. O. Box 647
72370-3505

Charter Number: 262
Date: October 3, 1908
County: Mississippi

Trust Department: No

Bank Holding Company

ASB Corporation, Jonesboro, AR

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

VP/Cash: Alice Griffin

Cash and Due from:1,644
Federal Funds and Repos: 0
Investments:5,075
Total Loans: 25,915
Premises and Fixed Assets:2,882
Other Real Estate: 0
Other Assets:472
Total Assets: 35,988
Total Trust Assets: 0

Deposits:30,389
Federal Funds and Borrowings: 2,000
Other Liabilities: 197
Subordinated Debt: 0
Total Liabilities:32,586

Total Equity Capital and Reserves: 3,402
Total Liabilities and Capital:35,988
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: Jonesboro, Keiser, Wilson

**The Planters Bank
Osceola, AR**

VOICE: (870) 563-2666
FAX: (870) 563-3436
Population: 8,930

1300 West 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: Stephen Cox
VChm: G. L. Lieblong

Pres: Danny Gipson
Cash: Nancy Hall

Cash and Due from: 2,055
Federal Funds and Repos: 0
Investments: 10,485
Total Loans: 38,928
Premises and Fixed Assets: 1,195
Other Real Estate: 65
Other Assets: 1,094
Total Assets: 53,822
Total Trust Assets: 0

Deposits: 48,498
Federal Funds and Borrowings: 55
Other Liabilities: 424
Subordinated Debt: 0
Total Liabilities: 48,977

Total Equity Capital and Reserves: 4,845
Total Liabilities and Capital: 53,822
Number of Shares Outstanding: 20,000

Directors: Paul Billings; Stephen Cox; Virginia Cox; Danny Gipson; G. L. Lieblong; Charles J. Lowrance, IV; Dewey Neely; John Newcomb; Sloan Rainwater; William I. Rainwater, Jr.; William I. Rainwater, Sr.; Lowell Winston, Jr.

Branches in Town: One

Other Branches: None

**Bank of the Ozarks, wca
Ozark, AR**

VOICE: (501) 667-2181
FAX: (501) 667-5622
Population: 3,330

600 West Commercial
P. O. Box 196
72949-0196

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

Trust Department: Yes

Bank Holding Company
Bank of the Ozarks, Inc., Little Rock, AR

Chm/CEO: George G. Gleason, II
VChm: James Patridge
Pres: Mark D. Ross
EVP: Susan Grobmyer

EVP: Marnie Oldner
EVP/TO: Aubrey Avants
SVP: Betty Thomason
CFO: Paul E. Moore

Cash and Due from: 10,209
Federal Funds and Repos: 0
Investments: 54,760
Total Loans: 217,154
Premises and Fixed Assets: 17,496
Other Real Estate: 281
Other Assets: 3,055
Total Assets: 302,955
Total Trust Assets: 36,468

Deposits: 229,805
Federal Funds and Borrowings: 35,263
Other Liabilities: 1,655
Subordinated Debt: 0
Total Liabilities: 266,723

Total Equity Capital and Reserves: 36,232
Total Liabilities and Capital: 302,955
Number of Shares Outstanding: 27,399

Directors: Roger Collins; C. E. Dougan; Robert East; Linda D. Gleason; George G. Gleason, II; O. Porter Hillard; Henry Mariani; James Patridge; R. L. Qualls; Mark D. Ross; Kenneth Smith

Branches in Town: One

Other Branches: Alma, Altus, Clarksville (2), Fort Smith, Mulberry, Paris, Van Buren

**Bank of Paragould
Paragould, AR**

VOICE: (870) 236-7000
FAX: (870) 240-8543
Population: 18,540

3005 West Kingshighway
P. O. Box 1547
72451-1547

Charter Number: 35
Date: September 19, 1895
County: Greene

Trust Department: No
Bank Holding Company
Security State Bancshares, Inc., Charleston, MO

CEO/Pres: Glen Burnett
VP: Renee Faughn

Cash: Angela Young

Cash and Due from: 0
Federal Funds and Repos:2,850
Investments: 0
Total Loans: 0
Premises and Fixed Assets:..... 0
Other Real Estate: 0
Other Assets:150
Total Assets:3,000
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 0
Other Liabilities: 0
Subordinated Debt: 0
Total Liabilites: 0
Total Equity Capital and Reserves: 3,000
Total Liabilities and Capital: 3,000
Number of Shares Outstanding:12,500

Directors: Don Burnett; Glen Burnett; Clayton Vandivort

Branches in Town: None

Other Branches: None

**Peoples Bank
Paragould, AR**

VOICE: (870) 236-7623
FAX: (870) 236-7492
Population: 18,540

300 West Emerson
P. O. Box 490
72451

Charter Number: 762
Date: September 13, 1991
County: Greene

Trust Department: Yes
Bank Holding Company
Spring Rivers Bancshares, Inc., Imboden, AR

Chm/CEO/Pres: Charles F. Luter
VP: Tim Wells

VP: Ross Whitney
VP/Cash: Crete Rhodes

Cash and Due from: 3,346
Federal Funds and Repos: 0
Investments:6,588
Total Loans: 86,599
Premises and Fixed Assets:.....1,141
Other Real Estate:207
Other Assets:1,846
Total Assets: 99,727
Total Trust Assets: 0

Deposits:76,355
Federal Funds and Borrowings: 14,625
Other Liabilities: 539
Subordinated Debt: 0
Total Liabilites:91,519
Total Equity Capital and Reserves: 8,208
Total Liabilities and Capital:99,727
Number of Shares Outstanding:17,811

Directors: Rex Bouldin; Preston L. Clark;
Gazway; Charles F. Luter; Arthur Pillow

George E. Cook; Billy Gene Downing; Moud

Branches in Town: One

Other Branches: Rector

**Southeast Arkansas Bank
Parkdale, AR**

VOICE: (870) 473-2217
FAX: (870) 473-2492
Population: 393

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

Charter Number: 141
Date: February 1, 1910
County: Ashley

Trust Department: No

Bank Holding Company
SEA Bancshares, Inc., Parkdale, AR

Chm: Thomas R. Pugh
CEO/EVP: Bruce Timmons

Pres: George L. Pugh
SVP: Kenneth Allbritton

Cash and Due from: 1,478
Federal Funds and Repos: 0
Investments: 15,323
Total Loans: 35,805
Premises and Fixed Assets: 1,462
Other Real Estate: 150
Other Assets: 1,123
Total Assets: 55,341
Total Trust Assets: 0

Deposits: 46,294
Federal Funds and Borrowings: 3,275
Other Liabilities: 600
Subordinated Debt: 0
Total Liabilities: 50,169
Total Equity Capital and Reserves: 5,172
Total Liabilities and Capital: 55,341
Number of Shares Outstanding: 16,000

Directors: Mack H. Ball, Jr.; Carl John Bierbaum; John B. Currie, Sr.; William B. deYampert; Dewayne Haynes; James N. Murphy; Ernest O'Neal; Augustus H. Pugh; Frank A. Pugh; George L. Pugh; Leyden Pugh; Thomas R. Pugh; Thomas F. Scannell, III; Neill Sloan

Branches in Town: None

Other Branches: Eudora, Hamburg, Wilmot

**First State Bank
Parkin, AR**

VOICE: (870) 755-5401
FAX: (870) 755-5648
Population: 1,847

77 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

SVP/Cash: Brenda F. Williams
VP: Gayle Cameron

Cash and Due from: 1,662
Federal Funds and Repos: 400
Investments: 4,459
Total Loans: 24,403
Premises and Fixed Assets: 334
Other Real Estate: 0
Other Assets: 502
Total Assets: 31,760
Total Trust Assets: 0

Deposits: 27,719
Federal Funds and Borrowings: 1,000
Other Liabilities: 387
Subordinated Debt: 0
Total Liabilities: 29,106
Total Equity Capital and Reserves: 2,654
Total Liabilities and Capital: 31,760
Number of Shares Outstanding: 4,000

Directors: Mark Baioni; John A. Brenner; Fred E. Brenner, Jr.; John A. Brenner, Jr.; Raymond S. Clift; Frankie C. Givens; Elizabeth N. Griffin; Neil Griffin; Russell H. Griffin; William N. Griffin; William N. Griffin, Jr.; Donald T. McKnight; J. E. McNeil, Jr.; William B. McSwain; Charles Ruston, Jr.; Frank G. Wallace

Branches in Town: None

Other Branches: Earle, West Memphis

The Perry County Bank
Perryville, AR

VOICE: (501) 889-2318
 FAX: (501) 889-5727
 Population: 1,141

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

Charter Number: 690
 Date: December 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: Charles Clements

VP: Donald Crain
VP: John Holland
VP: Laura Hopper
VP/Cash: Brad Thresher

Cash and Due from:2,325
 Federal Funds and Repos:5,090
 Investments: 20,257
 Total Loans: 43,916
 Premises and Fixed Assets:2,365
 Other Real Estate: 0
 Other Assets:709
 Total Assets: 74,662
 Total Trust Assets: 0

Deposits:66,425
 Federal Funds and Borrowings: 1,278
 Other Liabilities: 491
 Subordinated Debt: 0
 Total Liabilities:68,194
 Total Equity Capital and Reserves: 6,468
 Total Liabilities and Capital:74,662
 Number of Shares Outstanding: 16,000

Directors: Billie Jo Branscum; Herby Branscum, Jr.; Lee Gibbons; Robert M. Hill; Shirley Hill; J. Baylor House; Steve Lawrence; Charles V. Roland, Sr.

Branches in Town: None

Other Branches: Bigelow, Morrilton

Piggott State Bank
Piggott, AR

VOICE: (870) 598-3802
 FAX: (870) 598-2026
 Population: 3,777

212 West 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: Debra A. Mills

VP/Cash: James C. Poole

Cash and Due from:2,767
 Federal Funds and Repos:1,650
 Investments: 15,889
 Total Loans: 29,786
 Premises and Fixed Assets:740
 Other Real Estate:112
 Other Assets:594
 Total Assets: 51,538
 Total Trust Assets: 0

Deposits:45,925
 Federal Funds and Borrowings: 0
 Other Liabilities: 418
 Subordinated Debt: 0
 Total Liabilities:46,343
 Total Equity Capital and Reserves: 5,195
 Total Liabilities and Capital:51,538
 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**

VOICE: (501) 272-4221
FAX: (501) 272-4154
Population: 685

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

Charter Number: 663
Date: January 12, 1934
County: Yell

Trust Department: No

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

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

VP: James Bata
VP/Cash: Theogene Wideman

Cash and Due from: 1,372
Federal Funds and Repos:..... 415
Investments: 5,229
Total Loans: 29,468
Premises and Fixed Assets: 328
Other Real Estate:..... 252
Other Assets: 2,238
Total Assets: 39,302
Total Trust Assets:..... 0

Deposits:..... 34,259
Federal Funds and Borrowings: 500
Other Liabilities: 176
Subordinated Debt: 0
Total Liabilites: 34,935
Total Equity Capital and Reserves: 4,367
Total Liabilities and Capital: 39,302
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**

VOICE: (870) 892-5286
FAX: (870) 892-8381
Population: 6,151

101 Broadway
P. O. Box 467
72455-0467

Charter Number: 145
Date: October 31, 1903
County: Randolph

Home Page: www.tcac.com/~bankopoc/

Trust Department: No

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

Chm/CEO/Pres: John R. Jackson, Jr.
EVP: Ronald E. Wurtz
VP: Mary Lou Cullison
VP: Mary D. Jackson

VP: Karen B. Martin
VP: Michael L. Miller
VP: James M. Street

Cash and Due from: 3,636
Federal Funds and Repos:..... 1,800
Investments: 20,681
Total Loans: 65,182
Premises and Fixed Assets: 1,634
Other Real Estate:..... 60
Other Assets: 1,375
Total Assets: 94,368
Total Trust Assets:..... 0

Deposits:..... 84,494
Federal Funds and Borrowings: 0
Other Liabilities: 340
Subordinated Debt: 0
Total Liabilites: 84,834
Total Equity Capital and Reserves: 9,534
Total Liabilities and Capital: 94,368
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: Cave City

**Planters & Stockmen Bank
Pocahontas, AR**

VOICE: (870) 892-5252
FAX: (870) 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: John Phillips, III

Cash and Due from: 1,699
Federal Funds and Repos: 0
Investments: 13,680
Total Loans: 38,694
Premises and Fixed Assets: 1,529
Other Real Estate: 0
Other Assets: 1,083
Total Assets: 56,685
Total Trust Assets: 0

Deposits: 47,386
Federal Funds and Borrowings: 3,701
Other Liabilities: 464
Subordinated Debt: 0
Total Liabilities: 51,551

Total Equity Capital and Reserves: 5,134
Total Liabilities and Capital: 56,685
Number of Shares Outstanding: 12,300

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**

VOICE: (870) 737-2236
FAX: (870) 737-2816
Population: 560

Main Street
P. O. Box 178
71663-0178

Charter Number: 251
Date: January 22, 1908
County: Ashley

Trust Department: No

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

Chm/CEO/Pres/Cash: Tipton Pugh

VP: Mary Dean Pugh

Cash and Due from: 462
Federal Funds and Repos: 350
Investments: 4,467
Total Loans: 2,916
Premises and Fixed Assets: 11
Other Real Estate: 0
Other Assets: 196
Total Assets: 8,402
Total Trust Assets: 0

Deposits: 7,100
Federal Funds and Borrowings: 0
Other Liabilities: 29
Subordinated Debt: 0
Total Liabilities: 7,129

Total Equity Capital and Reserves: 1,273
Total Liabilities and Capital: 8,402
Number of Shares Outstanding: 4,000

Directors: John T. Pugh, Jr.; Mary Dean Pugh; Suzanne R. Pugh; Tipton Pugh; Roy C. Tarvin

Branches in Town: None

Other Branches: None

**Portland Bank
Portland, AR**

VOICE: (870) 737-2226
FAX: (870) 737-4263
Population: 560

Main Street
P. O. Box 68
71663-0068

Charter Number: 57
Date: April 23, 1900
County: Ashley

Trust Department: No

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

Chm: Robert D. Pugh
CEO/Pres: Jerry D. Sadler
EVP: Walter Rutledge
VP: Millie Austin

VP: Leslie Borgognoni
VP: Joe Fakouri
VP: Terrell Outlaw
VP/Cash: Chris Lampkin

Cash and Due from: 925
Federal Funds and Repos: 0
Investments: 8,158
Total Loans: 27,037
Premises and Fixed Assets: 1,639
Other Real Estate: 0
Other Assets: 359
Total Assets: 38,118
Total Trust Assets: 0

Deposits: 34,548
Federal Funds and Borrowings: 352
Other Liabilities: 264
Subordinated Debt: 0
Total Liabilities: 35,164
Total Equity Capital and Reserves: 2,954
Total Liabilities and Capital: 38,118
Number of Shares Outstanding: 20,000

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

Branches in Town: None

Other Branches: Monticello (2)

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

VOICE: (501) 846-2115
FAX: (501) 846-3942
Population: 1,761

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

Charter Number: 166
Date: August 29, 1904
County: Washington

Home Page: www.FMB.Arvest.com

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
VP: Jenny Stinchcomb

Cash and Due from: 2,324
Federal Funds and Repos: 3,350
Investments: 28,262
Total Loans: 66,488
Premises and Fixed Assets: 1,676
Other Real Estate: 37
Other Assets: 1,457
Total Assets: 103,594
Total Trust Assets: 0

Deposits: 92,225
Federal Funds and Borrowings: 2,663
Other Liabilities: 643
Subordinated Debt: 0
Total Liabilities: 95,531
Total Equity Capital and Reserves: 8,063
Total Liabilities and Capital: 103,594
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**

VOICE: (870) 887-2688
FAX: (870) 887-6822
Population: 3,673

East Second at Main
Drawer 490
71857-0490

Charter Number: 162
Date: August 10, 1904
County: Nevada

Trust Department: Yes

Bank Holding Company

First State Holding Company of Prescott, Prescott, AR

Chm: John Warren Brannan, Sr.
CEO/Pres: John Warren Brannan, Jr.

EVP: James E. Franks
AVP: Faith Beavert

Cash and Due from:2,761
Federal Funds and Repos:520
Investments: 31,913
Total Loans:..... 27,851
Premises and Fixed Assets:.....394
Other Real Estate: 0
Other Assets:1,344
Total Assets: 64,783
Total Trust Assets: 0

Deposits:57,985
Federal Funds and Borrowings: 0
Other Liabilities:.....520
Subordinated Debt:..... 0
Total Liabilities:.....58,505
Total Equity Capital and Reserves: 6,278
Total Liabilities and Capital:64,783
Number of Shares Outstanding:24,000

Directors: John Warren Brannan, Jr.; John Warren Brannan, Sr.; Duncan Culpepper; Carl Dalrymple, Jr.; B. A. DeLamar; James E. Franks; Robert L. Godwin; Billy Hines; Jean K. Jones; R. K. McCasland; Abb Morman; R. W. Murry; Larry Rhodes; Robert Smith; John Vansickle

Branches in Town: None

Other Branches: None

**The Bank of Rison
Rison, AR**

VOICE: (870) 325-6251
FAX: (870) 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/Cash: Judy Thompson

Cash and Due from:1,985
Federal Funds and Repos:3,895
Investments:7,060
Total Loans:.....8,855
Premises and Fixed Assets:.....156
Other Real Estate: 42
Other Assets:1,024
Total Assets: 23,017
Total Trust Assets: 0

Deposits:19,233
Federal Funds and Borrowings: 0
Other Liabilities:.....242
Subordinated Debt:..... 0
Total Liabilities:.....19,475
Total Equity Capital and Reserves: 3,542
Total Liabilities and Capital:23,017
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: None

**Bank of Rogers
Rogers, AR**

VOICE: (501) 621-6800
FAX: (501) 621-6801
Population: 33,000

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

Charter Number: 765
Date: October 26, 1995
County: Benton

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
BOR Bancshares, Inc., Rogers, AR

Pres: Dick McLelland
SVP: Guy J. Cable

SVP: Scott Franklin
VP: Pamela G. Evans

Cash and Due from: 2,392
Federal Funds and Repos: 4,935
Investments: 10,046
Total Loans: 33,788
Premises and Fixed Assets: 669
Other Real Estate: 0
Other Assets: 705
Total Assets: 52,535
Total Trust Assets: 0

Deposits: 45,755
Federal Funds and Borrowings: 1,500
Other Liabilities: 296
Subordinated Debt: 0
Total Liabilities: 47,551
Total Equity Capital and Reserves: 4,984
Total Liabilities and Capital: 52,535
Number of Shares Outstanding: 32,150

Directors: Virginia Mocivnik; Dick McLelland; Jerry Pittman; Kent Rylee; Tony Steele; David Swearingen; Cole Washburn; Lewis Yarborough

Branches in Town: One

Other Branches: None

**First Commercial Bank Rogers
Rogers, AR**

VOICE: (501) 636-3441
FAX: (501) 936-9690
Population: 33,000

500 West Walnut
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/CEO: Tom L. Wray
Pres: Jerry Vest
EVP: J. Brent Akers
SVP: Stewart Baguley

SVP: Tom Blackwood
SVP: Richard Kimberlin
SVP/Cash: Marla J. England
VP: Linda Pitts

Cash and Due from: 9,971
Federal Funds and Repos: 0
Investments: 24,564
Total Loans: 174,514
Premises and Fixed Assets: 6,978
Other Real Estate: 328
Other Assets: 6,214
Total Assets: 222,569
Total Trust Assets: 0

Deposits: 179,769
Federal Funds and Borrowings: 21,720
Other Liabilities: 4,161
Subordinated Debt: 0
Total Liabilities: 205,650
Total Equity Capital and Reserves: 16,919
Total Liabilities and Capital: 222,569
Number of Shares Outstanding: 13,562

Directors: David Armbruster; Dick Barclay; Dr. John D. Clower; Dr. Randall E. Cole; Clayton Eversole; Andy McCurdy; David Purtle; Barbara Roberts; Darrell Robison; Don Shores; Lemuel H. Tull; Jerry Vest; Tom L. Wray

Branches in Town: Five

Other Branches: None

**First Western Bank and Trust Company
Rogers, AR**

VOICE: (501) 631-0107
FAX: (501) 936-2013
Population: 33,000

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

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

Home Page: www.firstwesternbank.net

Trust Department: Yes

Bank Holding Company

First Western Bancshares, Inc., Booneville, AR

Chm/CEO/Pres: John T. Hampton
EVP: Nathan Gairhan

SVP/Cash: J. Lynne Coan
VP: Barbara Meyer

Cash and Due from:2,068
Federal Funds and Repos: 0
Investments: 15,238
Total Loans: 24,025
Premises and Fixed Assets:1,995
Other Real Estate: 0
Other Assets:1,276
Total Assets: 44,602
Total Trust Assets: 0

Deposits:38,248
Federal Funds and Borrowings: 1,685
Other Liabilities:.....261
Subordinated Debt:..... 0
Total Liabilites:40,194

Total Equity Capital and Reserves: 4,408
Total Liabilities and Capital:44,602
Number of Shares Outstanding: 17,000

Directors: Paul Becton; Bob Crafton; Jeral L. Hampton; John T. Hampton; Jack McHaney; Jim Shearin; Howard Slinkard; Alan Sparks; Dale Webster

Branches in Town: One

Other Branches: Bella Vista

**Simmons First Bank of Northwest Arkansas
Rogers, AR**

VOICE: (501) 636-0884
FAX: (501) 636-7114
Population: 33,000

111 North 8th Street
P. O. Box 1803
72756

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

Trust Department: Yes

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Joe S. Mills
VP: Wayne T. Bell
VP: Louetta Clark

VP: Tor Faulk
VP/Cash: Gail A. Jordan

Cash and Due from:1,546
Federal Funds and Repos:2,750
Investments: 25,634
Total Loans: 47,305
Premises and Fixed Assets:1,646
Other Real Estate: 0
Other Assets:1,392
Total Assets: 80,273
Total Trust Assets: 0

Deposits:73,074
Federal Funds and Borrowings: 0
Other Liabilities:.....433
Subordinated Debt:..... 0
Total Liabilites: 73,507

Total Equity Capital and Reserves: 6,766
Total Liabilities and Capital:80,273
Number of Shares Outstanding:18,000

Directors: Marvin Griffin; Craig Hunt; William Mahon; Joe S. Mills; Sonya Jones Yates

Branches in Town: None

Other Branches: Bella Vista, Fayetteville, Springdale

**First Arkansas Valley Bank
Russellville, AR**

VOICE: (501) 967-2151
FAX: (501) 967-1426
Population: 21,260

401 North Arkansas Avenue
P. O. Box 4026
72811

Charter Number: 714
Date: August 29, 1961
County: Pope

Trust Department: No
Bank Holding Company
Chambers Bancshares, Inc., Danville, AR

Chm/CEO: Roy A. Reaves
Pres: Benny R. Harris
EVP: Michael A. Jacimore
SVP: Daniel Huckabay

SVP: Fred Vining
VP: Judy Elliott
VP: Nancy A. Moore
Cash: Dorothy Geibe

Cash and Due from: 3,436
Federal Funds and Repos: 9,300
Investments: 37,445
Total Loans: 89,545
Premises and Fixed Assets: 4,814
Other Real Estate: 42
Other Assets: 2,515
Total Assets: 147,097
Total Trust Assets: 0

Deposits: 130,623
Federal Funds and Borrowings: 1,640
Other Liabilities: 897
Subordinated Debt: 0
Total Liabilities: 133,160
Total Equity Capital and Reserves: 13,937
Total Liabilities and Capital: 147,097
Number of Shares Outstanding: 139,594

Directors: John Ed Chambers, III; Dain Duvall; Ray L. Ferguson; Nathan V. George; Benny R. Harris; Don Helms; Michael A. Jacimore; Carl Rackley; Roy A. Reaves; Donald C. Riley; Gene D. Ring; Ray L. Robinson; Leslie F. Thone

Branches in Town: One

Other Branches: Atkins, Dardanelle (2), Pottsville

**River Valley Bank
Russellville, AR**

VOICE: (501) 498-2265
FAX: (501) 498-2259
Population: 21,260

405 West Main Street
72801

Charter Number: 768
Date: April 14, 1997
County: Pope

Trust Department: No
Bank Holding Company
None

CEO/Pres: James Biggers
EVP/CFO: Judy Lawton

SVP: Robert E. Dale
VP: Sherry L. Jeffery

Cash and Due from: 2,573
Federal Funds and Repos: 1,245
Investments: 2,998
Total Loans: 12,988
Premises and Fixed Assets: 1,464
Other Real Estate: 0
Other Assets: 317
Total Assets: 21,585
Total Trust Assets: 0

Deposits: 18,400
Federal Funds and Borrowings: 0
Other Liabilities: 127
Subordinated Debt: 0
Total Liabilities: 18,527
Total Equity Capital and Reserves: 3,058
Total Liabilities and Capital: 21,585
Number of Shares Outstanding: 13,268

Directors: James Bibler; James Biggers; Dr. Charles Boyce; James Johnson; Judy Lawton; Alex Streett; Mac Van Horn

Branches in Town: None

Other Branches: None

Simmons First Bank of Russellville
Russellville, AR

VOICE: (501) 967-8000 800 North Arkansas Avenue Charter Number: 192
 FAX: (501) 968-6491 P. O. Box 3010 Date: September 29, 1905
 Population: 21,260 72811-3010 County: Pope

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO: Ronald B. Jackson

Pres: Gene Thomason

EVP: Max Sherry

EVP: Denton Tumbleson

Cash: Eunice LaMar

Cash and Due from:	5,381	Deposits:	193,885
Federal Funds and Repos:	3,400	Federal Funds and Borrowings:	7,409
Investments:	66,066	Other Liabilities:	2,258
Total Loans:	143,728	Subordinated Debt:	0
Premises and Fixed Assets:	5,969	Total Liabilities:	203,552
Other Real Estate:	159		
Other Assets:	24,112	Total Equity Capital and Reserves:	45,263
Total Assets:	248,815	Total Liabilities and Capital:	248,815
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Keith Coqswell; Ronald B. Jackson; Johnny Morgan; Tom Spillyards; Ed Stingley; Gene Thomason; Sharon Trusty; C. Tim White

Branches in Town: Two

Other Branches: Clarksville, Hector, London

Bank of Salem
Salem, AR

VOICE: (870) 895-2591 202 Church Street Charter Number: 266
 FAX: (870) 895-3825 P. O. Box 338 Date: December 9, 1908
 Population: 1,474 72576-0338 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:	1,786	Deposits:	63,582
Federal Funds and Repos:	635	Federal Funds and Borrowings:	1,790
Investments:	10,024	Other Liabilities:	360
Total Loans:	57,845	Subordinated Debt:	0
Premises and Fixed Assets:	736	Total Liabilities:	65,732
Other Real Estate:	268		
Other Assets:	1,307	Total Equity Capital and Reserves:	6,869
Total Assets:	72,601	Total Liabilities and Capital:	72,601
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: L. R. "Jack" Cochran; Mark Montgomery; Marvin Newton; C. Dwayne Plumlee; Richard T. Smith

Branches in Town: None

Other Branches: Viola

**Logan County Bank
Scranton, AR**

VOICE: (501) 938-2511
FAX: (501) 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: 3,868
Federal Funds and Repos: 300
Investments: 19,083
Total Loans: 18,158
Premises and Fixed Assets: 562
Other Real Estate: 16
Other Assets: 585
Total Assets: 42,572
Total Trust Assets: 0

Deposits: 35,636
Federal Funds and Borrowings: 0
Other Liabilities: 171
Subordinated Debt: 0
Total Liabilities: 35,807
Total Equity Capital and Reserves: 6,765
Total Liabilities and Capital: 42,572
Number of Shares Outstanding: 4,000

Directors: Margaret Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Layes

Branches in Town: None

Other Branches: Subiaco

**First Security Bank
Searcy, AR**

VOICE: (501) 279-3400
FAX: (501) 279-3486
Population: 18,000

314 North Spring
P. O. Box 1009
72145-1009

Charter Number: 649
Date: February 6, 1932
County: White

Home Page: fsb@cswnet.com

Trust Department: Yes
Bank Holding Company

First Security Bancorp, Searcy, AR

Chm/CEO: Reynie Rutledge
Pres: James G. Wilson
EVP: B. Art Rand

SVP: Michael Hutsell
SVP: Kathryn Sims
TO: Frank Faust

Cash and Due from: 17,739
Federal Funds and Repos: 2,000
Investments: 99,201
Total Loans: 316,423
Premises and Fixed Assets: 8,085
Other Real Estate: 360
Other Assets: 5,947
Total Assets: 449,755
Total Trust Assets: 37,133

Deposits: 398,966
Federal Funds and Borrowings: 749
Other Liabilities: 2,364
Subordinated Debt: 0
Total Liabilities: 402,079
Total Equity Capital and Reserves: 47,676
Total Liabilities and Capital: 449,755
Number of Shares Outstanding: 24,000

Directors: Dr. David Burks; Larry Crain; Robert Elliott; John McKnight; B. Art Rand; Wayne Ridout; Porter Rodgers; 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

**Simmons First Bank of Searcy
Searcy, AR**

VOICE: (501) 268-7575
FAX: (501) 268-1551
Population: 18,000

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

Charter Number: 528
Date: February 17, 1922
County: White

Member of Federal Reserve System

Trust Department: No

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Charles Green
EVP: Brooks Davis

SVP: Gene Trammel
VP/Cash: Chris Rainbolt

Cash and Due from:2,062
Federal Funds and Repos: 0
Investments: 24,287
Total Loans: 74,873
Premises and Fixed Assets:.....1,979
Other Real Estate: 0
Other Assets:7,524
Total Assets: 110,725
Total Trust Assets: 0

Deposits:88,224
Federal Funds and Borrowings: 7,411
Other Liabilities:1,655
Subordinated Debt: 0
Total Liabilities:.....97,290

Total Equity Capital and Reserves:.....13,435
Total Liabilities and Capital: 110,725
Number of Shares Outstanding:10,000

Directors: Frank Carder; Richard Cargile; Jim Carr; Stuart Dalrymple; Al Fowler; Charles Green; Dr. Gene Joseph; Lloyd McCracken, Jr.; Lee Stephenson

Branches in Town: Two

Other Branches: Kensett

**Arkansas State Bank
Siloam Springs, AR**

VOICE: (501) 524-8101
FAX: (501) 524-3307
Population: 9,500

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

Charter Number: 713
Date: January 12, 1960
County: Benton

Trust Department: Yes

Bank Holding Company
None

CEO/Pres/TO: Arthur Morris
EVP/Cash: Beverly Lescard
VP: Tommy Free

VP: Tim McCord
VP: Ray Smith
VP: Steve Wilmott

Cash and Due from:5,384
Federal Funds and Repos:9,800
Investments: 59,325
Total Loans: 53,785
Premises and Fixed Assets:.....2,803
Other Real Estate:225
Other Assets:1,745
Total Assets: 133,067
Total Trust Assets:3,175

Deposits: 110,164
Federal Funds and Borrowings: 165
Other Liabilities: 813
Subordinated Debt: 0
Total Liabilities: 111,142

Total Equity Capital and Reserves:.....21,925
Total Liabilities and Capital: 133,067
Number of Shares Outstanding:72,000

Directors: Roderick Allen; Delbert Allen, Jr.; Robert H. Brown; H. E. Harrison, Jr.; Charles C. Jones; Arthur Morris; Mark Simmons; Duane Thomas

Branches in Town: One

Other Branches: Gentry

Smackover State Bank
Smackover, AR

VOICE: (870) 725-3051
FAX: (870) 725-3049
Population: 2,232

708 North 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: Paulette Bussell

SVP: J. Drew Tennyson
SVP/TO: James B. Yeager
VP/TO: Vicki Davis

Cash and Due from: 4,554
Federal Funds and Repos: 575
Investments: 38,034
Total Loans: 48,383
Premises and Fixed Assets: 630
Other Real Estate: 132
Other Assets: 1,319
Total Assets: 93,627
Total Trust Assets: 1,327

Deposits: 80,895
Federal Funds and Borrowings: 0
Other Liabilities: 573
Subordinated Debt: 0
Total Liabilites: 81,468

Total Equity Capital and Reserves: 12,159
Total Liabilities and Capital: 93,627
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

VOICE: (870) 678-2251
FAX: (870) 678-2401
Population: 553

Commerce & Main Streets
P. O. Box 127
71763-0127

Charter Number: 457
Date: September 19, 1916
County: Dallas

Trust Department: No

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

Chm: David Matchet
Pres: Doris Mann
CFO/COO: Chris Wewers

VP: Larry Gaston
Cash: Patricia Wright

Cash and Due from: 706
Federal Funds and Repos: 1,940
Investments: 6,254
Total Loans: 14,886
Premises and Fixed Assets: 406
Other Real Estate: 0
Other Assets: 475
Total Assets: 24,667
Total Trust Assets: 0

Deposits: 22,797
Federal Funds and Borrowings: 0
Other Liabilities: 141
Subordinated Debt: 0
Total Liabilites: 22,938

Total Equity Capital and Reserves: 1,729
Total Liabilities and Capital: 24,667
Number of Shares Outstanding: 3,000

Directors: Stephen C. Davis; G. W. DeLaughter; Charles T. Gaston; Doris Mann; David Matchet; L. Walter Quinn

Branches in Town: None

Other Branches: None

Springdale Bank and Trust
Springdale, AR

VOICE: (501) 756-7000
FAX: (501) 756-7077
Population: 29,941

415 West 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: Lisa Ray
SVP: H. Dennis Smiley

SVP: Bobby Swearengin
SVP: Kent Williamson
VP: Betty Hinds
VP: Sharon McFerrin

Cash and Due from:9,251
Federal Funds and Repos: 12,900
Investments: 26,620
Total Loans: 130,622
Premises and Fixed Assets:.....4,378
Other Real Estate: 0
Other Assets:1,773
Total Assets: 185,544
Total Trust Assets: 0

Deposits: 152,229
Federal Funds and Borrowings: 18,298
Other Liabilities: 1,044
Subordinated Debt: 0
Total Liabilities:..... 171,571
Total Equity Capital and Reserves:.....13,973
Total Liabilities and Capital: 185,544
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; Jim C. Walton; Bob Wood

Branches in Town: Six

Other Branches: None

Bodcaw Bank
Stamps, AR

VOICE: (870) 533-4486
FAX: (870) 533-4456
Population: 2,478

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

Charter Number: 106
Date: December 8, 1902
County: Lafayette

Trust Department: No

Bank Holding Company
None

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

VP: Lenora Downs
Cash: Brenda Scroggins

Cash and Due from:1,780
Federal Funds and Repos:1,680
Investments: 39,620
Total Loans: 13,198
Premises and Fixed Assets:.....141
Other Real Estate: 0
Other Assets:686
Total Assets: 57,105
Total Trust Assets: 0

Deposits:45,969
Federal Funds and Borrowings: 0
Other Liabilities: 922
Subordinated Debt: 0
Total Liabilities:.....46,891
Total Equity Capital and Reserves:.....10,214
Total Liabilities and Capital:57,105
Number of Shares Outstanding:10,000

Directors: Charles L. Cabe, Jr.; Roy Z. Kimbell, Sr.; J. Paul Nipper; James R. Nipper; Cynthia Cook Sandefur; J. Woodrow Smith

Branches in Town: None

Other Branches: None

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

VOICE: (870) 628-4286
FAX: (870) 628-5274
Population: 2,138

116 North Lincoln
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: Jeff Garner
Cash: Wanda Tubbs

Cash and Due from: 1,704
Federal Funds and Repos:.....0
Investments:..... 17,002
Total Loans: 41,981
Premises and Fixed Assets: 2,762
Other Real Estate:..... 24
Other Assets: 1,353
Total Assets: 64,826
Total Trust Assets: 0

Deposits:..... 57,175
Federal Funds and Borrowings: 222
Other Liabilities: 271
Subordinated Debt: 0
Total Liabilities: 57,668
Total Equity Capital and Reserves: 7,158
Total Liabilities and Capital: 64,826
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**

VOICE: (870) 786-5416
FAX: (870) 786-5419
Population: 1,137

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

Charter Number: 692
Date: February 8, 1946
County: Ouachita

Trust Department: No
Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

Chm: Richard T. Smith
Pres: Carol Reaves

VP/Cash: Cheryl Brown

Cash and Due from: 1,184
Federal Funds and Repos:..... 275
Investments:..... 3,163
Total Loans: 18,567
Premises and Fixed Assets: 158
Other Real Estate:..... 0
Other Assets: 293
Total Assets: 23,640
Total Trust Assets: 0

Deposits:..... 20,860
Federal Funds and Borrowings: 0
Other Liabilities: 117
Subordinated Debt: 0
Total Liabilities: 20,977
Total Equity Capital and Reserves: 2,663
Total Liabilities and Capital: 23,640
Number of Shares Outstanding:..... 11,000

Directors: Duncan Grayson; Carol Reaves; Guy Smith; Richard T. Smith; Colon Watson; Jay C. Wilson

Branches in Town: None

Other Branches: None

**The Farmers and Merchants Bank
Stuttgart, AR**

VOICE: (870) 673-6911
FAX: (870) 672-4282
Population: 10,420

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

Charter Number: 687
Date: December 29, 1944
County: Arkansas

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company

The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

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

Cash: Carol Fowler
TO: Richard McMinn

Cash and Due from:6,429
Federal Funds and Repos: 0
Investments: 62,210
Total Loans: 90,828
Premises and Fixed Assets:.....2,263
Other Real Estate: 134
Other Assets:3,818
Total Assets: 165,682
Total Trust Assets: 39,247

Deposits: 142,121
Federal Funds and Borrowings:2,682
Other Liabilities: 847
Subordinated Debt: 0
Total Liabilites: 145,650
Total Equity Capital and Reserves:.....20,032
Total Liabilities and Capital: 165,682
Number of Shares Outstanding:91,486

Directors: Jerry Carter; Nicky Hargrove; Roy O. McCollum, III; Don Pattillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Patricia M. Townsend; Ray Vester

Branches in Town: Four

Other Branches: Des Arc, DeValls Bluff, Hazen

**First United Bank
Stuttgart, AR**

VOICE: (870) 673-3545
FAX: (870) 673-1977
Population: 10,420

412 South Main
P. O. Drawer 908
72160-0908

Charter Number: 764
Date: October 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

EVP: Waylan Wiggins
TO: Pam Colbert

Cash and Due from: 15,023
Federal Funds and Repos: 0
Investments: 85,472
Total Loans: 132,584
Premises and Fixed Assets:.....2,831
Other Real Estate: 22
Other Assets:4,214
Total Assets: 240,146
Total Trust Assets:2,337

Deposits: 202,274
Federal Funds and Borrowings:13,048
Other Liabilities: 1,507
Subordinated Debt: 0
Total Liabilites: 216,829
Total Equity Capital and Reserves:.....23,317
Total Liabilities and Capital: 240,146
Number of Shares Outstanding: 110,000

Directors: Jack B. Coker; Wanda H. Northcutt Hartz; Tommy Hillman; Jerry J. Hoskyn; Harold Ives; Steven M. Keith; James V. Kelley; Robert M. Koch; Ben Myers; Robert Petter, Sr.; Randall Snider; Dewey Snowden; John E. Stephens; Ralph Wilson

Branches in Town: Two

Other Branches: Brinkley, Carlisle, Hazen, Humnoke, Humphrey

Bank of Trumann
Trumann, AR

VOICE: (870) 483-6333
 FAX: (870) 483-7512
 Population: 6,304

326 Hwy 463
 P. O. Box 48
 72472-0048

Charter Number: 354
 Date: October 2, 1911
 County: Poinsett

Trust Department: No

Bank Holding Company
 None

Chm: Wilburn J. Cole
CEO/Pres: Rick Gillette
VP: Carroll D. Anderson

VP: Rick McKenzie
Cash: Cheryl McMasters
AVP: Shirley Benson

Cash and Due from: 1,460
 Federal Funds and Repos: 1,155
 Investments: 31,012
 Total Loans: 35,557
 Premises and Fixed Assets: 141
 Other Real Estate: 0
 Other Assets: 1,015
 Total Assets: 70,340
 Total Trust Assets: 0

Deposits: 59,364
 Federal Funds and Borrowings: 15
 Other Liabilities: 694
 Subordinated Debt: 0
 Total Liabilities: 60,073
 Total Equity Capital and Reserves: 10,267
 Total Liabilities and Capital: 70,340
 Number of Shares Outstanding: 60,000

Directors: Carroll D. Anderson; W. O. Burgess; 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

VOICE: (870) 349-5155
 FAX: (870) 349-5170
 Population: 2,020

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

Charter Number: 164
 Date: November 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: Lisa Riley

Cash and Due from: 3,364
 Federal Funds and Repos: 5,260
 Investments: 10,207
 Total Loans: 29,974
 Premises and Fixed Assets: 206
 Other Real Estate: 48
 Other Assets: 638
 Total Assets: 49,697
 Total Trust Assets: 0

Deposits: 43,602
 Federal Funds and Borrowings: 0
 Other Liabilities: 251
 Subordinated Debt: 0
 Total Liabilities: 43,853
 Total Equity Capital and Reserves: 5,844
 Total Liabilities and Capital: 49,697
 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

VOICE: (870) 487-2161
FAX: (870) 487-2069
Population: 858

Main and Oak Streets
P. O. Box 800
72386-0395

Charter Number: 704
Date: October 31, 1951
County: Poinsett

Home Page: www.firstdeltabank.com

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:959
Federal Funds and Repos:455
Investments:8,466
Total Loans: 27,740
Premises and Fixed Assets:.....1,067
Other Real Estate: 35
Other Assets:595
Total Assets: 39,317
Total Trust Assets: 0

Deposits:33,693
Federal Funds and Borrowings: 0
Other Liabilities: 336
Subordinated Debt: 0
Total Liabilities:34,029
Total Equity Capital and Reserves: 5,288
Total Liabilities and Capital:39,317
Number of Shares Outstanding: 2,000

Directors: A. A. Banks; George 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

VOICE: (501) 474-1201
FAX: (501) 410-1340
Population: 14,979

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

Charter Number: 328
Date: December 20, 1910
County: Crawford

Home Page: www.cbankandtrust.com/general.html

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
Vista Bancorporation, Van Buren, AR

Chm/CEO: James G. Williamson, Jr.
Pres: William W. Thomas

EVP/Cash/TO: Marion H. Riggs
SVP: Luther F. Gordy, III

Cash and Due from:4,193
Federal Funds and Repos:4,500
Investments: 48,292
Total Loans: 112,743
Premises and Fixed Assets:.....3,711
Other Real Estate: 156
Other Assets:4,557
Total Assets: 178,152
Total Trust Assets:4,765

Deposits: 156,634
Federal Funds and Borrowings: 0
Other Liabilities: 1,390
Subordinated Debt: 0
Total Liabilities: 158,024
Total Equity Capital and Reserves:20,128
Total Liabilities and Capital: 178,152
Number of Shares Outstanding:16,000

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

VOICE: (501) 637-2161
FAX: (501) 637-4874
Population: 3,024

110 West 4th Street
P. O. Box 2260
72958-2260

Charter Number: 72
Date: April 3, 1901
County: Scott

Trust Department: Yes

Bank Holding Company

First National Security Company, DeQueen, AR

Chm: John H. Hendrix
CEO/Pres: Greg Bourns
VChm: Larry Mashburn

VP/TO: Debra Fuller
Cash: Linda Forrest

Cash and Due from: 2,325
Federal Funds and Repos: 4,245
Investments: 24,310
Total Loans: 38,838
Premises and Fixed Assets: 784
Other Real Estate: 3
Other Assets: 1,240
Total Assets: 71,745
Total Trust Assets: 172

Deposits: 61,665
Federal Funds and Borrowings: 0
Other Liabilities: 342
Subordinated Debt: 0
Total Liabilities: 62,007

Total Equity Capital and Reserves: 9,738
Total Liabilities and Capital: 71,745
Number of Shares Outstanding: 24,000

Directors: Kelly Ashford; Bill Black; Greg Bourns; Jim Currier; John H. Hendrix; Larry Mashburn; Terry Plummer

Branches in Town: One

Other Branches: None

The Scott County Bank
Waldron, AR

VOICE: (501) 637-3191
FAX: (501) 637-3195
Population: 3,024

Main and West Church
P. O. Box 838
72958-0838

Charter Number: 741
Date: February 20, 1980
County: Scott

Trust Department: No

Bank Holding Company

Chambers Bancshares, Inc., Danville, AR

Chm: John Ed Chambers, III
Pres: Patsy Hawkins
EVP: Kelley Hunt
SVP: Robbie Zimmer

VP: Robert Akers
VP: Becky Liles
VP: Daryen Wiles
VP/Cash: Janie Graves

Cash and Due from: 1,826
Federal Funds and Repos: 3,310
Investments: 18,477
Total Loans: 53,869
Premises and Fixed Assets: 1,430
Other Real Estate: 16
Other Assets: 982
Total Assets: 79,910
Total Trust Assets: 0

Deposits: 70,385
Federal Funds and Borrowings: 0
Other Liabilities: 398
Subordinated Debt: 0
Total Liabilities: 70,783

Total Equity Capital and Reserves: 9,127
Total Liabilities and Capital: 79,910
Number of Shares Outstanding: 40,000

Directors: John Ed Chambers, III; Roy Hale; Robert Handley; Steve Hattabaugh; Patsy Hawkins; Kelley Hunt; Dan Laird; Daryen Wiles

Branches in Town: None

Other Branches: Mansfield, Mena

**The Arkansas Bank
Walnut Ridge, AR**

VOICE: (870) 886-7711
FAX: (870) 886-2941
Population: 4,388

212 West 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
CEO: G. L. Lieblong

Pres: Bob Dixon
VP/Cash: Marilyn Davis

Cash and Due from: 1,322
Federal Funds and Repos: 1,225
Investments: 20,115
Total Loans: 36,638
Premises and Fixed Assets: 867
Other Real Estate: 0
Other Assets: 1,989
Total Assets: 62,156
Total Trust Assets: 0

Deposits: 55,592
Federal Funds and Borrowings: 0
Other Liabilities: 581
Subordinated Debt: 0
Total Liabilities: 56,173

Total Equity Capital and Reserves: 5,983
Total Liabilities and Capital: 62,156
Number of Shares Outstanding: 18,000

Directors: Mary Virginia Rainwater Cox; Stephen Cox; Bob Dixon; William B. Durham; G. L. Lieblong; Gary Little; Sloan Rainwater; William I. Rainwater, Jr.; Ben Starr; Maurice Starr

Branches in Town: None

Other Branches: Imboden, Lynn, Portia, Smithville

**First State Bank of Warren
Warren, AR**

VOICE: (870) 226-2601
FAX: (870) 226-2253
Population: 6,455

Main Street
P. O. Box 29
71671-0029

Charter Number: 739
Date: December 12, 1978
County: Bradley

Trust Department: Yes

Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm: Virginia M. Ryburn
CEO/Pres: Freddie M. Mobley
VChm: Bennie F. Ryburn, Jr.
SVP: Jo Jenkins

COO/EVP: Hugh A. Quimby
Cash: Shirley Meggs
TO: Annette Temple

Cash and Due from: 6,229
Federal Funds and Repos: 200
Investments: 37,745
Total Loans: 49,097
Premises and Fixed Assets: 1,614
Other Real Estate: 31
Other Assets: 1,462
Total Assets: 96,378
Total Trust Assets: 2,150

Deposits: 86,215
Federal Funds and Borrowings: 672
Other Liabilities: 567
Subordinated Debt: 0
Total Liabilities: 87,454

Total Equity Capital and Reserves: 8,924
Total Liabilities and Capital: 96,378
Number of Shares Outstanding: 59,000

Directors: 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; Dr. Joe H. Wharton

Branches in Town: One

Other Branches: Hampton, Hermitage

**Warren Bank and Trust Company
Warren, AR**

VOICE: (870) 226-2621
FAX: (870) 226-6261
Population: 6,455

201 South Main
P. O. Box 350
71671-0350

Charter Number: 80
Date: December 28, 1901
County: Bradley

Trust Department: Yes
Bank Holding Company
None

Chm: John B. Frazer
CEO/Pres/TO: Carlton E. Davis

SVP: Tim Spraggins
SVP/Cash: James E. Smith

Cash and Due from: 6,278
Federal Funds and Repos: 3,875
Investments: 45,218
Total Loans: 60,854
Premises and Fixed Assets: 1,153
Other Real Estate: 0
Other Assets: 1,681
Total Assets: 119,059
Total Trust Assets: 16,482

Deposits: 99,597
Federal Funds and Borrowings: 1,010
Other Liabilities: 667
Subordinated Debt: 0
Total Liabilities: 101,274
Total Equity Capital and Reserves: 17,785
Total Liabilities and Capital: 119,059
Number of Shares Outstanding: 48,000

Directors: Bruce Anderson; Gerald Burton; Carlton E. Davis; L. H. Derby, Jr.; John B. Frazer; W. Sykes Harris; Calvin Heird; C. A. Milton; Dr. Kerry F. Pennington.; Gerard Sangster; Dr. G. F. Wynne

Branches in Town: Two

Other Branches: Hermitage

**Merchants and Farmers Bank
West Helena, AR**

VOICE: (870) 572-3481
FAX: (870) 572-1901
Population: 9,695

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

Charter Number: 700
Date: October 4, 1948
County: Phillips

Trust Department: Yes
Bank Holding Company
Union Planters Holding Corporation, Memphis, TN

Chm: Sherod S. White
CEO/Pres: Bill Simmons
VP: James E. Boyd, Sr.
VP: Nancy Corder

VP: Suzanne Dawson
VP: Sandra Hardy
VP: Steve Toney
VP/Cash: Sara Bradshaw

Cash and Due from: 3,697
Federal Funds and Repos: 0
Investments: 21,900
Total Loans: 77,928
Premises and Fixed Assets: 1,396
Other Real Estate: 112
Other Assets: 2,125
Total Assets: 107,158
Total Trust Assets: 0

Deposits: 85,024
Federal Funds and Borrowings: 9,875
Other Liabilities: 1,158
Subordinated Debt: 0
Total Liabilities: 96,057
Total Equity Capital and Reserves: 11,101
Total Liabilities and Capital: 107,158
Number of Shares Outstanding: 20,000

Directors: James E. Boyd, Sr.; W. P. Foster, Jr.; Jim Frazier; Brooks Griffin; David Griffin; Jerry Kelley; Walter Morris, Jr.; Bill Simmons; James N. Thomason; Sherod S. White; Thomas E. Young

Branches in Town: Two

Other Branches: Marvell

Cross County Bank Wynne, AR

VOICE: (870) 238-8171
FAX: (870) 238-4052
Population: 8,187

1 Cross County Plaza
P. O. Box 9
72396-0009

Charter Number: 25
Date: June 5, 1891
County: Cross

Home Page: www.crosscountybank.com

Trust Department: Yes

Bank Holding Company

Cross County Bancshares, Inc., Wynne, AR

Chm: Dr. Willard G. Burks
CEO/Pres/TO: Ken McClanahan

EVP: Mac McClanahan
Cash: Beth Dildine

Cash and Due from:4,156
Federal Funds and Repos:5,430
Investments: 21,512
Total Loans: 116,742
Premises and Fixed Assets:2,623
Other Real Estate: 69
Other Assets:2,856
Total Assets: 153,388
Total Trust Assets:2,480

Deposits: 138,511
Federal Funds and Borrowings: 523
Other Liabilities: 845
Subordinated Debt: 0
Total Liabilities: 139,879
Total Equity Capital and Reserves:13,509
Total Liabilities and Capital: 153,388
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Guy E. Fisher; Marvin T. Hagaman; Albert A. Hess; Pete L. Imboden, III; R. Vance Lawson; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennie; James A. Richardson

Branches in Town: One

Other Branches: Cherry Valley, Hickory Ridge, Weiner

The Bank of Yellville Yellville, AR

VOICE: (870) 449-4231
FAX: (870) 449-4866
Population: 1,181

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

Charter Number: 691
Date: December 13, 1945
County: Marion

Home Page: www.bankofyellville.com

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

Cash and Due from:4,028
Federal Funds and Repos:1,090
Investments: 17,058
Total Loans: 84,270
Premises and Fixed Assets:3,293
Other Real Estate: 37
Other Assets:1,282
Total Assets: 111,058
Total Trust Assets: 0

Deposits:96,792
Federal Funds and Borrowings: 4,112
Other Liabilities: 523
Subordinated Debt: 0
Total Liabilities: 101,427
Total Equity Capital and Reserves: 9,631
Total Liabilities and Capital: 111,058
Number of Shares Outstanding:20,781

Directors: Frank Bailey; Roger Bates; Fred A. Berry; Jerry D. Cunningham; Dan R. Duren; H. C. Hall; Judy R. Loving; Chloe Richardson; Kenneth Smith; Susan Wendel

Branches in Town: None

Other Branches: Bull Shoals, Flippin, Lead Hill, Mountain Home

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REPORT OF

**STATE CHARTERED INDUSTRIAL
LOAN INSTITUTION
AND
NON-PROFIT ORGANIZATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 1998

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247
FAX: (501) 374-9425
Population: 175,795

225 South Pulaski Street
72201-1925

Charter Number: 1006
Date: August 6, 1958
County: Pulaski

Home Page: www.arcapital.com

Trust Department: No
Bank Holding Company
None

Chm: D. Patton Rudder
Pres: Joseph B. Ford
EVP/Treas/Sec: C. Sam Walls
VP: Jerry Adams

VP: George Campbell
VP: Bernard M. Henry
VP: Karla Larson

Cash and Due from:5,721
Federal Funds and Repos: 0
Investments:2,915
Total Loans: 27,295
Premises and Fixed Assets: 866
Other Real Estate: 139
Other Assets: 331
Total Assets: 37,267
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 30,078
Other Liabilities: 317
Subordinated Debt: 0
Total Liabilities: 30,395
Total Equity Capital and Reserves: 6,872
Total Liabilities and Capital: 37,267
Number of Shares Outstanding: 1,095

Directors: Dr. John W. Ahlen; George E. Campbell; Rush Deacon; Joseph B. Ford; Donald H. Henry; Bert M. Mullens; Don Pattillo; H. Glenn Rambin; D. Patton Rudder; David Shindler; William T. Staed; Sherry H. Stringer

Branches in Town: None

Other Branches: None

National Credit Corporation
Little Rock, AR

VOICE: (704) 386-1506
FAX: (704) 388-9145
Population: 175,795

200 West Capitol Avenue
NationsBank Tower, AR1-101-05-01
72201-3605

Charter Number: 1002
Date: April 13, 1941
County: Pulaski

Trust Department: No
Bank Holding Company
Worthen Development Corp. Inc., Charlotte, NC

Pres: John E. Mack
EVP: Frank L. Gentry

Treas: Gary S. Williams
Sec: James W. Kiser

Cash and Due from: 269
Federal Funds and Repos: 0
Investments: 0
Total Loans: 0
Premises and Fixed Assets: 0
Other Real Estate: 0
Other Assets: 0
Total Assets: 269
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 0
Other Liabilities: 2
Subordinated Debt: 0
Total Liabilities: 2
Total Equity Capital and Reserves: 267
Total Liabilities and Capital: 269
Number of Shares Outstanding: 6,250

Directors: Glen E. Colvert; Brian R. Foster; Gary Smith

Branches in Town: None

Other Branches: None

REPORT OF

**STATE CHARTERED TRUST
COMPANY**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 1998

Eighty-Fourth Report

REPORT OF

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 1998

**Northwest Arkansas Regional Industrial
Development Corporation
Fort Smith, AR**

VOICE: (501) 782-5959
FAX: (501) 782-9669
Population: 72,798

Greenpoint Ctr, Ste 31
P. O. Box 3325
72913-3325

Charter Number: 30006
Date: April 17, 1997
County: Sebastian

Pres: Eddie Melson
CFO: T. David Potts

EVP; Nathan Combs
EVP: Luther A. Reed

**Garland County Industrial Development Corporation
Hot Springs, AR**

VOICE: (501) 321-1700
FAX: (501) 321-3551
Population: 32,462

659 Ouachita
P. O. Box 6090
71902-6090

Charter Number: 30002
Date: May 17, 1994
County: Garland

Chm: Darrell Meyer

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

VOICE: (501) 985-9944
FAX: (501) 985-6590
Population: 29,101

2227-3 West Main Street
72076

Charter Number: 30004
Date: December 1, 1997
County: Pulaski

Chm: Jim Johnson
CEO/Pres: Ronald F. Davis

VP: Bob Crum
Sec: Ed Staton

**Central Arkansas Regional Industrial
Development Corporation
Little Rock, AR**

VOICE: (501) 224-6511
FAX: (501) 225-7332
Population: 175,795

8122 Cantrell Road
72227

Charter Number: 30007
Date: February 19, 1998
County: Pulaski

Pres: Robert B. Francis

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-2842
FAX: (501) 889-5718
Population: 1,141

P. O. Box 869
72126-0869

Charter Number: 30003
Date: August, 18, 1994
County: Perry

Pres: Doug Brandon
VP: Chris Branscum
VP: Donald Crain

Treas: Pauline Charton
Sec: Ginger Hawkins

North Delta Regional Industrial Development Corporation
Trumann, AR

VOICE: (888) 483-2092
FAX: (870) 483-7330
Population: 6,304

200 West Main, Suite 110
P. O. Box 413
72472

Charter Number: 30005
Date: May 20, 1996
County: Poinsett

Chm: Kelley Webb
Pres: Mickey Cissell

VP: Frank Bufford
VP/Sec: Sharleen Self

Eighty-Fourth Report

**LIST OF
COMMERCIAL BANKS
BY COUNTY**

JUNE 30, 1998

COUNTY	BANK	CITY
Arkansas	DeWitt Bank And Trust Company	*DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	*Stuttgart
	First United Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	*Hamburg
	Southeast Arkansas Bank	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
Baxter	First National Bank & Trust Company	*Mountain Home
	Peoples Bank And Trust Company	Mountain Home
Benton	Arkansas National Bank	*Bentonville
	Bank of Bentonville	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Northwest National Bank	Gravette
	Bank of Rogers	Rogers
	First Commercial Bank Rogers	Rogers
	First National Bank and Trust Company	Rogers
	First Western Bank and Trust Company	Rogers
	Simmons First Bank of Northwest Arkansas	Rogers
	Arkansas State Bank	Siloam Springs
First National Bank	Siloam Springs	
Boone	Community First Bank	*Harrison
	The Security Bank	Harrison
Bradley	First State Bank of Warren	*Warren
	Warren Bank and Trust Company	Warren
Calhoun	Calhoun County Bank	*Hampton
Carroll	The First National Bank of Berryville	*Berryville
	Bank of Eureka Springs	*Eureka Springs
	The First National Bank in Green Forest	Green Forest

COUNTY	BANK	CITY
Chicot	First Community Bank of S. E. Arkansas	Dermott
	The Eudora Bank	Eudora
	The Bank of Lake Village	*Lake Village
	Simmons First Bank of South Arkansas	Lake Village
Clark	Bank of Amity	Amity
	Citizens First Bank	*Arkadelphia
	Elk Horn Bank and Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
Clay	Corning Bank	*Corning
	Piggott State Bank	*Piggott
Cleburne	The Cleburne County Bank	*Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
Cleveland	Pine State Bank	Kingsland
	The Bank of Rison	*Rison
Columbia	Farmers Bank and Trust Company	*Magnolia
	First National Bank of Magnolia	Magnolia
	Horizon Bank of Columbia County	Magnolia
	The Peoples Bank	Magnolia
Conway	Morrilton Security Bank, N.A.	*Morrilton
Craighead	The Arkansas Bank	*Jonesboro
	First Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
	MidSouth Bank	Monette
Crawford	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	*Van Buren
Crittenden	Fidelity National Bank of West Memphis	West Memphis

COUNTY	BANK	CITY
Cross	First State Bank	Parkin
	Cross County Bank	*Wynne
	The First National Bank of Wynne	Wynne
Dallas	Citizens First Bank	*Fordyce
	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
Desha	Merchants & Farmers Bank	Dumas
	Simmons First Bank of Dumas	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
Drew	Commercial Bank & Trust Company	*Monticello
	Union Bank And Trust Company	Monticello
Faulkner	First Community Bank, N.A.	*Conway
	The First National Bank of Conway	Conway
Franklin	American State Bank	Charleston
	Bank of the Ozarks, wca	*Ozark
Fulton	Bank of Salem	*Salem
Garland	Alliance Bank of Hot Springs	*Hot Springs
	Arkansas Bank and Trust Company	Hot Springs
Grant	First National Bank of Sheridan	*Sheridan
Greene	Bank of Paragould	*Paragould
	First National Bank	Paragould
	Peoples Bank	Paragould
Hempstead	Bank of Blevins	Blevins
	The Citizens National Bank of Hope	*Hope
	The First National Bank of Hope	Hope
Hot Spring	Horizon Bank	*Malvern
	The Malvern National Bank	Malvern
	Southern State Bank	Malvern

COUNTY	BANK	CITY
Howard	First National Bank of Howard County	Dierks
	Citizens National Bank of Nashville	*Nashville
	The First National Bank of Nashville	Nashville
Independence	The Arkansas Bank, N.A.	*Batesville
	The Citizens Bank	Batesville
	First Community Bank of Batesville	Batesville
Izard	The First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	*Melbourne
Jackson	Merchants & Planters Bank	*Newport
	Bank of Tuckerman	Tuckerman
Jefferson	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	*Pine Bluff
	Simmons First National Bank	Pine Bluff
Johnson	Arkansas State Bank	*Clarksville
	Farmers Bank and Trust Company	Clarksville
Lafayette	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	*Lewisville
	Peoples Bank & Loan Co.	Lewisville
	Bodcaw Bank	Stamps
Lawrence	Peoples Bank	Imboden
	The Arkansas Bank	*Walnut Ridge
	The First National Bank of	Walnut Ridge
	Lawrence County	
Lee	First National Bank at Marianna	*Marianna
Lincoln	Bank of Star City	*Star City
Little River	The First National Bank	*Ashdown
Logan	Citizens Bank	*Booneville
	The First National Bank at Paris	*Paris
	Logan County Bank	Scranton

COUNTY	BANK	CITY
Lonoke	Bank of Cabot	Cabot
	Bank of England	England
	First State Bank	*Lonoke
Madison	The First National Bank of Huntsville	*Huntsville
	First State Bank	Huntsville
	Madison Bank and Trust	Kingston
Marion	The Bank of Yellville	*Yellville
Miller	State First National Bank	*Texarkana
Mississippi	Farmers Bank And Trust Company	*Blytheville
	The First National Bank in Blytheville	Blytheville
	Heritage Bank	Leachville
	The Merchants and Planters Bank	Manila
	American State Bank	*Osceola
The Planters Bank	Osceola	
Monroe	Bank of Brinkley	Brinkley
	The Merchants and Planters Bank	*Clarendon
	Bank of Holly Grove	Holly Grove
Montgomery	The Bank of Montgomery County	*Mount Ida
Nevada	Bank of Prescott	*Prescott
Newton	Bank of the Ozarks, nwa	*Jasper
Ouachita	Bank of Bearden	Bearden
	First Bank of South Arkansas	*Camden
	Merchants and Planters Bank, N.A.	Camden
	The Stephens Security Bank	Stephens
Perry	The Perry County Bank	*Perryville
Phillips	The Delta State Bank	Elaine
	First National Bank of Phillips County	*Helena
	Helena National Bank	Helena
	Merchants and Farmers Bank	West Helena

COUNTY	BANK	CITY
Pike	Bank of Delight	Delight
	The Bank of Glenwood	Glenwood
	Caddo First National Bank	Glenwood
	Diamond State Bank	*Murfreesboro
Poinsett	The Bank of Harrisburg	*Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First Delta Bank	Tyroneza
Polk	First National Bank in Mena	*Mena
	The Union Bank of Mena	Mena
Pope	First Arkansas Valley Bank	*Russellville
	First National Bank of Russellville	Russellville
	River Valley Bank	Russellville
	Simmons First Bank of Russellville	Russellville
Prairie	Farmers & Merchants Bank	*Des Arc
Pulaski	First Arkansas Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	*Little Rock
	Bank of Little Rock	Little Rock
	The Capital Bank	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
	Pinnacle Bank	Little Rock
	Pulaski Bank And Trust Company	Little Rock
	Mercantile Bank of Arkansas, N.A.	North Little Rock
	National Bank of Arkansas in North Little Rock	North Little Rock
Randolph	Bank of Pocahontas	*Pocahontas
	Planters & Stockmen Bank	Pocahontas

COUNTY	BANK	CITY
Saline	Benton State Bank	*Benton
	The Union Bank of Benton	Benton
	The Union Bank of Bryant	Bryant
Scott	Bank of Waldron	*Waldron
	The Scott County Bank	Waldron
Sebastian	The City National Bank of Fort Smith	*Fort Smith
	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	*Greenwood
	River Valley Bank & Trust	Lavaca
Sevier	Bank of Mansfield	Mansfield
	The First National Bank of DeQueen	*DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
Sharp	Bank of Lockesburg	Lockesburg
	First National Bank of Sharp County	*Ash Flat
	Bank of Cave City	Cave City
St. Francis	Bank of Evening Shade	Evening Shade
	First National Bank of Eastern Arkansas	*Forrest City
	Forrest City Bank, N.A.	Forrest City
Stone	The Planters National Bank of Hughes	Hughes
	Bank of Mountain View	*Mountain View
Union	Bank of Mountain View	
	Citizens First Bank	*El Dorado
	The First National Bank of El Dorado	El Dorado
	National Bank of Commerce of El Dorado	El Dorado
Van Buren	Smackover State Bank	Smackover
	Clinton State Bank	*Clinton
Washington	Clinton State Bank	
	The Bank of Elkins	Elkins
	Bank of Arkansas, N.A.	*Fayetteville
	The Bank of Fayetteville, 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	

COUNTY	BANK	CITY
White	Citizens State Bank First National Bank First Security Bank Simmons First Bank of Searcy	Bald Knob *Searcy Searcy Searcy
Woodruff	The Bank of Augusta Bank of McCrory	* Augusta McCrory
Yell	Danville State Bank Bank of Dardanelle First State Bank	* Danville *Dardanelle Plainview

* Represents County Seat

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 1998

**Southern Development Bancorporation, Inc.
Arkadelphia, AR**

BHC Number: 1248939
VOICE: (870) 246-3945
FAX: (870) 246-2182

605 Main, Suite 202
71923-6037

Chm: Walter Smiley

CEO/Pres: W. H. Brandon, Jr.

Subsidiaries:

Elk Horn Bank and Trust Company
Southern Development Mortgage, Inc.
Opportunity Lands Corporation

Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR

**Citizens State Bankshares of Bald Knob, Inc.
Bald Knob, AR**

BHC Number: 1096822
VOICE: (501) 724-3241
FAX: (501) 724-5985

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

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

EVP/Sec: Molly Kircher

Subsidiaries:

Citizens State Bank
Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

**Sebastian Bankshares, Inc.
Barling, AR**

BHC Number: 1357176
VOICE: (501) 452-7906
FAX: (501) 452-0347

227 Fort Street
P. O. Box 23529
72923-0529

Chm: Ronald H. Udouj

CEO/Pres: G. Danny Williams

Subsidiaries:

River Valley Bank & Trust

Lavaca, AR

**Citizens Bancshares of Batesville, Inc.
Batesville, AR**

BHC Number: 1131077
VOICE: (870) 793-4441
FAX: (870) 698-6299

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

CEO/Pres: Woody Castleberry

Sec: David J. Hidy

Subsidiaries:

The Citizens Bank
Citizens Investments, Inc.

Batesville, AR
Batesville, AR

**First Community Bancshares, Inc.
Batesville, AR**

BHC Number: 2641694
VOICE: (870) 612-3400
FAX: (870) 612-3412

710 St. Louis Street
P. O. Box 4327
72501-4327

Chm/CEO/Pres: Dale E. Cole

SVP: Troy Henley

EVP: Boris A. Dover

Sec: Frank Tripp

Subsidiaries:

First Community Bank of Batesville

Batesville, AR

**Union Bancshares of Benton, Inc.
Benton, AR**

BHC Number: 1133530
VOICE: (501) 315-0411
FAX: (501) 315-5433

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

Chm/CEO/Pres: Greg B. Brown

Subsidiaries:

The Union Bank of Benton
The Union Bank of Bryant

Benton, AR
Bryant, AR

**Arvest Bank Group, Inc.
Bentonville, AR**

BHC Number: 1095674
VOICE: (501) 273-5743
FAX: (501) 273-7477

125 West Central #218
72712

Chm/CEO/Pres: Jim C. Walton
VP: Bob Kelly

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:

Siloam Springs Bancshares, Inc.
First National Bank

Bentonville, AR
Siloam Springs, AR

Bank of Bentonville

Bentonville, AR

McIlroy Bank & Trust

Fayetteville, AR

The Farmers & Merchants Bank

Prairie Grove, AR

First National Bank & Trust Company

Rogers, AR

Arvest Bank Operations, Inc.

Lowell, AR

Arvest Insurance, Inc.

Lowell, AR

Arvest Mortgage Company

Lowell, AR

Arvest Investments, Inc.

Rogers, AR

Springdale Bank and Trust

Springdale, AR

Arvest Trust Company, N.A.

Bentonville, AR

**Farmers Bancorp, Inc.
Blytheville, AR**

BHC Number: 1247615
VOICE: (870) 763-8101
FAX: (870) 763-3500

400 West Main Street
P. O. Box 688
72316-0688

Pres: Alvin Huffmann, III
VP: Paula O. Blackwell

Treas/Sec: Steve Bell

Subsidiaries:

Farmers Bank And Trust Company

Blytheville, AR

**First Western Bancshares, Inc.
Booneville, AR**

BHC Number: 1100091
VOICE: (501) 675-4600
FAX: (501) 675-4690

31 West Main
P. O. Box 87
72927-0087

**Holding Company Controlled by
First Western Bancshares ESOT, Booneville, AR**

Chm/CEO: Jeral L. Hampton
Pres: John T. Hampton

EVP/CFO: Bill Mitchell

Subsidiaries:

Citizens Bank
First Western Mortgage, Inc.
First Western Properties
First Western Bank and Trust Company

Booneville, AR
Booneville, AR
Booneville, AR
Rogers, AR

**The Bradley Corporation
Bradley, AR**

BHC Number: 1096877
VOICE: (870) 894-3322
FAX: (870) 894-3324

Main Street
P. O. Box 120
71826-0120

Chm/CEO/Pres: Lane Pierce

Sec: Billie Pierce

Subsidiaries:

The Bank of Bradley

Bradley, AR

Brinkley Bancshares, Inc.
Brinkley, AR

BHC Number: 1097146
 VOICE: (870) 734-3133
 FAX: (870) 734-3001

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

Chm/CEO: A. H. Rusher

CAO/Pres: Gus Rusher

Subsidiaries:

Bank of Brinkley
 Fred Rusher Agency, Inc.

Brinkley, AR
 Brinkley, AR

Cabot Bankshares, Inc.
Cabot, AR

BHC Number: 1097799
 VOICE: (501) 843-3575
 FAX: (501) 843-0463

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

Chm: Howell M. Thompson
CEO/Pres: Joseph Wilkes Park

VP: William E. Williams
Treas/Sec: Joe W. Park, Sr.

Subsidiaries:

Bank of Cabot
 Bank of Cabot Mortgage Company
 Community Financial Services, Inc.

Cabot, AR
 Cabot, AR
 Ward, AR

Harrell Bancshares, Inc.
Camden, AR

BHC Number: 2352196
 VOICE: (870) 836-7283
 FAX: (870) 836-5541

1120 Washington Street, NW
 P. O. Box 10
 71701

Chm/CEO: Searcy W. Harrell, Jr.
Pres: Jonathan W. Harrell

Sec: Phillip J. Foster

Subsidiaries:

First Bank of South Arkansas
 Calhoun County Bank

Camden, AR
 Hampton, AR

**Sharp Bancshares, Inc.
Cave City, AR**

BHC Number: 1099663
VOICE: (870) 283-5301
FAX: (870) 283-6466

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

Chm: Eugene Street
VChm: Samuel F. Beller

Pres: Margie Pettersen
Treas/Sec: Dennis Esteb

Subsidiaries:

Bank of Cave City
Cave City Properties, Inc.
Bank of Evening Shade
"As Old As Dirt"

Cave City, AR
Cave City, AR
Evening Shade, AR
Evening Shade, AR

**American Bancshares of Arkansas, Inc.
Charleston, AR**

BHC Number: 1097650
VOICE: (501) 965-2201
FAX: (501) 965-2205

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

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

Sec: J. S. Hiatt, II

Subsidiaries:

American State Bank

Charleston, AR

**Clarendon Holding Co.
Clarendon, AR**

BHC Number: 1099252
VOICE: (870) 747-3319
FAX: (870) 747-3498

297 Madison
P. O. Box 280
72029-0280

Chm: James B. Sharp

CEO/Pres: J. Perry Lee

Subsidiaries:

The Merchants and Planters Bank

Clarendon, AR

**Evergreen Bancshares, Inc.
Crossett, AR**

BHC Number: 1134797
VOICE: (870) 364-5131
FAX: (870) 364-6329

310 Main Street
P. O. Box 638
71635-0638

CEO/Pres: Richard E. Griffin

Subsidiaries:

First State Bank

Crossett, AR

**Chambers Bancshares, Inc.
Danville, AR**

BHC Number: 1141487
VOICE: (501) 495-4680
FAX: (501) 495-4681

9th and Atlanta
P. O. Box 1330
72833-1330

Chm/CEO/Pres: John Ed Chambers, III **Sr. AdmVP:** Fred C. Burns
SVP: Robert Y. Taylor **CFO:** Greg Connell

Subsidiaries:

Bank of Amity
Danville State Bank
The Bank of Elkins
First Arkansas Valley Bank
The Scott County Bank
River Valley Appraisal

Amity, AR
Danville, AR
Elkins, AR
Russellville, AR
Waldron, AR
Danville, AR

**Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR**

BHC Number: 1134546
VOICE: (501) 229-3311
FAX: (501) 229-4180

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

CEO/Pres: Ronald L. Taylor

Subsidiaries:

Bank of Dardanelle

Dardanelle, AR

**First National Security Company
DeQueen, AR**

BHC Number: 1426755
VOICE: (870) 642-2212
FAX: (870) 642-7959

Third & Gilson
P. O. Box 980
71832-0980

Chm: John H. Hendrix

CEO/Pres: Larry Mashburn

Subsidiaries:

First National Bancshares of Hempstead County, Inc.	Hope, AR
Bank of Blevins	Blevins, AR
The First National Bank of Hope	Hope, AR
The First National Bank of Lewisville	Lewisville, AR
The First National Bank	Ashdown, AR
The First National Bank of DeQueen	DeQueen, AR
First National Bank of Howard County	Dierks, AR
Citizens National Bank of Nashville	Nashville, AR
Bank of Waldron	Waldron, AR

**First State Bancshares, Inc.
DeQueen, AR**

BHC Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

Third and Heynecker Streets
P. O. Box 970
71832-0970

Chm: Art Melson

CEO/Pres: Keith Melson

Subsidiaries:

First State Bank of DeQueen	DeQueen, AR
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**DBT Financial Corporation
DeWitt, AR**

BHC Number: 1139176
VOICE: (870) 946-3531
FAX: (870) 946-2815

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

Chm: Elmer A. Ferguson
VChm: Julian Brown

Pres: Nancy F. Rasco
Sec: Gary Hudson

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.

DeWitt, AR
DeWitt, AR

**DeWitt First Bankshares Corporation
DeWitt, AR**

BHC Number: 1099243
VOICE: (870) 946-3551
FAX: (870) 946-1562

220 West Cross
P. O. Box 511
72042-0511

Chm: Georgea B. McKinley

CEO/Pres: Warren A. Jennings, Sr.

Subsidiaries:

The First National Bank of DeWitt
Bank of Lockesburg

DeWitt, AR
Lockesburg, AR

**Decatur Bancshares, Inc.
Decatur, AR**

BHC Number: 1845619
VOICE: (501) 752-3281
FAX: (501) 752-8154

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

Chm: Lloyd E. Peterson

CEO/Pres: Vernon L. Austin

Subsidiaries:

Decatur State Bank
Decatur Insurance Agency

Decatur, AR
Decatur, AR

**First Service Bancshares, Inc.
Dermott, AR**

BHC Number: 1137266
VOICE: (870) 538-3221
FAX: (870) 538-3246

114 East Peddicord
P. O. Box 800
71638-0815

CEO/Pres: Thomas H. Grumbles **Treas/Sec:** Daniel C. Horton

Subsidiaries:

First Community Bank of S.E. Arkansas

Dermott, AR

**M & F Financial Corporation
Dumas, AR**

BHC Number: 1099506
VOICE: (870) 382-4311
FAX: (870) 382-5901

130 West Waterman
P. O. Box 187
71639-0187

Chm: L. Ashton Adcock
CEO/Pres: J. Michael Jones

VP: David J. Garrett
Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

**First United Bancshares, Inc.
El Dorado, AR**

BHC Number: 1096439
VOICE: (870) 863-3181
FAX: (870) 863-0015

Main @ Washington
P. O. Box 751
71731-0751

Chm/CEO/Pres: James V. Kelley
SVP/CFO/Sec: John E. Burns

VP: Jim Barnes
VP: Richard E. Ulmer

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
The Citizens National Bank of Hope
Peoples Bank & Loan Co.
First National Bank of Magnolia
The Bank of North Arkansas
First United Bank
First United Trust Company, N.A.

Alma, AR
Camden, AR
El Dorado, AR
Fort Smith, AR
Hope, AR
Lewisville, AR
Magnolia, AR
Melbourne, AR
Stuttgart, AR
El Dorado, AR

**Delta Bancshares, Inc.
Eudora, AR**

BHC Number: 1097379
VOICE: (870) 355-8311
FAX: (870) 355-8509

111 North Main
P. O. Box 250
71640-0250

Chm/Pres: W. K. Grubbs
EVP: Roger Hensley

VP: W. R. Selman
Treas/Sec: Robert D. Avery

Subsidiaries:

The Eudora Bank

Eudora, AR

**FBT Bancshares, Inc.
Fordyce, AR**

BHC Number: 1099092
VOICE: (870) 352-3107
FAX: (870) 352-5202

200 West 4th Street
71742-2202

Chm/CEO/Pres: James V. Hulse, Jr. **SVP/Treas:** Wanda Smurl
EVP/Sec: Suzette Crutchfield

Subsidiaries:

Fordyce Bank & Trust Company

Fordyce, AR

**First Bank Corp.
Fort Smith, AR**

BHC Number: 1491360
VOICE: (501) 782-2041
FAX: (501) 788-4602

602 Garrison Avenue
P. O. Box 7
72902-0007

CEO/Pres: Samuel M. Sicard
EVP: Mont S. Echols, Jr.

Sec: Elizabeth A. Echols

Subsidiaries:

Vista Bancorporation
Citizens Bank & Trust Company
PMF, Inc.
The First National Bank of Fort Smith
Realty Appraisals, Inc.

Van Buren, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Fort Smith, AR

**Planters & Merchants Bancshares, Inc.
Gillett, AR**

BHC Number: 1491511
VOICE: (870) 548-2211
FAX: (870) 548-2213

210 West Main
P. O. Box 357
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: 1399792
VOICE: (870) 356-2121
FAX: (870) 356-2211

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

Chm/CEO/Pres: Irvin C. Bainum
VP: Eeva J. Bainum

VP: Harold A. Smith
Treas/Sec: Lynda Robbins

Subsidiaries:

The Bank of Glenwood

Glenwood, AR

**Wilkinson Banking Corporation
Greenwood, AR**

BHC Number: 1417511
VOICE: (501) 996-4171
FAX: (501) 996-6700

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

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

**First Delta Corporation
Helena, AR**

BHC Number: 1096671
VOICE: (870) 816-1111
FAX: (870) 816-1105

P. O. Box 160
72342-0160

CEO/Pres: W. H. Brandon, Jr.

Subsidiaries:

The Delta State Bank
Phillips Insurance Services, Inc.
First National Bank of Phillips County

Elaine, AR
Elaine, AR
Helena, AR

**Holly Grove Bancshares, Inc.
Holly Grove, AR**

BHC Number: 1491409
VOICE: (870) 462-3331
FAX: (870) 462-3992

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

Chm: Herd E. Stone, Jr.

CEO/Pres: William R. Reynolds

Subsidiaries:

Bank of Holly Grove

Holly Grove, AR

**Pioneer Bancshares, Inc. of Horatio, Arkansas
Horatio, AR**

BHC Number: 1139091
VOICE: (870) 832-2501
FAX: (870) 832-2577

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

Chm/CEO/Pres: Edith H. Smith
VP: C. E. Hendrix, Jr.

Treas/Sec: Wilburn Smith

Subsidiaries:

Horatio State Bank

Horatio, AR

**Alliance Bancorporation, Inc.
Hot Springs, AR**

BHC Number: 2640400
VOICE: (501) 318-1001
FAX: (501) 318-1015

100 Werner Drive
P. O. Box 22000
71903

Chm/Pres: David L. Bartlett
VChm: Ronnie Twyford

VP: Joyce Richardson
Sec: Cindy Baswell

Subsidiaries:

Alliance Bank of Hot Springs

Hot Springs, AR

**Smith Associated Banking Corporation
Hot Springs, AR**

BHC Number: 1098004
VOICE: (501) 623-4292
FAX: (501) 623-4688

1801 Central Avenue, Suite B
71901

Chm/CEO/Pres: Richard T. Smith

Subsidiaries:

Bank of Salem

Salem, AR

SABCO Insurance Agency

Salem, AR

The Stephens Security Bank

Stephens, AR

Security Mortgage Services

Hot Springs, AR

Ouachita County Properties, Inc.

Stephens, AR

Stephens Security Insurance Agency

Stephens, AR

BTS Bancshares, Inc.
Huntsville, AR

BHC Number: 1951172
 VOICE: (501) 738-2147
 FAX: (501) 738-1255

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

Chm: Sam Mathias
CEO/Pres: Tom Mathias

VP/Sec: Bessie Mathias

Subsidiaries:

First State Bank

Huntsville, AR

Spring Rivers Bancshares, Inc.
Imboden, AR

BHC Number: 1250428
 VOICE: (870) 869-2291
 FAX: (870) 869-2179

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

Chm/CEO/Pres: Charles F. Luter

Sec: Preston L. Clark

Subsidiaries:

Peoples Bank
 Peoples Bank

Imboden, AR
 Paragould, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

BHC Number: 1096550
 VOICE: (501) 982-4511
 FAX: (501) 982-5769

600 West Main Street
 P. O. Box 827
 72078-0827

Chm/CEO: Kenneth Pat Wilson
Pres: Larry T. Wilson

VP/Sec: Ken Southern

Subsidiaries:

First Arkansas Bank & Trust
 First Arkansas Mortgage Company

Jacksonville, AR
 Jacksonville, AR

Arkansas Banking Company Jonesboro, AR

BHC Number: 2270807
 VOICE: (870) 932-2131
 FAX: (870) 931-2182

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

Chm: Sloan Rainwater
CEO/Pres: G. L. Lieblong
VChm: Stephen Cox

EVP/COO: Gary Childers
Treas/Sec: Sharon Blackburn

Subsidiaries:

The Arkansas Bank, N. A.
 The Arkansas Bank
 Business Support Ltd.
 The Planters Bank
 The Arkansas Bank

Batesville, AR
 Jonesboro, AR
 Jonesboro, AR
 Osceola, AR
 Walnut Ridge, AR

ASB Corporation Jonesboro, AR

BHC Number: 2356886
 VOICE: (870) 972-9800
 FAX: (870) 930-9311

700 South Main
 P. O. Box 3080
 72403

Chm/Pres: Frank Oldham
EVP: Steve Gramling

EVP: David Dudley
Treas/Sec: Judy Dacus

Subsidiaries:

American State Bank

Osceola, AR

**Walden Holding Company
Jonesboro, AR**

BHC Number: 1491502
VOICE: (870) 935-9247
FAX: (870) 933-8818

3712 East Highland Drive
72401

Chm/CEO: Frank E. Walden

Pres: Mary Florence Walden

Subsidiaries:

Planters & Stockmen Bank

Pocahontas, AR

**Pine State Bancshares, Inc.
Kingsland, AR**

BHC Number: 1963139
VOICE: (870) 348-5657
FAX: (870) 348-1002

1st Street
P. O. Box 85
71652

Chm/CEO/Pres: M. Don Smith

Subsidiaries:

Pine State Bank

Kingsland, AR

**Southeast Arkansas Bank Corporation
Lake Village, AR**

BHC Number: 1137033
VOICE: (870) 265-2241
FAX: (870) 265-2125

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

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

Atty: David F. Gillison, Jr.
Sec: Kenneth D. Vandervort

Subsidiaries:

The Bank of Lake Village
BLV Realty, Inc.

Lake Village, AR
Lake Village, AR

**Heritage Capital Corporation
Leachville, AR**

BHC Number: 1143717
VOICE: (870) 539-6354
FAX: (870) 539-2213

119 South Main Street
P. O. Box 140
72438-0140

Chm/CEO/Pres: Larry Grisham

Treas/Sec: Steve May

Subsidiaries:

Heritage Bank

Leachville, AR

**Little River Bancshares, Inc.
Lepanto, AR**

BHC Number: 2463391
VOICE: (870) 475-2306
FAX: (870) 475-3070

202 Greenwood Avenue
P. O. Box 340
72454-0340

Pres: Grady Watkins, Jr.

Sec: Henry Watkins

Subsidiaries:

Little River Bank

Lepanto, AR

**Lincoln Bankshares, Inc.
Lincoln, AR**

BHC Number: 1099430
VOICE: (501) 824-3232
FAX: (501) 824-5703

West Side Square
P. O. Box 1000
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: 1491650
VOICE: (501) 371-0535
FAX: (501) 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

**Bank of the Ozarks, Inc.
Little Rock, AR**

BHC Number: 1097089
VOICE: (501) 978-2265
FAX: (501) 978-2350

Chenal Parkway and West Markham Streets
P. O. Box 8811
72231-8811

Chm/CEO: George G. Gleason, II

CFO: Paul E. Moore

VChm: James Patridge

Treas/Sec: Donna Quandt

Pres: Mark D. Ross

Subsidiaries:

Heritage Banc Holding, Inc.

Little Rock, AR

Bank of the Ozarks, FSB

Little Rock, AR

Bank of the Ozarks, nwa

Jasper, AR

Bank of the Ozarks, wca

Ozark, AR

Ozark Commercial Corporation

Little Rock, AR

First Commercial Corporation Little Rock, AR

BHC Number: 1096523
VOICE: (501) 371-7000
FAX: (501) 371-7413

400 West Capital
P. O. Box 1471
72203-1471

Chm/CEO/Pres: Barnett Grace
VChm: Edwin P. Henry

CFO/Treas: J. Lynn Wright

Subsidiaries:

Citizens First Bank	Arkadelphia, AR
Benton State Bank	Benton, AR
BSB Properties, Inc.	Benton, AR
Arkansas State Bank	Clarksville, AR
Clinton State Bank	Clinton, AR
Bank Properties, Inc.	Clinton, AR
The First National Bank of Conway	Conway, AR
FNBC Real Estate Holdings, Inc.	Conway, AR
FNBC REIT, Inc.	Conway, AR
Citizens First Bank	El Dorado, AR
Citizens First Bank	Fordyce, AR
The Security Bank	Harrison, AR
Security Properties, Inc.	Harrison, AR
Arkansas Bank and Trust Company	Hot Springs, AR
Advantage Corporation	Hot Springs, AR
Pinnacle Corporation	Hot Springs, AR
First Bank of Arkansas	Jonesboro, AR
First Processing Services, Inc.	Jonesboro, AR
Advance Data	Jonesboro, AR
First Commercial Bank, N.A.	Little Rock, AR
FCB Real Estate Holdings, Inc.	Little Rock, AR
FCB REIT, Inc.	Little Rock, AR
Financial Fleet Services, Inc.	Little Rock, AR
First Commercial, Inc.	Little Rock, AR
First Commercial Investments, Inc.	Little Rock, AR
First Commercial Mortgage Company	Little Rock, AR
Grant County Services, Inc.	Little Rock, AR
First Commercial Trust Company, N.A.	Little Rock, AR
KWB Holdings	Little Rock, AR
Morrilton Security Bank, N.A.	Morrilton, AR
The First National Bank of Nashville	Nashville, AR
First Commercial Bank Rogers	Rogers, AR
Flight, Inc.	Rogers, AR

First Commercial Corporation**Little Rock, AR****(Continued)**

First National Bank of Russellville

Russellville, AR

First National Bank

Searcy, AR

State First National Bank

Texarkana, AR

TXAR Real Estate Holdings, Inc.

Texarkana, AR

TXAR REIT, Inc.

Texarkana, AR

First Community Banking Corporation**Little Rock, AR**

BHC Number: 1100176

300 Spring Building, Suite 1010

VOICE: (501) 376-2128

72201-2449

FAX: (501) 374-1968

Chm: G. R. Mosley**Sec:** Melvin L. Simpson**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: 1094864

7000 Asher Avenue

VOICE: (501) 562-3894

P. O. Box 4261

FAX: (501) 562-2611

72204-4261

Chm/CEO/Pres: R. W. Butler**Treas/Sec:** John M. Henry**VP:** Paul D. Eaton**Subsidiaries:**

The Bank of Harrisburg

Harrisburg, AR

The Cleburne County Bank

Heber Springs, AR

**Little Rock Bankshares
Little Rock, AR**

BHC Number: 2617082
VOICE: (501) 375-0800
FAX: (501) 374-7937

200 North State Street
P. O. Box 34090
72203

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

VP/Cash: Lee A. Swearingen

Subsidiaries:

Bank of Little Rock

Little Rock, AR

**Madison Corporation
Little Rock, AR**

BHC Number: 1142466
VOICE: (501) 680-0576
FAX: (501) 663-7229

1813 North Spruce
72207

Chm/CEO/Pres: Roland Willshire

VP/Treas/Sec: Rose Willshire

Subsidiaries:

Madison Bank and Trust

Kingston, AR

**P & W Bancshares, Inc.
Little Rock, AR**

BHC Number: 1845673
VOICE: (501) 374-7777
FAX: (501) 374-2079

1501 South Main Street
P. O. Box 1583
72203-1583

Chm: Robert M. Wilson, Sr.
CEO/Pres: Kay Pitts

Sec: Tonya Clements

Subsidiaries:

Central Bank & Trust
Central Mortgage Company

Little Rock, AR
Little Rock, AR

**Pinnacle Bancshares, Inc.
Little Rock, AR**

BHC Number: 2503587
VOICE: (501) 614-5000
FAX: (501) 614-5005

2610 Cantrell Road
P. O. Box 8120
72202

CEO/Pres: Robert M. Althoff
SVP: Dabbs Cavin

SVP/CFO: Thomas C. Evans

Subsidiaries:

Pinnacle Bank

Little Rock, AR

**Pulaski Investment Corporation
Little Rock, AR**

BHC Number: 1095423
VOICE: (501) 661-7700
FAX: (501) 661-7357

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

Chm: James C. East
Pres: J. Hunter East

VP: Robert C. Magee

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.
Pulaski Services, Inc.

Little Rock, AR
Fayetteville, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

Riverside Bancshares, Inc.
Little Rock, AR

BHC Number: 2155342
 VOICE: (501) 614-6161
 FAX: (501) 614-6162

2222 Cottondale Lane, Suite 240
 P. O. Box 7663
 72202

Chm: L. Walter Quinn

Subsidiaries:

Merchants & Planters Bank
 Riverside Mortgage Co.

Sparkman, AR
 Little Rock, AR

State Holding Company
Little Rock, AR

BHC Number: 1100046
 VOICE: (501) 223-2000
 FAX: (501) 223-0373

650 South Shackleford, Suite 150
 P. O. Box 22120
 72221-2120

Chm: Harry L. Hastings, Jr.
CEO/Pres: Catherine H. Owen

Sec: Randall K. Herlocker

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: 1491614
VOICE: (501) 676-3106
FAX: (501) 676-5046

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

Chm: Neil Bennett, Sr.

CEO/Pres: David R. Estes

Subsidiaries:

First State Bank of Gurdon
First State Bank
First State Land Co., Inc.

Gurdon, AR
Lonoke, AR
Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

BHC Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 234-3384

500 North Jackson Street
P. O. Box 340
71753-2001

CEO: Harold H. Fincher

Subsidiaries:

The Peoples Bank

Magnolia, AR

Horizon Bancorp of South Arkansas
Magnolia, AR

BHC Number: 2618388
VOICE: (870) 234-7039
FAX: (870) 234-3794

305 North Jackson
P. O. Box 647
71753

Chm: Ross M. Whipple
Pres: Marcus J. McCain

Sec: Kathie L. Bledsoe

Subsidiaries:

Horizon Bank of Columbia County

Magnolia, AR

**Magnolia Banking Corporation
Magnolia, AR**

BHC Number: 1135413
VOICE: (870) 235-7000
FAX: (870) 235-7010

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

Chm/CEO/Pres: Bob L. Burns
VP/Treas/Sec: Bruce D. Maloch

VP/Sec: Steve Keith

Subsidiaries:

Farmers Bank and Trust Company
Magnolia Properties, Inc.

Magnolia, AR
Magnolia, AR

**Southern State Bancshares, Inc.
Malvern, AR**

BHC Number: 2497396
VOICE: (501) 332-2462
FAX: (501) 332-8437

521 East Page
P. O. Box 340
72104-0400

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

VP: Sue Stinnett
Cash/Sec: Karon Wheatley

Subsidiaries:

Southern State Bank

Malvern, AR

**Mansfield Bankstock, Inc.
Mansfield, AR**

BHC Number: 1100073
VOICE: (501) 928-4418
FAX: (501) 928-5149

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

Chm: J. Michael Shaw

CEO/Pres: Joseph A. Terry

Subsidiaries:

Bank of Mansfield

Mansfield, AR

**Marked Tree Bancshares, Inc.
Marked Tree, AR**

BHC Number: 1135815
VOICE: (870) 358-2600
FAX: (870) 358-4210

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

Chm: Frank Brunner, Jr.

Pres: E. Ritter Arnold

Subsidiaries:

Marked Tree Bank

Marked Tree, AR

**M. D. Thompson & Son Co.
McCrary, AR**

BHC Number: 1094967
VOICE: (870) 731-2526
FAX: (870) 731-2527

105 South Edmonds Avenue
P. O. Box 388
72101-0388

CEO/Pres: John G. Thompson

Sec: Vance M. Thompson, III

VP: H. Ripley Thompson

Subsidiaries:

Bank of McCrary

McCrary, AR

**Southeast Financial Bankstock Corporation
McGehee, AR**

BHC Number: 1096662
VOICE: (870) 222-3151
FAX: (870) 222-6159

301 North 2nd
P. O. Box 787
71654-0787

CEO/Sec: John H. Potter, Jr.

VP: James M. Smith

Pres: Sam Bowman

VP: William W. Bowman

Subsidiaries:

McGehee Bank

McGehee Realty

Smith Abstract

McGehee, AR

McGehee, AR

McGehee, AR

**Union Bankshares, Inc.
Mena, AR**

BHC Number: 1099805
VOICE: (501) 394-2211
FAX: (501) 394-3809

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

Chm: Edward W. Stevenson
CEO/Pres: Bill R. Philpot

VP: Ruby Lunsford
Sec: David Maddox

Subsidiaries:

The Union Bank of Mena

Mena, AR

**MSB Shares, Inc.
Monette, AR**

BHC Number: 1951109
VOICE: (870) 486-5493
FAX: (870) 486-2250

302 West Drew Avenue
P. O. Box 750
72447-0750

Chm: Carolyn Frierson
VChm/Treas: Revis G. Stewart

Sec: Shirley Bronaugh

Subsidiaries:

MidSouth Bank

Monette, AR

**Drew Bancshares, Inc.
Monticello, AR**

BHC Number: 1098198
VOICE: (870) 367-6221
FAX: (870) 367-7700

212 West Gaines
P. O. Box 150
71657-0150

Chm: Virginia M. Ryburn
CEO/Pres: Reginald Glover

EVP: George T. Harris

Subsidiaries:

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation
Monticello, AR**

BHC Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6465

102 West McCloy
P. O. Box 270
71657-0270

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: 1404650
VOICE: (870) 425-2166
FAX: (870) 424-4353

9th and Baker Streets
P. O. Box 1906
72654-1906

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: 2317999
VOICE: (870) 269-3815
FAX: (870) 269-2899

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

Chm: Glen Hinkle
CEO/Pres: James G. Hinkle

Sec: Kenneth Sutton

Subsidiaries:

Bank of Mountain View

Mountain View, AR

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

BHC Number: 1140556
VOICE: (501) 997-1154
FAX: (501) 997-1161

311 Main Street
P. O. Drawer A
72947

**Holding Company Controlled by
The Bank of Mulberry Employee Stock Ownership Trust (ESOP),
Mulberry, AR**

CEO/Pres: Lex Golden

Subsidiaries:

Bank of Mulberry
FSB Mortgage Company, Inc.

Mulberry, AR
Little Rock, AR

**Bainum Bancorp II
Murfreesboro, AR**

BHC Number: 1491333
VOICE: (870) 285-2172
FAX: (870) 285-3335

101 North Washington
P. O. Box 279
71958-0279

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

VP: Evea J. Bainum
Treas/Sec: Lynda Robbins

Subsidiaries:

Diamond State Bank
Diamond State Insurance Agency

Murfreesboro, AR
Murfreesboro, AR

**M & P Community Bancshares, Inc.
Newport, AR**

BHC Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473

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

Chm/CEO/Pres: Jim S. Gowen, Sr.

Subsidiaries:

Greers Ferry Lake State Bank
Merchants & Planters Bank
Three Rivers Realty, Inc.

Heber Springs, AR
Newport, AR
Newport, AR

**First Paragould Bankshares, Inc.
Paragould, AR**

BHC Number: 1119383
VOICE: (870) 239-8521
FAX: (870) 236-4837

Second and Court Streets
P. O. Box 700
72451-0700

Chm/CEO: William E. Brewer

Pres/COO: Kelly G. Wright

Subsidiaries:

Corning Bank
First National Bank
First Services of Northeast AR

Corning, AR
Paragould, AR
Paragould, AR

**SEA Bancshares, Inc.
Parkdale, AR**

BHC Number: 2299264
VOICE: (870) 473-2217
FAX: (870) 473-2492

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

Chm: Thomas R. Pugh
Pres: George L. Pugh

VP: William B. deYampert
Treas/Sec: John B. Currie, Sr.

Subsidiaries:

Southeast Arkansas Bank

Parkdale, AR

**Parkin Bancorp, Inc.
Parkin, AR**

BHC Number: 1142411
VOICE: (870) 755-5401
FAX: (870) 755-5648

77 Parkin Avenue
P. O. Box 526
72373-0526

Chm/CEO/Pres: William N. Griffin **Sec:** Frank G. Wallace

Subsidiaries:

First State Bank

Parkin, AR

**Perry County Bancshares, Inc.
Perryville, AR**

BHC Number: 1138674
VOICE: (501) 889-2318
FAX: (501) 889-5727

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

CEO/Pres: Robert M. Hill **Sec:** Herby Branscum, Jr.

Subsidiaries:

The Perry County Bank

Perryville, AR

**Piggott Bankstock, Inc.
Piggott, AR**

BHC Number: 1098321
VOICE: (870) 598-3802
FAX: (870) 598-2026

212 West Cherry Street
P. O. Box 307
72454-0307

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:

Piggott State Bank

Piggott, AR

**Simmons First National Corporation
Pine Bluff, AR**

BHC Number: 1094828
VOICE: (870) 541-1000
FAX: (870) 541-1123

501 Main Street
P. O. Box 7009
71611-7009

Chm/CEO/Pres: J. Thomas May

Subsidiaries:

Simmons First Bank of Dumas	Dumas, AR
Simmons First Bank of Jonesboro	Jonesboro, AR
Simmons First Bank of South Arkansas	Lake Village, AR
Simmons First National Bank	Pine Bluff, AR
Simmons First Bank of Northwest Arkansas	Rogers, AR
Simmons First Bank of Russellville	Russellville, AR
Simmons First Bank of Searcy	Searcy, AR
Arkansas Fund, Inc.	Pine Bluff, AR
Simmons First Mortgage Corporation	Pine Bluff, AR

**Clement Bancshares, Inc.
Plainview, AR**

BHC Number: 1096448
VOICE: (501) 272-4221
FAX: (501) 272-4154

200 Main Street
P. O. Box 277
72857-0277

Chm/CEO/Pres: John Clement
VP: Ralph Wilson

Treas/Sec: Jan Clement

Subsidiaries:

First State Bank	Plainview, AR
Nimrod Real Estate, Inc.	Plainview, AR

**Pocahontas Bankstock, Inc.
Pocahontas, AR**

BHC Number: 1834266
VOICE: (870) 892-5286
FAX: (870) 892-8381

101 Broadway
P. O. Box 467
72455-0467

Chm/CEO/Pres: John R. Jackson, Jr.

Subsidiaries:

Bank of Pocahontas

Pocahontas, AR

**Mainline Bankshares of Portland, Inc.
Portland, AR**

BHC Number: 1132627
VOICE: (870) 737-2236
FAX: (870) 737-2816

Main Street
P. O. Box 178
71663-0178

Chm/CEO/Pres: Tipton Pugh

Sec: Mary Dean Pugh

Subsidiaries:

The Peoples Bank
The Peoples Bank Insurance Agency

Portland, AR
Portland, AR

**Portland Bankshares, Inc.
Portland, AR**

BHC Number: 1141188
VOICE: (870) 737-2226
FAX: (870) 737-4263

Main Street
P. O. Box 68
71663-0068

Chm: Robert D. Pugh

CEO/Pres: Jerry D. Sadler

Subsidiaries:

Portland Bank

Portland, AR

**Prescott Bancshares, Inc.
Prescott, AR**

BHC Number: 2236586
VOICE: (870) 887-2688
FAX: (870) 887-6822

East Second at Main
Drawer 490
71857-0490

Pres: John Warren Brannan, Jr. **Treas/Sec:** Faith Beavert
EVP: James E. Franks

Subsidiaries:

First State Holding Company of Prescott
Bank of Prescott

Prescott, AR
Prescott, AR

**BOR Bancshares, Inc.
Rogers, AR**

BHC Number: 2626516
VOICE: (501) 621-6800
FAX: (501) 621-6801

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

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

Subsidiaries:

Bank of Rogers

Rogers, AR

**First Security Bancorp
Searcy, AR**

BHC Number: 1096505
VOICE: (501) 279-3400
FAX: (501) 279-3455

314 North Spring
P. O. Box 1009
72145-1009

Chm/CEO/Pres: Reynie Rutledge

Subsidiaries:

Farmers Bank and Trust Company
First Community Bank, N. A.
First Security Bank
First Security Investment Advisors, Inc.

Clarksville, AR
Conway, AR
Searcy, AR
Searcy, AR

**Smackover Bancshares, Inc.
Smackover, AR**

BHC Number: 1098264
VOICE: (870) 725-3051
FAX: (870) 725-3049

708 North Broadway
P. O. Box 107
71762-0107

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

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

Subsidiaries:

Smackover State Bank

Smackover, AR

**Star City Bancshares, Inc.
Star City, AR**

BHC Number: 1131723
VOICE: (870) 628-4286
FAX: (870) 628-5274

116 North Lincoln
P. O. Drawer 69
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: 1099672
VOICE: (870) 673-6911
FAX: (870) 673-6918

708 South Main
P. O. Drawer 947
72160-0947

Chm: Roy O. McCollum, III

CEO/Pres: Don Pattillo

Subsidiaries:

The Farmers and Merchants Bank

Stuttgart, AR

**Rainbow Investment Company, Inc.
Tuckerman, AR**

BHC Number: 1246430
VOICE: (870) 349-5155
FAX: (870) 349-5170

106 East Main
P. O. Box 1000
72473

Chm/CEO/Pres: Lindley V. Smith, Jr. **Sec:** Jan Bryant

Subsidiaries:

Bank of Tuckerman

Tuckerman, AR

**Tyronza Bancshares, Inc.
Tyronza, AR**

BHC Number: 1139783
VOICE: (870) 487-2161
FAX: (870) 487-2069

Main and Oak Streets
P. O. Box 395
72386-0395

Chm: George E. Beley

CEO/Pres: Harry J. Webb, Jr.

Subsidiaries:

First Delta Bank
First Delta Bank Insurance Services, Inc.

Tyronza, AR
Marked Tree, AR

**Bradley Bancshares, Inc.
Warren, AR**

BHC Number: 1097463
VOICE: (870) 226-2601
FAX: (870) 226-2253

104 South Main Street
P. O. Box 29
71671-0029

Chm: Virginia M. Ryburn
CEO/Pres: Freddie M. Mobley

VChm: Bennie F. Ryburn, Jr.

Subsidiaries:

First State Bank of Warren

Warren, AR

Cross County Bancshares, Inc.
Wynne, AR

BHC Number: 1131611
VOICE: (870) 238-8171
FAX: (870) 238-4052

1 Cross County Plaza
P. O. Box 9
72396-0009

Chm: Dr. Willard G. Burks
CEO/Pres: Ken McClanahan

Treas/Sec: Andrea Murray Pierron

Subsidiaries:

Cross County Bank

Wynne, AR

Mountain Bancshares, Inc.
Yellville, AR

BHC Number: 1098367
VOICE: (870) 449-4231
FAX: (870) 449-4866

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

Chm/CEO/Pres: Judy R. Loving
VChm: Fred A. Berry

Sec: Dan R. Duren

Subsidiaries:

The Bank of Yellville

Yellville, AR

OUT OF STATE
BANK HOLDING COMPANIES
AND
THEIR ARKANSAS
SUBSIDIARIES

JUNE 30, 1998

**Security State Bancshares, Inc.
Charleston, MO**

BHC Number: 1248573
VOICE: (573) 683-3712
FAX: (573) 683-6235

101 South Main
P. O. Box 99
63834

CEO/Pres: Don Burnett

Sec: Clayton Vandivort

Arkansas Affiliates:

Bank of Paragould

Paragould, AR

**Mercantile Bancorporation Inc.
St. Louis, MO**

BHC Number: 1094211
VOICE: (314) 418-2525
FAX: (314) 418-1386

P. O. Box 524
7th and Washington Streets
63166-0524

Chm/CEO/Pres: Thomas H. Jacobsen

Atty: Jon W. Bilstorm

VChm/CFO: John A. Arnold

EVP: Jon P. Pierce

VChm: John W. McClure

Arkansas Affiliates:

Ameribanc, Inc.

St. Louis, MO

Horizon Bank

Malvern, AR

Landau I, Inc.

Arkadelphia, AR

Hughes Villas, Ltd.

Arkadelphia, AR

Mercantile Bank of Arkansas N. A.

North Little Rock, AR

Mercantile Financial of Little Rock, Inc.

Little Rock, AR

Mercantile Financial of Little Rock, L. L. C.

Little Rock, AR

NationsBank Corporation Charlotte, NC

BHC Number: 1073757
VOICE: (704) 386-5000
FAX: (704) 386-6453

NationsBank Corporate Center
100 North Tyron Street
28255

Chm: Andrew B. Craig
CEO: Hugh L. McColl, Jr.

Contact: Paul J. Polking

Arkansas Affiliates:

EquiCredit Corporation of Arkansas	Little Rock, AR
Worthen Community Development Corporation	Little Rock, AR
Worthen Development Corporation	Little Rock, AR
National Credit Corporation	Little Rock, AR
Worthen Financial Corporation	Little Rock, AR

Union Planters Corporation Memphis, TN

BHC Number 1094369
VOICE: (901) 580-6000
FAX: (901) 580-2939

7130 Goodlett Farms Parkway
P. O. Box 387
38147-0387

Chm/CEO: Benjamin W. Rawlins, Jr.
Pres/COO: Jackson W. Moore
EVP: J. Armistead Smith

EVP: James A. Gurley
EVP/CFO: John W. Parker
SVP/CAO/Treas: M. Kirk Walters

Arkansas Affiliates:

Union Planters Holding Corporation	Memphis, TN
Farmers & Merchants Bank	Des Arc, AR
Merchants and Farmers Bank	West Helena, AR
Union Planters Bank, N.A.	Memphis, TN
First North Central Insurance, Inc.	Clinton, AR
Planters Investment Corporation, Inc.	Forrest City, AR

ABBREVIATIONS

Chm:	Chairman of the Board
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Atty:	Attorney
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CFO:	Chief Financial Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary

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