

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
2000**



**MIKE HUCKABEE  
Governor**

**FRANK WHITE  
Bank Commissioner**



**EIGHTY-SIXTH ANNUAL**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 2000**



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

June 30, 2000

Honorable Mike Huckabee  
Governor of Arkansas  
Little Rock, Arkansas

Governor Huckabee:

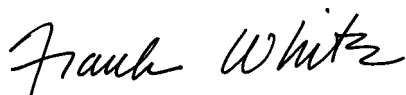
I am pleased to submit to you the Eighty-Sixth Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2000.

The financial services industry continues to undergo change. Arkansas state chartered banks and trust companies continue to successfully meet the challenges of change and offer excellent financial services to the public.

The State Bank Department maintains a Strategic Plan, which the Department's employees develop on an annual basis. The mission of the State Bank Department 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,



Frank White  
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 Day..... Last Monday in May

Independence Day ..... July 4

Labor Day ..... First Monday in September

Veterans Day ..... November 11

Thanksgiving Day ..... Fourth Thursday in November

Christmas Eve ..... December 24

Christmas Day ..... December 25

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis .....	October 6, 1913	October 3, 1918
2.	A. J. Reap .....	October 3, 1918	March 22, 1919
3.	W. T. Maxwell .....	March 22, 1919	September 1, 1921
4.	Charles McKee .....	September 1, 1921	July 28, 1925
5.	Loid Rainwater.....	July 28, 1925	February 8, 1927
6.	Walter E. Taylor.....	February 8, 1927	January 10, 1933
7.	Marion Wasson.....	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan .....	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett.....	January 14, 1941	February 1, 1949
10.	S. J. Dean .....	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr.....	December 31, 1949	March 14, 1953
12.	A. R. Merritt.....	March 14, 1953	February 8, 1955
13.	Dick Simpson.....	February 8, 1955	March 2, 1967
14.	H. C. Adams .....	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting) .....	March 16, 1979	April 19, 1979
16.	B. J. Lambert, Jr. ....	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson.....	April 15, 1983	October 1, 1987
18.	Bill J. Ford.....	October 1, 1987	July 31, 1998
19.	Frank White .....	August 1, 1998	.....

**STATE BANKING BOARD MEMBERS**

Mr. Lindley V. Smith, Jr.  
Chairman  
Bank of Tuckerman  
P. O. Box 1000  
Tuckerman, AR 72473-1000  
VOICE: (870) 349-5155  
FAX: (870) 349-5170  
TERM EXPIRES: 12-31-2000

Ms. Phyllis Kincannon  
Vice Chairman  
200 Bay Point Cove  
Maumelle, AR 72113  
VOICE: (501) 851-1722  
TERM EXPIRES: 12-31-2001

Ms. Judy Loving  
The Bank of Yellville  
105 North Panther Avenue  
P.O. Box 325  
Yellville, AR 72687  
VOICE: (870) 449-4231  
FAX: (870) 449-4866  
TERM EXPIRES: 12-31-2002

Mr. Bob Douglas  
2507 East 9th  
Texarkana, AR 71854  
VOICE: (870) 773-3633  
TERM EXPIRES: 12-31-2003

Mr. Theodore Skokos  
425 West Capitol Avenue, Suite 3200  
Little Rock, AR 72201-3409  
VOICE: (501) 374-1107  
TERM EXPIRES: 12-31-2003

Mr. David Bartlett  
Alliance Bank of Hot Springs  
100 Werner Drive  
P.O. Box 22000  
Hot Springs, AR 71903  
VOICE: (501) 318-1001  
FAX: (501) 318-1020  
TERM EXPIRES: 12-31-2004

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

## DEPARTMENTAL ROSTER

Frank White - 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)  
Robert H. Carr, III – Information Systems Supervisor  
Marivel Tounzen – 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**

Gail Green – Fiscal Manager  
Jacklyn B. Grobmyer – Accounting Service Representative I  
Vicki A. Wise – Accounting Service Representative I  
Accounting and Employee Services  
Expense Disbursement  
Budget and Personnel  
Performance Evaluation

Cynthia L. Nixon – Management Project Analyst Supervisor  
Jane R. English – Administrative Assistant II  
Lori A. Farr – Administrative Assistant III  
Barbara A. Mahoney – Administrative Assistant II  
Martha A. Harris – Administrative Assistant I  
Marilyn R. Myers – Administrative Assistant II  
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

[Fayetteville@banking.state.ar.us](mailto:Fayetteville@banking.state.ar.us)

Marivel Tounzen – Regional Supervisor  
Luke B. Webre – Commissioned Senior Examiner  
Paula K. Wilson – Commissioned Senior Examiner  
Todd D. Smith – Commissioned Senior Examiner  
Kelly Shewmaker – Financial Examiner I  
Steven Sosebee – Financial Examiner I  
Cara K. Lank – Financial Examiner Trainee  
Joseph M. Payne – Financial Examiner Trainee

### **JONESBORO OFFICE**

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

[Jonesboro@banking.state.ar.us](mailto:Jonesboro@banking.state.ar.us)

Baker L. Moseley – Regional Supervisor  
William R. Milum – Bank Senior Examiner  
Gary W. Bush – Commissioned Senior Examiner  
Roy D. Jackson – Commissioned Senior Examiner  
Terry R. Dickson – Commissioned Senior Examiner  
Susannah Barker – Commissioned Senior Examiner  
Misty Micenhamer – Bank Senior Examiner  
John Householder – Bank Senior Examiner  
Thomas J. Anderson – 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  
Ronnie M. Peters – Bank Senior Examiner  
Jeffrey Cameron – Bank Senior Examiner  
Jarrod W. Yarnell – Financial Examiner I  
John W. Alderson – Financial Examiner I  
Kelvin T. Marshall – Financial Examiner I  
Michael Green – Financial Examiner Trainee  
Jamie A. Bazarow – Financial Examiner Trainee  
Emily B. Harrison – Financial Examiner Trainee  
Kevin C. Mosley – Financial Examiner Trainee

**BANK HOLDING COMPANY**

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

**TRUST/COMPLIANCE**

Thomas M. Narrell – Trust/Compliance Supervisor  
Michael G. Saunders – Commissioned Senior Examiner  
Stacey D. Walter – Bank Senior Examiner  
Jason E. Willard – Bank Senior Examiner  
Jessica O'Bryan – Financial Examiner Trainee

**INFORMATION SYSTEMS**

Robert H. Carr, III - IS Supervisor

## STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

<b>BANK</b>	<b>NEW NAME/LOCATION</b>
Danville State Bank Danville	Chambers Bank Danville
The Bank of Elkins Elkins	Community Bank of North Arkansas Elkins
The Bank of Glenwood Glenwood	Arkansas Diamond Bank Glenwood
First Service Bank of Greenbrier Greenbrier	First Service Bank Greenbrier
Arvest Bank Huntsville	Arvest Bank Fort Smith
Horizon Bank of Columbia County Magnolia	Summit Bank, Inc. Magnolia
Summit Bank, Inc. Magnolia	Summit Bank Arkadelphia
American State Bank Osceola	American State Bank Jonesboro
Southeast Arkansas Bank Parkdale	Delta Trust & Bank Parkdale
First Western Bank and Trust Company Rogers	Twin City Bank North Little Rock

## STATE CHARTERED BANKS MERGED FROM JULY 1, 1999, TO JUNE 30, 2000

<b>BANK</b>	<b>MERGED INTO</b>
Commercial Bank at Alma Alma	City National Bank of Fort Smith Fort Smith
The Arkansas Bank Jonesboro	Regions Bank Birmingham, Alabama
The Planters Bank Osceola	Regions Bank Birmingham, Alabama
The Arkansas Bank Walnut Ridge	Regions Bank Birmingham, Alabama

### CHARTERS APPROVED

Southern Bank of Commerce  
1727 West Kingshighway  
Paragould, Arkansas 72450  
(Charter Date November 4, 1999)

### CHARTER CONVERSIONS

Arvest Bank  
104 South Hughes  
Huntsville, Arkansas 72740  
(Converted from a national charter February 17, 2000)

Arvest Bank  
201 West Walnut  
Rogers, Arkansas 72756  
(Converted from a national charter April 20, 2000)



**NEW BRANCHES APPROVED  
FROM JULY 1, 1999, TO JUNE 30, 2000**

<b>BANK</b>	<b>LOCATION</b>
Elk Horn Bank and Trust Company Arkadelphia	109 W. P. Malone Drive Arkadelphia
Summit Bank Arkadelphia	608 East Page Malvern
Summit Bank Arkadelphia	401 Section Line Road Hot Springs
Bank of Bentonville Bentonville	2214 Fayetteville Road Van Buren
Bank of Bentonville Bentonville	3200 Rogers Avenue Fort Smith
Bank of Bentonville Bentonville	3421 South 74 <sup>th</sup> Street Fort Smith
Community Bank Cabot	1900 John Hardin Jacksonville
Farmers Bank and Trust Company Clarksville	502 South Crawford Clarksville
First State Bank Conway	2690 Donaghey Avenue Conway
First State Bank Conway	582 Highway 365 Mayflower
Bank of Dardanelle Dardanelle	3201 West Main Russellville
Community Bank of North Arkansas Elkins	2522 Champions Drive Rogers
First Service Bank Greenbrier	Highway 65 North Clinton
Greers Ferry Lake State Bank Heber Springs	8548 Edgemont Greers Ferry

<b>BANK</b>	<b>LOCATION</b>
Alliance Bank of Hot Springs Hot Springs	1431 Albert Pike Hot Springs
First State Bank Huntsville	3401 Mission Boulevard Fayetteville
First Arkansas Bank & Trust Jacksonville	2000 John Harden Drive Jacksonville
American State Bank Jonesboro	2201 Fair Park Jonesboro
American State Bank Jonesboro	4507 West Kingshighway Paragould
American State Bank Jonesboro	11525 Highway 49 North Marmaduke
Heritage Bank Jonesboro	319 East Street Jonesboro
Pine State Bank Kingsland	West 4 <sup>th</sup> and Main Fordyce
Madison Bank and Trust Kingston	11220 Rodney Parham Little Rock
Simmons First Bank of South Arkansas Lake Village	822 Highways 65 and 82 South Lake Village
Bank of the Ozarks Little Rock	2520 South Zero Street Fort Smith
Bank of the Ozarks Little Rock	104 West Old Main Yellville
Central Bank & Trust Little Rock	1123 South University Little Rock
One Bank & Trust Little Rock	Highways 9 and 92 Center Ridge

<b>BANK</b>	<b>LOCATION</b>
Merchants & Planters Bank Newport	Vine Street and Highway 69 Newark
Twin City Bank North Little Rock	3911 MacArthur Drive North Little Rock
Bank of Paragould Paragould	7281 Highway 34 East Marmaduke
Delta Trust & Bank Parkdale	2924 Kavanaugh Little Rock
First State Bank Plainview	31 Highway 331 Russellville
First Community Bank Pocahontas	209 West Washington Jonesboro
Portland Bank Portland	101 Cedar Street Crossett
First Arkansas Valley Bank Russellville	3093 East Main Russellville
First Security Bank Searcy	2630 Citizens Drive Fayetteville
First Security Bank Searcy	1140 Highway 25B Heber Springs

**STATE CHARTERED SUBCHAPTER  
S CORPORATION BANKS**

<b>BANK</b>	<b>CITY</b>
Bank of Brinkley	Brinkley
Arkansas Diamond Bank	Glenwood
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
One Bank & Trust	Little Rock
Bank of Lockesburg	Lockesburg
The Peoples Bank	Magnolia
Diamond State Bank	Murfreesboro
The Perry County Bank	Perryville
First State Bank	Plainview
Merchants & Planters Bank	Sparkman

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 1999 through June 30, 2000.

**RECEIPTS**

Cash Balance June 30, 1999.....	\$3,934,311.69
Examination and Assessment Fees .....	4,319,717.50
Charter and Amendment Fees .....	33,400.00
Teller's Facility Application and all Protest Fees .....	207,700.00
Miscellaneous Fees .....	3,824.50
Reimbursement for M & R Sales .....	7,178.12
Refund to Expenditures – Prior Year .....	2,864.61
Refund to Expenditures – Current Year.....	14,345.77
Outlawed Warrants .....	275.26
Old Year Warrant Cancellation .....	-0-
Total Receipts	<u>4,589,305.76</u>
	\$8,523,617.45

**DISBURSEMENTS**

Salaries.....	2,926,217.60
Extra Help Salaries .....	442.80
Maintenance and General Operations.....	653,738.24
S.S., Retirement and Insurance Matching .....	719,464.10
Professional Services and Fees .....	12,250.00
Conference Fees and Travel .....	179,878.87
Capital Outlay .....	180,629.16
Data Processing .....	-0-
Proceeds from M & R .....	-0-
Service Charge by State Treasurer .....	68,412.29
Total Disbursements	4,741,033.06
Cash Balance June 30, 2000	<u>3,782,584.39</u>
	\$8,523,617.45

# 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 - Supervision  
 David H. Moulton ..... Deputy Regional Director - Consumer  
 Eddie Watts, Jr. .... Assistant Regional Director  
 Phillip H. Schwartz..... Regional Counsel

Little Rock Field Office  
 Financial Centre III Building  
 900 South Shackleford Road, Suite 500  
 Little Rock, Arkansas 72211  
 VOICE: (501) 228-6346  
 FAX: (501) 228-6568

Wade Ruckle ..... Field Office Supervisor

Memphis Field Office  
 8295 Tournament Drive, Suite 100  
 Memphis, Tennessee 38125-8866  
 VOICE: (901) 748-3342  
 FAX: (901) 748-1512

William W. Quinn ..... Field Office Supervisor

Shreveport Field Office  
 1914 Citizens Bank Drive  
 Bossier City, Louisiana 71111-3423  
 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
Robert H. Rasche.....	Senior Vice President & Director of Research
Mary H. Karr.....	Senior Vice President General Counsel & Corporate 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, Risk Management, Statistics, Credit & Payment
Cletus C. Coughlin.....	Vice President & Associate Director of Research
William T. Gavin.....	Vice President & Research Coordinator
R. Alton Gilbert.....	Vice President & Banking Economics Advisor
Daniel L. Thornton.....	Vice President Research
Richard G. Anderson.....	Vice President Research
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

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

Marilyn K. Corona ..... Vice President  
Corporate Accounting & Customer Relations

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

William D. Little ..... 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-Beard ..... 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 L. Byrne ..... Vice President

Tom Short ..... Assistant Vice President



# COMPTROLLER OF THE CURRENCY

Southwestern District Office  
500 North Akard, Suite 1600  
Dallas, Texas 75201-3342  
VOICE: (214) 720-0656  
FAX: (214) 720-7000  
www.occ.treas.gov

John A. Bodnar.....Deputy Comptroller  
Randall Ryskamp.....District Counsel  
Karen Bryant.....Licensing Manager  
Gene Ferner.....Acting Assistant Deputy Comptroller  
For Midsize/Credit Card Banks

Central and Western Oklahoma Field Office  
The Harvey Parkway Building  
301 NW 63<sup>rd</sup> 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 Hoge.....Assistant Deputy Comptroller



## ARKANSAS BANKERS ASSOCIATION

1220 West Third Street  
Little Rock, Arkansas 72201  
VOICE: (501) 376-3741  
FAX: (501) 372-9243  
www.arkbankers.org

Ken D. Hammonds.....Executive Director

Don Pattillo .....President  
Chief Executive Officer and President  
The Farmers and Merchants Bank, Stuttgart

Bob L. Burns.....First Vice President  
Chief Executive Officer and President  
Farmers Bank and Trust Company, Magnolia

Larry E. Kircher..... Second Vice President  
President and Chief Operating Officer  
Citizens State Bank, Bald Knob

Larry T. Wilson .....Treasurer  
Chief Executive Officer and President  
First Arkansas Bank & Trust, Jacksonville

## YOUNG BANKERS SECTION OFFICERS

Jim Homan .....President  
The Malvern National Bank, Malvern

Kendall Henry .....First Vice President  
The Merchants and Planters Bank, Clarendon

Gina Daniell .....Secretary  
Elk Horn Bank and Trust Company, Arkadelphia

Chris Welch .....Treasurer  
The Bank of Fayetteville, N.A., Fayetteville

Avona Kasselmann .....Education Coordinator  
Simmons First Bank of Russellville, Russellville

# 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

Michael F. Flynn ..... President  
Community President, Western Region  
Simmons First National Bank, Pine Bluff

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

Dan Wingard ..... Secretary  
Chief Executive Officer and President  
Farmers Bank, Hamburg

Greg B. Brown ..... Treasurer  
Chairman and Chief Executive Officer  
The Union Bank of Benton, Benton

**CONSOLIDATED REPORT OF CONDITION OF THE  
148 STATE CHARTERED COMMERCIAL BANKS**  
(in millions)

**June 30, 2000**

**ASSETS**

1.	Cash and balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin.....	\$543
	b. Interest-bearing balances .....	67
2.	Securities:	
	a. Held-to-maturity securities .....	1,297
	b. Available-for-sale securities .....	3,238
3.	Federal funds sold and securities purchased under agreement to resell.....	206
4.	Loans and lease financing receivables:	
	a. Loans and leases, net of unearned income .....	11,551
	b. Less: Allowances for loan and lease losses.....	143
	c. Less: Allocated transfer risk reserve .....	0
	d. Loans and leases, net of unearned income allowance, and reserve.....	11,408
5.	Trading assets.....	0
6.	Premises and fixed assets (including capitalized leases).....	391
7.	Other real estate owned .....	26
8.	Investments in unconsolidated subsidiaries and associated companies.....	9
9.	Customers liability to this bank on acceptances outstanding.....	0
10.	Intangible assets.....	96
11.	Other assets .....	300
12.	Total assets .....	\$17,581

**LIABILITIES**

13.	Deposits:	
	a. In domestic offices .....	\$14,694
	(1) Noninterest-bearing.....	1,847
	(2) Interest-bearing .....	12,847
	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.....	354
15.	Demand notes issued to the U.S. Treasury.....	27
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	786
17.	Bank's liability on acceptances executed and outstanding.....	0
18.	Notes and debentures subordinated to deposits .....	6
19.	Other liabilities .....	109
20.	Total liabilities .....	15,976

**EQUITY CAPITAL**

21.	Perpetual preferred stock .....	2
22.	Common stock.....	68
23.	Surplus.....	621
24.	a. Undivided profits and capital reserves .....	978
	b. Net unrealized holding gains (losses) on available-for-sale securities.....	(64)
25.	Cumulative foreign currency translation adjustment.....	0
26.	Total equity capital.....	1,605
27.	Total liabilities, limited-life preferred stock and equity capital.....	\$17,581

**CONSOLIDATED STATEMENT OF CONDITION OF THE  
72 STATE CHARTERED TRUST DEPARTMENTS**  
(in millions)

**June 30, 2000**

**ASSETS**

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	\$4
	b. Other Institutions .....	2
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	89
	b. Other Institutions .....	56
3.	U.S. Government and Agency Obligations .....	143
4.	State, County and Municipal Obligations .....	37
5.	Other Short-Term Obligations.....	0
6.	Other Notes and Bonds .....	35
7.	Money Market Funds .....	68
8.	Other Mutual Funds .....	84
9.	Stocks.....	147
10.	Collective Investment Fund Units .....	9
11.	Real Estate Mortgages .....	5
12.	Real Estate.....	58
13.	Miscellaneous Assets .....	21
14.	Suspense Accounts .....	20
15.	Other .....	141
16.	Total .....	\$919

**LIABILITIES**

Personal Accounts:

17.	Personal Trusts .....	\$205
18.	Estates & Guardianships .....	36

Employee Benefit Accounts:

19.	Trusts .....	139
20.	Agencies .....	42

All Other Agencies:

21.	Investment Mgmt & Advisory .....	76
22.	Custodial .....	127
23.	All Other .....	68

Corporate and Municipal Securities Appointments:

24.	Bond Trusteeships .....	101
25.	Agencies .....	123

Collective Investment Funds:

26.	Employee Benefits .....	1
27.	Other .....	0
28.	Profit Accounts .....	0
29.	Suspense Accounts .....	1
30.	Total .....	\$919

**CONSOLIDATED REPORT OF CONDITION OF THE  
46 NATIONAL BANKS**  
(in millions)

**June 30, 2000**

**ASSETS**

1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin .....	\$347
b. Interest-bearing balances .....	34
2. Securities:	
a. Held-to-maturity securities .....	751
b. Available-for-sale securities .....	1,945
3. Federal funds sold and securities purchased under agreement to resell .....	172
4. Loans and lease financing receivables:	
a. Loans and leases, net of unearned income .....	5,090
b. Less: Allowances for loan and lease losses .....	64
c. Less: Allocated transfer risk reserve .....	0
d. Loans and leases, net of unearned income allowance, and reserve .....	5,026
5. Trading assets .....	0
6. Premises and fixed assets (including capitalized leases) .....	148
7. Other real estate owned .....	13
8. Investments in unconsolidated subsidiaries and associated companies .....	2
9. Customers liability to this bank on acceptances outstanding .....	0
10. Intangible assets .....	34
11. Other assets .....	145
12. Total assets .....	\$8,617

**LIABILITIES**

13. Deposits:	
a. In domestic offices .....	\$7,089
(1) Noninterest-bearing .....	1,105
(2) Interest-bearing .....	5,984
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 .....	293
15. Demand notes issued to the U.S. Treasury .....	18
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	271
17. Bank's liability on acceptances executed and outstanding .....	0
18. Notes and debentures subordinated to deposits .....	0
19. Other liabilities .....	67
20. Total liabilities .....	7,738

**EQUITY CAPITAL**

21. Perpetual preferred stock .....	1
22. Common stock .....	38
23. Surplus .....	238
24. a. Undivided profits and capital reserves .....	639
b. Net unrealized holding gains (losses) on available-for-sale securities .....	(37)
25. Cumulative foreign currency translation adjustment .....	0
26. Total equity capital .....	879
27. Total liabilities, limited-life preferred stock and equity capital .....	\$8,617

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2000**

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	19.80
Bank of Amity	Amity	10.09
Elk Horn Bank and Trust Company	Arkadelphia	9.00
Summit Bank	Arkadelphia	8.61
First National Bank of Sharp County	Ash Flat	8.73
The First National Bank	Ashdown	10.76
The Bank of Augusta	Augusta	13.15
Citizens State Bank	Bald Knob	10.82
The Citizens Bank	Batesville	6.89
First Community Bank	Batesville	9.73
Bank of Bearden	Bearden	23.11
The Union Bank of Benton	Benton	8.34
Arkansas National Bank	Bentonville	7.00
Bank of Bentonville	Bentonville	5.83
The First National Bank of Berryville	Berryville	13.51
Bank of Blevins	Blevins	11.18
Farmers Bank And Trust Company	Blytheville	11.24
The First National Bank in Blytheville	Blytheville	12.29
Citizens Bank	Booneville	7.59
The Bank of Bradley	Bradley	9.67
Bank of Brinkley	Brinkley	14.26
The Union Bank of Bryant	Bryant	7.98
Community Bank	Cabot	7.82
The First National Bank of IZARD County	Calico Rock	20.30
First Bank of South Arkansas	Camden	8.04
Merchants and Planters Bank, N.A.	Camden	9.71
Bank of Cave City	Cave City	9.54
The Merchants and Planters Bank	Clarendon	11.85
Farmers Bank and Trust Company	Clarksville	8.76
First Community Bank	Conway	8.34
First State Bank	Conway	11.98
Corning Bank	Corning	15.12
First National Bank of Crossett	Crossett	8.73
First State Bank	Crossett	8.83
Chambers Bank	Danville	8.97
Bank of Dardanelle	Dardanelle	9.16
The First National Bank of DeQueen	DeQueen	16.03
First State Bank of DeQueen	DeQueen	10.77



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
DeWitt Bank And Trust Company	DeWitt	16.73
The First National Bank of DeWitt	DeWitt	10.63
Decatur State Bank	Decatur	11.77
Bank of Delight	Delight	14.67
First National Bank of Howard County	Dierks	15.52
Merchants & Farmers Bank	Dumas	13.43
Simmons First Bank of Dumas	Dumas	9.39
First Financial Bank	El Dorado	6.03
The First National Bank of El Dorado	El Dorado	9.32
Simmons First Bank of El Dorado, N.A.	El Dorado	8.48
The Delta State Bank	Elaine	6.69
Community Bank of North Arkansas	Elkins	7.20
Bank of England	England	8.16
The Eudora Bank	Eudora	8.61
Bank of Eureka Springs	Eureka Springs	11.65
Bank of Evening Shade	Evening Shade	8.96
Bank of Arkansas, N.A.	Fayetteville	8.30
The Bank of Fayetteville, N.A.	Fayetteville	7.42
McIlroy Bank & Trust	Fayetteville	7.09
Fordyce Bank & Trust Company	Fordyce	8.86
First National Bank of Eastern Arkansas	Forrest City	12.59
Forrest City Bank, National Association	Forrest City	8.15
Arvest Bank	Fort Smith	63.80
The City National Bank of Fort Smith	Fort Smith	9.13
The First National Bank of Fort Smith	Fort Smith	14.62
Planters & Merchants Bank	Gillett	12.00
Arkansas Diamond Bank	Glenwood	8.66
Bank of Gravett	Gravette	11.34
Sinclair National Bank	Gravette	12.97
The First National Bank in Green Forest	Green Forest	11.00
First Service Bank	Greenbrier	9.12
Farmers Bank	Greenwood	19.78
First State Bank of Gurdon	Gurdon	8.58
Farmers Bank	Hamburg	10.10
Calhoun County Bank	Hampton	11.12
The Bank of Harrisburg	Harrisburg	10.52
Community First Bank	Harrison	7.63
The Cleburne County Bank	Heber Springs	9.56
Greers Ferry Lake State Bank	Heber Springs	8.83
Heber Springs State Bank	Heber Springs	9.06
First National Bank of Phillips County	Helena	10.64
Helena National Bank	Helena	8.92
The Citizens National Bank of Hope	Hope	9.44
The First National Bank of Hope	Hope	16.03

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Horatio State Bank	Horatio	10.30
Alliance Bank of Hot Springs	Hot Springs	9.89
First National Bank	Hot Springs	9.49
The Planters National Bank of Hughes	Hughes	8.58
First State Bank	Huntsville	7.29
Peoples Bank	Imboden	8.06
First Arkansas Bank & Trust	Jacksonville	13.71
American State Bank	Jonesboro	7.13
Heritage Bank	Jonesboro	7.59
MidSouth Bank	Jonesboro	6.45
Simmons First Bank of Jonesboro	Jonesboro	7.41
Pine State Bank	Kingsland	6.62
Madison Bank and Trust	Kingston	5.88
The Bank of Lake Village	Lake Village	12.37
Simmons First Bank of South Arkansas	Lake Village	8.46
Little River Bank	Lepanto	13.39
The First National Bank of Lewisville	Lewisville	11.21
Arkansas Bankers' Bank	Little Rock	8.71
Bank of Little Rock	Little Rock	9.67
Bank of the Ozarks	Little Rock	7.51
The Capital Bank	Little Rock	7.84
Central Bank & Trust	Little Rock	6.97
Eagle Bank & Trust Company	Little Rock	8.36
Metropolitan National Bank	Little Rock	7.02
One Bank & Trust	Little Rock	9.46
Pinnacle Bank	Little Rock	7.04
Pulaski Bank And Trust Company	Little Rock	6.82
Bank of Lockesburg	Lockesburg	15.01
First State Bank	Lonoke	7.18
Farmers Bank and Trust Company	Magnolia	7.87
First National Bank of Magnolia	Magnolia	9.36
The Peoples Bank	Magnolia	10.37
The Malvern National Bank	Malvern	9.54
Southern State Bank	Malvern	9.12
The Merchants and Planters Bank	Manila	14.49
Bank of Mansfield	Mansfield	10.05
First National Bank at Marianna	Marianna	11.72
First Community Bank of Eastern Arkansas	Marion	14.00
Marked Tree Bank	Marked Tree	8.71
Bank of McCrory	McCrory	10.62
The First National Bank of McGehee	McGehee	12.06
McGehee Bank	McGehee	19.29
The Bank of North Arkansas	Melbourne	9.10
First National Bank in Mena	Mena	12.59

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
The Union Bank of Mena	Mena	11.88
Commercial Bank & Trust Company	Monticello	9.46
Union Bank And Trust Company	Monticello	9.57
Petit Jean State Bank	Morrilton	9.09
First Bank of Montgomery County	Mount Ida	13.87
First National Bank & Trust Company	Mountain Home	13.71
Peoples Bank And Trust Company	Mountain Home	8.09
TrustBanc	Mountain Home	9.15
Bank of Mountain View	Mountain View	17.49
Bank of Mulberry	Mulberry	7.05
Diamond State Bank	Murfreesboro	7.76
Citizens National Bank of Nashville	Nashville	13.66
Merchants & Planters Bank	Newport	7.48
National Bank of Arkansas in North Little Rock	North Little Rock	8.81
Twin City Bank	North Little Rock	36.46
Bank of Paragould	Paragould	10.86
First National Bank	Paragould	15.55
Peoples Bank	Paragould	7.51
Southern Bank of Commerce	Paragould	32.29
The First National Bank at Paris	Paris	8.64
Delta Trust & Bank	Parkdale	16.48
First State Bank	Parkin	6.76
The Perry County Bank	Perryville	7.10
Piggott State Bank	Piggott	9.77
Pine Bluff National Bank	Pine Bluff	7.59
Simmons First National Bank	Pine Bluff	8.61
First State Bank	Plainview	5.97
Bank of Pocahontas	Pocahontas	8.54
First Community Bank	Pocahontas	6.71
The Peoples Bank	Portland	18.08
Portland Bank	Portland	6.55
The Farmers & Merchants Bank	Prairie Grove	6.85
Bank of Prescott	Prescott	10.52
The Bank of Rison	Rison	15.37
Arvest Bank	Rogers	7.33
Bank of Rogers	Rogers	7.13
Simmons First Bank of Northwest Arkansas	Rogers	7.67
First Arkansas Valley Bank	Russellville	6.97
River Valley Bank	Russellville	8.23
Simmons First Bank of Russellville	Russellville	12.38
Bank of Salem	Salem	9.07
Logan County Bank	Scranton	15.50
First Security Bank	Searcy	8.01
Simmons First Bank of Searcy	Searcy	7.48

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Arkansas State Bank	Siloam Springs	19.81
First Arvest Bank	Siloam Springs	7.34
Smackover State Bank	Smackover	10.85
Merchants & Planters Bank	Sparkman	7.20
The First National Bank of Springdale	Springdale	9.79
Springdale Bank and Trust	Springdale	6.46
Bodcaw Bank	Stamps	16.11
Bank of Star City	Star City	10.75
The Stephens Security Bank	Stephens	10.15
The Farmers and Merchants Bank	Stuttgart	12.64
First United Bank	Stuttgart	9.42
Bank of Trumann	Trumann	13.90
Bank of Tuckerman	Tuckerman	11.84
First Delta Bank	Tyronza	8.78
Citizens Bank & Trust Company	Van Buren	10.65
Bank of Waldron	Waldron	15.28
The Scott County Bank	Waldron	8.29
The First National Bank of Lawrence County	Walnut Ridge	12.56
First State Bank of Warren	Warren	10.37
Warren Bank and Trust Company	Warren	14.91
Fidelity National Bank	West Memphis	7.10
Cross County Bank	Wynne	9.14
The First National Bank of Wynne	Wynne	11.39
The Bank of Yellville	Yellville	7.73

**NATIONAL BANKS****June 30, 2000****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of Altheimer	Altheimer	11,826
First National Bank of Sharp County	Ash Flat	176,866
The First National Bank	Ashdown	72,114
Arkansas National Bank	Bentonville	456,100
The First National Bank of Berryville	Berryville	123,113
The First National Bank in Blytheville	Blytheville	149,501
The First National Bank of Izaard County	Calico Rock	98,359
Merchants and Planters Bank, N.A.	Camden	96,342
First National Bank of Crossett	Crossett	113,487
The First National Bank of DeQueen	DeQueen	112,126
The First National Bank of DeWitt	DeWitt	98,406
First National Bank of Howard County	Dierks	43,807
The First National Bank of El Dorado	El Dorado	284,638
Simmons First Bank of El Dorado, N.A.	El Dorado	159,291
Bank of Arkansas, National Association	Fayetteville	139,707
The Bank of Fayetteville, National Association	Fayetteville	180,990
First National Bank of Eastern Arkansas	Forrest City	205,523
Forrest City Bank, National Association	Forrest City	71,515
The City National Bank of Fort Smith	Fort Smith	605,652
The First National Bank of Fort Smith	Fort Smith	597,672
Sinclair National Bank	Gravette	28,356
The First National Bank in Green Forest	Green Forest	211,330
First National Bank of Phillips County	Helena	122,665
Helena National Bank	Helena	120,648
The Citizens National Bank of Hope	Hope	258,125
The First National Bank of Hope	Hope	118,843
First National Bank	Hot Springs	98,892
The Planters National Bank of Hughes	Hughes	21,260
The First National Bank of Lewisville	Lewisville	26,663
Metropolitan National Bank	Little Rock	612,953
First National Bank of Magnolia	Magnolia	216,902
The Malvern National Bank	Malvern	285,113
First National Bank at Marianna	Marianna	50,913
The First National Bank of McGehee	McGehee	40,674
First National Bank in Mena	Mena	128,761
First National Bank & Trust Company	Mountain Home	253,843
Citizens National Bank of Nashville	Nashville	42,693
National Bank of Arkansas in North Little Rock	North Little Rock	106,642

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank	Paragould	257,657
The First National Bank at Paris	Paris	78,825
Pine Bluff National Bank	Pine Bluff	177,783
Simmons First National Bank	Pine Bluff	854,389
The First National Bank of Springdale	Springdale	330,747
The First National Bank of Lawrence County	Walnut Ridge	85,384
Fidelity National Bank	West Memphis	117,480
The First National Bank of Wynne	Wynne	167,483

**REPORT OF THE**  
**ONE HUNDRED FORTY-EIGHT**  
**STATE CHARTERED**  
**COMMERCIAL BANKS**

**JUNE 30, 2000**

**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:** Edward J. Taylor  
**Pres/Cash:** Diane T. Owens

**VP:** Lori Johns

Cash and Due from:.....	3,077	Deposits: .....	55,331
Federal Funds and Repos: .....	2,500	Federal Funds and Borrowings: .....	0
Investments: .....	16,934	Other Liabilities: .....	472
Total Loans: .....	38,616	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	625	Total Liabilities: .....	55,803
Other Real Estate: .....	0		
Other Assets: .....	909	Total Equity Capital and Reserves: .....	6,858
Total Assets: .....	62,661	Total Liabilities and Capital: .....	62,661
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** John Ed Chambers, III; Danny Dunlap; Huey Grant; Jimmy Jones; Hazel Richardson; Edward J. Taylor; Jimmy Williams

**Branches in Town:** None

**Other Branches:** Kirby

**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/COO:** David Harrison

**SVP:** Gina Daniell  
**TO:** Beth S. Marshall

Cash and Due from:.....	5,094	Deposits: .....	106,613
Federal Funds and Repos: .....	3,150	Federal Funds and Borrowings: .....	389
Investments: .....	22,830	Other Liabilities: .....	846
Total Loans: .....	83,086	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,333	Total Liabilities: .....	107,848
Other Real Estate: .....	38		
Other Assets: .....	1,787	Total Equity Capital and Reserves: .....	11,470
Total Assets: .....	119,318	Total Liabilities and Capital: .....	119,318
Total Trust Assets: .....	935	Number of Shares Outstanding: .....	24,000

**Directors:** Thomas B. Barksdale; James Blanton; W. H. Brandon, Jr.; 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:** Two

**Other Branches:** Bismarck, Caddo Valley



**Summit Bank  
Arkadelphia, AR**

VOICE: (870) 230-1100  
FAX: (870) 230-8615  
Population: 10,014

409 Main Street  
P. O. Box 965  
71923-0965

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

Trust Department: No  
Bank Holding Company  
Summit Bancorp, Inc., Arkadelphia, AR

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

**EVP:** John A. Bryant  
**SVP/Cash:** Kathie L. Bledsoe

Cash and Due from:.....	2,793	Deposits:.....	119,428
Federal Funds and Repos:.....	205	Federal Funds and Borrowings: .....	18,330
Investments: .....	54,847	Other Liabilities: .....	696
Total Loans: .....	85,448	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,676	Total Liabilities: .....	138,454
Other Real Estate: .....	0		
Other Assets: .....	1,917	Total Equity Capital and Reserves: .....	11,432
Total Assets: .....	149,886	Total Liabilities and Capital: .....	149,886
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	0

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

**Branches in Town:** None

**Other Branches:** Hot Springs, Magnolia, Malvern

**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

Cash and Due from:.....	1,732	Deposits:.....	36,353
Federal Funds and Repos:.....	5,025	Federal Funds and Borrowings: .....	0
Investments: .....	15,888	Other Liabilities: .....	285
Total Loans: .....	18,235	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	239	Total Liabilities: .....	36,638
Other Real Estate: .....	0		
Other Assets: .....	1,451	Total Equity Capital and Reserves: .....	5,932
Total Assets: .....	42,570	Total Liabilities and Capital: .....	42,570
Total Trust Assets: .....	2,341	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](http://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:** Tom Mueller

Cash and Due from:.....	1,645	Deposits: .....	45,372
Federal Funds and Repos: .....	1,845	Federal Funds and Borrowings: .....	0
Investments: .....	22,738	Other Liabilities: .....	354
Total Loans:.....	22,710	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	708	Total Liabilities:.....	45,726
Other Real Estate: .....	314		
Other Assets:.....	1,096	Total Equity Capital and Reserves: .....	5,330
Total Assets:.....	51,056	Total Liabilities and Capital: .....	51,056
Total Trust Assets:.....	2,275	Number of Shares Outstanding:.....	4,000

**Directors:** Bob J. Clark; Larry Kircher; Molly Kircher; Juanita Litzelfelner; Wendell Nier; Dr. 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](http://www.thecitizensbank.net)

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

**CEO/Pres:** Woody Castleberry  
**SVP:** Alan Bufford

**SVP:** Jeff Mead  
**VP/TO:** Robin Brock

Cash and Due from:.....	9,312	Deposits: .....	258,236
Federal Funds and Repos: .....	1,055	Federal Funds and Borrowings: .....	28,994
Investments: .....	105,134	Other Liabilities: .....	776
Total Loans:.....	182,938	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	5,393	Total Liabilities:.....	288,006
Other Real Estate: .....	1,775		
Other Assets:.....	5,011	Total Equity Capital and Reserves: .....	22,612
Total Assets:.....	310,618	Total Liabilities and Capital: .....	310,618
Total Trust Assets:.....	57,267	Number of Shares Outstanding:.....	16,500

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

**Branches in Town:** Six

**Other Branches:** Pleasant Plains

**First Community Bank  
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/COO:** Boris A. Dover

**SVP:** Troy Henley  
**VP:** Katy Smythe

Cash and Due from:.....	3,531	Deposits:.....	106,199
Federal Funds and Repos:.....	825	Federal Funds and Borrowings: .....	8,054
Investments: .....	34,565	Other Liabilities: .....	416
Total Loans: .....	85,213	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,495	Total Liabilities: .....	114,669
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	12,265
Other Assets: .....	1,305	Total Liabilities and Capital: .....	126,934
Total Assets: .....	126,934	Number of Shares Outstanding: .....	34,523
Total Trust Assets: .....	0		

**Directors:** Don Buckliew; Dale E. Cole; Preston W. Grace, III; Jim Haney; Ray Lacroix; George Rider; Bill Roussel; Frank Tripp; Sheila Wagnon

**Branches in Town:** One

**Other Branches:** Searcy

**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:.....	2,315	Deposits:.....	21,654
Federal Funds and Repos:.....	1,560	Federal Funds and Borrowings: .....	0
Investments: .....	7,907	Other Liabilities: .....	97
Total Loans: .....	16,283	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	71	Total Liabilities: .....	21,751
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	6,686
Other Assets: .....	301	Total Liabilities and Capital: .....	28,437
Total Assets: .....	28,437	Number of Shares Outstanding: .....	8,300
Total Trust Assets: .....	0		

**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

### 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](http://www.unionbancshares.com)

Trust Department: Yes

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

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

**TO:** James Handley

Cash and Due from:.....	5,670	Deposits: .....	109,995
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	26,641
Investments: .....	74,910	Other Liabilities: .....	942
Total Loans:.....	65,491	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,662	Total Liabilities:.....	137,578
Other Real Estate: .....	9		
Other Assets:.....	2,494	Total Equity Capital and Reserves: .....	12,658
Total Assets:.....	150,236	Total Liabilities and Capital: .....	150,236
Total Trust Assets:.....	418	Number of Shares Outstanding:.....	72,940

**Directors:** Greg B. 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 (2),  
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

Trust Department: Yes

Member of Federal Reserve System  
Bank Holding Company  
Arvest Bank Group, Inc., Bentonville, AR

**Chm:** Jim C. Walton  
**CEO/Pres:** David Short

**SVP:** Tony Bornhoft  
**SVP/Cash:** Marla England

Cash and Due from:.....	19,110	Deposits: .....	538,556
Federal Funds and Repos: .....	8,175	Federal Funds and Borrowings: .....	26,437
Investments: .....	134,736	Other Liabilities: .....	4,357
Total Loans:.....	430,285	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	9,018	Total Liabilities: .....	569,350
Other Real Estate: .....	619		
Other Assets:.....	14,782	Total Equity Capital and Reserves: .....	47,375
Total Assets:.....	616,725	Total Liabilities and Capital: .....	616,725
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	65,492

**Directors:** Edward F. Adair; Neff Basore; Chuck Carmer; Phillip Fletcher; David Glass; Horace Hardwick; Robert Holder; Nancy Leake; Tom McCoy; David Short; Jim C. Walton

**Branches in Town:** Five

**Other Branches:** Anderson, Bella Vista (3),  
Centeron, Gravette, Noel, MO, Shell Knob,  
MO

**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:.....	407	Deposits:.....	13,817
Federal Funds and Repos:.....	250	Federal Funds and Borrowings: .....	0
Investments: .....	6,919	Other Liabilities: .....	84
Total Loans:.....	7,463	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	238	Total Liabilities: .....	13,901
Other Real Estate: .....	0		
Other Assets:.....	273	Total Equity Capital and Reserves: .....	1,649
Total Assets:.....	15,550	Total Liabilities and Capital: .....	15,550
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	8,050

**Directors:** William E. Butler, Jr.; 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

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company

Farmers Bancorp, Inc., Blytheville, AR

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

**SVP:** Randy Scott  
**VP/TO:** Ron Dawson

Cash and Due from:.....	3,649	Deposits:.....	133,751
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	9,000
Investments: .....	52,393	Other Liabilities: .....	641
Total Loans:.....	100,460	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,158	Total Liabilities: .....	143,392
Other Real Estate: .....	7		
Other Assets:.....	2,681	Total Equity Capital and Reserves: .....	18,956
Total Assets:.....	162,348	Total Liabilities and Capital: .....	162,348
Total Trust Assets:.....	20,799	Number of Shares Outstanding: .....	40,000

**Directors:** Steve Bell; Paula O. Blackwell; Dale Briggs; Alvin Huffman, III; Herbert Jones; Gaylon M. Lawrence, Jr.; David Stone; 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

Home Page: [www.citizensbankbooneville.com](http://www.citizensbankbooneville.com)

Trust Department: Yes

Bank Holding Company

First Western Bancshares, Inc., Booneville, AR

**Chm/CEO/Pres:** John T. Hampton  
**EVP/CFO:** Bill Mitchell

**COO:** Shirley Young

Cash and Due from:.....	4,602	Deposits: .....	135,308
Federal Funds and Repos: .....	2,260	Federal Funds and Borrowings: .....	15,773
Investments: .....	38,379	Other Liabilities: .....	1,201
Total Loans:.....	109,905	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	4,054	Total Liabilities:.....	152,282
Other Real Estate:.....	521		
Other Assets:.....	6,371	Total Equity Capital and Reserves: .....	13,810
Total Assets:.....	166,092	Total Liabilities and Capital: .....	166,092
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	157,372

**Directors:** Paul Becton; Bob Crafton; Nathan E. Gairhan, Jr.; Jeral L. Hampton; John T. Hampton; Robert Harris; A. B. Littlefield, Jr.; Jack McHaney; Robert E. Remy; Jim Shearin; Howard Slinkard; Buddy Sparks; Lee Strickland; Dale Webster; Paul X. Williams

**Branches in Town:** One

**Other Branches:** Bella Vista, Magazine, Ratcliff, Rogers (2)

**The Bank of Bradley  
Bradley, AR**

VOICE: (870) 894-3322  
FAX: (870) 894-3324  
Population: 585

208 West Fourth 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:** Billie Pierce

Cash and Due from:.....	623	Deposits: .....	12,648
Federal Funds and Repos: .....	2,290	Federal Funds and Borrowings: .....	0
Investments: .....	3,060	Other Liabilities: .....	62
Total Loans:.....	7,803	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	225	Total Liabilities:.....	12,710
Other Real Estate:.....	0		
Other Assets:.....	171	Total Equity Capital and Reserves: .....	1,462
Total Assets:.....	14,172	Total Liabilities and Capital: .....	14,172
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

**Directors:** John Barnett; 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/Cash:** Bentley Manatt

Cash and Due from:.....	4,015	Deposits:.....	81,259
Federal Funds and Repos:.....	200	Federal Funds and Borrowings: .....	0
Investments: .....	52,551	Other Liabilities: .....	662
Total Loans: .....	33,551	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	514	Total Liabilities: .....	81,921
Other Real Estate: .....	0		
Other Assets: .....	2,261	Total Equity Capital and Reserves: .....	11,171
Total Assets:.....	93,092	Total Liabilities and Capital: .....	93,092
Total Trust Assets:.....	0	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) 847-5700  
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

**VP:** Ken Rhone

Cash and Due from:.....	1,442	Deposits:.....	67,583
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	3,500
Investments: .....	26,775	Other Liabilities: .....	625
Total Loans: .....	47,201	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,023	Total Liabilities: .....	71,708
Other Real Estate: .....	0		
Other Assets: .....	1,054	Total Equity Capital and Reserves: .....	6,787
Total Assets:.....	78,495	Total Liabilities and Capital: .....	78,495
Total Trust Assets:.....	0	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; John Young

**Branches in Town:** None

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

**Community Bank  
Cabot, AR**

VOICE: (501) 843-3575  
FAX: (501) 843-0463  
Population: 8,319

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

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

Home Page: [www.communitybk.net](http://www.communitybk.net)

Trust Department: Yes

Bank Holding Company  
Community Financial Group, Cabot, AR

**Chm:** Gerald H. Shock  
**CEO/Pres:** Joseph W. Park

**SVP/Cash:** David Pickney  
**TO:** Debbie Kirby

Cash and Due from:.....	12,622	Deposits: .....	226,585
Federal Funds and Repos: .....	2,000	Federal Funds and Borrowings: .....	27,740
Investments: .....	47,565	Other Liabilities: .....	2,304
Total Loans:.....	205,725	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	6,848	Total Liabilities:.....	256,629
Other Real Estate: .....	375		
Other Assets:.....	4,829	Total Equity Capital and Reserves: .....	23,335
Total Assets:.....	279,964	Total Liabilities and Capital: .....	279,964
Total Trust Assets:.....	20,399	Number of Shares Outstanding:.....	25,000

**Directors:** Dearl Dixon; Cathy Eoff-Tiratto; Jerry Jones; Jack M. Lowman; Mark L. Magie; Joe W. Park; Joseph W. Park; Gerald H. Shock; William G. Thompson; Stephen P. Tipton; William E. Williams; Larry Wood; Joan Zumwalt

**Branches in Town:** Four

**Other Branches:** Beebe, Jacksonville (2),  
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  
71711

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:.....	3,553	Deposits: .....	67,840
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	5,615
Investments: .....	10,224	Other Liabilities: .....	401
Total Loans:.....	63,194	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	2,865	Total Liabilities:.....	73,856
Other Real Estate: .....	189		
Other Assets:.....	1,735	Total Equity Capital and Reserves: .....	7,904
Total Assets:.....	81,760	Total Liabilities and Capital: .....	81,760
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	30,000

**Directors:** Harold W. Campbell; Randall W. Crowder; 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:** Two

**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 Street  
P. O. Box 490  
72521-0490

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

Trust Department: Yes

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

**Chm:** Eugene Street  
**CEO/Pres/TO:** Samuel F. Beller

**SVP:** Gayla Hickman  
**SVP/Cash:** Wanda Daniel

Cash and Due from:.....	2,149	Deposits:.....	46,302
Federal Funds and Repos:.....	1,265	Federal Funds and Borrowings: .....	4,615
Investments: .....	8,701	Other Liabilities: .....	663
Total Loans: .....	41,380	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	614	Total Liabilities: .....	51,580
Other Real Estate: .....	305	Total Equity Capital and Reserves: .....	5,528
Other Assets: .....	2,694	Total Liabilities and Capital: .....	57,108
Total Assets: .....	57,108	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	2,793		

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

**Branches in Town:** None

**Other Branches:** None

**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:.....	961	Deposits:.....	24,125
Federal Funds and Repos:.....	1,320	Federal Funds and Borrowings: .....	0
Investments: .....	16,429	Other Liabilities: .....	164
Total Loans: .....	7,627	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	429	Total Liabilities: .....	24,289
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,085
Other Assets: .....	608	Total Liabilities and Capital: .....	27,374
Total Assets: .....	27,374	Number of Shares Outstanding: .....	5,660
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

### 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

Cash and Due from:.....	3,204	Deposits: .....	108,814
Federal Funds and Repos: .....	3,425	Federal Funds and Borrowings: .....	0
Investments: .....	57,663	Other Liabilities: .....	428
Total Loans:.....	51,313	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,445	Total Liabilities: .....	109,242
Other Real Estate: .....	197	Total Equity Capital and Reserves: .....	12,065
Other Assets:.....	4,060	Total Liabilities and Capital: .....	121,307
Total Assets:.....	121,307	Number of Shares Outstanding:.....	5,495
Total Trust Assets:.....	0		

**Directors:** Herman Houston; Cole Martin; Steve Morgan; Dayne Phillips; Bill Porter; Reynie Rutledge; Tommy Sexton; Lee White

**Branches in Town:** Three

**Other Branches:** Coal Hill

### First Community Bank Conway, AR

VOICE: (501) 450-9800  
FAX: (501) 450-1899  
Population: 26,481

1001 Front Street  
P. O. Box 938  
72033

Charter Number: 779  
Date: April 15, 1999  
County: Faulkner

Trust Department: No

Member of Federal Reserve System

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm:** Joe M. White  
**CEO/Pres:** J. Mark Ferguson

**EVP:** Johnny Adams  
**EVP:** Mike Baldwin

Cash and Due from:.....	7,999	Deposits: .....	164,810
Federal Funds and Repos: .....	1,460	Federal Funds and Borrowings: .....	6,351
Investments: .....	45,131	Other Liabilities: .....	1,681
Total Loans:.....	126,530	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	4,386	Total Liabilities: .....	172,842
Other Real Estate: .....	295	Total Equity Capital and Reserves: .....	18,969
Other Assets:.....	6,010	Total Liabilities and Capital: .....	191,811
Total Assets:.....	191,811	Number of Shares Outstanding:.....	54,000
Total Trust Assets:.....	0		

**Directors:** D. Richard Arnold; Jack Bell; George E. Covington; Hal H. Crafton; J. Mark Ferguson; John H. Hawks, Jr.; Linda Linn; Robert B. Rook; Reynie Rutledge; Joe M. White

**Branches in Town:** Five

**Other Branches:** Greenbrier

**First State Bank  
Conway, AR**

VOICE: (501) 328-4663  
FAX: (501) 329-4637  
Population: 26,481

620 Chestnut Street  
P. O. Box 966  
72033

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

Home Page: www.fsbhome.com

Trust Department: No

Bank Holding Company  
Home BancShares, Inc., Conway, AR

**Chm:** John W. Allison  
**CEO/Pres:** C. Randall Sims

**VChm:** Robert H. Adcock  
**EVP:** Randy Mayor

Cash and Due from:.....	8,400	Deposits:.....	162,272
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	13,202
Investments: .....	24,814	Other Liabilities: .....	936
Total Loans:.....	159,642	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	6,008	Total Liabilities: .....	176,410
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	24,539
Other Assets: .....	2,085	Total Liabilities and Capital: .....	200,949
Total Assets:.....	200,949	Number of Shares Outstanding: .....	2,400
Total Trust Assets:.....	0		

**Directors:** Robert H. Adcock; John W. Allison; William C. Brazil; Dale Burns; Jack Engelkes; William Farris, Jr.; Alex Lieblong; Randy Mayor; William R. Reynolds; C. Randall Sims; Robert Whitehouse

**Branches in Town:** Three

**Other Branches:** Holly Grove, Mayflower, Vilonia

**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

Cash and Due from:.....	2,027	Deposits:.....	66,590
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	1,270
Investments: .....	21,231	Other Liabilities: .....	414
Total Loans:.....	55,295	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	675	Total Liabilities: .....	68,274
Other Real Estate: .....	4	Total Equity Capital and Reserves: .....	12,618
Other Assets: .....	1,660	Total Liabilities and Capital: .....	80,892
Total Assets:.....	80,892	Number of Shares Outstanding: .....	10,000
Total Trust Assets:.....	0		

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

**Branches in Town:** One

**Other Branches:** Knobel

**First State Bank  
Crossett, AR**

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:** Kenneth Allbritton

**SVP:** Jeanie Parker

Cash and Due from:.....	1,942	Deposits: .....	31,999
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,130
Investments: .....	10,441	Other Liabilities: .....	436
Total Loans: .....	22,800	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	520	Total Liabilities: .....	33,565
Other Real Estate: .....	476		
Other Assets: .....	945	Total Equity Capital and Reserves: .....	3,559
Total Assets: .....	37,124	Total Liabilities and Capital: .....	37,124
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

**Directors:** Bill G. Barnett; Richard E. Griffin; Larry W. Johnson; Marolyn Lloyd; H. D. Stephens, Sr.; Henry Thomas

**Branches in Town:** Two

**Other Branches:** None

**Chambers Bank  
Danville, AR**

VOICE: (501) 495-2236  
FAX: (501) 495-4650  
Population: 1,585

901 Main  
P. O. Box 609  
72833-0609

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

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

Cash and Due from:.....	2,863	Deposits: .....	151,550
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	12,400
Investments: .....	37,261	Other Liabilities: .....	994
Total Loans: .....	136,558	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,384	Total Liabilities: .....	164,944
Other Real Estate: .....	0		
Other Assets: .....	3,626	Total Equity Capital and Reserves: .....	16,748
Total Assets: .....	181,692	Total Liabilities and Capital: .....	181,692
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** None

**Other Branches:** Havana, Hot Springs, Hot Springs Village

**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:.....	7,828	Deposits:.....	101,027
Federal Funds and Repos:.....	980	Federal Funds and Borrowings: .....	0
Investments: .....	19,366	Other Liabilities: .....	507
Total Loans:.....	79,021	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,605	Total Liabilities: .....	101,534
Other Real Estate: .....	440		
Other Assets:.....	2,441	Total Equity Capital and Reserves: .....	12,147
Total Assets:.....	113,681	Total Liabilities and Capital: .....	113,681
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

**Directors:** Thomas C. Berryhill; Bunny Bullock; Tom Ed Bullock; William R. Bullock; Fanny B. George; Dee Berryhill Longenbaugh; H. M. Orsburn; Ronald L. Taylor

**Branches in Town:** One

**Other Branches:** Atkins, Danville, Dover, Russellville (2)

**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](http://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:.....	3,634	Deposits:.....	101,040
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	2,400
Investments: .....	20,020	Other Liabilities: .....	443
Total Loans:.....	91,037	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,540	Total Liabilities: .....	103,883
Other Real Estate: .....	11		
Other Assets:.....	1,338	Total Equity Capital and Reserves: .....	14,697
Total Assets:.....	118,580	Total Liabilities and Capital: .....	118,580
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	7,000

**Directors:** Vernon L. Austin; Larry D. Curran; Tom M. Edmiston; L. Victor Evans; Paul Galyean; Aaron Holcombe; Mark Londagin; 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:** Clarence Anthony  
**CEO/Pres:** Darwin Hendrix

**EVP:** Kent Hendrix  
**SVP:** Larry May

Cash and Due from:.....	4,733	Deposits: .....	57,233
Federal Funds and Repos: .....	6,650	Federal Funds and Borrowings: .....	0
Investments: .....	18,993	Other Liabilities: .....	639
Total Loans:.....	36,662	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	311	Total Liabilities: .....	57,872
Other Real Estate: .....	14	Total Equity Capital and Reserves: .....	10,513
Other Assets:.....	1,022	Total Liabilities and Capital: .....	68,385
Total Assets:.....	68,385	Number of Shares Outstanding:.....	18,750
Total Trust Assets:.....	0		

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

**Branches in Town:** None

**Other Branches:** Prescott

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

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

402 West Collin Raye Drive  
P. O. Box 970  
71832-0970

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

Trust Department: No  
Member of Federal Reserve System  
Bank Holding Company  
First State Bancshares, Inc., DeQueen, AR

**Chm:** Art Melson  
**CEO/Pres:** Keith Melson

**EVP:** Noel Bard

Cash and Due from:.....	2,055	Deposits: .....	27,421
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,632
Investments: .....	10,078	Other Liabilities: .....	176
Total Loans:.....	17,000	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	2,478	Total Liabilities: .....	29,229
Other Real Estate: .....	52	Total Equity Capital and Reserves: .....	3,417
Other Assets:.....	983	Total Liabilities and Capital: .....	32,646
Total Assets:.....	32,646	Number of Shares Outstanding:.....	76,000
Total Trust Assets:.....	0		

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

**Branches in Town:** One

**Other Branches:** None

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

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

**VP/TO:** Lloyd E. Wallace

Cash and Due from:.....	2,408	Deposits:.....	99,000
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	14,800
Investments: .....	31,158	Other Liabilities: .....	715
Total Loans: .....	99,501	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	426	Total Liabilities: .....	114,515
Other Real Estate: .....	18	Total Equity Capital and Reserves: .....	22,649
Other Assets: .....	3,653	Total Liabilities and Capital: .....	137,164
Total Assets: .....	137,164	Number of Shares Outstanding: .....	54,000
Total Trust Assets: .....	27,892		

**Directors:** 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

**Merchants & Farmers Bank  
Dumas, AR**

VOICE: (870) 382-4311  
FAX: (870) 382-5901  
Population: 5,520

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

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

Trust Department: Yes  
Bank Holding Company  
M & F Financial Corporation, Dumas, AR

**Chm:** L. Ashton Adcock  
**CEO/Pres:** J. Michael Jones

**VP:** David J. Garrett  
**TO:** Glenda B. Owen

Cash and Due from:.....	2,485	Deposits:.....	56,559
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	1,575
Investments: .....	24,428	Other Liabilities: .....	307
Total Loans: .....	39,011	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	997	Total Liabilities: .....	58,441
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	10,172
Other Assets: .....	1,692	Total Liabilities and Capital: .....	68,613
Total Assets: .....	68,613	Number of Shares Outstanding: .....	40,000
Total Trust Assets: .....	18,073		

**Directors:** L. Ashton Adcock; Jimmie L. Appleberry; 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  
FAX: (870) 382-2084  
Population: 5,520

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

Charter Number: 729  
Date: January 11, 1974  
County: Desha

Trust Department: Yes

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

**CEO/Pres:** Dennis H. Ferguson  
**SVP:** Terry Wood

**VP/Cash:** Gena Norris

Cash and Due from:.....	1,581	Deposits: .....	29,564
Federal Funds and Repos: .....	1,185	Federal Funds and Borrowings: .....	0
Investments: .....	8,671	Other Liabilities: .....	416
Total Loans: .....	20,917	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	496	Total Liabilities: .....	29,980
Other Real Estate: .....	0		
Other Assets: .....	1,198	Total Equity Capital and Reserves: .....	4,068
Total Assets: .....	34,048	Total Liabilities and Capital: .....	34,048
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	30,000

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

**Branches in Town:** None

**Other Branches:** None

**First Financial Bank  
El Dorado, AR**

VOICE: (870) 863-7000  
FAX: (870) 881-5393  
Population: 23,146

214 North Washington Street  
P. O. Box 1754  
71730-1754

Charter Number: 778  
Date: April 15, 1999  
County: Union

Home Page: [www.firstfinancialbank.com](http://www.firstfinancialbank.com)

Trust Department: No

Member of Federal Reserve System

Bank Holding Company  
First Financial Banc Corporation, El Dorado, AR

**Chm:** Edwin B. Alderson, Jr.  
**CEO:** J. Stephen Cameron

**Pres:** Rodney Landes  
**EVP/COO:** Jerry Bullard

Cash and Due from:.....	17,547	Deposits: .....	235,086
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	38,708
Investments: .....	33,076	Other Liabilities: .....	2,361
Total Loans: .....	210,749	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	10,283	Total Liabilities: .....	276,155
Other Real Estate: .....	1,112		
Other Assets: .....	23,348	Total Equity Capital and Reserves: .....	19,960
Total Assets: .....	296,115	Total Liabilities and Capital: .....	296,115
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	597,417

**Directors:** Edwin B. Alderson, Jr.; Robert R. Brown, Jr.; Jerry Bullard; J. Stephen Cameron; Robert Merkle; John Milam; James M. Moore, Jr.; Dr. Robert M. Murfee; William C. Nolan, Jr.; Gary Sewell; L. Knox White

**Branches in Town:** Four

**Other Branches:** Smackover



**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  
Southern Development Bancorporation, Inc., Arkadelphia, AR

**CEO/Pres/Cash:** Mary Louise Demoret Fiser

Cash and Due from:.....	690	Deposits:.....	6,632
Federal Funds and Repos:.....	1,560	Federal Funds and Borrowings: .....	0
Investments: .....	3,329	Other Liabilities: .....	46
Total Loans:.....	1,401	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	8	Total Liabilities: .....	6,678
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	662
Other Assets:.....	352	Total Liabilities and Capital: .....	7,340
Total Assets:.....	7,340	Number of Shares Outstanding:.....	1,600
Total Trust Assets:.....	0		

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

**Branches in Town:** None

**Other Branches:** None

**Community Bank of North Arkansas  
Elkins, AR**

VOICE: (501) 643-2131  
FAX: (501) 643-2651  
Population: 692

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

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

Home Page: [www.communitybnk.com](http://www.communitybnk.com)

Trust Department: No  
Bank Holding Company  
Community Investment, Inc., Fayetteville, AR

**CEO:** Robert Y. Taylor  
**Pres:** Chris M. Wewers

**EVP:** Perry Douglas Lynch  
**SVP:** Bob Harrison

Cash and Due from:.....	3,784	Deposits:.....	141,708
Federal Funds and Repos:.....	2,515	Federal Funds and Borrowings: .....	25,500
Investments: .....	37,041	Other Liabilities: .....	731
Total Loans:.....	130,178	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,382	Total Liabilities: .....	167,939
Other Real Estate: .....	205	Total Equity Capital and Reserves: .....	18,358
Other Assets:.....	8,192	Total Liabilities and Capital: .....	186,297
Total Assets:.....	186,297	Number of Shares Outstanding:.....	10,000
Total Trust Assets:.....	0		

**Directors:** Shirley Blackston; Joyce R. Bunch; John Ed Chambers, III; J. T. Compton; Kathy Counce; Stan Green; Gerald Harp; Gerald Johnston; Mike Lax; H. Phil Phillips, Jr.; Neil Schmitt; Robert Y. Taylor; Chris M. Wewers, Nolan Williams

**Branches in Town:** One

**Other Branches:** Fayetteville (3), Goshen, Rogers, Springdale (2)

### 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  
MHBC Investments Limited Partnership, I, England, AR

**Chm/CEO/Pres:** Gary Canada  
**EVP:** Hanna B. Canada

**VP:** Otha E. Frizzell  
**VP:** Bobby Montgomery

Cash and Due from:.....	2,613	Deposits: .....	52,765
Federal Funds and Repos: .....	165	Federal Funds and Borrowings: .....	10,329
Investments: .....	11,619	Other Liabilities: .....	212
Total Loans: .....	50,293	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,541	Total Liabilities: .....	63,306
Other Real Estate: .....	5		
Other Assets: .....	2,438	Total Equity Capital and Reserves: .....	5,368
Total Assets: .....	68,674	Total Liabilities and Capital: .....	68,674
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**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 of Louisiana, Inc., Oak Grove, LA

**Chm:** Charles F. Poole  
**CEO/Pres:** Gene Keith

**EVP:** Julie Petty  
**AVP:** Tammie L. Benoit

Cash and Due from:.....	929	Deposits: .....	26,597
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,200
Investments: .....	14,120	Other Liabilities: .....	113
Total Loans: .....	14,848	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	325	Total Liabilities: .....	28,910
Other Real Estate: .....	131		
Other Assets: .....	828	Total Equity Capital and Reserves: .....	2,271
Total Assets: .....	31,181	Total Liabilities and Capital: .....	31,181
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	14,000

**Directors:** Kay Avery; Robert D. Avery; Fred W. Hensley; 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  
**EVP:** Charles T. Cross

**Cash:** Reba Pyatt

Cash and Due from:.....	3,453	Deposits:.....	60,515
Federal Funds and Repos:.....	500	Federal Funds and Borrowings: .....	5,328
Investments: .....	22,976	Other Liabilities: .....	392
Total Loans: .....	44,671	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,104	Total Liabilities: .....	66,235
Other Real Estate: .....	961	Total Equity Capital and Reserves: .....	9,353
Other Assets: .....	923	Total Liabilities and Capital: .....	75,588
Total Assets: .....	75,588	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**Directors:** James D. Bird; Gene Bland; A. J. Clark; Charles T. Cross; Claude C. Cross; John F. Cross; Ruth F. Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Dorothy F. Mathews; Michael Mathews; Archie B. Ryan, Jr.; Randy Wolfinbarger

**Branches in Town:** Three

**Other Branches:** None

**Bank of Evening Shade  
Evening Shade, AR**

VOICE: (870) 266-3215  
FAX: (870) 266-3514  
Population: 328

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:.....	906	Deposits:.....	12,918
Federal Funds and Repos:.....	635	Federal Funds and Borrowings: .....	0
Investments: .....	3,464	Other Liabilities: .....	104
Total Loans: .....	8,598	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	60	Total Liabilities: .....	13,022
Other Real Estate: .....	108	Total Equity Capital and Reserves: .....	1,245
Other Assets: .....	496	Total Liabilities and Capital: .....	14,267
Total Assets: .....	14,267	Number of Shares Outstanding: .....	6,200
Total Trust Assets: .....	0		

**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

Trust Department: Yes  
Member of Federal Reserve System  
Bank Holding Company  
Arvest Bank Group, Inc., Bentonville, AR

**Chm:** Jim C. Walton  
**CEO/Pres:** Gary R. Head

**EVP:** Howard Hamilton  
**EVP:** Marilyn Hendricks

Cash and Due from:.....	14,467	Deposits: .....	339,739
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	83,438
Investments: .....	54,169	Other Liabilities: .....	3,098
Total Loans:.....	377,262	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	9,376	Total Liabilities:.....	426,275
Other Real Estate: .....	559		
Other Assets:.....	8,179	Total Equity Capital and Reserves: .....	37,737
Total Assets:.....	464,012	Total Liabilities and Capital: .....	464,012
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	350,692

**Directors:** Larry Bittle; Oma Blackwell; Carl Collier; Bob Gaddy; James C. Glenn; Millard Goff; Fred Hanna; Ann Henry; Neal Pendergraft; Paul Pinneo; Charles F. Scharlau; Fred S. Vorsanger; Jim C. Walton; Doyle Williams

**Branches in Town:** Seven

**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:.....	2,569	Deposits: .....	51,976
Federal Funds and Repos: .....	1,195	Federal Funds and Borrowings: .....	236
Investments: .....	15,297	Other Liabilities: .....	349
Total Loans:.....	35,447	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,502	Total Liabilities:.....	52,561
Other Real Estate: .....	0		
Other Assets:.....	1,543	Total Equity Capital and Reserves: .....	4,992
Total Assets:.....	57,553	Total Liabilities and Capital: .....	57,553
Total Trust Assets:.....	1,068	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

**Arvest Bank  
Fort Smith, AR**

VOICE: (501) 709-8800  
FAX: (501) 709-8850  
Population: 72,798

3200 Rogers Avenue  
P.O. Box 11110  
72917

Charter Number: 782  
Date: February 17, 2000  
County: Sebastian

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company

Arvest Bank Group, Inc., Bentonville, AR

**Chm:** Jim C. Walton  
**Pres:** John Womack

**EVP:** Craig Rivaldo  
**SVP:** Chad Evans

Cash and Due from:.....	913	Deposits:.....	11,735
Federal Funds and Repos:.....	550	Federal Funds and Borrowings: .....	2,717
Investments: .....	2,037	Other Liabilities: .....	106
Total Loans:.....	17,127	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,572	Total Liabilities: .....	14,558
Other Real Estate: .....	0		
Other Assets: .....	215	Total Equity Capital and Reserves: .....	9,856
Total Assets:.....	24,414	Total Liabilities and Capital: .....	24,414
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	12,000

**Directors:** Rick Chapman; Bob Cooper; Bob Kelly; Burt Stacy; Jim C. Walton; John Womack

**Branches in Town:** Two

**Other Branches:** Van Buren

**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:** Frank C. Wolfe  
**CEO/Pres/TO:** Larry E. Bauer

**VP:** Tom Deckelman  
**Cash:** Alice Perritt

Cash and Due from:.....	731	Deposits:.....	21,699
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	30
Investments: .....	6,864	Other Liabilities: .....	172
Total Loans:.....	16,138	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	91	Total Liabilities: .....	21,901
Other Real Estate: .....	73		
Other Assets: .....	1,375	Total Equity Capital and Reserves: .....	3,371
Total Assets:.....	25,272	Total Liabilities and Capital: .....	25,272
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	12,000

**Directors:** Larry E. Bauer; Johnny Holzhauser; Darrel Nichols; Scott Place; Darrall Richter; Kenneth Smith; Bobby Turner; Frank C. Wolfe

**Branches in Town:** None

**Other Branches:** None

**Arkansas Diamond Bank  
Glenwood, AR**

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

Broadway & Pulliam  
P. O. Box 800  
71943-0800

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

Trust Department: No  
Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm:** Tim Bainum  
**CEO/Pres:** Harold A. Smith

**SVP:** Lynda Robbins  
**VP/Cash:** Patricia Owens

Cash and Due from:..... 4,253  
Federal Funds and Repos: ..... 2,600  
Investments: ..... 16,441  
Total Loans:..... 61,486  
Premises and Fixed Assets: ..... 3,025  
Other Real Estate: ..... 0  
Other Assets:..... 809  
Total Assets:..... 88,614  
Total Trust Assets:..... 0

Deposits: ..... 78,893  
Federal Funds and Borrowings: ..... 1,254  
Other Liabilities: ..... 238  
Subordinated Debt:..... 0  
Total Liabilities: ..... 80,385  
Total Equity Capital and Reserves: ..... 8,229  
Total Liabilities and Capital: ..... 88,614  
Number of Shares Outstanding: ..... 44,000

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

**Branches in Town:** One

**Other Branches:** Hot Springs, 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 149  
72736-0149

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

Cash and Due from:..... 3,080  
Federal Funds and Repos: ..... 2,110  
Investments: ..... 60,458  
Total Loans:..... 83,241  
Premises and Fixed Assets: ..... 1,476  
Other Real Estate: ..... 6  
Other Assets:..... 1,926  
Total Assets:..... 152,297  
Total Trust Assets:..... 0

Deposits: ..... 133,433  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 411  
Subordinated Debt:..... 0  
Total Liabilities: ..... 133,844  
Total Equity Capital and Reserves: ..... 18,453  
Total Liabilities and Capital: ..... 152,297  
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

**First Service Bank  
Greenbrier, AR**

VOICE: (501) 679-7300  
FAX: (501) 679-6461  
Population: 2,130

134 South Broadview  
P. O. Box 430  
72058-0430

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

Trust Department: No  
Bank Holding Company  
First Service Bancshares, Inc., Dermott, AR

**Chm:** Daniel C. Horton

**CEO/Pres:** Tom H. Grumbles

Cash and Due from:.....	3,367	Deposits:.....	61,188
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	6,297
Investments: .....	20,845	Other Liabilities: .....	458
Total Loans:.....	45,809	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,153	Total Liabilities: .....	67,943
Other Real Estate: .....	159		
Other Assets:.....	1,440	Total Equity Capital and Reserves: .....	6,830
Total Assets:.....	74,773	Total Liabilities and Capital: .....	74,773
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	15,000

**Directors:** James Beavers; Paul Bone; Dr. Gary Bowman; Melton Cotton; Tom H. Grumbles; Jim Hawks; Dr. Kyle D. Hensley; Daniel C. Horton; Dois Johnson; Jerry Kimbrough; Veda McCaslin; Larry Oaks

**Branches in Town:** None

**Other Branches:** Clinton (2), Dermott

**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

Cash and Due from:.....	3,495	Deposits:.....	109,632
Federal Funds and Repos:.....	3,295	Federal Funds and Borrowings: .....	465
Investments: .....	54,994	Other Liabilities: .....	736
Total Loans:.....	67,669	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,128	Total Liabilities: .....	110,833
Other Real Estate: .....	3,955		
Other Assets:.....	1,895	Total Equity Capital and Reserves: .....	28,598
Total Assets:.....	139,431	Total Liabilities and Capital: .....	139,431
Total Trust Assets:.....	1,173	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 (2), 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

Cash and Due from:.....	450	Deposits: .....	33,385
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,170
Investments: .....	18,341	Other Liabilities: .....	106
Total Loans: .....	17,811	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	781	Total Liabilities: .....	34,661
Other Real Estate: .....	0		
Other Assets: .....	1,356	Total Equity Capital and Reserves: .....	4,078
Total Assets: .....	38,739	Total Liabilities and Capital: .....	38,739
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	38,389

**Directors:** Neil Bennett, Jr.; Charles L. Cabe, Jr.; David R. Estes; John R. French; Tracy M. 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:** John William Spivey  
**CEO/Pres:** Dan Wingard

**EVP:** Gene Crawford  
**VP:** Virginia Bowman

Cash and Due from:.....	3,796	Deposits: .....	37,548
Federal Funds and Repos: .....	270	Federal Funds and Borrowings: .....	103
Investments: .....	6,383	Other Liabilities: .....	261
Total Loans: .....	30,218	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	978	Total Liabilities: .....	37,912
Other Real Estate: .....	0		
Other Assets: .....	758	Total Equity Capital and Reserves: .....	4,491
Total Assets: .....	42,403	Total Liabilities and Capital: .....	42,403
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	22,260

**Directors:** Phil Barnes; Jimmy Clark; William Foote; Nancy Foote Spivey; William E. Johnson; Jack Shell; John W. Spivey; John William Spivey; 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

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

**EVP:** Shirley Jones  
**VP:** Danny D. Harrell

Cash and Due from:.....	1,514	Deposits:.....	33,519
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	4,559
Investments: .....	14,203	Other Liabilities: .....	187
Total Loans: .....	26,892	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	214	Total Liabilities: .....	38,265
Other Real Estate: .....	4	Total Equity Capital and Reserves: .....	5,061
Other Assets: .....	499	Total Liabilities and Capital: .....	43,326
Total Assets: .....	43,326	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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  
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:.....	1,160	Deposits:.....	57,237
Federal Funds and Repos:.....	2,110	Federal Funds and Borrowings: .....	0
Investments: .....	22,446	Other Liabilities: .....	450
Total Loans: .....	36,919	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	191	Total Liabilities: .....	57,687
Other Real Estate: .....	35	Total Equity Capital and Reserves: .....	6,750
Other Assets: .....	1,576	Total Liabilities and Capital: .....	64,437
Total Assets: .....	64,437	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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

200 East Ridge  
P. O. Box 913  
72602-0913

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

Trust Department: Yes

Bank Holding Company  
Community First Bancshares, Inc., Harrison, AR

**Chm/CEO:** William King Gladden

**Pres:** David Morton

Cash and Due from:.....	3,459	Deposits: .....	113,267
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	4,560
Investments: .....	9,133	Other Liabilities: .....	859
Total Loans:.....	111,551	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,303	Total Liabilities: .....	118,686
Other Real Estate: .....	10		
Other Assets:.....	1,601	Total Equity Capital and Reserves: .....	10,371
Total Assets:.....	129,057	Total Liabilities and Capital: .....	129,057
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

**Directors:** 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; David Morton; James Nelson; Jim Sprott

**Branches in Town:** One

**Other Branches:** Eureka Springs

**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

**Pres/COO:** R. Dale Miller

**CEO:** Paul D. Eaton

**SVP:** Keith McHan

Cash and Due from:.....	3,265	Deposits: .....	152,439
Federal Funds and Repos: .....	2,625	Federal Funds and Borrowings: .....	9,786
Investments: .....	83,825	Other Liabilities: .....	1,115
Total Loans:.....	83,785	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,713	Total Liabilities: .....	163,340
Other Real Estate: .....	174		
Other Assets:.....	3,428	Total Equity Capital and Reserves: .....	15,475
Total Assets:.....	178,815	Total Liabilities and Capital: .....	178,815
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,200

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

**Branches in Town:** Two

**Other Branches:** Concord, Greers Ferry, Guy, 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

Home Page: [www.gflsb.com](http://www.gflsb.com)

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 and Due from:.....	2,016	Deposits:.....	37,172
Federal Funds and Repos:.....	1,215	Federal Funds and Borrowings: .....	8,419
Investments: .....	14,709	Other Liabilities: .....	282
Total Loans:.....	29,981	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,153	Total Liabilities: .....	45,873
Other Real Estate: .....	197		
Other Assets:.....	1,077	Total Equity Capital and Reserves: .....	4,475
Total Assets:.....	50,348	Total Liabilities and Capital: .....	50,348
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	60,000

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

**Branches in Town:** None

**Other Branches:** Clinton, Greers Ferry

**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

Trust Department: Yes

Member of Federal Reserve System

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

Cash and Due from:.....	3,402	Deposits:.....	79,453
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	6,695
Investments: .....	32,283	Other Liabilities: .....	451
Total Loans:.....	53,203	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,973	Total Liabilities: .....	86,599
Other Real Estate: .....	8		
Other Assets:.....	1,468	Total Equity Capital and Reserves: .....	7,738
Total Assets:.....	94,337	Total Liabilities and Capital: .....	94,337
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	17,656

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

**Branches in Town:** One

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

### 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:** Carl E. Hendrix, III

**SVP:** Edith H. Smith  
**SVP:** Wilburn Smith

Cash and Due from:.....	8,534	Deposits: .....	50,702
Federal Funds and Repos: .....	2,489	Federal Funds and Borrowings: .....	0
Investments: .....	10,113	Other Liabilities: .....	223
Total Loans:.....	34,790	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	557	Total Liabilities: .....	50,925
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	6,245
Other Assets:.....	687	Total Liabilities and Capital: .....	57,170
Total Assets:.....	57,170	Number of Shares Outstanding:.....	2,000
Total Trust Assets:.....	0		

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

**Branches in Town:** None

**Other Branches:** None

### Alliance Bank of Hot Springs Hot Springs, AR

VOICE: (501) 318-1000  
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](http://www.alliancebank.net)

Trust Department: Yes

Bank Holding Company

Alliance Bancorporation, Inc., Hot Springs, AR

**CEO:** David L. Bartlett  
**SVP:** Steven Trusty

**SVP:** Ronnie Twyford

Cash and Due from:.....	4,102	Deposits: .....	63,218
Federal Funds and Repos: .....	290	Federal Funds and Borrowings: .....	13,109
Investments: .....	30,195	Other Liabilities: .....	292
Total Loans:.....	47,702	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,138	Total Liabilities: .....	76,619
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	7,828
Other Assets:.....	1,020	Total Liabilities and Capital: .....	84,447
Total Assets:.....	84,447	Number of Shares Outstanding:.....	29,264
Total Trust Assets:.....	0		

**Directors:** David L. Bartlett; Stuart A. Fleischner; Louis Kleinman; James Newman; John Selig; Sam A. Stathkis, Jr.; Sara Stough

**Branches in Town:** Three

**Other Branches:** None

**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  
**CEO/Pres:** Tom Mathias

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

Cash and Due from:.....	990	Deposits:.....	45,414
Federal Funds and Repos:.....	170	Federal Funds and Borrowings: .....	1,000
Investments: .....	15,536	Other Liabilities: .....	187
Total Loans: .....	31,741	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	683	Total Liabilities: .....	46,601
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,813
Other Assets: .....	1,294	Total Liabilities and Capital: .....	50,414
Total Assets:.....	50,414	Number of Shares Outstanding: .....	22,000
Total Trust Assets:.....	0		

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

**Branches in Town:** None

**Other Branches:** Fayetteville

**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 McCormic

Cash and Due from:.....	2,473	Deposits:.....	54,232
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	65
Investments: .....	13,446	Other Liabilities: .....	229
Total Loans: .....	41,371	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	706	Total Liabilities: .....	54,526
Other Real Estate: .....	358	Total Equity Capital and Reserves: .....	4,860
Other Assets: .....	1,032	Total Liabilities and Capital: .....	59,386
Total Assets:.....	59,386	Number of Shares Outstanding: .....	6,600
Total Trust Assets:.....	0		

**Directors:** Preston L. Clark; Jerry R. Foley; Charles F. Luter; Warren E. 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  
**TO:** Pat Teague

Cash and Due from:.....	10,985	Deposits: .....	167,035
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	11,820
Investments: .....	60,597	Other Liabilities: .....	1,809
Total Loans: .....	124,423	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,186	Total Liabilities: .....	180,664
Other Real Estate: .....	29		
Other Assets: .....	4,040	Total Equity Capital and Reserves: .....	26,596
Total Assets: .....	207,260	Total Liabilities and Capital: .....	207,260
Total Trust Assets: .....	77,068	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:** Five

**Other Branches:** Cabot (2), Gravel Ridge

**American State Bank  
Jonesboro, AR**

VOICE: (870) 972-9800  
FAX: (870) 972-6387  
Population: 46,535

700 South Main  
P. O. Box 3080  
72370-3505

Charter Number: 262  
Date: October 3, 1908  
County: Craighead

Home Page: <http://www.american-state-bank.com>

Trust Department: No

Bank Holding Company  
ASB Corporation, Jonesboro, AR

**Chm/CEO :** Frank Oldham  
**Pres/COO:** Steve Gramling

**EVP:** Judy Dacus  
**EVP:** David Dudley

Cash and Due from:.....	5,049	Deposits: .....	142,326
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	17,856
Investments: .....	29,993	Other Liabilities: .....	1,237
Total Loans: .....	129,861	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,335	Total Liabilities: .....	161,419
Other Real Estate: .....	31		
Other Assets: .....	1,796	Total Equity Capital and Reserves: .....	12,646
Total Assets: .....	174,065	Total Liabilities and Capital: .....	174,065
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Jill Brigance; Harold Clemons; David Dudley; Rogers Ford; Phillip Forrester; Steve Gramling; Joe B. Hilliard; Sue McGowan; Frank Oldham; Leon Swindle; Larry Wamble; R. L. Wells; Joe Wessell; Joe Williams; Michael E. Wilson; Mildred P. Wilson; R. E. L. Wilson, V; Steve A. Wilson

**Branches in Town:** Two

**Other Branches:** Keiser, Marmaduke, Osceola, Paragould, Wilson

**Heritage Bank  
Jonesboro, AR**

VOICE: (870) 802-2344  
FAX: (870) 268-2033  
Population: 46,535

2009 Browns Lane  
P. O. Box 3020  
72403-3020

Charter Number: 703  
Date: January 23, 1951  
County: Craighead

Home Page: [www.heritagebankark.com](http://www.heritagebankark.com)

Trust Department: No

Bank Holding Company  
Heritage Capital Corporation, Jonesboro, AR

**Chm:** Larry Grisham  
**Pres/CEO:** Steve May

**EVP/COO:** Louis Intres  
**SVP/CFO:** Diane Steiling

Cash and Due from:.....	4,564	Deposits:.....	158,745
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	9,513
Investments: .....	21,494	Other Liabilities: .....	1,131
Total Loans:.....	149,564	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	5,613	Total Liabilities: .....	169,389
Other Real Estate: .....	95		
Other Assets: .....	2,262	Total Equity Capital and Reserves: .....	14,203
Total Assets:.....	183,592	Total Liabilities and Capital: .....	183,592
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	10,000

**Directors:** Dr. Ron Burnett; Jim Fulkerson; Dick Gray; Larry Grisham; Mark Hagganmacher; Louis Intres; Steve May; Leon Swihart

**Branches in Town:** Two

**Other Branches:** Caraway, Leachville, Monette

**MidSouth Bank  
Jonesboro, AR**

VOICE: (870) 931-0100  
FAX: (870) 910-5698  
Population: 46,535

2506 Southwest Circle  
P. O. Box 5040  
72403-5040

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

Home Page: [www.msbank.com](http://www.msbank.com)

Trust Department: Yes

Member of Federal Reserve System

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

**Chm:** Carolyn Frierson  
**CEO/Pres:** Terry Frierson

**VP/TO:** Steve Baker  
**Treas:** Chris Puryear

Cash and Due from:.....	12,965	Deposits:.....	341,968
Federal Funds and Repos:.....	6,500	Federal Funds and Borrowings: .....	30,753
Investments: .....	95,871	Other Liabilities: .....	5,937
Total Loans:.....	271,973	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	9,863	Total Liabilities: .....	378,658
Other Real Estate: .....	435		
Other Assets: .....	7,239	Total Equity Capital and Reserves: .....	26,188
Total Assets:.....	404,846	Total Liabilities and Capital: .....	404,846
Total Trust Assets:.....	29,208	Number of Shares Outstanding: .....	4,000

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

**Branches in Town:** Five

**Other Branches:** Bay, Monette (2)

**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 Bond

Cash and Due from:.....	5,862	Deposits: .....	138,519
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	10,340
Investments: .....	20,708	Other Liabilities: .....	1,541
Total Loans:.....	133,096	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,682	Total Liabilities: .....	150,400
Other Real Estate: .....	0		
Other Assets:.....	2,511	Total Equity Capital and Reserves: .....	13,459
Total Assets:.....	163,859	Total Liabilities and Capital: .....	163,859
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	175,000

**Directors:** Dennis Abell; Larry Bates; Barry K. Ledbetter; Scott Mixon; Ben Owens, Jr.; David Pyle; Jim Scurlock; Berl A. Smith; Don 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

**EVP:** Sheila Harrison Smith

Cash and Due from:.....	597	Deposits: .....	18,072
Federal Funds and Repos: .....	760	Federal Funds and Borrowings: .....	0
Investments: .....	4,171	Other Liabilities: .....	217
Total Loans:.....	13,403	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	443	Total Liabilities: .....	18,289
Other Real Estate: .....	29		
Other Assets:.....	327	Total Equity Capital and Reserves: .....	1,441
Total Assets:.....	19,730	Total Liabilities and Capital: .....	19,730
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,060

**Directors:** James Searcy; M. Don Smith; Sheila Harrison Smith

**Branches in Town:** None

**Other Branches:** Fordyce, New Edinburg, Rison



**Madison Bank and Trust  
Kingston, AR**

VOICE: (501) 665-2825  
FAX: (501) 665-2175  
Population: 338

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:** Jerry Sullivan  
**VP/TO:** Lori McConnell

Cash and Due from:.....	1,429	Deposits:.....	37,337
Federal Funds and Repos:.....	380	Federal Funds and Borrowings: .....	1,244
Investments: .....	7,942	Other Liabilities: .....	308
Total Loans:.....	29,833	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	925	Total Liabilities: .....	38,889
Other Real Estate: .....	2		
Other Assets:.....	771	Total Equity Capital and Reserves: .....	2,393
Total Assets:.....	41,282	Total Liabilities and Capital: .....	41,282
Total Trust Assets:.....	3,176	Number of Shares Outstanding: .....	1,000

**Directors:** Gary Bunch; Howard Cain, Jr.; Gary Easterling; David Hubener; Joe Shrum; Tom Shrum; Roland Willshire; Rose Willshire

**Branches in Town:** None

**Other Branches:** Huntsville, Little Rock

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

VOICE: (870) 265-2241  
FAX: (870) 265-2125  
Population: 2,791

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

Charter Number: 675  
Date: October 14, 1937  
County: Chicot

Home Page: [www.bankoflakevillage.com](http://www.bankoflakevillage.com)

Trust Department: No

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

**Chm:** Charles H. Weissinger, Jr.  
**CEO/Pres:** Terence J. Alpe

**VChm:** Ned Mazzanti  
**Sec:** Kenneth D. Vandervort

Cash and Due from:.....	1,783	Deposits:.....	47,200
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	7,891
Investments: .....	16,872	Other Liabilities: .....	319
Total Loans:.....	41,015	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,055	Total Liabilities: .....	55,410
Other Real Estate: .....	125		
Other Assets:.....	1,322	Total Equity Capital and Reserves: .....	7,762
Total Assets:.....	63,172	Total Liabilities and Capital: .....	63,172
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	60,000

**Directors:** Terence J. Alpe; Sam E. Angel; William W. Bunker; Dr. J. P. Burge; Hermon Carlton; David F. Gillison, Jr.; Marvin D. Loyd, DDS; Ned Mazzanti; Joseph J. Pieroni; Kenneth D. Vandervort; Charles H. Weissinger, Jr.; Guy Mattingly Weissinger

**Branches in Town:** One

**Other Branches:** None

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

VOICE: (870) 265-5366  
FAX: (870) 265-5558  
Population: 2,791

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

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

Trust Department: Yes

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

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

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

Cash and Due from:.....	1,916	Deposits: .....	57,672
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,000
Investments: .....	24,176	Other Liabilities: .....	443
Total Loans: .....	37,001	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,488	Total Liabilities: .....	60,115
Other Real Estate: .....	0		
Other Assets: .....	1,274	Total Equity Capital and Reserves: .....	5,740
Total Assets: .....	65,855	Total Liabilities and Capital: .....	65,855
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; Lester Pinkus; Beverly M. Rowe; Jerry Selby; Joe Dan Yee

**Branches in Town:** One

**Other Branches:** Dermott

**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  
**TO:** Henry Watkins

Cash and Due from:.....	1,038	Deposits: .....	29,326
Federal Funds and Repos: .....	1,200	Federal Funds and Borrowings: .....	9,218
Investments: .....	25,286	Other Liabilities: .....	213
Total Loans: .....	16,091	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	339	Total Liabilities: .....	38,757
Other Real Estate: .....	0		
Other Assets: .....	509	Total Equity Capital and Reserves: .....	5,706
Total Assets: .....	44,463	Total Liabilities and Capital: .....	44,463
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** None

**Other Branches:** None

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

VOICE: (501) 371-0535  
FAX: (501) 375-2281  
Population: 175,795

1008 West Second Street  
72201-2031

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

Trust Department: No  
Member of Federal Reserve System

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

Cash and Due from:.....	592	Deposits:.....	52,676
Federal Funds and Repos:.....	8,390	Federal Funds and Borrowings: .....	14,242
Investments: .....	42,764	Other Liabilities: .....	355
Total Loans:.....	18,422	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	500	Total Liabilities: .....	67,273
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	5,816
Other Assets: .....	2,421	Total Liabilities and Capital: .....	73,089
Total Assets:.....	73,089	Number of Shares Outstanding: .....	50,000
Total Trust Assets:.....	0		

**Directors:** Lunsford W. Bridges; Martin Carpenter; John Clement; Tom H. Grumbles; Bill B. May; Lindley V. Smith, Jr.; S. Denny Smith

**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  
Member of Federal Reserve System

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

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

**SVP/Cash:** Lee A. Swearingen  
**VP:** Cindy A. Godwin

Cash and Due from:.....	3,497	Deposits:.....	73,382
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	4,275
Investments: .....	19,139	Other Liabilities: .....	354
Total Loans:.....	58,674	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,776	Total Liabilities: .....	78,011
Other Real Estate: .....	50	Total Equity Capital and Reserves: .....	8,645
Other Assets: .....	1,520	Total Liabilities and Capital: .....	86,656
Total Assets:.....	86,656	Number of Shares Outstanding: .....	100,000
Total Trust Assets:.....	0		

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

**Branches in Town:** Three

**Other Branches:** None

**Bank of the Ozarks  
Little Rock, AR**

VOICE: (501) 978-2265  
FAX: (501) 978-2205  
Population: 175,795

12615 Chenal Parkway  
P. O. Box 8811  
72231-8811

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

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/TO:** Aubrey Avants

Cash and Due from:..... 22,929  
Federal Funds and Repos: ..... 0  
Investments: ..... 264,074  
Total Loans:..... 489,334  
Premises and Fixed Assets: ..... 30,868  
Other Real Estate: ..... 2,064  
Other Assets:..... 12,274  
Total Assets:..... 821,543  
Total Trust Assets:..... 99,079

Deposits: ..... 634,818  
Federal Funds and Borrowings: ..... 116,824  
Other Liabilities: ..... 2,839  
Subordinated Debt:..... 0  
Total Liabilities:..... 754,481  
Total Equity Capital and Reserves: ..... 67,062  
Total Liabilities and Capital: ..... 821,543  
Number of Shares Outstanding:..... 2,340

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

**Branches in Town:** Three

**Other Branches:** Alma, Altus, Bellefonte, Clarksville (2), Clinton, Fort Smith, Harrison (2), Jasper, Marshall, Mulberry, North Little Rock (2), Ozark (2), Paris, Van Buren, Western Grove, Yellville

**The Capital Bank  
Little Rock, AR**

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

12224 Chenal Parkway  
P. O. Box 8210  
72211

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

Home Page: [www.thecapitalbank.com](http://www.thecapitalbank.com)

Trust Department: Yes

Member of Federal Reserve System

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

**Pres:** Joseph B. Ford  
**SVP:** Bonnie Crocheron

**SVP:** Kyle Patton  
**VP/CFO:** Catherine Davis

Cash and Due from:..... 2,122  
Federal Funds and Repos: ..... 0  
Investments: ..... 19,934  
Total Loans:..... 40,265  
Premises and Fixed Assets: ..... 1,354  
Other Real Estate: ..... 0  
Other Assets:..... 1,169  
Total Assets:..... 64,844  
Total Trust Assets:..... 0

Deposits: ..... 43,574  
Federal Funds and Borrowings: ..... 15,184  
Other Liabilities: ..... 589  
Subordinated Debt:..... 0  
Total Liabilities:..... 59,347  
Total Equity Capital and Reserves: ..... 5,497  
Total Liabilities and Capital: ..... 64,844  
Number of Shares Outstanding:..... 32,013

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

**Branches in Town:** None

**Other Branches:** North Little Rock

**Central Bank & Trust  
Little Rock, AR**

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

1501 South Main Street  
P. O. Box 1583  
72203-1583

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

Trust Department: Yes  
Member of Federal Reserve System  
Bank Holding Company  
P & W Bancshares, Inc., Bentonville, AR

**Chm/CEO:** Ron W. Strother  
**Pres:** James E. Cargill, III

**SVP:** Roger Steging

Cash and Due from:.....	4,188	Deposits:.....	91,181
Federal Funds and Repos:.....	4,625	Federal Funds and Borrowings: .....	12,356
Investments: .....	21,743	Other Liabilities: .....	959
Total Loans:.....	73,454	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,619	Total Liabilities: .....	104,496
Other Real Estate: .....	0		
Other Assets: .....	10,894	Total Equity Capital and Reserves: .....	15,027
Total Assets:.....	119,523	Total Liabilities and Capital: .....	119,523
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	20,000

**Directors:** James E. Cargill, III; Dexter Doyne; Jack McRae; Marty Rhodes; William G. Roehrenbeck; Elizabeth Small; Ron W. Strother; Jim C. Walton; Robert M. Wilson, Sr.

**Branches in Town:** Four

**Other Branches:** North Little Rock

**Eagle Bank & Trust Company  
Little Rock, AR**

VOICE: (501) 223-2000  
FAX: (501) 223-0373  
Population: 175,795

650 South Shackleford, Suite 150  
P. O. Box 22120  
72212

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

Trust Department: Yes  
Member of Federal Reserve System  
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

Cash and Due from:.....	2,065	Deposits:.....	53,664
Federal Funds and Repos:.....	1,715	Federal Funds and Borrowings: .....	3,394
Investments: .....	22,647	Other Liabilities: .....	408
Total Loans:.....	34,467	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	693	Total Liabilities: .....	57,466
Other Real Estate: .....	148		
Other Assets: .....	764	Total Equity Capital and Reserves: .....	5,033
Total Assets:.....	62,499	Total Liabilities and Capital: .....	62,499
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	8,000

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

**Branches in Town:** None

**Other Branches:** Gravel Ridge, Sherwood  
(3)

**One Bank & Trust  
Little Rock, AR**

VOICE: (501) 370-4400  
FAX: (501) 370-4573  
Population: 175,795

300 West Capitol Avenue  
P. O. Box 34113  
72203-4113

Charter Number: 776  
Date: December 17, 1998  
County: Pulaski

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

**Chm/Pres:** Layton Stuart  
**EVP:** Michael F. Heald

**EVP:** Gary A. Rickenbach

Cash and Due from:.....	13,037	Deposits: .....	150,663
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	18,812
Investments: .....	48,978	Other Liabilities: .....	1,002
Total Loans:.....	110,863	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	9,674	Total Liabilities:.....	170,477
Other Real Estate:.....	0		
Other Assets:.....	4,724	Total Equity Capital and Reserves: .....	16,799
Total Assets:.....	187,276	Total Liabilities and Capital: .....	187,276
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	344,576

**Directors:** Dr. James Pappas; R. J. Shell; Layton Stuart

**Branches in Town:** Seven

**Other Branches:** Bryant, Damascus,  
Greenbrier, Marshall, North Little Rock

**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

Trust Department: Yes  
Member of Federal Reserve System  
Bank Holding Company  
Pinnacle Bancshares, Inc., Little Rock, AR

**CEO/Pres:** Robert M. Althoff  
**EVP:** W. Dabbs Cavin

**SVP:** Beth Harvey  
**SVP/CFO:** Thomas C. Evans

Cash and Due from:.....	2,399	Deposits: .....	80,658
Federal Funds and Repos: .....	510	Federal Funds and Borrowings: .....	14,630
Investments: .....	16,123	Other Liabilities:.....	616
Total Loans:.....	83,362	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	536	Total Liabilities:.....	95,904
Other Real Estate:.....	0		
Other Assets:.....	1,018	Total Equity Capital and Reserves: .....	8,044
Total Assets:.....	103,948	Total Liabilities and Capital: .....	103,948
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

**Branches in Town:** One

**Other Branches:** None

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

VOICE: (501) 661-7700  
FAX: (501) 661-7731  
Population: 175,795

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

Charter Number: 710  
Date: August 29, 1955  
County: Pulaski

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company

Pulaski Investment Corporation, Little Rock, AR

**Chm:** James C. East  
**CEO:** J. Hunter East

**Pres:** William C. Scholl  
**SVP/TO:** Robert Plummer

Cash and Due from:.....	14,432	Deposits:.....	234,742
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	8,885
Investments: .....	37,743	Other Liabilities: .....	2,741
Total Loans:.....	199,561	Subordinated Debt: .....	6,000
Premises and Fixed Assets:.....	10,624	Total Liabilities: .....	252,368
Other Real Estate: .....	685	Total Equity Capital and Reserves: .....	20,920
Other Assets: .....	10,243	Total Liabilities and Capital: .....	273,288
Total Assets:.....	273,288	Number of Shares Outstanding: .....	1,850
Total Trust Assets:.....	139,393		

**Directors:** J. Hunter East; James C. East; Robert C. Magee; William C. Scholl; Dr. Kent Westbrook; Mark V. Williamson

**Branches in Town:** Five

**Other Branches:** North Little Rock

**Bank of Lockesburg  
Lockesburg, AR**

VOICE: (870) 289-4071  
FAX: (870) 289-2330  
Population: 608

103 West Main  
P. O. Box 118  
71846-0118

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

Trust Department: No

Bank Holding Company

DeWitt First Bankshares Corporation, DeWitt, AR

**Chm:** Warren A. Jennings, Sr.

**Pres:** Phyllis Bettell

Cash and Due from:.....	913	Deposits:.....	17,633
Federal Funds and Repos:.....	865	Federal Funds and Borrowings: .....	261
Investments: .....	8,687	Other Liabilities: .....	73
Total Loans:.....	10,234	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	101	Total Liabilities: .....	17,967
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,080
Other Assets: .....	247	Total Liabilities and Capital: .....	21,047
Total Assets:.....	21,047	Number of Shares Outstanding: .....	2,500
Total Trust Assets:.....	0		

**Directors:** Georgea Greaves; Ray Hambrick; Mary M. Jennings; Warren A. Jennings, Jr.; Warren A. Jennings, Sr.; Lester McKinley

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Lonoke, AR**

VOICE: (501) 676-3106  
FAX: (501) 676-5046  
Population: 4,022

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

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

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

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

**EVP:** Tracy M. French  
**Sec:** Karen K. Hardke

Cash and Due from:.....	1,985	Deposits: .....	96,119
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	11,110
Investments: .....	41,025	Other Liabilities: .....	421
Total Loans:.....	68,341	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	2,867	Total Liabilities: .....	107,650
Other Real Estate: .....	0		
Other Assets:.....	1,893	Total Equity Capital and Reserves: .....	8,461
Total Assets:.....	116,111	Total Liabilities and Capital: .....	116,111
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

**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  
71754-0250

Charter Number: 217  
Date: September 26, 1906  
County: Columbia

Home Page: [www.fbtarkansas.net](http://www.fbtarkansas.net)

Trust Department: Yes

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

**EVP/COO/TO:** Bruce D. Maloch  
**SVP:** Tim White

Cash and Due from:.....	8,199	Deposits: .....	334,064
Federal Funds and Repos: .....	500	Federal Funds and Borrowings: .....	16,660
Investments: .....	179,052	Other Liabilities: .....	1,904
Total Loans:.....	178,249	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	5,490	Total Liabilities: .....	352,628
Other Real Estate: .....	236		
Other Assets:.....	12,749	Total Equity Capital and Reserves: .....	31,847
Total Assets:.....	384,475	Total Liabilities and Capital: .....	384,475
Total Trust Assets:.....	79,846	Number of Shares Outstanding:.....	100,000

**Directors:** Bob L. Burns; Steve Keith; Bruce D. Maloch; Ronnie Ribble; Ken Sibley; T. E. Smith

**Branches in Town:** Three

**Other Branches:** Camden (4), Springhill



**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. Fowler

**VP/Cash:** Jill McClinton

Cash and Due from:.....	2,986	Deposits:.....	42,055
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	2,510
Investments: .....	11,250	Other Liabilities: .....	116
Total Loans:.....	33,697	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,520	Total Liabilities: .....	44,681
Other Real Estate: .....	27		
Other Assets:.....	566	Total Equity Capital and Reserves: .....	5,365
Total Assets:.....	50,046	Total Liabilities and Capital: .....	50,046
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

**Other Branches:** Emerson, McNeil, Waldo

**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

**EVP:** Sue Stinnett  
**Cash:** Janet Lindsey

Cash and Due from:.....	1,742	Deposits:.....	47,762
Federal Funds and Repos:.....	990	Federal Funds and Borrowings: .....	0
Investments: .....	12,331	Other Liabilities: .....	243
Total Loans:.....	34,688	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,382	Total Liabilities: .....	48,005
Other Real Estate: .....	139		
Other Assets:.....	962	Total Equity Capital and Reserves: .....	5,229
Total Assets:.....	53,234	Total Liabilities and Capital: .....	53,234
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	15,906

**Directors:** Don Allen; Bill Birch; Mitchell Burris; Frank R. McClure; Martha McClure; W. Henry McClure; 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  
First Delta Bankshares, Inc., Blytheville, AR

**Chm:** Jerry T. Sims  
**VChm:** J. Steven McFerron

**Pres/CEO:** Danny Robbins

Cash and Due from:.....	1,633	Deposits: .....	21,362
Federal Funds and Repos: .....	50	Federal Funds and Borrowings: .....	0
Investments: .....	8,954	Other Liabilities: .....	186
Total Loans: .....	13,639	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	482	Total Liabilities: .....	21,548
Other Real Estate: .....	223		
Other Assets: .....	2,353	Total Equity Capital and Reserves: .....	5,786
Total Assets: .....	27,334	Total Liabilities and Capital: .....	27,334
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**Directors:** J. Steven McFerron; Danny Robbins; Edward G. Sims; Jerry T. Sims

**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

**EVP:** Paula Coward  
**VP/Cash:** Margo Jones

Cash and Due from:.....	752	Deposits: .....	33,095
Federal Funds and Repos: .....	545	Federal Funds and Borrowings: .....	0
Investments: .....	11,696	Other Liabilities: .....	167
Total Loans: .....	22,635	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	373	Total Liabilities: .....	33,262
Other Real Estate: .....	130		
Other Assets: .....	1,029	Total Equity Capital and Reserves: .....	3,898
Total Assets: .....	37,160	Total Liabilities and Capital: .....	37,160
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	9,600

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

**Branches in Town:** None

**Other Branches:** None

**First Community Bank of Eastern Arkansas  
Marion, AR**

VOICE: (870) 739-7300  
FAX: (870) 739-2234  
Population: 4,391

205 Block Street  
P. O. Box 747  
72364-0747

Charter Number: 775  
Date: October 8, 1998  
County: Crittenden

Trust Department: Yes  
Bank Holding Company  
None

**CEO/Pres:** H. Gates Williams, Jr.  
**SVP:** Robert L. Naylor

**VP:** Linda Crowe  
**VP:** Billy Russell, Jr.

Cash and Due from:.....	1,037	Deposits:.....	21,471
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	1,190
Investments: .....	4,122	Other Liabilities: .....	174
Total Loans: .....	20,074	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	944	Total Liabilities: .....	22,835
Other Real Estate: .....	0		
Other Assets: .....	387	Total Equity Capital and Reserves: .....	3,729
Total Assets: .....	26,564	Total Liabilities and Capital: .....	26,564
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	38,726

**Directors:** Michael D. East; Frank A. Fogleman; Franklin G. Fogleman; Julian Hardin; Allen B. Helms, Jr.; Adolph Parani; Mark A. Parani; Matthew L. Pike, III; James A. Ross; Samuel H. Stuckey, Jr.; William Bart Turner; David S. Wallace; Charles L. Williams, Jr.; H. Gates Williams, Jr.

**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.  
**CEO/Pres:** Frankie L. Pratt

**SVP:** Sherry London

Cash and Due from:.....	967	Deposits:.....	27,929
Federal Funds and Repos:.....	4,540	Federal Funds and Borrowings: .....	0
Investments: .....	3,851	Other Liabilities: .....	247
Total Loans: .....	21,541	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	398	Total Liabilities: .....	28,176
Other Real Estate: .....	36		
Other Assets: .....	1,113	Total Equity Capital and Reserves: .....	4,270
Total Assets: .....	32,446	Total Liabilities and Capital: .....	32,446
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,500

**Directors:** E. Ritter Arnold; Mary Ann Arnold; Frank Brunner, Jr.; Dan Hatzenbuehler; P. Michael Murphy; Frankie L. Pratt

**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/CEO/Pres:** John G. Thompson  
**EVP/COO:** Donny Underwood

**VP/TO:** Bobby Trotter

Cash and Due from:.....	1,657	Deposits: .....	53,917
Federal Funds and Repos: .....	2,895	Federal Funds and Borrowings: .....	0
Investments: .....	24,869	Other Liabilities: .....	360
Total Loans: .....	30,579	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	465	Total Liabilities: .....	54,277
Other Real Estate: .....	4		
Other Assets: .....	1,101	Total Equity Capital and Reserves: .....	7,293
Total Assets: .....	61,570	Total Liabilities and Capital: .....	61,570
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	20,000

**Directors:** Ian Arnof; Donald Cain; 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](http://www.mcgeheebank.com)

Trust Department: Yes

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

**EVP/TO:** James M. Smith  
**VP:** Phillip Privett

Cash and Due from:.....	5,408	Deposits: .....	68,071
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	550
Investments: .....	36,669	Other Liabilities: .....	804
Total Loans: .....	42,578	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	282	Total Liabilities: .....	69,425
Other Real Estate: .....	0		
Other Assets: .....	2,107	Total Equity Capital and Reserves: .....	17,619
Total Assets: .....	87,044	Total Liabilities and Capital: .....	87,044
Total Trust Assets: .....	33,718	Number of Shares Outstanding: .....	712,360

**Directors:** Robert H. Adcock; Lee Bowman; William W. Bowman; Bill E. Elliott; Eugene Gillam; David S. Leech; John H. Potter, 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:.....	2,335	Deposits:.....	73,825
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	2,300
Investments: .....	13,423	Other Liabilities: .....	597
Total Loans: .....	65,830	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,639	Total Liabilities: .....	76,722
Other Real Estate: .....	247		
Other Assets: .....	1,355	Total Equity Capital and Reserves: .....	8,107
Total Assets: .....	84,829	Total Liabilities and Capital: .....	84,829
Total Trust Assets: .....	0	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

Trust Department: No  
Bank Holding Company  
Union Bankshares, Inc., Mena, AR

**Chm:** Edward W. Stevenson  
**CEO/Pres:** Danny Williams

**SVP:** Jesse Sullivan  
**VP/Cash:** Ruby Lunsford

Cash and Due from:.....	3,144	Deposits:.....	108,971
Federal Funds and Repos:.....	2,170	Federal Funds and Borrowings: .....	0
Investments: .....	28,401	Other Liabilities: .....	442
Total Loans: .....	86,216	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,487	Total Liabilities: .....	109,413
Other Real Estate: .....	27		
Other Assets: .....	1,977	Total Equity Capital and Reserves: .....	15,009
Total Assets: .....	124,422	Total Liabilities and Capital: .....	124,422
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	12,000

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

**Branches in Town:** One

**Other Branches:** Hatfield, Wickes

### 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

Home Page: [www.commercial-bank.net](http://www.commercial-bank.net)

Trust Department: Yes

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

**Chm/CEO:** Virginia M. Ryburn  
**Pres/COO:** George T. Harris

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

Cash and Due from:.....	4,797	Deposits: .....	109,059
Federal Funds and Repos: .....	1,000	Federal Funds and Borrowings: .....	3,168
Investments: .....	36,923	Other Liabilities: .....	910
Total Loans:.....	77,092	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,717	Total Liabilities:.....	113,137
Other Real Estate: .....	228		
Other Assets:.....	2,397	Total Equity Capital and Reserves: .....	11,017
Total Assets:.....	124,154	Total Liabilities and Capital: .....	124,154
Total Trust Assets:.....	9,388	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 F. 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) 460-6465  
Population: 8,116

102 West McCloy  
P. O. Box 270  
71657-0270

Charter Number: 448  
Date: September 15, 1915  
County: Drew

Home Page: [www.unionbnk.com](http://www.unionbnk.com)

Trust Department: Yes

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

**Chm:** Zach McClendon, Jr.  
**CEO/Pres:** James P. Jett

**EVP/TO:** Beverly Hudson  
**SVP/Cash:** Reathel Harris

Cash and Due from:.....	3,878	Deposits: .....	130,267
Federal Funds and Repos: .....	2,495	Federal Funds and Borrowings: .....	1,666
Investments: .....	30,225	Other Liabilities: .....	1,320
Total Loans:.....	106,418	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,901	Total Liabilities:.....	133,253
Other Real Estate: .....	284		
Other Assets:.....	2,872	Total Equity Capital and Reserves: .....	14,820
Total Assets:.....	148,073	Total Liabilities and Capital: .....	148,073
Total Trust Assets:.....	14,142	Number of Shares Outstanding:.....	80,000

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

**Branches in Town:** Two

**Other Branches:** Warren, Wilmar

**Petit Jean State Bank  
Morrilton, AR**

VOICE: (501) 354-4988      707 North Saint Joseph Street      Charter Number: 777  
 FAX: (501) 354-6560      P. O. Box 680      Date: January 27, 1999  
 Population: 6,551      72110      County: Conway

Trust Department: Yes  
 Bank Holding Company  
 Petit Jean Bancshares, Inc., Morrilton, AR

**Chm/Pres:** Charles S. Penick      **EVP:** Suzanne Hartman  
**EVP:** Paul Edenfield

Cash and Due from:.....	2,097	Deposits:.....	60,461
Federal Funds and Repos:.....	1,225	Federal Funds and Borrowings: .....	3,405
Investments: .....	4,478	Other Liabilities: .....	630
Total Loans:.....	61,561	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	899	Total Liabilities: .....	64,496
Other Real Estate: .....	0		
Other Assets:.....	820	Total Equity Capital and Reserves: .....	6,584
Total Assets:.....	71,080	Total Liabilities and Capital: .....	71,080
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	50,000

**Directors:** Hal M. Calhoun, III; Katherine Foust; Michael D. Koone; Otto L. Lienhart; John B. Maus, Jr.; Bruce M. Netherton; Charles L. Ormond; Charles S. Penick; Larry Wayne Smith; Stanton C. Willis

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

**First Bank of Montgomery County  
Mount Ida, AR**

VOICE: (870) 867-3148      100 George Street      Charter Number: 617  
 FAX: (870) 867-4333      P. O. Box 1228      Date: November 26, 1930  
 Population: 775      71957-1228      County: Montgomery

Trust Department: No  
 Bank Holding Company  
 First Community Banking Corporation, Hot Springs, AR

**Chm/CEO/Pres:** Daniel C. Horton      **Cash:** Hettie Abernathy

Cash and Due from:.....	2,058	Deposits:.....	59,496
Federal Funds and Repos:.....	265	Federal Funds and Borrowings: .....	4,670
Investments: .....	24,785	Other Liabilities: .....	235
Total Loans:.....	46,983	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	466	Total Liabilities: .....	64,401
Other Real Estate: .....	0		
Other Assets:.....	1,004	Total Equity Capital and Reserves: .....	11,160
Total Assets:.....	75,561	Total Liabilities and Capital: .....	75,561
Total Trust Assets:.....	0	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. 1906  
72654-1906

Charter Number: 147  
Date: August 10, 1906  
County: Baxter

Home Page: [www.peoplesbank.org](http://www.peoplesbank.org)

Trust Department: Yes

Bank Holding Company  
BC Bancshares, Inc., Mountain Home, AR

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

**EVP:** Tim Coleman  
**TO:** Paul E. Johnson

Cash and Due from:.....	8,679	Deposits: .....	213,861
Federal Funds and Repos: .....	1,050	Federal Funds and Borrowings: .....	9,661
Investments: .....	75,867	Other Liabilities: .....	1,890
Total Loans:.....	150,961	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	3,406	Total Liabilities:.....	225,412
Other Real Estate: .....	593		
Other Assets:.....	4,825	Total Equity Capital and Reserves: .....	19,969
Total Assets:.....	245,381	Total Liabilities and Capital: .....	245,381
Total Trust Assets:.....	58	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

**TrustBanc  
Mountain Home, AR**

VOICE: (870) 424-4100  
FAX: (870) 424-4144  
Population: 9,027

665 Hwy 62E  
P. O. Box 2130  
72654-2130

Charter Number: 774  
Date: May 12, 1998  
County: Baxter

Trust Department: Yes

Bank Holding Company  
TrustBanc Financial Group, Inc., Mountain Home, AR

**Chm:** Hugh D. McClain  
**CEO/Pres:** Phillip H. Young

**CFO:** Gregory D. Allen

Cash and Due from:.....	707	Deposits: .....	34,055
Federal Funds and Repos: .....	450	Federal Funds and Borrowings: .....	3,954
Investments: .....	7,654	Other Liabilities: .....	350
Total Loans:.....	32,362	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	686	Total Liabilities:.....	38,359
Other Real Estate: .....	0		
Other Assets:.....	404	Total Equity Capital and Reserves: .....	3,904
Total Assets:.....	42,263	Total Liabilities and Capital: .....	42,263
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	0

**Directors:** Orlo L. Dietrich; Douglas E. Gregg; Jack Lee Gregory; Elton W. Kirby; Deborah Alford Knox; Hugh D. McClain; John Reese; Phillip H. Young

**Branches in Town:** None

**Other Branches:** None



**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/Cash:** Ron Sims

Cash and Due from:.....	2,309	Deposits:.....	103,129
Federal Funds and Repos:.....	3,800	Federal Funds and Borrowings: .....	0
Investments: .....	51,728	Other Liabilities: .....	560
Total Loans:.....	65,839	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	676	Total Liabilities: .....	103,689
Other Real Estate: .....	170	Total Equity Capital and Reserves: .....	22,833
Other Assets:.....	2,000	Total Liabilities and Capital: .....	126,522
Total Assets:.....	126,522	Number of Shares Outstanding: .....	4,000
Total Trust Assets:.....	0		

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

**Branches in Town:** One

**Other Branches:** None

**Bank of Mulberry  
Mulberry, AR**

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

Trust Department: No

Member of Federal Reserve System

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

**Chm:** Betty Feller  
**CEO:** Alexander P. Golden, III

**Pres:** Alexander P. Golden, IV  
**SVP/Cash:** Dianna J. Millsap

Cash and Due from:.....	1,571	Deposits:.....	42,148
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	6,923
Investments: .....	9,826	Other Liabilities: .....	1,415
Total Loans:.....	40,817	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,671	Total Liabilities: .....	50,486
Other Real Estate: .....	8	Total Equity Capital and Reserves: .....	4,025
Other Assets:.....	618	Total Liabilities and Capital: .....	54,511
Total Assets:.....	54,511	Number of Shares Outstanding: .....	4,000
Total Trust Assets:.....	0		

**Directors:** Robert R. Baker; Jerry Dickerson; Betty Feller; Alexander P. Golden, III; Alexander P. Golden, IV; Randy Hollis; John Hunter; L. J. Muncy, Jr.; L. Jan Nordin

**Branches in Town:** One

**Other Branches:** Little Rock

**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:** Mark Duke Bainum  
**CEO/Pres:** John A. Ross

**Cash:** Brenda Roberts

Cash and Due from:.....	6,349	Deposits: .....	114,874
Federal Funds and Repos: .....	5,805	Federal Funds and Borrowings: .....	1,843
Investments: .....	25,421	Other Liabilities: .....	682
Total Loans: .....	84,391	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,987	Total Liabilities: .....	117,399
Other Real Estate: .....	8		
Other Assets: .....	2,048	Total Equity Capital and Reserves: .....	10,610
Total Assets: .....	128,009	Total Liabilities and Capital: .....	128,009
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,296

**Directors:** Mark Duke 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

120 Hazel  
P. O. Box 550  
72112-0550

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

Home Page: [www.mandpbank.com](http://www.mandpbank.com)

Trust Department: Yes

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

**Chm/CEO/Pres/TO:** Jim S. Gowen, Sr.  
**SVP:** Carla Stiger

**SVP/Cash:** Patricia McFarland

Cash and Due from:.....	7,519	Deposits: .....	106,629
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	12,181
Investments: .....	44,583	Other Liabilities: .....	803
Total Loans: .....	70,817	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,910	Total Liabilities: .....	119,613
Other Real Estate: .....	197		
Other Assets: .....	2,749	Total Equity Capital and Reserves: .....	10,162
Total Assets: .....	129,775	Total Liabilities and Capital: .....	129,775
Total Trust Assets: .....	6,323	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, Newark, Pleasant Plains

**Twin City Bank  
North Little Rock, AR**

VOICE: (501) 812-1400  
FAX: (501) 812-1499  
Population: 61,741

2925 Lakewood Village Drive  
P.O. Box 16270  
72116

Charter Number: 757  
Date: May 31, 2000  
County: Pulaski

Home Page: www.twincitybank.net

Trust Department: Yes

Bank Holding Company

North Little Rock Bancshares, North Little Rock, AR

**Chm:** John W. Allison  
**CEO/Pres:** Robert F. Birch, Jr.

**VP:** Brent Geels  
**VP:** Donna Hardcastle

Cash and Due from:.....	7,714	Deposits:.....	9,535
Federal Funds and Repos:.....	2,245	Federal Funds and Borrowings: .....	904
Investments: .....	2,498	Other Liabilities: .....	11
Total Loans:.....	3,800	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	164	Total Liabilities: .....	10,450
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	6,105
Other Assets: .....	134	Total Liabilities and Capital: .....	16,555
Total Assets:.....	16,555	Number of Shares Outstanding: .....	17,000
Total Trust Assets:.....	0		

**Directors:** Robert H. Adcock; John W. Allison; Rick Ashley; Robert F. Birch, Jr.; William C. Brazil; Dale Bruns; Jack Engelkes; William Farris, Jr.; Alex Lieblong; Donnie L. Lindsey, Sr.; Randy Mayor; Bob Russell; C. Randall Sims; Robert Whitehouse

**Branches in Town:** Two

**Other Branches:** None

**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

**Chm:** Don Burnett  
**CEO/Pres:** Glen Burnett

**VP:** Renee Faughn  
**Cash:** Julie Jackson

Cash and Due from:.....	1,263	Deposits:.....	28,418
Federal Funds and Repos:.....	246	Federal Funds and Borrowings: .....	0
Investments: .....	2,178	Other Liabilities: .....	152
Total Loans:.....	25,209	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,731	Total Liabilities: .....	28,570
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,533
Other Assets: .....	476	Total Liabilities and Capital: .....	32,103
Total Assets:.....	32,103	Number of Shares Outstanding: .....	12,500
Total Trust Assets:.....	0		

**Directors:** Marty Buchman; Don Burnett; Glen Burnett; William Clayton Vandivort

**Branches in Town:** None

**Other Branches:** Marmaduke

**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:** Warren E. Luter

**VP:** Tim Wells  
**VP/Cash:** Crete Rhodes

Cash and Due from:.....	3,775	Deposits: .....	97,548
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	20,546
Investments: .....	8,990	Other Liabilities: .....	1,047
Total Loans:.....	111,308	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,946	Total Liabilities:.....	119,141
Other Real Estate:.....	379		
Other Assets:.....	3,001	Total Equity Capital and Reserves: .....	10,258
Total Assets:.....	129,399	Total Liabilities and Capital: .....	129,399
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	17,811

**Directors:** Rex Bouldin; Preston L. Clark; George E. Cook; Moud Gazaway; Charles F. Luter; Warren E. Luter; Arthur Pillow; Greg Sain

**Branches in Town:** One

**Other Branches:** Rector

**Southern Bank of Commerce  
Paragould, AR**

VOICE: (870) 236-2500  
FAX: (870) 236-7283  
Population: 18,540

1727 West Kingshighway  
P. O. Box 1605  
72450

Charter Number: 781  
Date: November 4, 1999  
County: Greene

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company  
None

**Chm:** Charles Lindy Miller  
**Pres:** Greg Miller

**SVP:** Keith Milligan  
**Cash:** Terry Sessums

Cash and Due from:.....	371	Deposits: .....	8,565
Federal Funds and Repos: .....	1,420	Federal Funds and Borrowings: .....	0
Investments: .....	605	Other Liabilities: .....	85
Total Loans:.....	8,763	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	665	Total Liabilities:.....	8,650
Other Real Estate:.....	0		
Other Assets:.....	258	Total Equity Capital and Reserves: .....	3,432
Total Assets:.....	12,082	Total Liabilities and Capital: .....	12,082
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	0

**Directors:** Asa Crow; Howard Eldridge; David Holbrook; Greg Miller; Charles Lindy Miller; Louise Miller; Donald Parker

**Branches in Town:** None

**Other Branches:** None

**Delta Trust & 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: Yes

Bank Holding Company  
Delta Trust & Banking Corporation, Little Rock, AR

**Chm:** Thomas R. Pugh, Sr.  
**Pres:** Carroll Penick

**EVP/COO:** Bruce Timmons  
**SVP:** Jim Shenep

Cash and Due from:.....	3,359	Deposits:.....	55,439
Federal Funds and Repos:.....	200	Federal Funds and Borrowings: .....	4,051
Investments: .....	18,148	Other Liabilities: .....	235
Total Loans:.....	46,205	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,143	Total Liabilities: .....	59,725
Other Real Estate: .....	49		
Other Assets:.....	1,449	Total Equity Capital and Reserves: .....	11,828
Total Assets:.....	71,553	Total Liabilities and Capital: .....	71,553
Total Trust Assets:.....	3,352	Number of Shares Outstanding: .....	16,000

**Directors:** Mack H. Ball, Jr.; Carl John Bierbaum; John B. Currie, Sr.; William B. deYampert; Dewayne Haynes; J. French Hill; James N. Murphy; Ernest O'Neal; Carroll Penick; Augustus H. Pugh; Frank A. Pugh; George L. Pugh; Leyden Pugh; Thomas R. Pugh, Jr.; Thomas R. Pugh, Sr.; Neill Sloan

**Branches in Town:** None

**Other Branches:** Eudora, Hamburg, Little Rock, 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/CEO:** William N. Griffin  
**Pres:** Frank G. Wallace

**SVP/Cash:** Brenda F. Williams  
**VP:** Gayle Cameron

Cash and Due from:.....	1,597	Deposits:.....	41,418
Federal Funds and Repos:.....	475	Federal Funds and Borrowings: .....	3,600
Investments: .....	10,592	Other Liabilities: .....	400
Total Loans:.....	34,137	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	518	Total Liabilities: .....	45,418
Other Real Estate: .....	617		
Other Assets:.....	928	Total Equity Capital and Reserves: .....	3,446
Total Assets:.....	48,864	Total Liabilities and Capital: .....	48,864
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Mark Baioni; Fred E. Brenner, Jr.; John A. Brenner; John A. Brenner, Jr.; Raymond S. Clift; Elizabeth N. Griffin; Neil Griffin; Russell H. Griffin; William N. Griffin; William N. Griffin, Jr.; Donald T. McKnight; J. E. McNeil, Jr.; Frank G. Wallace; James K. Wyatt

**Branches in Town:** None

**Other Branches:** Earle, Marion, West Memphis

**The Perry County Bank  
Perryville, AR**

VOICE: (501) 889-2318  
FAX: (501) 889-5727  
Population: 1,141

813 North Fourche Avenue  
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:** Steven Thresher

**SVP:** Joe Carter  
**SVP:** Laura Hopper

Cash and Due from:.....	2,193	Deposits: .....	87,017
Federal Funds and Repos: .....	1,120	Federal Funds and Borrowings: .....	3,253
Investments: .....	26,927	Other Liabilities: .....	741
Total Loans:.....	64,407	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	2,310	Total Liabilities:.....	91,011
Other Real Estate:.....	65		
Other Assets:.....	867	Total Equity Capital and Reserves: .....	6,878
Total Assets:.....	97,889	Total Liabilities and Capital: .....	97,889
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

**Directors:** Billie Jo Branscum; Herby Branscum, Jr.; James S. Branscum; Lee Gibbons; Robert M. Hill; Shirley Hill; J. Baylor House; Tracy M. Price; Jim Rankin; 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:.....	3,217	Deposits: .....	51,979
Federal Funds and Repos: .....	500	Federal Funds and Borrowings: .....	0
Investments: .....	18,942	Other Liabilities: .....	275
Total Loans:.....	33,587	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	757	Total Liabilities:.....	52,254
Other Real Estate:.....	0		
Other Assets:.....	687	Total Equity Capital and Reserves: .....	5,436
Total Assets:.....	57,690	Total Liabilities and Capital: .....	57,690
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

**Branches in Town:** One

**Other Branches:** None

**First State Bank  
Plainview, AR**

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:** John Clement  
**CEO/Pres:** Charles Blanchard

**VChm:** Don Guess  
**EVP:** Scott Hill

Cash and Due from:.....	3,410	Deposits:.....	110,256
Federal Funds and Repos:.....	9,105	Federal Funds and Borrowings: .....	17,050
Investments: .....	10,467	Other Liabilities: .....	530
Total Loans:.....	106,130	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,825	Total Liabilities: .....	127,836
Other Real Estate: .....	151		
Other Assets:.....	3,205	Total Equity Capital and Reserves: .....	8,457
Total Assets:.....	136,293	Total Liabilities and Capital: .....	136,293
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	20,000

**Directors:** Charles Blanchard; John Clement; Don Guess; Mike Miller; George Tippin; Ralph Wilson; Phil Wright

**Branches in Town:** None

**Other Branches:** Ola, Russellville (2)

**Bank of Pocahontas  
Pocahontas, AR**

VOICE: (870) 892-5286  
FAX: (870) 892-8381  
Population: 6,151

1 Bank Plaza  
P. O. Box 467  
72455-0467

Charter Number: 145  
Date: October 31, 1903  
County: Randolph

Home Page: [www.bankopoc.com](http://www.bankopoc.com)

Trust Department: No  
Bank Holding Company  
Pocahontas Bankstock, Inc., Pocahontas, AR

**Chm/CEO/Pres:** John R. Jackson, Jr.  
**EVP:** Ronald E. Wurtz

**VP:** Karen B. Martin  
**VP:** Michael L. Miller

Cash and Due from:.....	4,040	Deposits:.....	95,194
Federal Funds and Repos:.....	500	Federal Funds and Borrowings: .....	8,620
Investments: .....	16,250	Other Liabilities: .....	621
Total Loans:.....	88,065	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,132	Total Liabilities: .....	104,435
Other Real Estate: .....	125		
Other Assets:.....	1,907	Total Equity Capital and Reserves: .....	10,584
Total Assets:.....	115,019	Total Liabilities and Capital: .....	115,019
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	5,000

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

**Branches in Town:** One

**Other Branches:** Cave City

**First Community 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/Smith Financial Group, Inc., Jonesboro, AR

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

**EVP:** John Phillips, III  
**EVP:** Jeriel A. Summitt

Cash and Due from:.....	2,284	Deposits: .....	83,186
Federal Funds and Repos: .....	1,545	Federal Funds and Borrowings: .....	10,594
Investments: .....	9,778	Other Liabilities: .....	663
Total Loans:.....	80,648	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	5,337	Total Liabilities:.....	94,443
Other Real Estate:.....	0		
Other Assets:.....	1,908	Total Equity Capital and Reserves: .....	7,057
Total Assets:.....	101,500	Total Liabilities and Capital: .....	101,500
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	22,062

**Directors:** A. J. Baltz, Jr.; Bruce Burrow; Glenda Frangenberg; William Hurt, III; V. James King, Jr.; James R. McCurter; John Phillips, III; Lindley V. Smith, Jr.; Jeriel A. Summitt; Frank E. Walden

**Branches in Town:** None

**Other Branches:** Jonesboro (3)

**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:** Tipton Pugh  
**VP:** Mary Dean Pugh

**Cash:** Julia A. Sadler

Cash and Due from:.....	255	Deposits: .....	5,208
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	515
Investments: .....	3,568	Other Liabilities: .....	14
Total Loans:.....	2,810	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	7	Total Liabilities:.....	5,737
Other Real Estate:.....	99		
Other Assets:.....	86	Total Equity Capital and Reserves: .....	1,088
Total Assets:.....	6,825	Total Liabilities and Capital: .....	6,825
Total Trust Assets:.....	0	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

**SVP:** Chris Lampkin

Cash and Due from:.....	1,219	Deposits:.....	45,193
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	3,226
Investments: .....	10,975	Other Liabilities: .....	438
Total Loans:.....	37,782	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,853	Total Liabilities: .....	48,857
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	3,640
Other Assets:.....	668	Total Liabilities and Capital: .....	52,497
Total Assets:.....	52,497	Number of Shares Outstanding: .....	20,000
Total Trust Assets:.....	0		

**Directors:** Mack Borgognoni; C. E. Bridewell; Benton Newcome; Joel Newcome; Robert D. Pugh; Jerry D. Sadler; Eddie Scherm

**Branches in Town:** None

**Other Branches:** Crossett, 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](http://www.fmb.arvest.com)

Trust Department: No  
Member of Federal Reserve System  
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:.....	2,175	Deposits:.....	99,278
Federal Funds and Repos:.....	6,550	Federal Funds and Borrowings: .....	3,101
Investments: .....	24,941	Other Liabilities: .....	826
Total Loans:.....	74,540	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,907	Total Liabilities: .....	103,205
Other Real Estate: .....	0	Total Equity Capital and Reserves: .....	8,525
Other Assets:.....	1,617	Total Liabilities and Capital: .....	111,730
Total Assets:.....	111,730	Number of Shares Outstanding: .....	12,000
Total Trust Assets:.....	0		

**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

Home Page: [www.bankofprescott.com](http://www.bankofprescott.com)

Trust Department: Yes

Bank Holding Company

First State Holding Company of Prescott, Prescott, AR

**Chm:** John Warren Brannan, Sr.

**EVP:** James E. Franks

**CEO/Pres:** John Warren Brannan, Jr.

**VP:** Faith Beavert

Cash and Due from:.....	2,076	Deposits: .....	59,452
Federal Funds and Repos: .....	2,210	Federal Funds and Borrowings: .....	0
Investments: .....	32,163	Other Liabilities: .....	419
Total Loans:.....	28,923	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	510	Total Liabilities:.....	59,871
Other Real Estate: .....	0		
Other Assets:.....	1,435	Total Equity Capital and Reserves: .....	7,446
Total Assets:.....	67,317	Total Liabilities and Capital: .....	67,317
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	24,000

**Directors:** John Warren Brannan, Jr.; John Warren Brannan, Sr.; Carl Dalrymple, Jr.; B. A. DeLamar; James E. Franks; Robert L. Godwin; Billy Hines; Jean K. Jones; 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.

**AVP:** Cliff Hopson

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

**AVP/Cash:** Judy Thompson

Cash and Due from:.....	2,824	Deposits: .....	20,067
Federal Funds and Repos: .....	150	Federal Funds and Borrowings: .....	0
Investments: .....	8,765	Other Liabilities: .....	202
Total Loans:.....	10,980	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	157	Total Liabilities:.....	20,269
Other Real Estate: .....	0		
Other Assets:.....	1,027	Total Equity Capital and Reserves: .....	3,634
Total Assets:.....	23,903	Total Liabilities and Capital: .....	23,903
Total Trust Assets:.....	0	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

**Arvest Bank  
Rogers, AR**

VOICE: (501) 636-1975  
FAX: (501) 621-1751  
Population: 33,000

201 West Walnut  
P. O. Box 809  
72756-0809

Charter Number: 783  
Date: January 1, 1915  
County: Benton

Home Page: [www.arvest.com](http://www.arvest.com)

Trust Department: No

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

**Chm:** Carl E. Baggett

**Pres:** Robert V. Brothers

Cash and Due from:.....	17,397	Deposits:.....	448,064
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	76,984
Investments: .....	74,882	Other Liabilities: .....	3,750
Total Loans:.....	458,336	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	13,666	Total Liabilities: .....	528,798
Other Real Estate: .....	735		
Other Assets:.....	11,702	Total Equity Capital and Reserves: .....	47,920
Total Assets:.....	576,718	Total Liabilities and Capital: .....	576,718
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	27,800

**Directors:** Carl E. Baggett; Robert V. Brothers; Richard R. Trammel; Catherine M. Allen; Meriam Benson; Richard I. Daniel; Kenneth B. Ewing; Reece Garner; Dr. Robert J. Matlock; David A. Powell; Donald G. Soderquist; Jim C. Walton

**Branches in Town:** Three

**Other Branches:** Berryville (2), Eureka Springs (2), Harrison, Lowell, Pea Ridge

**Bank of Rogers  
Rogers, AR**

VOICE: (501) 621-6800  
FAX: (501) 621-6801  
Population: 33,000

801 North Dixieland  
P. O. Box 699  
72757-0699

Charter Number: 765  
Date: October 26, 1995  
County: Benton

Trust Department: No

Member of Federal Reserve System

Bank Holding Company  
BOR Bancshares, Inc., Rogers, AR

**Pres:** Dick McLelland

**SVP:** Scott Franklin

**EVP:** Guy J. Cable

**VP:** Pamela Evans

Cash and Due from:.....	2,949	Deposits:.....	68,646
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	4,400
Investments: .....	11,738	Other Liabilities: .....	613
Total Loans:.....	61,672	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,126	Total Liabilities: .....	73,659
Other Real Estate: .....	0		
Other Assets:.....	2,303	Total Equity Capital and Reserves: .....	6,129
Total Assets:.....	79,788	Total Liabilities and Capital: .....	79,788
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,150

**Directors:** Virginia Mocivnik; Dick McLelland; Jerry Pittman; Kent Rylee; Tony Steele; David Swearingen; Lewis Yarborough

**Branches in Town:** One

**Other Branches:** Lowell

**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:** Gail Jordan

**VP/Cash:** Darlene Cheatham

Cash and Due from:.....	5,483	Deposits: .....	155,665
Federal Funds and Repos: .....	5,260	Federal Funds and Borrowings: .....	1,741
Investments: .....	34,669	Other Liabilities: .....	942
Total Loans:.....	118,747	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	4,324	Total Liabilities: .....	158,348
Other Real Estate: .....	901		
Other Assets:.....	3,897	Total Equity Capital and Reserves: .....	14,933
Total Assets:.....	173,281	Total Liabilities and Capital: .....	173,281
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,000

**Directors:** Marvin Griffin; Craig Hunt; Joe S. Mills; Jim Tull; Sonya Jones Yates

**Branches in Town:** None

**Other Branches:** Bella Vista, Fayetteville,  
Lincoln, Prairie Grove, Springdale

**First Arkansas Valley Bank  
Russellville, AR**

VOICE: (501) 967-2151  
FAX: (501) 967-1456  
Population: 21,260

401 North Arkansas Avenue  
P. O. Box 4026  
72811

Charter Number: 714  
Date: August 29, 1961  
County: Pope

Trust Department: Yes

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

**Chm/CEO:** Roy A. Reaves  
**Pres:** Benny R. Harris

**EVP:** Michael A. Jacimore  
**VP/TO:** Ellen C. Tarkington

Cash and Due from:.....	6,930	Deposits: .....	216,221
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	16,524
Investments: .....	80,325	Other Liabilities: .....	1,658
Total Loans:.....	152,443	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	5,065	Total Liabilities: .....	234,403
Other Real Estate: .....	302		
Other Assets:.....	6,999	Total Equity Capital and Reserves: .....	17,661
Total Assets:.....	252,064	Total Liabilities and Capital: .....	252,064
Total Trust Assets:.....	12,120	Number of Shares Outstanding:.....	78,329

**Directors:** John Ed Chambers, III; Luke Duffield; Dain Duvall; Ray L. Ferguson; Nathan V. George; Benny R. Harris; Don Helms; Carl Rackley; Roy A. Reaves; Donald C. Riley; Gene D. Ring; Ray L. Robinson; Bob Taylor; Michael Warren

**Branches in Town:** Two

**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  
P. O. Box 1420  
72811-1420

Charter Number: 768  
Date: April 14, 1997  
County: Pope

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

**CEO/Pres:** James Biggers  
**EVP/CFO:** Judy Lawton

**SVP:** Robert E. Dale  
**VP:** Sherry L. Jeffery

Cash and Due from:.....	2,079	Deposits:.....	36,837
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	1,018
Investments: .....	4,358	Other Liabilities: .....	190
Total Loans:.....	33,007	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,405	Total Liabilities: .....	38,045
Other Real Estate: .....	139	Total Equity Capital and Reserves: .....	3,521
Other Assets:.....	578	Total Liabilities and Capital: .....	41,566
Total Assets:.....	41,566	Number of Shares Outstanding: .....	13,268
Total Trust Assets:.....	0		

**Directors:** James Bibler; James Biggers; Dr. Charles Boyce; Terry Freeman; 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  
FAX: (501) 968-6491  
Population: 21,260

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

Charter Number: 192  
Date: September 29, 1905  
County: Pope

Trust Department: Yes  
Member of Federal Reserve System  
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 and Due from:.....	7,207	Deposits:.....	170,841
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	9,187
Investments: .....	50,680	Other Liabilities: .....	1,166
Total Loans:.....	141,224	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	6,184	Total Liabilities: .....	181,194
Other Real Estate: .....	49	Total Equity Capital and Reserves: .....	45,717
Other Assets:.....	21,567	Total Liabilities and Capital: .....	226,911
Total Assets:.....	226,911	Number of Shares Outstanding: .....	10,000
Total Trust Assets:.....	0		

**Directors:** Terry Bowie; Keith Cogswell; Ronald B. Jackson; Johnny Morgan; Tom Spillyards; Ed Stingley; Gene Thomason; Sharon Trusty; C. Tim White

**Branches in Town:** Three

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

**Bank of Salem  
Salem, AR**

VOICE: (870) 895-2591  
FAX: (870) 895-3825  
Population: 1,474

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

Charter Number: 266  
Date: December 9, 1908  
County: Fulton

Trust Department: No

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

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

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

Cash and Due from:.....	1,637	Deposits: .....	72,228
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,363
Investments: .....	11,148	Other Liabilities: .....	410
Total Loans: .....	68,090	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	498	Total Liabilities: .....	75,001
Other Real Estate: .....	389		
Other Assets: .....	1,434	Total Equity Capital and Reserves: .....	8,195
Total Assets: .....	83,196	Total Liabilities and Capital: .....	83,196
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:.....	2,189	Deposits: .....	37,567
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,765
Investments: .....	22,968	Other Liabilities: .....	232
Total Loans: .....	20,649	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	502	Total Liabilities: .....	39,564
Other Real Estate: .....	2		
Other Assets: .....	706	Total Equity Capital and Reserves: .....	7,452
Total Assets: .....	47,016	Total Liabilities and Capital: .....	47,016
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Margaret Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Layes

**Branches in Town:** None

**Other Branches:** Subiaco

**First Security Bank  
Searcy, AR**

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: [www.firstsecuritybank.org](http://www.firstsecuritybank.org)

Trust Department: Yes

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Chm/CEO:** Reynie Rutledge  
**Pres:** James G. Wilson

**EVP:** B. Art Rand  
**TO:** Frank Faust

Cash and Due from:.....	20,860	Deposits:.....	529,891
Federal Funds and Repos:.....	4,000	Federal Funds and Borrowings: .....	441
Investments: .....	106,496	Other Liabilities: .....	1,211
Total Loans:.....	425,645	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	14,807	Total Liabilities: .....	531,543
Other Real Estate: .....	439	Total Equity Capital and Reserves: .....	47,476
Other Assets: .....	6,772	Total Liabilities and Capital: .....	579,019
Total Assets:.....	579,019	Number of Shares Outstanding: .....	24,000
Total Trust Assets:.....	49,101		

**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

**Branches in Town:** Four

**Other Branches:** Beebe (3), Bella Vista, Cabot (2), Fayetteville (2), Griffithville, Heber Springs (2), Judsonia, McRae, Pangburn, Rogers

**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

Trust Department: No

Member of Federal Reserve System

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

**CEO/Pres:** Charles Green  
**EVP:** Brooks Davis

**SVP:** Gene Trammel  
**SVP/Cash:** Chris Rainbolt

Cash and Due from:.....	2,733	Deposits:.....	106,444
Federal Funds and Repos:.....	2,000	Federal Funds and Borrowings: .....	887
Investments: .....	25,718	Other Liabilities: .....	845
Total Loans:.....	83,848	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	1,915	Total Liabilities: .....	108,176
Other Real Estate: .....	138	Total Equity Capital and Reserves: .....	15,282
Other Assets: .....	7,106	Total Liabilities and Capital: .....	123,458
Total Assets:.....	123,458	Number of Shares Outstanding: .....	10,000
Total Trust Assets:.....	0		

**Directors:** Frank Carder; Richard Cargile; Jim Carr; Stuart Dalrymple; Brooks Davis; Dennis Donovan; Al Fowler; Charles Green; Dr. Gene Joseph; Glenn Rambin; Lee Stephenson

**Branches in Town:** Two

**Other Branches:** Kensett

**Arkansas State Bank  
Siloam Springs, AR**

VOICE: (501) 524-8101  
FAX: (501) 524-3307  
Population: 8,151

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

Charter Number: 713  
Date: January 12, 1960  
County: Benton

Home Page: [www.arkstatebank.com](http://www.arkstatebank.com)

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company  
None

**CEO/Pres:** Arthur Morris

**EVP/TO:** Curtis Hutchins

**EVP/Cash:** Beverly Lescard

Cash and Due from:.....	4,537	Deposits: .....	85,331
Federal Funds and Repos: .....	5,600	Federal Funds and Borrowings: .....	5,106
Investments: .....	39,722	Other Liabilities: .....	445
Total Loans:.....	58,396	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,682	Total Liabilities: .....	90,882
Other Real Estate: .....	270		
Other Assets:.....	1,984	Total Equity Capital and Reserves: .....	22,309
Total Assets:.....	113,191	Total Liabilities and Capital: .....	113,191
Total Trust Assets:.....	112,258	Number of Shares Outstanding:.....	72,000

**Directors:** Delbert Allen, Jr.; Robert H. Brown; Paul Church; H. E. Harrison, Jr.; Arthur Morris; Mark Simmons; Duane Thomas

**Branches in Town:** One

**Other Branches:** Gentry

**First Arvest Bank  
Siloam Springs, AR**

VOICE: (501) 524-6404  
FAX: (501) 549-1296  
Population: 8,151

1645 Highway 412 West  
P. O. Box 130  
72761-0130

Charter Number: 780  
Date: June 24, 1999  
County: Benton

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company  
Siloam Springs Bancshares, Inc., Bentonville, AR

**Pres:** Warren Fields

**SVP:** Nellie J. Goodman

**SVP:** Clifford Gibbs

**VP:** Martha Walker

Cash and Due from:.....	5,087	Deposits: .....	172,789
Federal Funds and Repos: .....	14,000	Federal Funds and Borrowings: .....	19,390
Investments: .....	32,244	Other Liabilities: .....	1,769
Total Loans:.....	155,203	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,680	Total Liabilities: .....	193,948
Other Real Estate: .....	78		
Other Assets:.....	2,953	Total Equity Capital and Reserves: .....	17,297
Total Assets:.....	211,245	Total Liabilities and Capital: .....	211,245
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

**Directors:** Lee Balzer; Mary Benjamin; Lynch Butler; Warren Fields; Linda Gregory; Grady Lamb; Railey Steele; Jim C. Walton; Marion K. Wasson

**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

**Pres/CEO:** Bob Willett  
**SVP:** J. Drew Tennyson

**SVP/TO:** James B. Yeager  
**VP:** Vicki Davis

Cash and Due from:.....	2,680	Deposits:.....	83,880
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	3,610
Investments: .....	37,987	Other Liabilities: .....	510
Total Loans: .....	56,621	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	546	Total Liabilities: .....	88,000
Other Real Estate: .....	2		
Other Assets: .....	1,456	Total Equity Capital and Reserves: .....	11,292
Total Assets: .....	99,292	Total Liabilities and Capital: .....	99,292
Total Trust Assets: .....	1,546	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/COO:** Larry Gaston

**VP:** Kathryn Daniell  
**VP:** Patricia Wright

Cash and Due from:.....	830	Deposits:.....	25,590
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	3,635
Investments: .....	4,789	Other Liabilities: .....	116
Total Loans: .....	24,966	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	752	Total Liabilities: .....	29,341
Other Real Estate: .....	0		
Other Assets: .....	594	Total Equity Capital and Reserves: .....	2,590
Total Assets: .....	31,931	Total Liabilities and Capital: .....	31,931
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	3,000

**Directors:** Stephen C. Davis; G. W. DeLaughter; Charles T. Gaston; David Matchet; 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

Trust Department: Yes  
Member of Federal Reserve System  
Bank Holding Company  
Arvest Bank Group, Inc., Bentonville, AR

**CEO/Pres:** Buddy D. Philpot  
**EVP:** Dennis Smiley

**SVP:** Kathy Carlock  
**SVP:** Kent Williamson

Cash and Due from:.....	11,894	Deposits: .....	230,957
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	35,990
Investments: .....	51,748	Other Liabilities: .....	2,007
Total Loans:.....	215,350	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	6,834	Total Liabilities:.....	268,954
Other Real Estate: .....	56		
Other Assets:.....	12,121	Total Equity Capital and Reserves: .....	29,049
Total Assets:.....	298,003	Total Liabilities and Capital: .....	298,003
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	5,500

**Directors:** James Baker; Rick Barrows; Wayne Britt; Richard P. Calhoun; Joy Drummonds; Sammy Fiser; Mitchell Johnson; Buddy D. Philpot; Stephen Shaddox; Philip Taldo; Willard Walker; Jim C. Walton; Bob Wood

**Branches in Town:** Five

**Other Branches:** Hindsville, Huntsville

### 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  
Bodcaw Bancshares, Inc., Stamps, AR

**Pres:** J. Paul Nipper

**Cash:** Brenda Scroggins

Cash and Due from:.....	1,778	Deposits: .....	46,925
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	580
Investments: .....	38,457	Other Liabilities: .....	387
Total Loans:.....	15,981	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	149	Total Liabilities:.....	47,892
Other Real Estate: .....	0		
Other Assets:.....	800	Total Equity Capital and Reserves: .....	9,273
Total Assets:.....	57,165	Total Liabilities and Capital: .....	57,165
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

**Directors:** Charles L. Cabe, Jr.; Billie J. Nipper; J. Paul Nipper; Cynthia Cook Sandefur; Danny K. Smith; 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:** Annetta Moore  
**SVP:** Wayne Beaty

Cash and Due from:.....	3,871	Deposits:.....	69,211
Federal Funds and Repos:.....	0	Federal Funds and Borrowings: .....	1,580
Investments: .....	25,390	Other Liabilities: .....	353
Total Loans: .....	46,278	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,572	Total Liabilities: .....	71,144
Other Real Estate: .....	94	Total Equity Capital and Reserves: .....	8,612
Other Assets: .....	1,551	Total Liabilities and Capital: .....	79,756
Total Assets: .....	79,756	Number of Shares Outstanding: .....	15,000
Total Trust Assets: .....	0		

**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:.....	804	Deposits:.....	24,087
Federal Funds and Repos:.....	1,125	Federal Funds and Borrowings: .....	0
Investments: .....	4,775	Other Liabilities: .....	173
Total Loans: .....	19,817	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	206	Total Liabilities: .....	24,260
Other Real Estate: .....	131	Total Equity Capital and Reserves: .....	2,947
Other Assets: .....	349	Total Liabilities and Capital: .....	27,207
Total Assets: .....	27,207	Number of Shares Outstanding: .....	11,000
Total Trust Assets: .....	0		

**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

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company

The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

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

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

Cash and Due from:.....	6,225	Deposits: .....	143,073
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	21,004
Investments: .....	72,978	Other Liabilities: .....	1,191
Total Loans:.....	101,795	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,756	Total Liabilities:.....	165,268
Other Real Estate: .....	118		
Other Assets:.....	5,659	Total Equity Capital and Reserves: .....	23,263
Total Assets:.....	188,531	Total Liabilities and Capital: .....	188,531
Total Trust Assets:.....	52,141	Number of Shares Outstanding:.....	100,000

**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

**CEO/Pres:** Robert M. Koch  
**EVP:** Waylan Wiggins

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

Cash and Due from:.....	10,688	Deposits: .....	205,943
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	22,866
Investments: .....	106,279	Other Liabilities: .....	1,205
Total Loans:.....	128,318	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	2,804	Total Liabilities:.....	230,014
Other Real Estate: .....	41		
Other Assets:.....	5,361	Total Equity Capital and Reserves: .....	23,477
Total Assets:.....	253,491	Total Liabilities and Capital: .....	253,491
Total Trust Assets:.....	1,266	Number of Shares Outstanding:.....	110,000

**Directors:** Jack B. Coker; Tommy Hillman; Jerry J. Hoskyn; Steven M. Keith; James V. Kelley; Robert M. Koch; Ben Myers; Wanda H. Northcutt Hartz; Robert Petter, Sr.; Randall Snider; 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:** John R. Gillette

**VP:** Carroll D. Anderson

Cash and Due from:.....	1,643	Deposits:.....	64,603
Federal Funds and Repos:.....	120	Federal Funds and Borrowings: .....	0
Investments: .....	31,802	Other Liabilities: .....	836
Total Loans: .....	40,602	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	311	Total Liabilities: .....	65,439
Other Real Estate: .....	0		
Other Assets: .....	1,393	Total Equity Capital and Reserves: .....	10,432
Total Assets:.....	75,871	Total Liabilities and Capital: .....	75,871
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

**Directors:** Carroll D. Anderson; Alice Clogston; Wilburn J. Cole; John R. 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  
Walden/Smith Financial Group, Inc., Jonesboro, AR

**Chm/CEO/Pres:** Lindley V. Smith, Jr.  
**EVP:** Al M. Morris, Jr.

**VP:** Drew Sandlin  
**Cash:** Lisa Riley

Cash and Due from:.....	1,774	Deposits:.....	43,680
Federal Funds and Repos:.....	35	Federal Funds and Borrowings: .....	0
Investments: .....	10,614	Other Liabilities: .....	305
Total Loans: .....	36,751	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	192	Total Liabilities: .....	43,985
Other Real Estate: .....	164		
Other Assets: .....	843	Total Equity Capital and Reserves: .....	6,388
Total Assets:.....	50,373	Total Liabilities and Capital: .....	50,373
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** Scotty Armstrong; Bob Penix; Lindley V. Smith, Jr.; Frank E. Walden

**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 395  
72386-0395

Charter Number: 704  
Date: October 31, 1951  
County: Poinsett

Trust Department: No

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

**CEO/Pres:** Steve A. Wilcoxon  
**VP:** Becky Williams

**VP:** Gary Williams  
**VP/Cash:** Angela Lewis

Cash and Due from:.....	1,589	Deposits: .....	45,796
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	1,000
Investments: .....	11,342	Other Liabilities: .....	420
Total Loans: .....	37,126	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,169	Total Liabilities: .....	47,216
Other Real Estate: .....	140	Total Equity Capital and Reserves: .....	5,030
Other Assets: .....	880	Total Liabilities and Capital: .....	52,246
Total Assets: .....	52,246	Number of Shares Outstanding: .....	2,000
Total Trust Assets: .....	0		

**Directors:** A. A. Banks; George E. Beley; Charles F. Luter; H. F. Norcross, III; Eugene Vaughn; Steve A. Wilcoxon; Lewis M. Wood

**Branches in Town:** None

**Other Branches:** Marked Tree , Trumann

**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](http://www.cbankandtrust.com/general.html)

Trust Department: Yes

Member of Federal Reserve System

Bank Holding Company  
Vista Bancorporation, Van Buren, AR

**Chm/CEO:** James G. Williamson, Jr.  
**Pres:** William W. Thomas

**VP/Cash:** Joe Dan Stewart  
**VP/TO:** A. C. Moncrief

Cash and Due from:.....	4,526	Deposits: .....	172,984
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,025
Investments: .....	45,030	Other Liabilities: .....	2,428
Total Loans: .....	140,690	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,971	Total Liabilities: .....	178,437
Other Real Estate: .....	345	Total Equity Capital and Reserves: .....	22,783
Other Assets: .....	5,658	Total Liabilities and Capital: .....	201,220
Total Assets: .....	201,220	Number of Shares Outstanding: .....	16,000
Total Trust Assets: .....	5,855		

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

**Branches in Town:** Three

**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 and Due from:.....	1,795	Deposits:.....	59,816
Federal Funds and Repos:.....	1,850	Federal Funds and Borrowings: .....	0
Investments: .....	24,103	Other Liabilities: .....	261
Total Loans:.....	42,032	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	798	Total Liabilities: .....	60,077
Other Real Estate: .....	0		
Other Assets:.....	1,137	Total Equity Capital and Reserves: .....	11,638
Total Assets:.....	71,715	Total Liabilities and Capital: .....	71,715
Total Trust Assets:.....	168	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

570 Main Street  
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:** Kelley Hunt

**SVP:** Trisha Sikes  
**VP/Cash:** Janie Graves

Cash and Due from:.....	1,339	Deposits:.....	80,616
Federal Funds and Repos:.....	8,660	Federal Funds and Borrowings: .....	0
Investments: .....	16,196	Other Liabilities: .....	376
Total Loans:.....	59,341	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	2,167	Total Liabilities: .....	80,992
Other Real Estate: .....	43		
Other Assets:.....	1,075	Total Equity Capital and Reserves: .....	7,829
Total Assets:.....	88,821	Total Liabilities and Capital: .....	88,821
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	40,000

**Directors:** John Ed Chambers, III; Roy Hale; Robert Handley; Steve Hattabaugh; Kelley Hunt; Dan Laird; Daryen Wiles

**Branches in Town:** None

**Other Branches:** Mansfield, Mena

**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.  
**TO:** Annette Temple

Cash and Due from:.....	2,428	Deposits: .....	79,604
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	512
Investments: .....	32,936	Other Liabilities: .....	623
Total Loans: .....	51,141	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,863	Total Liabilities: .....	80,739
Other Real Estate: .....	37		
Other Assets: .....	1,538	Total Equity Capital and Reserves: .....	9,204
Total Assets: .....	89,943	Total Liabilities and Capital: .....	89,943
Total Trust Assets: .....	4,320	Number of Shares Outstanding: .....	59,000

**Directors:** Robert E. Garner; Robert George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie Ryburn, III; Bennie F. Ryburn, Jr.; 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  
**Pres/TO:** Carlton E. Davis

**SVP:** Tim Spraggins  
**SVP/Cash:** James E. Smith

Cash and Due from:.....	3,332	Deposits: .....	95,128
Federal Funds and Repos: .....	850	Federal Funds and Borrowings: .....	1,103
Investments: .....	52,175	Other Liabilities: .....	621
Total Loans: .....	54,610	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,070	Total Liabilities: .....	96,852
Other Real Estate: .....	0		
Other Assets: .....	2,003	Total Equity Capital and Reserves: .....	17,188
Total Assets: .....	114,040	Total Liabilities and Capital: .....	114,040
Total Trust Assets: .....	19,591	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



**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](http://www.crosscountybank.com)

Trust Department: Yes

Bank Holding Company  
Cross County Bancshares, Inc., Wynne, AR

**Chm:** Dr. Willard G. Burks  
**CEO/Pres:** Ken McClanahan

**EVP:** Mac McClanahan  
**TO:** Vincent Guest

Cash and Due from:.....	5,123	Deposits:.....	150,958
Federal Funds and Repos:.....	9,200	Federal Funds and Borrowings: .....	613
Investments: .....	39,508	Other Liabilities: .....	786
Total Loans:.....	108,251	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	3,021	Total Liabilities: .....	152,357
Other Real Estate: .....	157	Total Equity Capital and Reserves: .....	16,557
Other Assets: .....	3,654	Total Liabilities and Capital: .....	168,914
Total Assets:.....	168,914	Number of Shares Outstanding: .....	4,000
Total Trust Assets:.....	2,915		

**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. Reddman; 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

105 North Panther Avenue  
P. O. Box 325  
72687-0325

Charter Number: 691  
Date: December 13, 1945  
County: Marion

Home Page: [www.bankofyellville.com](http://www.bankofyellville.com)

Trust Department: Yes

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Judy R. Loving  
**EVP/Cash:** Chloe Richardson

**SVP:** Jerry D. Cunningham  
**TO:** Truman Jefferson

Cash and Due from:.....	4,064	Deposits:.....	132,407
Federal Funds and Repos:.....	3,895	Federal Funds and Borrowings: .....	8,749
Investments: .....	21,101	Other Liabilities: .....	452
Total Loans:.....	118,023	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	4,792	Total Liabilities: .....	141,608
Other Real Estate: .....	159	Total Equity Capital and Reserves: .....	12,558
Other Assets: .....	2,132	Total Liabilities and Capital: .....	154,166
Total Assets:.....	154,166	Number of Shares Outstanding: .....	20,781
Total Trust Assets:.....	219		

**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



**REPORT OF THE**

**STATE CHARTERED**  
**NON-PROFIT ORGANIZATION**

**(NOT ENGAGED IN**  
**COMMERCIAL BANKING)**

**JUNE 30, 2000**

**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](http://www.arcapital.com)

Trust Department: No

Bank Holding Company  
 None

**Chm:** Bert M. Mullens  
**Pres:** David H. Shindler

**EVP/Treas/Sec:** C. Sam Walls  
**VP:** Jerry Adams

Cash and Due from:.....	2,310	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	25,606
Investments: .....	3,312	Other Liabilities: .....	353
Total Loans:.....	26,496	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	821	Total Liabilities: .....	25,959
Other Real Estate: .....	0		
Other Assets:.....	583	Total Equity Capital and Reserves: .....	7,563
Total Assets:.....	33,522	Total Liabilities and Capital: .....	33,522
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,095

**Directors:** Carl E. Baggett; George E. Campbell; Joseph B. Ford; Gary E. Garton; Donald H. Henry; Bert M. Mullens; Don Pattillo; H. Glenn Ramin; D. Patton Rudder; David H. Shindler; William T. Staed; Sherry H. Stringer

**Branches in Town:** None

**Other Branches:** None

**REPORT OF THE**  
**STATE CHARTERED TRUST**  
**COMPANIES**

**(NOT ENGAGED IN**  
**COMMERCIAL BANKING)**

**JUNE 30, 2000**

**Community First Trust Company  
Hot Springs, AR**

VOICE: (501) 624-4028  
FAX: (501) 624-0338  
Population: 32,462

101 Archwood Street  
P. O. Box 20066  
71903

Charter Number: 35001  
Date: June 17, 1998  
County: Garland

**Pres:** Charles R. Dudley, II

**EVP:** William L. Kerst

**Directors:** Gerald A. Burgner; Charles R. Dudley, II; James A. Gill; D. Kyle McDonald

**Branches in Town:** None

**Other Branches:** Hot Springs Village,  
Russellville

**P.L.D. Trust Company (Private)  
Little Rock, AR**

VOICE: (501) 372-5659  
FAX: (501) 374-8657  
Population: 175,795

212 Center Street, Suite 700  
72201

Charter Number: 35002  
Date: October 15, 1998  
County: Pulaski

**Pres:** L. Pauline Whitaker

**Atty:** Mark W. Nichols

**Directors:** Donald Whitaker; L. Pauline Whitaker; Larry Whitaker

**Branches in Town:** None

**Other Branches:** None

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2000**

**Northwest Arkansas Regional Industrial Development  
Fort Smith, AR**

Charter Number: 30006  
VOICE: (501) 782-5959  
FAX: (501) 782-9669

Greenpointe Center, Ste 31  
P. O. Box 3325  
72913-3325

**Pres:** Eddie Melson  
**EVP:** Luther Reed

**CFO:** T. David Potts

**Garland County Industrial Development Corporation for Equity  
Investments  
Hot Springs, AR**

Charter Number: 30002  
VOICE: (501) 321-1700  
FAX: (501) 321-3551

659 Ouachita  
P. O. Box 6090  
71902-6090

**Chm:** Darrell Meyer  
**Cont:** Kathy Wright

**Sec:** Jim Randall

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

Charter Number: 30004  
VOICE: (501) 985-9944  
FAX: (501) 985-6590

2227 West Main Street, Suite 3  
72076

**Chm:** Jim Johnson  
**CEO/Pres:** Ronald F. Davis

**Treas:** George M. Giacometti, Jr.  
**Sec:** Ed Staton

**Central Arkansas Regional Industrial Development Company,  
Little Rock, AR**

Charter Number: 30007  
VOICE: (501) 224-6511  
FAX: (501) 954-9419

1525 Merrill Drive, Suite 3000  
72211

**Pres:** Robert B. Francis

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

Charter Number: 30003  
VOICE: (501) 889-2312  
FAX: (501) 889-5718

P. O. Box 869  
72126-0869

**Pres:** Doug Brandon

**VP:** Donald Crain



**North Delta Regional Industrial Development Corporation**  
**Trumann, AR**

Charter Number: 30005

VOICE: (870) 483-2092

FAX: (870) 483-7330

200 West Main, Suite 110

P. O. Box 413

72472

**Chm/Pres:** Kelley Webb

**VP/Sec:** Robin Thompson



**LIST OF**  
**COMMERCIAL BANKS**  
**BY COUNTY**  
**AND**  
**MAP OF**  
**ARKANSAS COUNTIES**

**JUNE 30, 2000**

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	DeWitt Bank And Trust Company	DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
	First United Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
<b>Baxter</b>	First National Bank and Trust Co. of Mt. Home	Mountain Home
	Peoples Bank And Trust Company	Mountain Home
	TrustBanc	Mountain Home
<b>Benton</b>	Arkansas National Bank	Bentonville
	Bank of Bentonville	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Sinclair National Bank	Gravette
	Arvest Bank	Rogers
	Bank of Rogers	Rogers
	Simmons First Bank of Northwest Arkansas	Rogers
	Arkansas State Bank	Siloam Springs
First Arvest Bank	Siloam Springs	
<b>Boone</b>	Community First Bank	Harrison
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	Calhoun County Bank	Hampton
<b>Carroll</b>	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank in Green Forest	Green Forest
<b>Chicot</b>	The Eudora Bank	Eudora
	The Bank of Lake Village	Lake Village
	Simmons First Bank of South Arkansas	Lake Village
<b>Clark</b>	Bank of Amity	Amity
	Elk Horn Bank and Trust Company	Arkadelphia
	Summit Bank	Arkadelphia
	First State Bank of Gurdon	Gurdon

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Clay</b>	Corning Bank	Corning
	Piggott State Bank	Piggott
<b>Cleburne</b>	The Cleburne County Bank	Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
<b>Cleveland</b>	Pine State Bank	Kingsland
	The Bank of Rison	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	First National Bank of Magnolia	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Craighead</b>	American State Bank	Jonesboro
	Heritage Bank	Jonesboro
	MidSouth Bank	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
<b>Crawford</b>	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	Van Buren
<b>Crittenden</b>	First Community Bank of Eastern Arkansas	Marion
	Fidelity National Bank of West Memphis	West Memphis
<b>Cross</b>	First State Bank	Parkin
	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
<b>Dallas</b>	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
<b>Desha</b>	Merchants & Farmers Bank	Dumas
	Simmons First Bank of Dumas	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
<b>Drew</b>	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
<b>Faulkner</b>	First Community Bank	Conway
	First State Bank	Conway
	First Service Bank	Greenbrier
<b>Fulton</b>	Bank of Salem	Salem

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Garland</b>	Alliance Bank of Hot Springs	Hot Springs
	First National Bank	Hot Springs
<b>Greene</b>	Bank of Paragould	Paragould
	First National Bank	Paragould
	Peoples Bank	Paragould
	Southern Bank of Commerce	Paragould
<b>Hempstead</b>	Bank of Blevins	Blevins
	The Citizens National Bank of Hope	Hope
	The First National Bank of Hope	Hope
<b>Hot Spring</b>	The Malvern National Bank	Malvern
	Southern State Bank	Malvern
<b>Howard</b>	First National Bank of Howard County	Dierks
	Citizens National Bank of Nashville	Nashville
<b>Independence</b>	The Citizens Bank	Batesville
	First Community Bank	Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	Melbourne
<b>Jackson</b>	Merchants & Planters Bank	Newport
	Bank of Tuckerman	Tuckerman
<b>Jefferson</b>	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
<b>Johnson</b>	Farmers Bank and Trust Company	Clarksville
<b>Lafayette</b>	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	Lewisville
	Bodcaw Bank	Stamps
<b>Lawrence</b>	Peoples Bank	Imboden
	The First National Bank of Lawrence County	Walnut Ridge
<b>Lee</b>	First National Bank at Marianna	Marianna
<b>Lincoln</b>	Bank of Star City	Star City
<b>Little River</b>	The First National Bank	Ashdown

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Logan</b>	Citizens Bank	Booneville
	The First National Bank at Paris	Paris
	Logan County Bank	Scranton
<b>Lonoke</b>	Community Bank	Cabot
	Bank of England	England
	First State Bank	Lonoke
<b>Madison</b>	First State Bank	Huntsville
	Madison Bank and Trust	Kingston
<b>Marion</b>	The Bank of Yellville	Yellville
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
	The First National Bank in Blytheville	Blytheville
	The Merchants and Planters Bank	Manila
<b>Monroe</b>	Bank of Brinkley	Brinkley
	The Merchants and Planters Bank	Clarendon
<b>Montgomery</b>	First Bank of Montgomery County	Mount Ida
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden	Bearden
	First Bank of South Arkansas	Camden
	Merchants and Planters Bank, N.A.	Camden
	The Stephens Security Bank	Stephens
<b>Perry</b>	The Perry County Bank	Perryville
<b>Phillips</b>	The Delta State Bank	Elaine
	First National Bank of Phillips County	Helena
	Helena National Bank	Helena
<b>Pike</b>	Bank of Delight	Delight
	The Bank of Glenwood	Glenwood
	Diamond State Bank	Murfreesboro
<b>Poinsett</b>	The Bank of Harrisburg	Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First Delta Bank	Tyronza
<b>Polk</b>	First National Bank in Mena	Mena
	The Union Bank of Mena	Mena

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Pope</b>	First Arkansas Valley Bank	Russellville
	River Valley Bank	Russellville
	Simmons First Bank of Russellville	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	The Capital Bank	Little Rock
	Central Bank & Trust	Little Rock
	Eagle Bank & Trust Company	Little Rock
	Metropolitan National Bank	Little Rock
	One Bank & Trust	Little Rock
	Pinnacle Bank	Little Rock
	Pulaski Bank And Trust Company	Little Rock
	National Bank of Arkansas in North Little Rock	North Little Rock
Twin City Bank	North Little Rock	
<b>Randolph</b>	Bank of Pocahontas	Pocahontas
	First Community Bank	Pocahontas
<b>Saline</b>	The Union Bank of Benton	Benton
	The Union Bank of Bryant	Bryant
<b>Scott</b>	Bank of Waldron	Waldron
	The Scott County Bank	Waldron
<b>Sebastian</b>	Arvest Bank	Fort Smith
	The City National Bank of Fort Smith	Fort Smith
	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	Bank of Mansfield	Mansfield
<b>Sevier</b>	The First National Bank of DeQueen	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
<b>Sharp</b>	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, N.A.	Forrest City
	The Planters National Bank of Hughes	Hughes



<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Stone</b>	Bank of Mountain View	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	The First National Bank of El Dorado	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Smackover State Bank	Smackover
<b>Washington</b>	The Bank of Elkins	Elkins
	Bank of Arkansas, N.A.	Fayetteville
	The Bank of Fayetteville, N.A.	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	The Farmers & Merchants Bank	Prairie Grove
	The First National Bank of Springdale	Springdale
	Springdale Bank and Trust	Springdale
<b>White</b>	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
<b>Woodruff</b>	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Chambers Bank	Danville
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2000**

**Southern Development Bancorporation, Inc.**  
**Arkadelphia, AR**

RSSD 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.

**EVP/CFO:** Phillip N. Baldwin

**Subsidiaries:**

Elk Horn Bank and Trust Company  
 The Delta State Bank  
     Phillips Insurance Services, Inc.  
 First National Bank of Phillips County  
     First Investment Advisory Services, Inc.  
 Opportunity Lands Corporation  
 Southern Community Development Corporation  
 Southern Development Mortgage Corporation  
 Southern Ventures  
 Arkansas Enterprise Group

Arkadelphia, AR  
 Elaine, AR  
 Elaine, AR  
 Helena, AR  
 Helena, AR  
 Arkadelphia, AR  
 Arkadelphia, AR  
 Arkadelphia, AR  
 Arkadelphia, AR  
 Little Rock, AR

**Summit Bancorp, Inc.**  
**Arkadelphia, AR**

RSSD Number: 2618388  
 VOICE: (870) 246-8070  
 FAX: (870) 246-7122

409 Main Street  
 P. O. Box 965  
 71923

**Chm:** Ross M. Whipple  
**Pres:** Marcus J. McCain

**Sec:** Kathie L. Bledsoe

**Subsidiaries:**

Summit Bank  
 Summit Residential Services, Inc.

Arkadelphia, AR  
 Arkadelphia, AR

**Citizens State Bankshares of Bald Knob, Inc.**  
**Bald Knob, AR**

RSSD 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

**Citizens Bancshares of Batesville, Inc.**  
**Batesville, AR**

RSSD 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**

RSSD 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  
**EVP:** Boris A. Dover

**Sec:** Frank Tripp

**Subsidiaries:**

First Community Bank

Batesville, AR

**Union Bancshares of Benton, Inc.**  
Benton, AR

RSSD 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  
UFS, Inc.  
The Union Bank of Bryant

Benton, AR  
Mabelvale, AR  
Bryant, AR

**Arvest Bank Group, Inc.**  
Bentonville, AR

RSSD Number: 1095674  
VOICE: (501) 273-5743  
FAX: (501) 273-7477

125 West Central #218  
72712-5248

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

P & W Bancshares, Inc.  
Central Bank & Trust  
Central Mortgage Company  
Siloam Springs Bancshares, Inc.  
First Arvest Bank  
Bank of Bentonville  
McIlroy Bank & Trust  
Arvest Bank  
The Farmers & Merchants Bank  
Arvest Bank  
Arvest Bank Operations, Inc.  
Arvest Insurance, Inc.  
Arvest Mortgage Company, Inc.  
Arvest Asset Management, Inc..  
First Place on the Creeks, L.L.C.  
Springdale Bank and Trust  
AWCA Company, Inc.  
Arvest Trust Company, N.A.

Bentonville, AR  
Little Rock, AR  
Little Rock, AR  
Bentonville, AR  
Siloam Springs, AR  
Bentonville, AR  
Fayetteville, AR  
Fort Smith, AR  
Prairie Grove, AR  
Rogers, AR  
Lowell, AR  
Lowell, AR  
Lowell, AR  
Rogers, AR  
Rogers, AR  
Springdale, AR  
Springdale, AR  
Rogers, AR

**P & W Bancshares, Inc.**  
**Bentonville, AR**

RSSD Number: 1845673  
VOICE: (501) 273-5743  
FAX: (501) 273-7477

125 West Central #218  
72712-5248

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

**Chm/CEO/Pres:** Jim C. Walton

**VP/Sec:** Richard D. Chapman

**Subsidiaries:**

Central Bank & Trust  
Central Mortgage Company

Little Rock, AR  
Little Rock, AR

**Siloam Springs Bancshares, Inc.**  
**Bentonville, AR**

RSSD Number: 1100279  
VOICE: (501) 273-5743  
FAX: (501) 273-7477

125 West Central, #218  
72712-5248

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

**Chm/CEO/Pres:** Jim C. Walton

**Subsidiaries:**

First Arvest Bank

Siloam Springs, AR

**Farmers Bancorp, Inc.**  
**Blytheville, AR**

RSSD 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 Delta Bankshares, Inc.**  
**Blytheville, AR**

RSSD Number: 1097388  
 VOICE: (870) 763-4443  
 FAX: (870) 762-5312

120 South Second  
 P. O. Box 809  
 72316-0809

**Chm/CEO:** Jerry T. Sims

**Subsidiaries:**

The First National Bank in Blytheville  
 The Merchants and Planters Bank

Blytheville, AR  
 Manila, AR

**First Western Bancshares ESOT**  
**Booneville, AR**

RSSD Number: 2628994  
 VOICE: (501) 675-0369  
 FAX: (501) 675-0751

80 West Main  
 P. O. Box 238  
 72927-0087

**Chm:** Jeral L. Hampton

**Pres:** John T. Hampton

**Subsidiaries:**

First Western Bancshares, Inc.  
 Citizens Bank  
     First Western Insurance Agency, Inc.  
     First Western Mortgage  
     First Western Properties  
 First Western Insurance Agency, Inc.

Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Rogers, AR



**First Western Bancshares, Inc.  
Booneville, AR**

RSSD Number: 1100091  
VOICE: (501) 675-0369  
FAX: (501) 675-0751

80 West Main  
P. O. Box 238  
72927-0087

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm:** Jeral L. Hampton  
**Pres:** John T. Hampton

**EVP/CFO:** Bill Mitchell

**Subsidiaries:**

Citizens Bank  
First Western Insurance Agency, Inc.  
First Western Mortgage  
First Western Properties  
First Western Insurance Agency, Inc.

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, AR

**The Bradley Corporation  
Bradley, AR**

RSSD 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**

RSSD 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

**Pres:** Gus Rusher

**Subsidiaries:**

Bank of Brinkley  
Fred Rusher Agency, Inc.

Brinkley, AR  
Brinkley, AR

**Community Financial Group  
Cabot, AR**

RSSD Number: 1097799  
VOICE: (501) 843-3575  
FAX: (501) 843-0463

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

**Chm:** William G. Thompson  
**CEO/Pres:** Joseph W. Park

**VP:** Stephen P. Tipton

**Subsidiaries:**

Community Bank  
Community Home Lenders of Arkansas, Inc.  
Community Insurance Agency, Inc.  
Community Financial Solutions, Inc.

Cabot, AR  
Cabot, AR  
Cabot, AR  
Ward, AR

**Harrell Bancshares, Inc.  
Camden, AR**

RSSD Number: 2352196  
VOICE: (870) 837-8300  
FAX: (870) 837-8310

1325 Hwy. #4 Bypass  
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**

RSSD Number: 1099663  
 VOICE: (870) 283-5301  
 FAX: (870) 283-6466

133 South Main  
 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

**Clarendon Holding Co.**  
**Clarendon, AR**

RSSD 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

**Home BancShares, Inc.**  
**Conway, AR**

RSSD Number: 1491409  
 VOICE: (501) 328-4663  
 FAX: (501) 328-4637

719 Harkrider Street, 3rd Floor  
 P. O. Box 966  
 72032

**Chm:** John W. Allison

**VChm:** Robert H. Adcock

**Subsidiaries:**

First State Bank

Conway, AR

**Evergreen Bancshares, Inc.**  
**Crossett, AR**

RSSD 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**

RSSD 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  
**SVP:** Fred C. Burns

**SVP:** Robert Y. Taylor  
**CFO:** Mike Donnell

**Subsidiaries:**

Community Investment, Inc.  
 Community Bank of North Arkansas  
 Bank of Amity  
 Chambers Bank  
 First Arkansas Valley Bank  
 The Scott County Bank  
 River Valley Appraisal

Fayetteville, AR  
 Elkins, AR  
 Amity, AR  
 Danville, AR  
 Russellville, AR  
 Waldron, AR  
 Danville, AR

**Bank of Dardanelle Bankshares, Inc.**  
**Dardanelle, AR**

RSSD 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

**Decatur Bancshares, Inc.  
Decatur, AR**

RSSD 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 National Security Company  
DeQueen, AR**

RSSD 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.  
Bank of Blevins  
The First National Bank of Hope  
The First National Bank of Lewisville  
The First National Bank  
The First National Bank of DeQueen  
First National Bank of Howard County  
Citizens National Bank of Nashville  
Bank of Waldron

Hope, AR  
Blevins, AR  
Hope, AR  
Lewisville, AR  
Ashdown, AR  
DeQueen, AR  
Dierks, AR  
Nashville, AR  
Waldron, AR

**First State Bancshares, Inc.  
DeQueen, AR**

RSSD Number: 2032724  
VOICE: (870) 642-4423  
FAX: (870) 642-2847

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

**Chm:** Art Melson

**CEO/Pres:** Keith Melson

**Subsidiaries:**

First State Bank of DeQueen

DeQueen, AR

**First Service Bancshares, Inc.**  
Dermott, AR

RSSD Number: 1137266  
VOICE: (870) 538-3221  
FAX: (870) 538-3246

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

**CEO/Pres:** Tom H. Grumbles

**Treas/Sec:** Daniel C. Horton

**Subsidiaries:**

First Service Bank

Greenbrier, AR

**DBT Financial Corporation**  
DeWitt, AR

RSSD Number: 1139176  
VOICE: (870) 946-3531  
FAX: (870) 946-2815

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

**Chm:** Elmer A. Ferguson  
**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

RSSD 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

**M & F Financial Corporation**  
**Dumas, AR**

RSSD 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

**EVP:** David J. Garrett  
**Treas/Sec:** Betty B. Trites

**Subsidiaries:**  
Merchants & Farmers Bank

Dumas, AR

**First Financial Banc Corporation**  
**El Dorado, AR**

RSSD Number: 2568102  
VOICE: (870) 863-7000  
FAX: (870) 881-5393

214 North Washington Street  
P. O. Box 1754  
71730-1754

**CEO/Pres:** J. Stephen Cameron

**Sec:** J. S. Brooks

**Subsidiaries:**  
First Financial Bank

El Dorado, AR

**First United Bancshares, Inc.**  
**El Dorado, AR**

RSSD 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 G. Copeland

**VP:** Jim Barnes  
**VP:** Richard E. Ulmer

**Subsidiaries:**

Merchants and Planters Bank, N.A.  
 The First National Bank of El Dorado  
 The City National Bank of Fort Smith  
 The Citizens National Bank of Hope  
     First Bankers Insurance Services, LLC  
 First National Bank of Magnolia  
 The Bank of North Arkansas  
 First United Bank  
 First United Trust Company, N.A.

Camden, AR  
 El Dorado, AR  
 Fort Smith, AR  
     Hope, AR  
     Lewisville, AR  
     Magnolia, AR  
 Melbourne, AR  
     Stuttgart, AR  
 El Dorado, AR

**MHBC Investments Limited Partnership, I**  
**England, AR**

RSSD Number: 2795083  
 VOICE: (501) 842-2555  
 FAX: (501) 842-2422

123 South Main Street  
 P. O. Box 70  
 72046

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England

England, AR



**Community Investment, Inc.**  
**Fayetteville, AR**

RSSD Number: 1099524  
VOICE: (501) 973-2265  
FAX: (501) 973-2201

1685 East Joyce Blvd.  
72703

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

**Chm:** H. Phil Phillips, Jr.  
**CEO:** Robert Y. Taylor

**Pres:** Chris M. Wewers

**Subsidiaries:**

Community Bank of North Arkansas

Elkins, AR

**FBT Bancshares, Inc.**  
**Fordyce, AR**

RSSD Number: 1099092  
VOICE: (870) 352-3107  
FAX: (870) 352-5202

200 West 4th Street  
71742-2202

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

**SVP/Treas:** Wanda Smurl

**Subsidiaries:**

Fordyce Bank & Trust Company

Fordyce, AR

**First Bank Corp.**  
**Fort Smith, AR**

RSSD 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**

RSSD Number: 1491511  
 VOICE: (870) 548-2211  
 FAX: (870) 548-2213

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

**Chm:** Frank C. Wolfe

**CEO/Pres:** Larry E. Bauer

**Subsidiaries:**

Planters & Merchants Bank  
 P & M Real Estate, Inc.

Gillett, AR  
 Gillett, AR

**Bainum Bancorp**  
**Glenwood, AR**

RSSD Number: 1399792  
 VOICE: (870) 356-2121  
 FAX: (870) 356-2211

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

**Chm/CEO/Pres:** Timothy Bainum  
**VP:** Eeva J. Bainum

**VP:** Harold A. Smith  
**Treas/Sec:** Lynda Robbins

**Subsidiaries:**

Arkansas Diamond Bank

Glenwood, AR

**Wilkinson Banking Corporation  
Greenwood, AR**

RSSD 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

**Community First Bancshares, Inc.  
Harrison, AR**

RSSD Number: 2754585  
VOICE: (870) 391-8000  
FAX: (870) 391-8025

200 East Ridge  
P. O. Box 1700  
72602-1700

**Chm/CEO/Pres:** William King Gladden

**Subsidiaries:**  
Community First Bank

Harrison, AR

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

RSSD Number: 1100224  
VOICE: (870) 777-2363  
FAX: (870) 777-5597

Second and Walnut Streets  
P. O. Box 520  
71802-0520

Bank Holding Company  
First National Security Company, DeQueen, AR

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

**VP:** Charles E. Sharpe, Jr.

**Subsidiaries:**  
Bank of Blevins  
The First National Bank of Hope  
The First National Bank of Lewisville

Blevins, AR  
Hope, AR  
Lewisville, AR

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

RSSD 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**

RSSD 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**

RSSD 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

SABCO Insurance Agency

The Stephens Security Bank

Security Mortgage Services

Ouachita County Properties, Inc.

Stephens Security Insurance Agency

Salem, AR

Salem, AR

Stephens, AR

Hot Springs, AR

Stephens, AR

Stephens, AR

**BTS Bancshares, Inc.**  
Huntsville, AR

RSSD 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

RSSD 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

RSSD Number: 1096550  
VOICE: (501) 982-4511  
FAX: (501) 982-5769

600 West Main Street  
P. O. Box 827  
72078-0827

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

**VP/Sec:** Ken Southern

**Subsidiaries:**  
First Arkansas Bank & Trust  
First Arkansas Mortgage Company

Jacksonville, AR  
Jacksonville, AR

**ASB Corporation**  
**Jonesboro, AR**

RSSD Number: 2356886  
VOICE: (870) 972-9800  
FAX: (870) 930-9311

700 South Main  
P. O. Box 3080  
72403

**Chm/Pres:** Dr. Frank Oldham  
**EVP:** David Dudley

**EVP:** Steve Gramling  
**Treas/Sec:** Judy Dacus

**Subsidiaries:**  
American State Bank

Jonesboro, AR

**Heritage Capital Corporation**  
**Jonesboro, AR**

RSSD Number: 1143717  
VOICE: (870) 802-2344  
FAX: (870) 268-2033

2009 Browns Lane  
P. O. Box 3020  
72403-3020

**Chm/CEO:** Larry Grisham  
**Pres:** Steve May

**EVP:** Louis Intres  
**Treas/Sec:** Diane Steiling

**Subsidiaries:**  
Heritage Bank

Jonesboro, AR

**MSB Shares, Inc.**  
**Jonesboro, AR**

RSSD Number: 1951109  
VOICE: (870) 931-0100  
FAX: (870) 910-5698

2506 Southwest Circle  
P. O. Box 5040  
72403-5040

**Chm:** Carolyn Frierson  
**CEO/Pres:** Terry Frierson

**Treas:** Chris Puryear  
**Sec:** Shirley Bronaugh

**Subsidiaries:**  
MidSouth Bank

Jonesboro, AR

**Walden/Smith Financial Group, Inc.**  
**Jonesboro, AR**

RSSD Number: 1491502 3712 East Highland  
 VOICE: (870) 892-4121  
 FAX: (870) 892-8251 72401

**Chm/CEO:** Frank E. Walden **Pres:** Mary Florence Walden  
**VChm/Sec:** Lindley V. Smith, Jr.

**Subsidiaries:**  
 First Community Bank Pocahontas, AR  
 Bank of Tuckerman Tuckerman, AR

**Pine State Bancshares, Inc.**  
**Kingsland, AR**

RSSD Number: 1963139 1st Street  
 VOICE: (870) 348-5657 P. O. Box 85  
 FAX: (870) 348-1002 71652

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

**Subsidiaries:**  
 Pine State Bank Kingsland, AR

**Southeast Arkansas Bank Corporation**  
**Lake Village, AR**

RSSD Number: 1137033 201 Main Street  
 VOICE: (870) 265-2241 P. O. Box 727  
 FAX: (870) 265-2125 71653-0727

**Chm:** Charles H. Weissinger, Jr. **VChm:** Ned Mazzanti  
**CEO/Pres:** Terence J. Alpe **Atty:** David F. Gillison, Jr.

**Subsidiaries:**  
 The Bank of Lake Village Lake Village, AR  
 BLV Realty, Inc. Lake Village, AR  
 The Jefferson Bank of Fayette Fayette, MS

**Little River Bancshares, Inc.  
Lepanto, AR**

RSSD Number: 2463391  
VOICE: (870) 475-2306  
FAX: (870) 475-3070

202 Greenwood Avenue  
P. O. Box 340  
72454-0340

**Pres:** Grady Watkins

**Sec:** Henry Watkins

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Arkansas Bankers' Bancorporation, Inc.  
Little Rock, AR**

RSSD Number: 1491650  
VOICE: (501) 371-0535  
FAX: (501) 375-2281

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**

RSSD Number: 1097089  
VOICE: (501) 978-2265  
FAX: (501) 978-2205

12615 Chenal Parkway  
P. O. Box 8811  
72231-8811

**Chm/CEO:** George G. Gleason, II  
**VChm:** James Patridge

**Pres:** Mark D. Ross  
**CFO:** Paul Moore

**Subsidiaries:**

Bank of the Ozarks

Little Rock, AR



**Capital Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2777016  
VOICE: (501) 228-6000  
FAX: (501) 228-6006

12224 Chenal Parkway  
P. O. Box 8210  
72211

**Chm:** Boyd Rothwell  
**Pres:** Joseph B. Ford

**VP:** Bonnie Crocheron

**Subsidiaries:**  
The Capital Bank  
CB Insurance & Financial Services, Inc.

Little Rock, AR  
Little Rock, AR

**Delta Trust & Banking Corporation**  
**Little Rock, AR**

RSSD Number: 2834115  
VOICE: (501) 907-2295  
FAX: (501) 907-2294

401 West Capitol, Suite 505  
72201

**Chm/CEO:** J. French Hill

**Pres:** Thomas R. Pugh, Jr.

**Subsidiaries:**  
Delta Trust & Bank  
Delta Trust Investments, Inc.  
Moore Mortgage Company I, Inc.  
Delta Trust Insurance Agency, Inc.

Parkdale, AR  
Little Rock, AR  
Little Rock, AR  
Parkdale, AR

**First Community Banking Corporation**  
**Little Rock, AR**

RSSD Number: 1100176  
VOICE: (501) 376-2128  
FAX: (501) 374-1968

300 Spring Building, Suite 1010  
72201-2449

**Chm:** G. R. Mosley  
**CEO/Pres:** Daniel C. Horton

**Sec:** Melvin L. Simpson

**Subsidiaries:**  
Caddo Holding Company, Inc.  
First National Bank  
First National Bank in Mena  
First Bank of Montgomery County

Glenwood, AR  
Hot Springs, AR  
Mena, AR  
Mount Ida, AR

**Lake Hamilton Enterprises, Inc.**  
**Little Rock, AR**

RSSD Number: 1094864  
VOICE: (501) 562-3894  
FAX: (501) 562-2611

7000 Asher Avenue  
P. O. Box 4261  
72204-4261

**Chm/Pres:** Paul D. Eaton

**Treas/Sec:** John M. Henry

**Subsidiaries:**

The Bank of Harrisburg  
The Cleburne County Bank

Harrisburg, AR  
Heber Springs, AR

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
VOICE: (501) 376-0800  
FAX: (501) 374-7937

200 North State Street  
P. O. Box 34090  
72203

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

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

**Subsidiaries:**

Bank of Little Rock

Little Rock, AR

**Madison Corporation**  
**Little Rock, AR**

RSSD 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

**OneFinancial Corporation**  
**Little Rock, AR**

RSSD Number: 2571269  
VOICE: (501) 370-4400  
FAX: (501) 370-4573

300 West Capitol Avenue  
P. O. Box 34113  
72201

**Chm/CEO/Pres:** Layton P. Stuart  
**EVP:** Michael F. Heald

**EVP:** Gary A. Rickenboch

**Subsidiaries:**  
One Bank & Trust  
The Fentress Corporation

Little Rock, AR  
Little Rock, AR

**Pinnacle Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2503597  
VOICE: (501) 614-5000  
FAX: (501) 614-5005

2610 Cantrell Road  
P. O. Box 8120  
72202

**CEO/Pres:** Robert M. Althoff  
**EVP:** W. Dabbs Cavin

**SVP/CFO:** Thomas C. Evans

**Subsidiaries:**  
Pinnacle Bank

Little Rock, AR

**Pulaski Investment Corporation**  
**Little Rock, AR**

RSSD Number: 1095423  
 VOICE: (501) 661-7700  
 FAX: (501) 661-7357

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

**Chm:** James C. East  
**CEO/VChm:** J. Hunter East

**Pres/CFO:** 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**

RSSD Number: 2155342  
 VOICE: (501) 614-6161  
 FAX: (501) 614-6162

2222 Cottondale Lane, Suite 240  
 P. O. Box 7663  
 72202

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

Merchants & Planters Bank  
 Riverside Mortgage Co.

Sparkman, AR  
 Little Rock, AR

**State Holding Company  
Little Rock, AR**

RSSD 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**

RSSD 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

**Sec:** Karen K. Hardke

**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**

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

500 North Jackson Street  
P. O. Box 340  
71754-0340

**CEO:** Harold H. Fincher

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
Magnolia, AR

RSSD 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:** Steve Keith

**VP/Treas/Sec:** Bruce D. Maloch

**Subsidiaries:**

Farmers Bank and Trust Company  
FB&T Insurance Agency of South Arkansas, Inc.  
Magnolia Properties, Inc.

Magnolia, AR  
Magnolia, AR  
Magnolia, AR

**Southern State Bancshares, Inc.**  
Malvern, AR

RSSD Number: 2497396  
VOICE: (501) 332-2462  
FAX: (501) 332-8437

521 East Page  
P. O. Box 340  
72104-0340

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

**EVP:** Sue Stinnett  
**VP:** Kyle Keeney

**Subsidiaries:**

Southern State Bank

Malvern, AR

**Mansfield Bankstock, Inc.**  
Mansfield, AR

RSSD 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**

RSSD 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

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

RSSD Number: 1139783  
VOICE: (870) 358-6000  
FAX: (870) 358-6001

214 Hester Parker Drive  
P. O. Box 635  
72365-0635

**Chm:** George E. Beley

**CEO/Pres:** Steve A. Wilcoxon

**Subsidiaries:**

First Delta Bank

First Delta Bank Insurance Services, Inc.

Tyronza, AR  
Marked Tree, AR

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

RSSD 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 McCrory

McCrory, AR

**Southeast Financial Bankstock Corporation**  
**McGehee, AR**

RSSD Number: 1096662  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2nd  
P. O. Box 787  
71654-0787

**Pres:** William W. Bowman  
**VP:** James M. Smith

**Sec:** John H. Potter, Jr.

**Subsidiaries:**

McGehee Bank  
McGehee Realty

McGehee, AR  
McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

RSSD 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:** Danny Williams

**Sec:** David Maddox

**Subsidiaries:**

The Union Bank of Mena

Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

RSSD Number: 1098198  
VOICE: (870) 367-6221  
FAX: (870) 367-7700

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

**Chm:** Virginia M. Ryburn

**Pres:** George T. Harris

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR



**First Union Financial Corporation**  
**Monticello, AR**

RSSD 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

**Petit Jean Bancshares, Inc.**  
**Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

707 North Saint Joseph Street  
P. O. Box 680  
72110

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**BC Bancshares, Inc.**  
**Mountain Home, AR**

RSSD Number: 1404650  
VOICE: (870) 425-2166  
FAX: (870) 424-4353

9th and Baker Streets  
P. O. Box 1906  
72654-1906

Bank Holding Company  
First Security Bancorp, Searcy, AR

**Pres:** Reynie Rutledge

**Subsidiaries:**

Peoples Bank And Trust Company  
Peoples Real Estate Management, Inc.

Mountain Home, AR  
Mountain Home, AR

**TrustBanc Financial Group, Inc.**  
**Mountain Home, AR**

RSSD Number: 2889197  
VOICE: (870) 424-4100  
FAX: (870) 525-4144

P. O. Box 2130  
72654-2130

**Pres:** Phillip H. Young

**Subsidiaries:**  
TrustBanc

Mountain Home, AR

**Mountain View Bancshares, Inc.**  
**Mountain View, AR**

RSSD 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**

RSSD Number: 1140556  
VOICE: (501) 977-1154  
FAX: (501) 997-1161

311 Main Street  
P. O. Drawer A  
72947

Bank Holding Company  
The Bank of Mulberry Employee Stock Ownership Trust (ESOT), Mulberry, AR

**CEO/Pres:** Lex Golden

**Subsidiaries:**  
Bank of Mulberry  
FSB Mortgage Company, Inc.

Mulberry, AR  
Little Rock, AR

**The Bank of Mulberry Employee Stock Ownership Trust (ESOT)**  
**Mulberry, AR**

RSSD Number: 2576424  
 VOICE: (501) 997-1154  
 FAX: (501) 997-1161

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

**CEO/Pres:** Lex Golden

**Subsidiaries:**

Acme Holding Company, Inc.  
 Bank of Mulberry  
 FSB Mortgage Company, Inc.

Mulberry, AR  
 Mulberry, AR  
 Little Rock, AR

**Bainum Bancorp II**  
**Murfreesboro, AR**

RSSD Number: 1491333  
 VOICE: (870) 285-2172  
 FAX: (870) 285-3335

101 North Washington  
 P. O. Box 279  
 71958-0279

**Chm:** Mark D. Bainum  
**VP:** Evea J. Bainum

**VP:** Harold A. Smith  
**Treas/Sec:** Lynda Robbins

**Subsidiaries:**

Diamond State Bank  
 Diamond State Insurance Agency

Murfreesboro, AR  
 Murfreesboro, AR

**M & P Community Bancshares, Inc.**  
**Newport, AR**

RSSD 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.  
**VP:** Terry Dillon

**Treas:** Pat McFarland  
**Sec:** Carla P. Stiger

**Subsidiaries:**

Greers Ferry Lake State Bank  
 Merchants & Planters Bank  
 Preferred Choice Financial Services, Inc.

Heber Springs, AR  
 Newport, AR  
 Newport, AR

**North Little Rock Bancshares  
North Little Rock, AR**

RSSD Number: 2891819  
VOICE: (501) 812-1400  
FAX: (501) 812-1499

2925 Lakewood Village Drive  
P. O. Box 16270  
62116

**Chm:** John W. Allison  
**VChm:** Robert H. Adcock

**Pres:** Robert F. Birch, Jr.  
**Sec:** Rick Ashley

**Subsidiaries:**

Twin City Bank

North Little Rock, AR

**First Paragould Bankshares, Inc.  
Paragould, AR**

RSSD 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 Arkansas, Inc.

Corning, AR  
Paragould, AR  
Paragould, AR

**Parkin Bancorp, Inc.  
Parkin, AR**

RSSD 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**

RSSD Number: 1138674  
VOICE: (501) 889-2318  
FAX: (501) 889-5727

813 North Fourche Avenue  
P. O. Box 189  
72126-0189

**CEO/Pres:** Herby Branscum, Jr.

**Sec:** Robert M. Hill

**Subsidiaries:**

The Perry County Bank

Perryville, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD 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**

RSSD 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  
 Simmons First Bank of El Dorado, N. A.  
 Simmons First Bank of Jonesboro  
 Simmons First Bank of South Arkansas  
 Simmons First National Bank  
     Arkansas Fund, Inc.  
 Simmons First Bank of Northwest Arkansas  
 Simmons First Bank of Russellville  
 Simmons First Bank of Searcy  
 Simmons First Capital Trust  
 Simmons First Trust Company

Dumas, AR  
 El Dorado, AR  
 Jonesboro, AR  
 Lake Village, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Rogers, AR  
 Russellville, AR  
 Searcy, AR  
 Pine Bluff, AR  
 Pine Bluff, AR

**Clement Bancshares, Inc.**  
**Plainview, AR**

RSSD Number: 1096448  
 VOICE: (501) 272-4221  
 FAX: (501) 272-4154

200 Main Street  
 P. O. Box 277  
 72857-0277

**Chm:** John Clement  
**CEO/Pres:** Charles Blanchard

**VP:** Don Guess  
**Treas/Sec:** Gary Bollan

**Subsidiaries:**

First State Bank  
     Nimrod Real Estate, Inc.

Plainview, AR  
 Plainview, AR

**Pocahontas Bankstock, Inc.**  
**Pocahontas, AR**

RSSD Number: 1834266  
VOICE: (870) 892-5286  
FAX: (870) 892-8381

1 Bank Plaza  
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**

RSSD Number: 1132627  
VOICE: (870) 737-2236  
FAX: (870) 737-2816

Main Street  
P. O. Box 178  
71663-0178

**Chm/CEO/Pres:** Tipton Pugh

**VP/Sec:** Mary Dean Pugh

**Subsidiaries:**

The Peoples Bank  
The Peoples Bank Insurance Agency

Portland, AR  
Portland, AR

**Portland Bankshares, Inc.**  
**Portland, AR**

RSSD 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

**First State Holding Company of Prescott  
Prescott, AR**

RSSD Number: 1096475  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

East 2nd at Main  
Drawer 490  
71857-0490

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

**Pres:** John Warren Brannan, Jr.  
**VP:** James E. Franks

**Sec:** Faith Beavert

**Subsidiaries:**

Bank of Prescott

Prescott, AR

**Prescott Bancshares, Inc.  
Prescott, AR**

RSSD Number: 2236586  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

East Second at Main  
Drawer 490  
71857-0490

**Pres:** John Warren Brannan, Jr.  
**EVP:** James E. Franks

**Treas/Sec:** Faith Beavert

**Subsidiaries:**

First State Holding Company of Prescott  
Bank of Prescott

Prescott, AR  
Prescott, AR

**BOR Bancshares, Inc.  
Rogers, AR**

RSSD Number: 2626516  
VOICE: (501) 621-6800  
FAX: (501) 621-6801

801 N. Dixieland  
P. O. Box 699  
72757

**CEO/Pres:** Dick McLelland  
**EVP:** Guy J. Cable

**SVP:** Scott Franklin  
**VP:** Pam Evans

**Subsidiaries:**

Bank of Rogers

Rogers, AR



**RVB Bancshares, Inc.**  
**Russellville, AR**

RSSD Number: 2697084  
 VOICE: (501) 498-2265  
 FAX: (501) 498-2259

405 West Main Street  
 P. O. Box 1420  
 72801

**CEO/Pres:** James Biggers

**EVP/CFO:** Judy R. Lawton

**Subsidiaries:**

River Valley Bank

Russellville, AR

**First Security Bancorp**  
**Searcy, AR**

RSSD Number: 1096505  
 VOICE: (501) 279-3400  
 FAX: (501) 279-3486

314 North Spring  
 P. O. Box 1009  
 72145-1009

**Chm/CEO/Pres:** Reynie Rutledge

**Subsidiaries:**

BC Bancshares, Inc.  
 Peoples Bank And Trust Company  
 Peoples Real Estate Management, Inc.  
 Farmers Bank and Trust Company  
 First Community Bank  
 First Security Bank  
 First Security Investment Advisors, Inc.  
 Crews and Associates, Inc.

Mountain Home, AR  
 Mountain Home, AR  
 Mountain Home, AR  
 Clarksville, AR  
 Conway, AR  
 Searcy, AR  
 Searcy, AR  
 Little Rock, AR

**Smackover Bancshares, Inc.**  
**Smackover, AR**

RSSD Number: 1098264  
 VOICE: (870) 725-3051  
 FAX: (870) 725-3049

708 North Broadway  
 P. O. Box 107  
 71762-0107

**CEO/Pres:** Bob Willett  
**SVP:** J. Drew Tennyson

**SVP:** James B. Yeager  
**VP:** Vicki Davis

**Subsidiaries:**

Smackover State Bank

Smackover, AR

**Bodcaw Bancshares, Inc.**  
**Stamps, AR**

RSSD Number: 2712781  
VOICE: (870) 533-4486  
FAX: (870) 533-4456

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

**Pres:** Paul Nipper

**Subsidiaries:**  
Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.**  
**Star City, AR**

RSSD 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**

RSSD 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

**Vista Bancorporation**  
**Van Buren, AR**

RSSD Number: 1398777  
VOICE: (501) 474-1201  
FAX: (501) 410-1340

3110 Alma Highway  
P. O. Box 469  
72957-0469

Bank Holding Company  
First Bank Corp., Fort Smith, AR

**Chm/CEO:** James G. Williamson, Jr.  
**Treas:** Joe Dan Stewart

**Sec:** Luther F. Gordy, III

**Subsidiaries:**  
Citizens Bank & Trust Company  
PMF, Inc.

Van Buren, AR  
Van Buren, AR

**Bradley Bancshares, Inc.**  
**Warren, AR**

RSSD 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**

RSSD 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**

RSSD Number: 1098367  
VOICE: (870) 449-4231  
FAX: (870) 449-4866

105 North Panther Avenue  
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, 2000**

**Delta Bancshares of Louisiana, Inc.**  
**Oak Grove, LA**

RSSD Number: 2806662  
VOICE: (318) 428-8388  
FAX: (318) 428-8338

600 East Main Street  
P. O. Box 1008  
71263

**Chm/Pres:** Charles F. Poole  
**VChm:** W. K. Grubbs, Sr.

**Sec:** Gene Keith

**Subsidiaries:**  
The Eudora Bank

Eudora, AR

**Security State Bancshares, Inc.**  
**Charleston, MO**

RSSD 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

**Subsidiaries:**  
Bank of Paragould

Paragould, AR

## ABBREVIATIONS

Chm:	Chairman of the Board
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
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

**NOTES**



## **NOTES**

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