

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2001**



**MIKE HUCKABEE
Governor**

**FRANK WHITE
Bank Commissioner**

EIGHTY-SEVENTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2001

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2001

Honorable Mike Huckabee
Governor of Arkansas
Little Rock, Arkansas

Governor Huckabee:

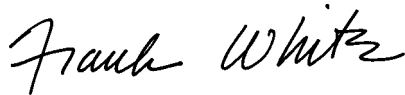
I am pleased to submit to you the Eighty-Seventh Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2001.

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,

A handwritten signature in black ink that reads "Frank White". The signature is written in a cursive, flowing style.

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

Ms. Phyllis Kincannon
Chairman
200 Bay Pointe Cove #A-101
Maumelle, AR 72113
VOICE: (501) 851-1722
TERM EXPIRES: 12-31-01

Mr. Bob Douglas
2507 East 9th
Texarkana, AR 71854
VOICE: (870) 773-3633
FAX: (870) 772-6409
TERM EXPIRES: 12-31-03

Ms. Judy Loving
Vice Chairman
The Bank of Yellville
P.O. Box 325
Yellville, AR 72687-0325
VOICE: (870) 449-4231
FAX: (870) 449-4866
TERM EXPIRES: 12-31-02

Mr. David Bartlett
Alliance Bank of Hot Springs
P.O. Box 22000
Hot Springs, AR 71903
VOICE: (501) 318-1001
FAX: (501) 318-1015
TERM EXPIRES: 12-31-04

Mr. Theodore C. Skokos
425 West Capitol Avenue, Suite 3200
Little Rock, AR 72201-3469
VOICE: (501) 374-1107
FAX: (501) 374-5092
TERM EXPIRES: 12-31-03

Mr. Gus Rusher
Bank of Brinkley
P.O. Box 727
Brinkley, AR 72021-0727
VOICE: (870) 734-3133
FAX: (870) 734-3001
TERM EXPIRES: 12-31-05

Arkansas State Bank Department
400 Hardin Road, Suite 100
Little Rock, AR 72211-3502
VOICE: (501) 324-9019 FAX: (501) 324-9028
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
Michael Saunders – 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

Richard Plotkin – Financial Analyst
Gregg Qualls – 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 – Sr. Systems Programmer
Greg F. Langley – Sr. Systems Programmer
Data Processing Support
Research and Development
Application Programming

ADMINISTRATION DIVISION

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

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

Michael Saunders – Regional Supervisor
Luke B. Webre – Commissioned Senior Examiner
Todd D. Smith – Commissioned Senior Examiner
Marivel Radcliffe – Commissioned Senior Examiner
Jarrod W. Yarnell – Financial Examiner II
Kelly Shewmaker – Financial Examiner II
Steven Sosebee – Financial Examiner II
Joseph M. Payne – Financial Examiner I
Kevin Adams – Financial Examiner Trainee
Justin Salter – Financial Examiner Trainee
Kevin Williams – Financial Examiner Trainee
Charles Moneymaker – 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

Baker L. Moseley – Regional Supervisor
William R. Milum – Bank Senior Examiner
Gary W. Bush – Commissioned Senior Examiner
Terry R. Dickson – Commissioned Senior Examiner
Misty Micenhamer – Bank Senior Examiner
John Householder – Bank Senior Examiner
T. J. Anderson – Financial Examiner II
John W. Alderson – Financial Examiner I
Trent H. Brown – Financial Examiner Trainee

LITTLE ROCK OFFICE

Richard D. Buzbee – Regional Supervisor
Jerry C. Corrothers – Commissioned Senior Examiner
Robert M. Henry – Commissioned Senior Examiner
Susannah Thomas – Commissioned Senior Examiner
Jeffrey Cameron – Bank Senior Examiner
Kelvin T. Marshall – Financial Examiner I
Michael Green – Financial Examiner I
Jamie A. Bazarow – Financial Examiner I
Cara Lank – Financial Examiner I
Kevin C. Mosley – Financial Examiner I
Trey Clark – Financial Examiner Trainee
Thomas Cook – Financial Examiner Trainee
Heather Rickard – Financial Examiner Trainee
Carey Sharp – 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
Stacey D. Leder – Bank Senior Examiner
Jason E. Willard – Bank Senior Examiner
Jessica O'Bryan – Financial Examiner I

INFORMATION SYSTEMS

Robert H. Carr, III - IS Supervisor
Ronnie Peters – Bank Senior DP Examiner

STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

BANK	NEW NAME/LOCATION
Community Bank of North Arkansas Elkins	Community Bank of North Arkansas Fayetteville
First State Bank of Gurdon Gurdon	Century Bank – Arkansas Texarkana
The Bank of Jonesboro Hughes	The Bank of Jonesboro Jonesboro
The Perry County Bank Perryville	Chart Bank Perryville
Merchants & Planters Bank Sparkman	Riverside Bank Sparkman
Bank of Tuckerman Tuckerman	First Community Bank Jonesboro
First Delta Bank Tyronza	First Delta Bank Marked Tree

**STATE CHARTERED BANKS MERGED
FROM JULY 1, 2000, TO JUNE 30, 2001**

BANK	MERGED INTO
Bank of Amity Amity	Chambers Bank Danville
The Union Bank of Bryant Bryant	The Union Bank of Benton Benton
The Delta State Bank Elaine	First National Bank of Phillips County Helena
First Community Bank Jonesboro	Pocahontas Federal Savings and Loan Association Pocahontas
The Merchants and Planters Bank Manila	The First National Bank in Blytheville Blytheville
The Bank of North Arkansas Melbourne	BancorpSouth Bank Tupelo, Mississippi
First Community Bank Pocahontas	Bank of Tuckerman Tuckerman
First United Bank Stuttgart	BancorpSouth Bank Tupelo, Mississippi
The Scott County Bank Waldron	Chambers Bank Danville

CHARTERS APPROVED

Timberland Bank
2421 North West Avenue
El Dorado, Arkansas 71730
(Charter Date August 22, 2000)

Peoples Bank
1120 South Rock Street
Sheridan, Arkansas 72150
(Charter Date September 11, 2000)

First Community Bank of Crawford County
2925 Alma Highway, Suite A
Van Buren, Arkansas 72950
(Charter Date July 7, 2000)

CHARTER CONVERSIONS

The Bank of Jonesboro
715 Southwest Drive
Jonesboro, Arkansas 72401
(Converted from a national charter January 24, 2001)

One Bank & Trust
300 West Capitol Avenue
Little Rock, Arkansas 72203
(Converted to a national charter May 2, 2001)

**NEW BRANCHES APPROVED
FROM JULY 1, 2000, TO JUNE 30, 2001**

BANK	LOCATION
Summit Bank Arkadelphia	2960 West Pine Arkadelphia
Summit Bank Arkadelphia	1800 Military Road Benton
Summit Bank Arkadelphia	600 South Main Hope
Summit Bank Arkadelphia	150 Airport Road Hot Springs
Summit Bank Arkadelphia	1608 Martin Luther King Boulevard Malvern
Citizens Bank Booneville	201 SW 14 th Suite 101 Bentonville
Bank of Cave City Cave City	136 Highway 25 Lynn
First State Bank Conway	1815 East Oak Street Conway
First State Bank Conway	#8 Business Park Drive Greenbrier
Chambers Bank Danville	4418 Towson Avenue Fort Smith
Fordyce Bank & Trust Company Fordyce	7199 Sheridan Road White Hall
Arvest Bank Fort Smith	4800 Kelley Highway Fort Smith
First Service Bank Greenbrier	9667 Highway 16 East, Suite 4 Shirley
Community First Bank Harrison	911 West Trimble Berryville

BANK	LOCATION
The Cleburne County Bank Heber Springs	502 Main Street Pangburn
Heber Springs State Bank Heber Springs	Highways 5 & 36 Rose Bud
Peoples Bank Imboden	1818 Highway 67 North Pocahontas
Peoples Bank Imboden	36 Highway 115 Smithville
The Bank of Jonesboro Jonesboro	2241 South Caraway Jonesboro
Bank of the Ozarks Little Rock	400 Bryant Avenue Bryant
Eagle Bank & Trust Company Little Rock	5600 R Street Little Rock
Pulaski Bank And Trust Company Little Rock	North Monroe & West Markham Little Rock
First State Bank Lonoke	2125 East Joyce Boulevard Fayetteville
Diamond State Bank Murfreesboro	400 South Main Hope
Twin City Bank North Little Rock	650 Main Street North Little Rock
Twin City Bank North Little Rock	4308 Broadway North Little Rock
Southern Bank of Commerce Paragould	2775 East Nettleton Jonesboro
Delta Trust & Bank Parkdale	11700 Cantrell Road Little Rock
Delta Trust & Bank Parkdale	Chenal & Kirk Road Little Rock

BANK	LOCATION
Bank of Pocahontas Pocahontas	103 West 3 rd Imboden
The Farmers & Merchants Bank Prairie Grove	315 East Pridemore Lincoln
Bank of Rogers Rogers	390 West Centerton Centerton
First Security Bank Searcy	31 Cunningham Corner Bella Vista
First Security Bank Searcy	14512 Highway 12 East Rogers
First Security Bank Searcy	2863 West Sunset Springdale
Arkansas State Bank Siloam Springs	2901 Highway 412 East Siloam Springs
Arkansas State Bank Siloam Springs	786 East Henri de Tonti Springdale
Bank of Star City Star City	7101 Dollarway Road White Hall

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

BANK	CITY
Bank of Brinkley	Brinkley
First State Bank of DeQueen	DeQueen
Arkansas Diamond Bank	Glenwood
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Bank of Lockesburg	Lockesburg
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
The Union Bank of Mena	Mena
Bank of Mountain View	Mountain View
Diamond State Bank	Murfreesboro
Chart Bank	Perryville
Bank of Pocahontas	Pocahontas
Riverside Bank	Sparkman
Bank of Star City	Star City

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2000 through June 30, 2001.

RECEIPTS

Cash Balance June 30, 2000	\$3,782,584.39
Examination and Assessment Fees	2,418,314.22
Charter and Amendment Fees	9,900.00
Teller's Facility Application and all Protest Fees	165,484.00
Miscellaneous Fees.....	3,300.50
Reimbursement for M & R Sales.....	5,577.75
Refund to Expenditures – Prior Year.....	11,153.33
Refund to Expenditures – Current Year	13,488.76
Outlawed Warrants.....	50.00
Old Year Warrant Cancellation.....	-0-
Total Receipts	<u>2,627,268.56</u>
	\$6,409,852.95

DISBURSEMENTS

Salaries	3,182,834.74
Extra Help Salaries.....	1,431.41
Maintenance and General Operations	817,814.61
S.S., Retirement and Insurance Matching	755,979.48
Professional Services and Fees.....	11,885.00
Conference Fees and Travel.....	128,268.69
Capital Outlay.....	174,584.38
Data Processing.....	-0-
Proceeds from M & R.....	5,577.75
Service Charge by State Treasurer	38,905.48
Total Disbursements	5,117,281.54
Cash Balance June 30, 2001	<u>1,292,571.41</u>
	\$6,409,852.95

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
Chuck Foster 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

Marvin B. Payne Supervisory Examiner

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 Supervision & Regulation
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
Randall C. Sumner	Vice President Community Affairs/Public Affairs
Jean M. Lovati	Vice President Information Technology Services & Information Security
Kim D. Nelson.....	Vice President Applications, Risk Management, Statistics, Credit & Payment
Sharon Williamson.....	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

Michael J. Mueller Vice President
Support Services

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

Todd J. Purdy 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	Assistant Deputy Comptroller For Midsize Banks

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

Central and Western Oklahoma Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, Oklahoma 73116-7906
VOICE: (405) 848-8058
FAX: (405) 848-8085

Kyle JonesAssistant Deputy Comptroller

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

Leigh Hoge.....Assistant Deputy Comptroller

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

Archie L. Bransford, Jr. Deputy Comptroller
Brenda Curry District Counsel
William J. Abernathy, Jr. Assistant Deputy Comptroller
for Specialties/Operations

Memphis Field Office
Kimbrough Building
57 Germantown Court, Suite 309
Cordova, Tennessee 38018
VOICE: (901) 624-5154
FAX: (901) 624-5822

Paul E. RobertsonAssistant Deputy Comptroller

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

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

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

Dan L. GippleAssistant 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

Bob L. BurnsPresident
 Chief Executive Officer and President
 Farmers Bank and Trust Company, Magnolia

Larry Kircher First Vice President
 President and Chief Operating Officer
 Citizens State Bank, Bald Knob

Robert V. Brothers Second Vice President
 President and Chief Executive Officer
 Arvest Bank, Rogers

Denny Smith Treasurer
 Chairman and Chief Executive Officer
 First National Bank & Trust Company, Mountain Home

YOUNG BANKERS SECTION OFFICERS

Kendall HenryPresident
 The Merchants and Planters Bank, Clarendon

Gina DaniellFirst Vice President
 Elk Horn Bank and Trust Company, Arkadelphia

Chris Welch..... Second Vice President
 The Bank of Fayetteville, N.A., Fayetteville

Avona Kasselmann..... Secretary
 Simmons First Bank of Russellville, Russellville

Craig Atwood Treasurer
 Simmons First National Bank, Pine Bluff

Jay Barber.....Education Coordinator
 First Security Bank, Searcy

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. TrammellExecutive Director

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

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

Terence J. Alpe.....Secretary
Chief Executive Officer and President
The Bank of Lake Village, Lake Village

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

CONSOLIDATED REPORT OF CONDITION OF THE 142 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2001

ASSETS

1.	Cash and balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	\$586
	b. Interest-bearing balances	207
2.	Securities:	
	a. Held-to-maturity securities	1,000
	b. Available-for-sale securities	3,049
3.	Federal funds sold and securities purchased under agreements to resell	632
4.	Loans and lease financing receivables:	
	a. Loans and leases held for sale	43
	b. Loans and leases, net of unearned income	12,493
	c. Less: Allowance for loan and lease losses	162
	d. Loans and leases, net of unearned income and allowance	12,331
5.	Trading assets	2
6.	Premises and fixed assets	413
7.	Other real estate owned	31
8.	Investments in unconsolidated subsidiaries and associated companies	10
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets:	
	a. Goodwill	67
	b. Other intangible assets	31
11.	Other assets	384
12.	Total assets	\$18,786

LIABILITIES

13.	Deposits:	
	a. In domestic offices	\$15,817
	(1) Noninterest-bearing	1,819
	(2) Interest-bearing	13,998
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	8
	(1) Noninterest-bearing	0
	(2) Interest-bearing	8
14.	Federal funds purchased and securities sold under agreements to repurchase	243
15.	Trading liabilities	0
16.	Other borrowed money	765
17.	Not applicable	
18.	Bank's liability on acceptances executed and outstanding	0
19.	Subordinated notes and debentures	6
20.	Other liabilities	134
21.	Total liabilities	16,973
22.	Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

23.	Perpetual preferred stock and related surplus	3
24.	Common stock	56
25.	Surplus	711
26.	a. Retained earnings	1,024
	b. Accumulated other comprehensive income	19
27.	Other equity capital components	0
28.	Total equity capital	1,813
29.	Total liabilities, minority interest and equity capital	\$18,786

CONSOLIDATED STATEMENT OF CONDITION OF THE 70 STATE CHARTERED TRUST DEPARTMENTS (in millions)

JUNE 30, 2001

ASSETS

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions.....	\$3
	b. Other Institutions.....	2
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions.....	101
	b. Other Institutions.....	59
3.	U.S. Government and Agency Obligations.....	127
4.	State, County and Municipal Obligations.....	78
5.	Other Short-Term Obligations.....	2
6.	Other Notes and Bonds.....	31
7.	Money Market Funds.....	117
8.	Other Mutual Funds.....	57
9.	Stocks.....	195
10.	Collective Investment Fund Units.....	1
11.	Real Estate Mortgages.....	5
12.	Real Estate.....	72
13.	Miscellaneous Assets.....	25
14.	Suspense Accounts.....	0
15.	Other.....	52
16.	Total.....	\$927

LIABILITIES

Personal Accounts:

17.	Personal Trusts.....	\$261
18.	Estates & Guardianships.....	48

Employee Benefit Accounts:

19.	Trusts.....	143
20.	Agencies.....	100

All Other Agencies:

21.	Investment Mgmt & Advisory.....	69
22.	Custodial.....	144
23.	All Other.....	34

Corporate and Municipal Securities Appointments:

24.	Bond Trusteeships.....	100
25.	Agencies.....	27

Collective Investment Funds:

26.	Employee Benefits.....	1
27.	Other.....	0
28.	Profit Accounts.....	0
29.	Suspense Accounts.....	0
30.	Total.....	\$927

CONSOLIDATED REPORT OF CONDITION OF THE 41 NATIONAL BANKS (in millions)

JUNE 30, 2001

ASSETS

1.	Cash and balances due from depository institutions:	
	a. Noninterest-bearing balances and currency and coin	\$355
	b. Interest-bearing balances	84
2.	Securities:	
	a. Held-to-maturity securities	501
	b. Available-for-sale securities	1,517
3.	Federal funds sold and securities purchased under agreements to resell	319
4.	Loans and lease financing receivables:	
	a. Loans and leases held for sale	31
	b. Loans and leases, net of unearned income	4,822
	c. Less: Allowance for loan and lease losses	61
	d. Loans and leases, net of unearned income and allowance	4,761
5.	Trading assets	0
6.	Premises and fixed assets	150
7.	Other real estate owned	15
8.	Investments in unconsolidated subsidiaries and associated companies	1
9.	Customers liability to this bank on acceptances outstanding	0
10.	Intangible assets	
	a. Goodwill	32
	b. Other intangible assets	3
11.	Other assets	161
12.	Total assets	\$7,930

LIABILITIES

13.	Deposits:	
	a. In domestic offices	\$6,447
	(1) Noninterest-bearing	987
	(2) Interest-bearing	5,460
	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 agreements to repurchase	192
15.	Trading liabilities	0
16.	Other borrowed money	373
17.	Not applicable	
18.	Bank's liability on acceptances executed and outstanding	0
19.	Subordinated notes and debentures	0
20.	Other liabilities	63
21.	Total liabilities	7,075
22.	Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

23.	Perpetual preferred stock and related surplus	1
24.	Common stock	33
25.	Surplus	233
26.	a. Retained earnings	580
	b. Accumulated other comprehensive income	8
27.	Other equity capital components	0
28.	Total equity capital	855
29.	Total liabilities, minority interest and equity capital	\$7,930

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2001

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	19.14
Elk Horn Bank and Trust Company	Arkadelphia	8.30
Summit Bank	Arkadelphia	10.63
First National Bank of Sharp County	Ash Flat	7.83
The First National Bank	Ashdown	11.41
The Bank of Augusta	Augusta	13.36
Citizens State Bank	Bald Knob	10.69
The Citizens Bank	Batesville	6.70
First Community Bank	Batesville	7.56
Bank of Bearden	Bearden	21.92
The Union Bank of Benton	Benton	7.88
Arkansas National Bank	Bentonville	7.29
Bank of Bentonville	Bentonville	5.83
The First National Bank of Berryville	Berryville	14.11
Bank of Blevins	Blevins	12.12
Farmers Bank And Trust Company	Blytheville	10.73
The First National Bank in Blytheville	Blytheville	11.89
Citizens Bank	Booneville	8.08
The Bank of Bradley	Bradley	10.60
Bank of Brinkley	Brinkley	13.85
Community Bank	Cabot	7.41
The First National Bank of Izard County	Calico Rock	19.86
First Bank of South Arkansas	Camden	7.96
Bank of Cave City	Cave City	9.30
The Merchants and Planters Bank	Clarendon	11.80
Farmers Bank and Trust Company	Clarksville	8.82
First Community Bank	Conway	7.99
First State Bank	Conway	12.92
Corning Bank	Corning	15.54
First National Bank of Crossett	Crossett	8.05
First State Bank	Crossett	8.92
Chambers Bank	Danville	9.55
Bank of Dardanelle	Dardanelle	8.54
Decatur State Bank	Decatur	12.01
Bank of Delight	Delight	15.43
The First National Bank of DeQueen	DeQueen	17.71
First State Bank of DeQueen	DeQueen	11.05
DeWitt Bank And Trust Company	DeWitt	15.52
The First National Bank of DeWitt	DeWitt	10.52
First National Bank of Howard County	Dierks	16.27

BANK	CITY	RATIO
Merchants & Farmers Bank	Dumas	13.50
Simmons First Bank of Dumas	Dumas	10.04
First Financial Bank	El Dorado	8.47
Simmons First Bank of El Dorado, N. A.	El Dorado	8.55
Timberland Bank	El Dorado	10.51
Bank of England	England	8.31
The Eudora Bank	Eudora	9.36
Bank of Eureka Springs	Eureka Springs	11.16
Bank of Evening Shade	Evening Shade	8.64
Bank of Arkansas, N. A.	Fayetteville	8.76
The Bank of Fayetteville, N. A.	Fayetteville	7.36
Community Bank of North Arkansas	Fayetteville	6.71
McIlroy Bank & Trust	Fayetteville	7.02
Fordyce Bank & Trust Company	Fordyce	9.51
First National Bank of Eastern Arkansas	Forrest City	13.56
Forrest City Bank, National Association	Forrest City	8.14
Arvest Bank	Fort Smith	15.48
The First National Bank of Fort Smith	Fort Smith	15.32
Planters & Merchants Bank	Gillett	11.74
Arkansas Diamond Bank	Glenwood	8.71
Bank of Gravett	Gravette	10.95
Sinclair National Bank	Gravette	6.84
The First National Bank in Green Forest	Green Forest	10.42
First Service Bank	Greenbrier	8.83
Farmers Bank	Greenwood	20.73
Farmers Bank	Hamburg	9.04
Calhoun County Bank	Hampton	11.41
The Bank of Harrisburg	Harrisburg	9.61
Community First Bank	Harrison	7.86
The Cleburne County Bank	Heber Springs	7.32
Greers Ferry Lake State Bank	Heber Springs	7.86
Heber Springs State Bank	Heber Springs	8.53
First National Bank of Phillips County	Helena	10.49
Helena National Bank	Helena	9.15
The First National Bank of Hope	Hope	16.35
Horatio State Bank	Horatio	10.48
Alliance Bank of Hot Springs	Hot Springs	9.31
First National Bank	Hot Springs	13.61
First State Bank	Huntsville	8.04
Peoples Bank	Imboden	7.31
First Arkansas Bank & Trust	Jacksonville	14.31
American State Bank	Jonesboro	6.23
The Bank of Jonesboro	Jonesboro	40.76
Heritage Bank	Jonesboro	7.54
MidSouth Bank	Jonesboro	6.41
Simmons First Bank of Jonesboro	Jonesboro	7.66
Pine State Bank	Kingsland	6.65

BANK	CITY	RATIO
Madison Bank and Trust	Kingston	5.13
The Bank of Lake Village	Lake Village	12.34
Simmons First Bank of South Arkansas	Lake Village	9.07
Little River Bank	Lepanto	12.33
The First National Bank of Lewisville	Lewisville	11.09
Arkansas Bankers' Bank	Little Rock	8.81
Bank of Little Rock	Little Rock	8.57
Bank of the Ozarks	Little Rock	8.17
The Capital Bank	Little Rock	7.68
Central Bank & Trust	Little Rock	6.63
Eagle Bank & Trust Company	Little Rock	8.32
Metropolitan National Bank	Little Rock	7.39
One Bank and Trust, National Association	Little Rock	9.94
Pinnacle Bank	Little Rock	6.93
Pulaski Bank And Trust Company	Little Rock	5.57
Bank of Lockesburg	Lockesburg	13.51
First State Bank	Lonoke	7.88
Farmers Bank and Trust Company	Magnolia	8.47
The Peoples Bank	Magnolia	7.90
The Malvern National Bank	Malvern	9.64
Southern State Bank	Malvern	8.85
Bank of Mansfield	Mansfield	10.07
First National Bank at Marianna	Marianna	11.68
First Community Bank of Eastern Arkansas	Marion	11.77
First Delta Bank	Marked Tree	8.90
Marked Tree Bank	Marked Tree	10.40
Bank of McCrory	McCrory	10.69
The First National Bank of McGehee	McGehee	11.89
McGehee Bank	McGehee	16.71
First National Bank in Mena	Mena	12.44
The Union Bank of Mena	Mena	11.03
Commercial Bank & Trust Company	Monticello	9.36
Union Bank And Trust Company	Monticello	9.39
Petit Jean State Bank	Morrilton	8.39
First Bank of Montgomery County	Mount Ida	11.08
First National Bank & Trust Company	Mountain Home	13.81
Peoples Bank And Trust Company	Mountain Home	8.94
TrustBanc	Mountain Home	13.00
Bank of Mountain View	Mountain View	17.89
Bank of Mulberry	Mulberry	7.27
Diamond State Bank	Murfreesboro	7.40
Citizens National Bank of Nashville	Nashville	14.03
Merchants & Planters Bank	Newport	8.13
National Bank of Arkansas in North Little Rock	North Little Rock	8.26
Twin City Bank	North Little Rock	14.70
Bank of Paragould	Paragould	6.46
First National Bank	Paragould	15.12

BANK	CITY	RATIO
Peoples Bank	Paragould	5.68
Southern Bank of Commerce	Paragould	13.72
The First National Bank at Paris	Paris	8.42
Delta Trust & Bank	Parkdale	12.59
First State Bank	Parkin	4.75
Chart Bank	Perryville	6.95
Piggott State Bank	Piggott	8.79
Pine Bluff National Bank	Pine Bluff	7.65
Simmons First National Bank	Pine Bluff	7.39
First State Bank	Plainview	6.84
Bank of Pocahontas	Pocahontas	8.28
The Peoples Bank	Portland	18.21
Portland Bank	Portland	6.70
The Farmers & Merchants Bank	Prairie Grove	6.90
Bank of Prescott	Prescott	10.65
The Bank of Rison	Rison	12.28
Arvest Bank	Rogers	7.49
Bank of Rogers	Rogers	7.77
Simmons First Bank of Northwest Arkansas	Rogers	6.61
First Arkansas Valley Bank	Russellville	7.35
River Valley Bank	Russellville	7.01
Simmons First Bank of Russellville	Russellville	13.60
Bank of Salem	Salem	9.07
Logan County Bank	Scranton	16.37
First Security Bank	Searcy	7.43
Simmons First Bank of Searcy	Searcy	8.08
Peoples Bank	Sheridan	14.04
Arkansas State Bank	Siloam Springs	21.71
First Arvest Bank	Siloam Springs	6.43
Smackover State Bank	Smackover	10.19
Riverside Bank	Sparkman	6.28
The First National Bank of Springdale	Springdale	9.87
Springdale Bank and Trust	Springdale	7.61
Bodcaw Bank	Stamps	15.61
Bank of Star City	Star City	9.83
The Stephens Security Bank	Stephens	10.08
The Farmers and Merchants Bank	Stuttgart	13.17
Century Bank - Arkansas	Texarkana	16.68
Bank of Trumann	Trumann	12.77
Citizens Bank & Trust Company	Van Buren	10.97
First Community Bank of Crawford County	Van Buren	14.47
Bank of Waldron	Waldron	15.14
The First National Bank of Lawrence County	Walnut Ridge	12.73
First State Bank of Warren	Warren	9.98
Warren Bank and Trust Company	Warren	14.67
Fidelity National Bank	West Memphis	7.15
Cross County Bank	Wynne	9.21

BANK	CITY	RATIO
The First National Bank of Wynne	Wynne	11.86
The Bank of Yellville	Yellville	7.88

NATIONAL BANKS**JUNE 30, 2001****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	12,150
First National Bank of Sharp County	Ash Flat	212,062
The First National Bank	Ashdown	74,921
Arkansas National Bank	Bentonville	468,293
The First National Bank of Berryville	Berryville	125,929
The First National Bank in Blytheville	Blytheville	189,328
The First National Bank of Izaard County	Calico Rock	112,067
First National Bank of Crossett	Crossett	126,232
The First National Bank of DeQueen	DeQueen	110,097
The First National Bank of DeWitt	DeWitt	85,653
First National Bank of Howard County	Dierks	43,468
Simmons First Bank of El Dorado, N. A.	El Dorado	161,292
Bank of Arkansas, N. A.	Fayetteville	138,312
The Bank of Fayetteville, N. A.	Fayetteville	198,405
First National Bank of Eastern Arkansas	Forrest City	209,948
Forrest City Bank, National Association	Forrest City	77,154
The First National Bank of Fort Smith	Fort Smith	631,780
Sinclair National Bank	Gravette	29,792
The First National Bank in Green Forest	Green Forest	227,251
First National Bank of Phillips County	Helena	137,640
Helena National Bank	Helena	124,231
The First National Bank of Hope	Hope	126,425
First National Bank	Hot Springs	114,917
The First National Bank of Lewisville	Lewisville	26,420
Metropolitan National Bank	Little Rock	638,892
One Bank and Trust, National Association	Little Rock	200,955
The Malvern National Bank	Malvern	300,250
First National Bank at Marianna	Marianna	51,903
The First National Bank of McGehee	McGehee	42,732
First National Bank in Mena	Mena	118,561
First National Bank & Trust Company	Mountain Home	265,080
Citizens National Bank of Nashville	Nashville	46,029
National Bank of Arkansas in North Little Rock	North Little Rock	115,801
First National Bank	Paragould	294,571
The First National Bank at Paris	Paris	87,799
Pine Bluff National Bank	Pine Bluff	201,066
Simmons First National Bank	Pine Bluff	1,017,946
The First National Bank of Springdale	Springdale	358,970
The First National Bank of Lawrence County	Walnut Ridge	90,070
Fidelity National Bank	West Memphis	166,640
The First National Bank of Wynne	Wynne	169,083

REPORT OF THE

ONE HUNDRED FORTY-TWO

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2001

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 Powers: Yes

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

CEO/Pres: I. Joe Miles
SVP: Gina Daniell

VP/TO: Beth S. Marshall

Cash and Due from:	7,116	Deposits:	112,679
Federal Funds and Repos:	11,215	Federal Funds and Borrowings:	1,580
Investments:	23,139	Other Liabilities:	862
Total Loans:	79,317	Subordinated Debt:	0
Premises and Fixed Assets:	2,768	Total Liabilities:	115,121
Other Real Estate:	241		
Other Assets:	2,900	Total Equity Capital and Reserves:	11,575
Total Assets:	126,696	Total Liabilities and Capital:	126,696
Total Trust Assets:	935	Number of Shares Outstanding:	24,000

Directors: Thomas B. Barksdale; James Blanton; W. H. Brandon, Jr.; Ronald Echols; James Harrington; Geneva Hunter; Rick Izor; Glen Jones; Mike Kolb; J. Hugh Lookadoo; Mary Jo Mann; I. Joe Miles; Veda Morgan; Roy N. Shope; Andy Westmoreland; 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 Powers: No

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

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

EVP: John Bryant
CFO: Christopher M. Wewers

Cash and Due from:	18,987	Deposits:	210,475
Federal Funds and Repos:	1,650	Federal Funds and Borrowings:	29,763
Investments:	40,605	Other Liabilities:	1,409
Total Loans:	199,252	Subordinated Debt:	0
Premises and Fixed Assets:	6,207	Total Liabilities:	241,647
Other Real Estate:	0		
Other Assets:	4,400	Total Equity Capital and Reserves:	29,454
Total Assets:	271,101	Total Liabilities and Capital:	271,101
Total Trust Assets:	0	Number of Shares Outstanding:	3,100

Directors: Rodney Bobo; Elton Buck; Ben Elrod; Joe Keith; Steve Landers; Mike Lax; James McAdams; Marcus J. McCain; Ross M. Whipple; Joe Woodward

Branches in Town: One

Other Branches: Benton, Hope, Hot Springs (2), Magnolia, Malvern (2)

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 Powers: Yes

Bank Holding Company
None

Chm: John R. Eldridge
CEO/Pres: Moody Whitehead

VP: Ronnie Jones
Cash/TO: Martha Ray

Cash and Due from:.....	2,732	Deposits:	37,410
Federal Funds and Repos:	7,700	Federal Funds and Borrowings:	0
Investments:	13,655	Other Liabilities:	369
Total Loans:.....	17,877	Subordinated Debt:	0
Premises and Fixed Assets:.....	307	Total Liabilities:	37,779
Other Real Estate:	0		
Other Assets:.....	1,525	Total Equity Capital and Reserves:	6,017
Total Assets:.....	43,796	Total Liabilities and Capital:	43,796
Total Trust Assets:.....	2,607	Number of Shares Outstanding:.....	8,000

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

Branches in Town: One

Other Branches: None

Citizens State Bank Bald Knob, AR

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

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

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

Home Page: www.csb-bk.com

Trust Powers: Yes

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

Chm: Juanita Litzelfelner
Pres/CEO: Larry Kircher

EVP: Wendell Nier
SVP/Cash: Peggy Reed

Cash and Due from:.....	1,940	Deposits:	51,311
Federal Funds and Repos:	4,305	Federal Funds and Borrowings:	0
Investments:	23,787	Other Liabilities:	573
Total Loans:.....	26,292	Subordinated Debt:	0
Premises and Fixed Assets:.....	724	Total Liabilities:	51,884
Other Real Estate:	324		
Other Assets:.....	965	Total Equity Capital and Reserves:	6,453
Total Assets:.....	58,337	Total Liabilities and Capital:	58,337
Total Trust Assets:.....	2,514	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

Trust Powers: 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:10,213
Federal Funds and Repos:2,595
Investments:91,850
Total Loans:206,773
Premises and Fixed Assets:5,284
Other Real Estate:2,243
Other Assets:6,085
Total Assets:325,043
Total Trust Assets:60,695

Deposits:275,952
Federal Funds and Borrowings:22,092
Other Liabilities:950
Subordinated Debt:0
Total Liabilities:298,994
Total Equity Capital and Reserves:26,049
Total Liabilities and Capital:325,043
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 Powers: 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:8,558
Federal Funds and Repos:1,970
Investments:26,034
Total Loans:132,421
Premises and Fixed Assets:1,488
Other Real Estate:0
Other Assets:2,395
Total Assets:172,866
Total Trust Assets:0

Deposits:141,527
Federal Funds and Borrowings:16,896
Other Liabilities:876
Subordinated Debt:0
Total Liabilities:159,299
Total Equity Capital and Reserves:13,567
Total Liabilities and Capital:172,866
Number of Shares Outstanding:85,472

Directors: Don Buckliew; Dale E. Cole; Boris A. Dover; Preston W. Grace, III; Ray Lacroix; Dr. Charles McClain; George Rider; Bill Roussel; Frank Tripp; Sheila Wagon

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 Powers: No

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

Chm/Pres: Rick Green
EVP: Ken Riley

VP/Cash: Susan Lusby

Cash and Due from:.....	1,680	Deposits:	22,972
Federal Funds and Repos:	3,345	Federal Funds and Borrowings:	0
Investments:	6,951	Other Liabilities:	124
Total Loans:.....	17,684	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	66	Total Liabilities:	23,096
Other Real Estate:	0		
Other Assets:.....	245	Total Equity Capital and Reserves:	6,875
Total Assets:.....	29,971	Total Liabilities and Capital:	29,971
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,300

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

Branches in Town: None

Other Branches: None

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

Trust Powers: Yes

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

Chm/CEO: Greg B. Brown
Pres: Mark Vanderpool

TO: James Handley

Cash and Due from:.....	28,545	Deposits:	171,830
Federal Funds and Repos:	1,090	Federal Funds and Borrowings:	39,497
Investments:	101,353	Other Liabilities:	1,843
Total Loans:.....	96,046	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,360	Total Liabilities:	213,170
Other Real Estate:	702		
Other Assets:.....	4,038	Total Equity Capital and Reserves:	21,964
Total Assets:.....	235,134	Total Liabilities and Capital:	235,134
Total Trust Assets:.....	241	Number of Shares Outstanding:.....	72,940

Directors: Fred Briner; Greg B. Brown; Ike Carter, Jr.; Curtis Ferguson; Bud Finley; Bob Gregory; J. D. Harris; Susan Jester; Debra Keen; Gary Keeter; Ron Kuerner; I. E. McCray, Jr.; Larry Mitchell; Mark Vanderpool; John Young

Branches in Town: Two

Other Branches: Bryant (2), Hot Springs, Little Rock, 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 Powers: Yes

Member of Federal Reserve System

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

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

EVP: Tony Bornhoft
SVP/Cash: Marla England

Cash and Due from:28,677
Federal Funds and Repos:37,200
Investments:111,268
Total Loans:417,258
Premises and Fixed Assets:9,614
Other Real Estate:1,368
Other Assets:14,560
Total Assets:619,945
Total Trust Assets:0

Deposits:542,335
Federal Funds and Borrowings:23,616
Other Liabilities:4,498
Subordinated Debt:0
Total Liabilities:570,449
Total Equity Capital and Reserves:49,496
Total Liabilities and Capital:619,945
Number of Shares Outstanding:78,400

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

Branches in Town: Five

Other Branches: Anderson, MO, Bella Vista (3), Centerton, 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 Powers: 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:470
Federal Funds and Repos:1,725
Investments:4,770
Total Loans:8,009
Premises and Fixed Assets:238
Other Real Estate:0
Other Assets:186
Total Assets:15,398
Total Trust Assets:0

Deposits:13,334
Federal Funds and Borrowings:0
Other Liabilities:100
Subordinated Debt:0
Total Liabilities:13,434
Total Equity Capital and Reserves:1,964
Total Liabilities and Capital:15,398
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 Powers: 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:.....	30,119	Deposits:	137,224
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,000
Investments:	37,785	Other Liabilities:	1,269
Total Loans:.....	94,702	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,022	Total Liabilities:.....	148,493
Other Real Estate:	5		
Other Assets:.....	3,260	Total Equity Capital and Reserves:	20,400
Total Assets:.....	168,893	Total Liabilities and Capital:	168,893
Total Trust Assets:.....	21,168	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

Trust Powers: Yes

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

Chm/CEO: John T. Hampton
SVP/CFO: Lynne Coan

COO: Nathan E. Gairhan, Jr.
COO: Shirley Young

Cash and Due from:.....	4,300	Deposits:	142,586
Federal Funds and Repos:	2,330	Federal Funds and Borrowings:	9,093
Investments:	30,293	Other Liabilities:	1,501
Total Loans:.....	119,857	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,040	Total Liabilities:.....	153,180
Other Real Estate:	157		
Other Assets:.....	7,202	Total Equity Capital and Reserves:	14,999
Total Assets:.....	168,179	Total Liabilities and Capital:	168,179
Total Trust Assets:.....	105	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; Shirley Young

Branches in Town: Two

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 Powers: No

Bank Holding Company
The Bradley Corporation, Bradley, AR

Chm/CEO/Pres: Lane Pierce

EVP: Billie Pierce

Cash and Due from:	883	Deposits:	12,758
Federal Funds and Repos:	2,675	Federal Funds and Borrowings:	0
Investments:	2,860	Other Liabilities:	84
Total Loans:	7,639	Subordinated Debt:	0
Premises and Fixed Assets:	211	Total Liabilities:	12,842
Other Real Estate:	0		
Other Assets:	199	Total Equity Capital and Reserves:	1,625
Total Assets:	14,467	Total Liabilities and Capital:	14,467
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

Branches in Town: None

Other Branches: None

Bank of Brinkley Brinkley, AR

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 Powers: No

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

Chm/CEO: A. H. Rusher

EVP: Terry Singleterry

Pres: Gus Rusher

VP/Cash: Bently Manatt

Cash and Due from:	3,039	Deposits:	84,632
Federal Funds and Repos:	3,310	Federal Funds and Borrowings:	0
Investments:	51,255	Other Liabilities:	622
Total Loans:	39,117	Subordinated Debt:	0
Premises and Fixed Assets:	610	Total Liabilities:	85,254
Other Real Estate:	0		
Other Assets:	2,442	Total Equity Capital and Reserves:	14,519
Total Assets:	99,773	Total Liabilities and Capital:	99,773
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

Community Bank Cabot, AR

VOICE: (501) 843-3575
FAX: (501) 843-0466
Population: 8,319

2171 West Main
P. O. Box 1028
72023-1028

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

Home Page: www.communitybk.net

Trust Powers: Yes

Bank Holding Company
Community Financial Group, Cabot, AR

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

EVP: Patrick J. Hagge
TO: Jane Gunter

Cash and Due from:	13,318	Deposits:	242,061
Federal Funds and Repos:	0	Federal Funds and Borrowings:	47,614
Investments:	56,146	Other Liabilities:	3,517
Total Loans:	234,358	Subordinated Debt:	0
Premises and Fixed Assets:	7,833	Total Liabilities:	293,192
Other Real Estate:	787		
Other Assets:	8,643	Total Equity Capital and Reserves:	27,893
Total Assets:	321,085	Total Liabilities and Capital:	321,085
Total Trust Assets:	21,977	Number of Shares Outstanding:	25,000

Directors: Dearn Dixon; Cathy Eoff-Tiratto; Patrick J. Hagge; Jerry Jones; Mark L. Magie; James Matthews; 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 278 Bypass
P. O. Box 10
71711

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

Trust Powers: 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:	3,337	Deposits:	74,678
Federal Funds and Repos:	5,885	Federal Funds and Borrowings:	5,364
Investments:	10,368	Other Liabilities:	457
Total Loans:	64,959	Subordinated Debt:	0
Premises and Fixed Assets:	2,609	Total Liabilities:	80,499
Other Real Estate:	179		
Other Assets:	1,786	Total Equity Capital and Reserves:	8,624
Total Assets:	89,123	Total Liabilities and Capital:	89,123
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 Powers: 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:3,231
Federal Funds and Repos:1,435
Investments:10,790
Total Loans:40,766
Premises and Fixed Assets:662
Other Real Estate:644
Other Assets:3,152
Total Assets:60,680
Total Trust Assets:2,842

Deposits:50,237
Federal Funds and Borrowings:3,570
Other Liabilities:721
Subordinated Debt:0
Total Liabilities:54,528
Total Equity Capital and Reserves:6,152
Total Liabilities and Capital:60,680
Number of Shares Outstanding:4,000

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

Branches in Town: None

Other Branches: None

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 Powers: No

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III
CEO/Pres: J. Perry Lee

Cash: Estelle Catlett

Cash and Due from:731
Federal Funds and Repos:2,085
Investments:15,148
Total Loans:9,658
Premises and Fixed Assets:514
Other Real Estate:0
Other Assets:414
Total Assets:28,550
Total Trust Assets:0

Deposits:24,694
Federal Funds and Borrowings:0
Other Liabilities:289
Subordinated Debt:0
Total Liabilities:24,983
Total Equity Capital and Reserves:3,567
Total Liabilities and Capital:28,550
Number of Shares Outstanding:5,660

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

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 Powers: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO: Cole Martin
Pres/TO: Lee White

SVP: Nina Mason
VPI/Cash: Rhonda Boen

Cash and Due from:.....	3,239	Deposits:	114,346
Federal Funds and Repos:	10,570	Federal Funds and Borrowings:	1,400
Investments:	57,898	Other Liabilities:	773
Total Loans:.....	54,092	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,369	Total Liabilities:	116,519
Other Real Estate:	116		
Other Assets:.....	3,561	Total Equity Capital and Reserves:	14,326
Total Assets:.....	130,845	Total Liabilities and Capital:	130,845
Total Trust Assets:.....	2,392	Number of Shares Outstanding:.....	5,495

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

Branches in Town: Two

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

Home Page: www.firstcommunitybank.org

Trust Powers: No

Member of Federal Reserve System

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm: D. Richard Arnold
CEO/Pres: J. Mark Ferguson

EVP: Johnny Adams
EVP: Mike Baldwin

Cash and Due from:.....	15,489	Deposits:	193,281
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,040
Investments:	49,632	Other Liabilities:	1,509
Total Loans:.....	142,939	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,884	Total Liabilities:	199,830
Other Real Estate:	0		
Other Assets:.....	5,535	Total Equity Capital and Reserves:	21,649
Total Assets:.....	221,479	Total Liabilities and Capital:	221,479
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	54,000

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) 328-4601
Population: 26,481

620 Chestnut Street
P. O. Box 966
72032

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

Home Page: www.fsbhome.com

Trust Powers: 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:8,587
Federal Funds and Repos:720
Investments:28,922
Total Loans:203,619
Premises and Fixed Assets:6,157
Other Real Estate:20
Other Assets:3,424
Total Assets:251,449
Total Trust Assets:0

Deposits:205,300
Federal Funds and Borrowings:11,247
Other Liabilities:1,782
Subordinated Debt:0
Total Liabilities:218,329
Total Equity Capital and Reserves:33,120
Total Liabilities and Capital:251,449
Number of Shares Outstanding:2,400

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

Branches in Town: Four

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 Powers: 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:1,824
Federal Funds and Repos:0
Investments:18,503
Total Loans:60,527
Premises and Fixed Assets:666
Other Real Estate:0
Other Assets:1,940
Total Assets:83,460
Total Trust Assets:0

Deposits:68,716
Federal Funds and Borrowings:400
Other Liabilities:610
Subordinated Debt:0
Total Liabilities:69,726
Total Equity Capital and Reserves:13,734
Total Liabilities and Capital:83,460
Number of Shares Outstanding:10,000

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

200 Pine Street
P. O. Box 638
71635-0638

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

Trust Powers: No

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

Chm: Richard E. Griffin
CEO/Pres: Kenneth Allbritton

SVP: Cheryl Goodwin
SVP: Jeanie Parker

Cash and Due from:.....	2,301	Deposits:	33,672
Federal Funds and Repos:	4,155	Federal Funds and Borrowings:	0
Investments:	3,364	Other Liabilities:	588
Total Loans:.....	25,095	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,000	Total Liabilities:	34,260
Other Real Estate:	168		
Other Assets:.....	858	Total Equity Capital and Reserves:	3,681
Total Assets:.....	37,941	Total Liabilities and Capital:	37,941
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

Directors: Richard E. Griffin; Robert E. Griffin; Larry W. Johnson; Marolyn Lloyd; H. D. Stephens, Sr.; Henry Thomas

Branches in Town: Three

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 Powers: Yes

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

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

SVP: Zelta Bell
SVP: Vickie Rounsaville

Cash and Due from:.....	6,880	Deposits:	299,182
Federal Funds and Repos:	6,180	Federal Funds and Borrowings:	5,000
Investments:	51,338	Other Liabilities:	1,884
Total Loans:.....	266,302	Subordinated Debt:	0
Premises and Fixed Assets:.....	5,556	Total Liabilities:	306,066
Other Real Estate:	172		
Other Assets:.....	5,776	Total Equity Capital and Reserves:	36,138
Total Assets:.....	342,204	Total Liabilities and Capital:	342,204
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: John Ed Chambers, III; Bill Donnell; Roy Hale; Fay Mathis; James C. Pledger; Edward J. Taylor; Robert Taylor

Branches in Town: None

Other Branches: Amity, Fort Smith, Havana, Hot Springs, Hot Springs Village, Kirby, Mansfield, Mena, Waldron

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 Powers: Yes

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

Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due from:.....	5,565	Deposits:.....	108,508
Federal Funds and Repos:.....	7,840	Federal Funds and Borrowings:.....	3,000
Investments:.....	15,357	Other Liabilities:.....	785
Total Loans:.....	88,314	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,058	Total Liabilities:.....	112,293
Other Real Estate:.....	284		
Other Assets:.....	3,310	Total Equity Capital and Reserves:.....	12,435
Total Assets:.....	124,728	Total Liabilities and Capital:.....	124,728
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

Trust Powers: No

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

Chm: Lloyd E. Peterson

Cash: Wanda Tormey

CEO/Pres: Vernon L. Austin

Cash and Due from:.....	3,191	Deposits:.....	106,842
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	2,000
Investments:.....	18,668	Other Liabilities:.....	476
Total Loans:.....	98,193	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,473	Total Liabilities:.....	109,318
Other Real Estate:.....	484		
Other Assets:.....	2,016	Total Equity Capital and Reserves:.....	15,707
Total Assets:.....	125,025	Total Liabilities and Capital:.....	125,025
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

503 East Antioch
P. O. Box 68
71940-0068

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

Trust Powers: No

Bank Holding Company
None

Chm: Clarence Anthony
CEO/Pres: Darwin Hendrix

EVP: Kent Hendrix
SVP: Larry May

Cash and Due from:.....	5,210	Deposits:	59,803
Federal Funds and Repos:	10,465	Federal Funds and Borrowings:	0
Investments:	16,497	Other Liabilities:	565
Total Loans:.....	38,512	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	326	Total Liabilities:	60,368
Other Real Estate:	0		
Other Assets:.....	1,029	Total Equity Capital and Reserves:	11,671
Total Assets:.....	72,039	Total Liabilities and Capital:	72,039
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,750

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 Powers: No

Member of Federal Reserve System

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

Pres/CEO: Gary L. Golden
EVP: Noel Bard

Cash: Barbara Kitchens

Cash and Due from:.....	1,734	Deposits:	28,918
Federal Funds and Repos:	595	Federal Funds and Borrowings:	45
Investments:	6,038	Other Liabilities:	206
Total Loans:.....	20,556	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,051	Total Liabilities:	29,169
Other Real Estate:	0		
Other Assets:.....	1,090	Total Equity Capital and Reserves:	3,895
Total Assets:.....	33,064	Total Liabilities and Capital:	33,064
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

Directors: Gary Bell; Julie Brown; Gary L. Golden; Lou Ellen Gray; R. S. Harris; 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 Powers: Yes

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

CEO/Pres: Gary Hudson

VP/TO: Dean Bell

Cash and Due from:.....	2,060	Deposits:.....	118,156
Federal Funds and Repos:.....	1,000	Federal Funds and Borrowings:.....	7,750
Investments:.....	34,481	Other Liabilities:.....	1,166
Total Loans:.....	109,352	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	494	Total Liabilities:.....	127,072
Other Real Estate:.....	40		
Other Assets:.....	3,656	Total Equity Capital and Reserves:.....	24,011
Total Assets:.....	151,083	Total Liabilities and Capital:.....	151,083
Total Trust Assets:.....	33,028	Number of Shares Outstanding:.....	54,000

Directors: E. E. Denman; Donald Ray Dickson; Rebecca Ehrlicher; 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 Powers: Yes

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

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

VP: Betty B. Trites
TO: Glenda B. Owen

Cash and Due from:.....	2,672	Deposits:.....	56,297
Federal Funds and Repos:.....	835	Federal Funds and Borrowings:.....	0
Investments:.....	19,054	Other Liabilities:.....	429
Total Loans:.....	41,560	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	993	Total Liabilities:.....	56,726
Other Real Estate:.....	0		
Other Assets:.....	1,826	Total Equity Capital and Reserves:.....	10,214
Total Assets:.....	66,940	Total Liabilities and Capital:.....	66,940
Total Trust Assets:.....	16,665	Number of Shares Outstanding:.....	40,000

Directors: L. Ashton Adcock; Jimmie L. Appleberry; Benny M. Estes; Claud T. Frank; Bruce Gasaway; Marion S. Gill; J. Michael Jones; 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 Powers: 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:.....	1,522	Deposits:	30,632
Federal Funds and Repos:	1,315	Federal Funds and Borrowings:	0
Investments:	9,053	Other Liabilities:	501
Total Loans:.....	21,802	Subordinated Debt:	0
Premises and Fixed Assets:.....	501	Total Liabilities:	31,133
Other Real Estate:	0		
Other Assets:.....	1,388	Total Equity Capital and Reserves:	4,448
Total Assets:.....	35,581	Total Liabilities and Capital:	35,581
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; Guy P. Teeter; 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

Trust Powers: No

Member of Federal Reserve System

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

CEO: J. Stephen Cameron
Pres: Rodney Landes

CFO: Melissa Jerry
COO: Jerry Bullard

Cash and Due from:.....	30,292	Deposits:	233,737
Federal Funds and Repos:	0	Federal Funds and Borrowings:	38,782
Investments:	28,932	Other Liabilities:	2,685
Total Loans:.....	203,922	Subordinated Debt:	0
Premises and Fixed Assets:.....	3,844	Total Liabilities:	275,204
Other Real Estate:	1,426		
Other Assets:.....	34,019	Total Equity Capital and Reserves:	27,231
Total Assets:.....	302,435	Total Liabilities and Capital:	302,435
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	597,417

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

Branches in Town: Five

Other Branches: Smackover

Timberland Bank El Dorado, AR

VOICE: (870) 862-5900
FAX: (870) 862-5432
Population: 23,146

2421 North West Avenue
P. O. Box 7205
71730

Charter Number: 785
Date: August 22, 2000
County: Union

Home Page: www.timberlandbank.net

Trust Powers: No

Bank Holding Company
None

Pres: Tandy Menefee
SVP: Carolyn Beavers

SVP: Mark Turner

Cash and Due from:.....	1,027	Deposits:.....	36,366
Federal Funds and Repos:.....	1,715	Federal Funds and Borrowings:.....	0
Investments:.....	7,007	Other Liabilities:.....	190
Total Loans:.....	29,644	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	998	Total Liabilities:.....	36,556
Other Real Estate:.....	0		
Other Assets:.....	593	Total Equity Capital and Reserves:.....	4,428
Total Assets:.....	40,984	Total Liabilities and Capital:.....	40,984
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	187,890

Directors: Rolan Brevard; Walter Felton; John Hays; John Lowery; Bob McBrayer; Tandy Menefee; Alan R. Morgan; Drew Sheppard

Branches in Town: None

Other Branches: None

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 Powers: 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:.....	2,130	Deposits:.....	55,870
Federal Funds and Repos:.....	1,025	Federal Funds and Borrowings:.....	7,000
Investments:.....	9,312	Other Liabilities:.....	632
Total Loans:.....	52,339	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,608	Total Liabilities:.....	63,502
Other Real Estate:.....	135		
Other Assets:.....	3,104	Total Equity Capital and Reserves:.....	6,151
Total Assets:.....	69,653	Total Liabilities and Capital:.....	69,653
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 Powers: No

Bank Holding Company
Delta Bancshares of Louisiana, Inc., Oak Grove, LA

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

EVP: Julie Petty

Cash and Due from:.....	1,024	Deposits:	24,543
Federal Funds and Repos:	0	Federal Funds and Borrowings:	660
Investments:	11,090	Other Liabilities:	191
Total Loans:.....	15,126	Subordinated Debt:	0
Premises and Fixed Assets:.....	224	Total Liabilities:	25,394
Other Real Estate:	123		
Other Assets:.....	531	Total Equity Capital and Reserves:	2,724
Total Assets:.....	28,118	Total Liabilities and Capital:	28,118
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 Powers: No

Bank Holding Company
Eureka Bancshares, Inc., Eureka Springs, AR

Chm/CEO/Pres: John F. Cross
EVP: Charles T. Cross

Cash: Reba Pyatt

Cash and Due from:.....	2,742	Deposits:	66,690
Federal Funds and Repos:	4,390	Federal Funds and Borrowings:	4,460
Investments:	18,725	Other Liabilities:	419
Total Loans:.....	50,945	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,017	Total Liabilities:	71,569
Other Real Estate:	781		
Other Assets:.....	1,479	Total Equity Capital and Reserves:	9,510
Total Assets:.....	81,079	Total Liabilities and Capital:	81,079
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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 Wolfenbarger

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 Powers: 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
VP: Frances M. Esteb

Cash and Due from:1,117
Federal Funds and Repos:1,095
Investments:3,476
Total Loans:8,337
Premises and Fixed Assets:53
Other Real Estate:53
Other Assets:627
Total Assets:14,758
Total Trust Assets:0

Deposits:13,242
Federal Funds and Borrowings:0
Other Liabilities:123
Subordinated Debt:0
Total Liabilities:13,365
Total Equity Capital and Reserves:1,393
Total Liabilities and Capital:14,758
Number of Shares Outstanding:6,200

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

Branches in Town: None

Other Branches: None

Community Bank of North Arkansas Fayetteville, AR

VOICE: (501) 973-2265
FAX: (501) 973-2201
Population: 42,099

1685 East Joyce Blvd.
72703

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

Trust Powers: No

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

CEO: Robert Y. Taylor
EVP: P. Doug Lynch

SVP: Bob Harrison
Cash: Regina Brandfas

Cash and Due from:4,395
Federal Funds and Repos:1,345
Investments:27,613
Total Loans:161,595
Premises and Fixed Assets:4,561
Other Real Estate:650
Other Assets:10,138
Total Assets:210,297
Total Trust Assets:0

Deposits:163,807
Federal Funds and Borrowings:25,000
Other Liabilities:729
Subordinated Debt:0
Total Liabilities:189,536
Total Equity Capital and Reserves:20,761
Total Liabilities and Capital:210,297
Number of Shares Outstanding:10,000

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

Branches in Town: One

Other Branches: Elkins (2), Goshen, Rogers, Springdale (2)

McIlroy Bank & Trust
Fayetteville, AR

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

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

Charter Number: 31
Date: December 24, 1892
County: Washington

Trust Powers: 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:..... 38,382
Federal Funds and Repos: 0
Investments: 49,311
Total Loans:..... 376,711
Premises and Fixed Assets:..... 9,698
Other Real Estate: 426
Other Assets:..... 8,869
Total Assets:..... 483,397
Total Trust Assets:..... 0

Deposits: 362,354
Federal Funds and Borrowings: 77,584
Other Liabilities: 3,590
Subordinated Debt:..... 0
Total Liabilities: 443,528
Total Equity Capital and Reserves: 39,869
Total Liabilities and Capital: 483,397
Number of Shares Outstanding:..... 350,692

Directors: Larry Bittle; Oma Blackwell; Carl Collier; Bob Gaddy; Millard Goff; Fred Hanna; Gary R. Head; 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 Powers: Yes

Bank Holding Company
FBT Bancshares, Inc., Fordyce, AR

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

EVP: Don Lyle
SVP/Cash: Wanda Smurl

Cash and Due from:..... 1,872
Federal Funds and Repos: 2,915
Investments: 13,910
Total Loans:..... 37,535
Premises and Fixed Assets:..... 1,508
Other Real Estate: 0
Other Assets:..... 1,740
Total Assets:..... 59,480
Total Trust Assets:..... 923

Deposits: 52,651
Federal Funds and Borrowings: 269
Other Liabilities: 435
Subordinated Debt:..... 0
Total Liabilities: 53,355
Total Equity Capital and Reserves: 6,125
Total Liabilities and Capital: 59,480
Number of Shares Outstanding:..... 8,000

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

Branches in Town: Two

Other Branches: Rison

Arvest Bank Fort Smith, AR

VOICE: (501) 709-8812
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 Powers: Yes

Member of Federal Reserve System

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

Pres: John Womack
EVP: Craig Rivaldo

SVP: Chad Evans

Cash and Due from:.....	1,927	Deposits:.....	47,588
Federal Funds and Repos:.....	6,025	Federal Funds and Borrowings:.....	489
Investments:.....	7,063	Other Liabilities:.....	379
Total Loans:.....	37,058	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,684	Total Liabilities:.....	48,456
Other Real Estate:.....	0		
Other Assets:.....	823	Total Equity Capital and Reserves:.....	9,124
Total Assets:.....	57,580	Total Liabilities and Capital:.....	57,580
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: Robert P. Cooper; Tracey S. Geren; Mark B. Rumsey; Sandra D. Sanders; Burt Stacy; John Womack

Branches in Town: Two

Other Branches: Van Buren

Planters & Merchants Bank Gillett, AR

VOICE: (870) 548-2211
FAX: (870) 548-2220
Population: 883

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

Charter Number: 721
Date: January 13, 1967
County: Arkansas

Trust Powers: Yes

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

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

VP: Carl Gunter
Cash: Alice Perritt

Cash and Due from:.....	992	Deposits:.....	24,682
Federal Funds and Repos:.....	2,835	Federal Funds and Borrowings:.....	0
Investments:.....	5,615	Other Liabilities:.....	217
Total Loans:.....	17,536	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	154	Total Liabilities:.....	24,899
Other Real Estate:.....	66		
Other Assets:.....	1,215	Total Equity Capital and Reserves:.....	3,514
Total Assets:.....	28,413	Total Liabilities and Capital:.....	28,413
Total Trust Assets:.....	1,119	Number of Shares Outstanding:.....	12,000

Directors: Larry E. Bauer; Johnny Holzhauer; Scott Place; Darrall Richter; Larry 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 Powers: No

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm: Timothy E. Bainum
CEO/Pres: Harold A. Smith

SVP: Lynda Robbins
VP/Cash: Patricia Owens

Cash and Due from:.....	3,647	Deposits:	85,911
Federal Funds and Repos:	3,635	Federal Funds and Borrowings:	1,177
Investments:	18,155	Other Liabilities:	435
Total Loans:.....	66,092	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,931	Total Liabilities:	87,523
Other Real Estate:	0		
Other Assets:.....	2,151	Total Equity Capital and Reserves:	9,088
Total Assets:.....	96,611	Total Liabilities and Capital:	96,611
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	44,000

Directors: Evea J. Bainum; Mark Bainum; Timothy E. Bainum; Richard Cox; Larry Mitchell; Harold A. Smith; Phillip 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 Powers: No

Bank Holding Company
None

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

VP: Jim Allen Edmonson

Cash and Due from:.....	3,147	Deposits:	149,374
Federal Funds and Repos:	20,205	Federal Funds and Borrowings:	0
Investments:	52,621	Other Liabilities:	500
Total Loans:.....	89,534	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,507	Total Liabilities:	149,874
Other Real Estate:	34		
Other Assets:.....	2,344	Total Equity Capital and Reserves:	19,518
Total Assets:.....	169,392	Total Liabilities and Capital:	169,392
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: Hiwassee

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 Powers: No

Bank Holding Company
First Service Bancshares, Inc., Dermott, AR

Chm: Daniel C. Horton
CEO/Pres: Tom H. Grumbles

SVP: Marilyn Battles

Cash and Due from:	2,776	Deposits:	73,099
Federal Funds and Repos:	2,460	Federal Funds and Borrowings:	673
Investments:	12,755	Other Liabilities:	699
Total Loans:	59,147	Subordinated Debt:	0
Premises and Fixed Assets:	3,116	Total Liabilities:	74,471
Other Real Estate:	122		
Other Assets:	1,678	Total Equity Capital and Reserves:	7,583
Total Assets:	82,054	Total Liabilities and Capital:	82,054
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, Shirley

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 Powers: Yes

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Pres/Cash/TO: Edward Wilkinson
SVP: Tresa Lowe

Cash and Due from:	4,425	Deposits:	113,667
Federal Funds and Repos:	5,475	Federal Funds and Borrowings:	423
Investments:	51,486	Other Liabilities:	759
Total Loans:	74,543	Subordinated Debt:	0
Premises and Fixed Assets:	4,395	Total Liabilities:	114,849
Other Real Estate:	3,052		
Other Assets:	2,159	Total Equity Capital and Reserves:	30,686
Total Assets:	145,535	Total Liabilities and Capital:	145,535
Total Trust Assets:	1,212	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

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 Powers: No

Bank Holding Company
None

CEO/Pres: Gene Crawford
EVP: Robert Blackwood

VP: Virginia Bowman
VP: Velma Farmer

Cash and Due from:.....	9,491	Deposits:	45,118
Federal Funds and Repos:	380	Federal Funds and Borrowings:	90
Investments:	5,827	Other Liabilities:	277
Total Loans:.....	32,728	Subordinated Debt:	0
Premises and Fixed Assets:.....	875	Total Liabilities:	45,485
Other Real Estate:	0		
Other Assets:.....	1,006	Total Equity Capital and Reserves:	4,822
Total Assets:.....	50,307	Total Liabilities and Capital:	50,307
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 Powers: 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:.....	2,490	Deposits:	36,967
Federal Funds and Repos:	3,135	Federal Funds and Borrowings:	1,108
Investments:	9,505	Other Liabilities:	243
Total Loans:.....	27,541	Subordinated Debt:	0
Premises and Fixed Assets:.....	207	Total Liabilities:	38,318
Other Real Estate:	6		
Other Assets:.....	684	Total Equity Capital and Reserves:	5,250
Total Assets:.....	43,568	Total Liabilities and Capital:	43,568
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: None

Other Branches: None

The Bank of Harrisburg Harrisburg, AR

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

201 East Jackson
72432-0017

Charter Number: 620
Date: December 2, 1930
County: Poinsett

Trust Powers: 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:	1,804	Deposits:	64,582
Federal Funds and Repos:	3,485	Federal Funds and Borrowings:	0
Investments:	26,469	Other Liabilities:	415
Total Loans:	38,914	Subordinated Debt:	0
Premises and Fixed Assets:	389	Total Liabilities:	64,997
Other Real Estate:	0		
Other Assets:	1,350	Total Equity Capital and Reserves:	7,414
Total Assets:	72,411	Total Liabilities and Capital:	72,411
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Branches in Town: None

Other Branches: None

Community First Bank Harrison, AR

VOICE: (870) 391-8000
FAX: (870) 391-8081
Population: 9,922

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

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

Trust Powers: Yes

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

Chm/CEO: William King Gladden

Pres: David Morton

Cash and Due from:	4,004	Deposits:	163,849
Federal Funds and Repos:	12,570	Federal Funds and Borrowings:	5,086
Investments:	10,802	Other Liabilities:	1,290
Total Loans:	150,925	Subordinated Debt:	0
Premises and Fixed Assets:	4,896	Total Liabilities:	170,225
Other Real Estate:	196		
Other Assets:	2,400	Total Equity Capital and Reserves:	15,568
Total Assets:	185,793	Total Liabilities and Capital:	185,793
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: Berryville, 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 Powers: No

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

Chm: Jim Tom Butler
CEO: Paul D. Eaton

Pres/COO: R. Dale Miller
SVP: Keith McHan

Cash and Due from:.....	4,656	Deposits:	182,921
Federal Funds and Repos:	10,065	Federal Funds and Borrowings:	9,786
Investments:	84,274	Other Liabilities:	1,184
Total Loans:.....	105,268	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,130	Total Liabilities:	193,891
Other Real Estate:	250		
Other Assets:.....	6,120	Total Equity Capital and Reserves:	18,872
Total Assets:.....	212,763	Total Liabilities and Capital:	212,763
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; Wetzel Stark

Branches in Town: Two

Other Branches: Center Ridge, Concord, Damascus, Greenbrier, Greers Ferry, Guy, Marshall, Pangburn, Quitman

Greers Ferry Lake State Bank Heber Springs, AR

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

1230 Highway 25B North
P. O. Box 970
72543-0970

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

Home Page: www.gflsb.com

Trust Powers: No

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

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

EVP/COO: Jim S. Gowen, Jr.
VP: Wendell Cassell

Cash and Due from:.....	2,069	Deposits:	44,805
Federal Funds and Repos:	2,385	Federal Funds and Borrowings:	4,703
Investments:	11,590	Other Liabilities:	342
Total Loans:.....	35,537	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,102	Total Liabilities:	49,850
Other Real Estate:	151		
Other Assets:.....	1,674	Total Equity Capital and Reserves:	4,658
Total Assets:.....	54,508	Total Liabilities and Capital:	54,508
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

Directors: Morris Bowman; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Dr. Troy A. Gray; 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 Powers: 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
SVP/COO/Cash: Janice Parrott

Cash and Due from:4,477
Federal Funds and Repos:3,460
Investments:27,383
Total Loans:61,335
Premises and Fixed Assets:5,960
Other Real Estate:35
Other Assets:1,504
Total Assets:104,154
Total Trust Assets:0

Deposits:89,042
Federal Funds and Borrowings:5,000
Other Liabilities:535
Subordinated Debt:0
Total Liabilities:94,577
Total Equity Capital and Reserves:9,577
Total Liabilities and Capital:104,154
Number of Shares Outstanding:17,656

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

Branches in Town: One

Other Branches: Drasco, Fairfield Bay,
Greers Ferry, Quitman, Rose Bud, 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 Powers: 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:7,718
Federal Funds and Repos:5,665
Investments:9,923
Total Loans:37,054
Premises and Fixed Assets:712
Other Real Estate:0
Other Assets:692
Total Assets:61,764
Total Trust Assets:0

Deposits:54,774
Federal Funds and Borrowings:0
Other Liabilities:194
Subordinated Debt:0
Total Liabilities:54,968
Total Equity Capital and Reserves:6,796
Total Liabilities and Capital:61,764
Number of Shares Outstanding:2,000

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

Branches in Town: None

Other Branches: None

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
71903

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

Home Page: www.alliancebankhs.com

Trust Powers: Yes

Bank Holding Company
Alliance Bancorporation, Inc., Hot Springs, AR

CEO: David L. Bartlett
SVP: Steven Trusty

SVP: Ronnie Twyford

Cash and Due from:.....	3,979	Deposits:	74,142
Federal Funds and Repos:	3,055	Federal Funds and Borrowings:	8,442
Investments:	28,426	Other Liabilities:	405
Total Loans:.....	53,923	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,665	Total Liabilities:	82,989
Other Real Estate:	0		
Other Assets:.....	1,152	Total Equity Capital and Reserves:	9,211
Total Assets:.....	92,200	Total Liabilities and Capital:	92,200
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	29,264

Directors: David L. Bartlett; Stuart A. Fleischner; Louis Kleinman; James Newman; John Selig; Sam A. Stathakis, 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 Powers: 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:.....	2,505	Deposits:	55,308
Federal Funds and Repos:	1,690	Federal Funds and Borrowings:	3,500
Investments:	14,195	Other Liabilities:	321
Total Loans:.....	43,034	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,259	Total Liabilities:	59,129
Other Real Estate:	0		
Other Assets:.....	1,868	Total Equity Capital and Reserves:	5,422
Total Assets:.....	64,551	Total Liabilities and Capital:	64,551
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	27,000

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 Powers: No

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

CEO/Pres: Preston L. Clark

Cash: Sandra McCormic

Cash and Due from:.....	2,883	Deposits:.....	62,143
Federal Funds and Repos:.....	6,535	Federal Funds and Borrowings:.....	2,000
Investments:.....	9,044	Other Liabilities:.....	365
Total Loans:.....	49,063	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	932	Total Liabilities:.....	64,508
Other Real Estate:.....	359		
Other Assets:.....	1,257	Total Equity Capital and Reserves:.....	5,565
Total Assets:.....	70,073	Total Liabilities and Capital:.....	70,073
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	6,600

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

Branches in Town: None

Other Branches: Hoxie, Pocahontas,
Smithville, 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

Home Page: www.firstarkansasbank.com

Trust Powers: Yes

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

Chm: Kenneth Pat Wilson

EVP: Ken Southern

CEO/Pres: Larry T. Wilson

TO: Pat Teague

Cash and Due from:.....	7,179	Deposits:.....	172,586
Federal Funds and Repos:.....	4,325	Federal Funds and Borrowings:.....	9,781
Investments:.....	62,876	Other Liabilities:.....	1,992
Total Loans:.....	128,281	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,091	Total Liabilities:.....	184,359
Other Real Estate:.....	20		
Other Assets:.....	6,951	Total Equity Capital and Reserves:.....	32,364
Total Assets:.....	216,723	Total Liabilities and Capital:.....	216,723
Total Trust Assets:.....	74,904	Number of Shares Outstanding:.....	200,000

Directors: John A. Davis; 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

2201 Fair Park
P. O. Box 3080
72403

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

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

Trust Powers: 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:.....	9,054	Deposits:	206,735
Federal Funds and Repos:	10,740	Federal Funds and Borrowings:	207
Investments:	36,809	Other Liabilities:	1,724
Total Loans:.....	155,091	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,259	Total Liabilities:	208,666
Other Real Estate:	0		
Other Assets:.....	3,236	Total Equity Capital and Reserves:	14,523
Total Assets:.....	223,189	Total Liabilities and Capital:	223,189
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Harold Clemons; David Dudley; Rogers Ford; Phillip Forrester; Steve Gramling; Joe B. Hilliard; Sue McGowan; Jerry McIntosh; Jill Meyer; 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 (2), Wilson

The Bank of Jonesboro Jonesboro, AR

VOICE: (870) 934-9000
FAX: (870) 268-1535
Population: 46,535

715 Southwest Drive
P. O. Box 7514
72403

Charter Number: 787
Date: January 24, 2001
County: Craighead

Trust Powers: Yes

Bank Holding Company
None

Chm/CEO: Wallace W. Fowler
Pres: Mark P. Fowler

EVP: Aubrey Avants
EVP: Ed Way

Cash and Due from:.....	3,280	Deposits:	60,180
Federal Funds and Repos:	7,775	Federal Funds and Borrowings:	1,100
Investments:	14,109	Other Liabilities:	339
Total Loans:.....	65,932	Subordinated Debt:	0
Premises and Fixed Assets:.....	4,040	Total Liabilities:	61,619
Other Real Estate:	0		
Other Assets:.....	893	Total Equity Capital and Reserves:	34,410
Total Assets:.....	96,029	Total Liabilities and Capital:	96,029
Total Trust Assets:.....	8,336	Number of Shares Outstanding:.....	350,000

Directors: Wayne F. Baker; Claud V. Cash; Dick Darouse; Chris E. Fowler; Jama M. Fowler; Mark P. Fowler; Wallace W. Fowler; Raymond G. Heern; Al M. Heringer; Sam W. Hummelstein; Phil Jones; Mike Langford; Lloyd H. McCracken, Jr.; Ed Way; William C. Young, Jr.

Branches in Town: One

Other Branches: None

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

Trust Powers: 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:6,365
Federal Funds and Repos:0
Investments:21,688
Total Loans:187,522
Premises and Fixed Assets:5,893
Other Real Estate:149
Other Assets:3,798
Total Assets:225,415
Total Trust Assets:0

Deposits:196,363
Federal Funds and Borrowings:8,267
Other Liabilities:1,576
Subordinated Debt:0
Total Liabilities:206,206
Total Equity Capital and Reserves:19,209
Total Liabilities and Capital:225,415
Number of Shares Outstanding:10,000

Directors: Dr. Ron Burnett; Jim Fulkerson; Dick Gray; Larry Grisham; Mack Haggemacher; Louis Intres; Steve May; Diane Steiling; 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

Trust Powers: Yes

Member of Federal Reserve System

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

Chm: Carolyn Frierson
CEO/Pres: Terry Frierson

EVP: Tommy White
VP/TO: Steve Baker

Cash and Due from:8,550
Federal Funds and Repos:0
Investments:84,278
Total Loans:306,317
Premises and Fixed Assets:10,084
Other Real Estate:1,101
Other Assets:9,032
Total Assets:419,362
Total Trust Assets:41,086

Deposits:335,517
Federal Funds and Borrowings:43,811
Other Liabilities:7,335
Subordinated Debt:0
Total Liabilities:386,663
Total Equity Capital and Reserves:32,699
Total Liabilities and Capital:419,362
Number of Shares Outstanding:4,000

Directors: Hugh Atwood; Shirley Bronaugh; Nancy Chrisman; Warren Dupwe; Carolyn Frierson; Terry Frierson; Philip Jones; Beverly McCollum; Guy Patteson; Robert Schuchardt; Revis G. Stewart; J. E. Story; 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 Powers: Yes

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

CEO/Pres: Barry K. Ledbetter

VP/Sec: Wayne Bond

Cash and Due from:.....	5,953	Deposits:	153,489
Federal Funds and Repos:	3,100	Federal Funds and Borrowings:	4,449
Investments:	17,533	Other Liabilities:	1,462
Total Loans:.....	140,853	Subordinated Debt:	0
Premises and Fixed Assets:.....	3,747	Total Liabilities:	159,400
Other Real Estate:	287		
Other Assets:.....	2,860	Total Equity Capital and Reserves:	14,933
Total Assets:.....	174,333	Total Liabilities and Capital:	174,333
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	175,000

Directors: Dennis Abell; Barry K. Ledbetter; Scott Mixon; Ben Owens, Jr.; David Pyle; Jim Scurlock; Berl A. Smith; 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 Powers: No

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

Chm/CEO: M. Don Smith

Pres: Sheila Harrison Smith

Cash and Due from:.....	832	Deposits:	20,742
Federal Funds and Repos:	1,840	Federal Funds and Borrowings:	0
Investments:	4,200	Other Liabilities:	250
Total Loans:.....	14,841	Subordinated Debt:	0
Premises and Fixed Assets:.....	667	Total Liabilities:	20,992
Other Real Estate:	21		
Other Assets:.....	285	Total Equity Capital and Reserves:	1,694
Total Assets:.....	22,686	Total Liabilities and Capital:	22,686
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 Powers: 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:1,319
Federal Funds and Repos:1,525
Investments:3,756
Total Loans:31,653
Premises and Fixed Assets:834
Other Real Estate:494
Other Assets:643
Total Assets:40,224
Total Trust Assets:4,489

Deposits:36,958
Federal Funds and Borrowings:500
Other Liabilities:220
Subordinated Debt:0
Total Liabilities:37,678
Total Equity Capital and Reserves:2,546
Total Liabilities and Capital:40,224
Number of Shares Outstanding:1,000

Directors: Gary Bunch; Howard Cain, Jr.; Gary Easterling; 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

Trust Powers: 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:1,957
Federal Funds and Repos:505
Investments:12,382
Total Loans:48,044
Premises and Fixed Assets:1,968
Other Real Estate:0
Other Assets:1,674
Total Assets:66,530
Total Trust Assets:0

Deposits:52,606
Federal Funds and Borrowings:5,187
Other Liabilities:451
Subordinated Debt:0
Total Liabilities:58,244
Total Equity Capital and Reserves:8,286
Total Liabilities and Capital:66,530
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 Powers: Yes

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

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

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

Cash and Due from:.....	2,136	Deposits:	57,032
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	18,728	Other Liabilities:	460
Total Loans:.....	39,127	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,604	Total Liabilities:	57,492
Other Real Estate:	11		
Other Assets:.....	1,412	Total Equity Capital and Reserves:	6,526
Total Assets:.....	64,018	Total Liabilities and Capital:	64,018
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,500

Directors: Freddie G. Black; Robert G. Bridewell; Mike S. Cashion; Thomas Deen; Ben V. Floriani; A. O. French; 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

Home Page: www.littleriverbank.com

Trust Powers: Yes

Bank Holding Company

Little River Bancshares, Inc., Lepanto, AR

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

VP: Lois Criddle

Cash and Due from:.....	2,142	Deposits:	30,635
Federal Funds and Repos:	3,200	Federal Funds and Borrowings:	12,252
Investments:	24,511	Other Liabilities:	216
Total Loans:.....	18,253	Subordinated Debt:	0
Premises and Fixed Assets:.....	307	Total Liabilities:	43,103
Other Real Estate:	59		
Other Assets:.....	1,112	Total Equity Capital and Reserves:	6,481
Total Assets:.....	49,584	Total Liabilities and Capital:	49,584
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 Powers: No

Member of Federal Reserve System

Bank Holding Company
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

Chm: Tom H. Grumbles
CEO/Pres: Bill B. May

EVP: Jimmy Thomason
SVP: Kent H. Brewster

Cash and Due from:2,808
Federal Funds and Repos:2,830
Investments:52,261
Total Loans:27,396
Premises and Fixed Assets:475
Other Real Estate:0
Other Assets:3,217
Total Assets:88,987
Total Trust Assets:0

Deposits:69,752
Federal Funds and Borrowings:10,241
Other Liabilities:1,194
Subordinated Debt:0
Total Liabilities:81,187
Total Equity Capital and Reserves:7,800
Total Liabilities and Capital:88,987
Number of Shares Outstanding:50,000

Directors: Lunsford W. Bridges; Gary R. Canada; Martin Carpenter; Tom H. Grumbles; Bill B. May; S. Denny Smith; Stephen E. Stafford

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 Powers: 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:3,764
Federal Funds and Repos:3,214
Investments:18,251
Total Loans:67,379
Premises and Fixed Assets:3,545
Other Real Estate:37
Other Assets:1,813
Total Assets:98,003
Total Trust Assets:0

Deposits:87,816
Federal Funds and Borrowings:0
Other Liabilities:588
Subordinated Debt:0
Total Liabilities:88,404
Total Equity Capital and Reserves:9,599
Total Liabilities and Capital:98,003
Number of Shares Outstanding:100,000

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

Branches in Town: 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 Powers: Yes

Bank Holding Company
Bank of the Ozarks, Inc., Little Rock, AR

Chm/CEO: George G. Gleason, II
Pres: Mark D. Ross

CFO: Paul E. Moore
TO: Gene Jennings

Cash and Due from:.....	26,741	Deposits:	643,435
Federal Funds and Repos:	0	Federal Funds and Borrowings:	103,934
Investments:	200,996	Other Liabilities:	3,180
Total Loans:.....	547,520	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	33,017	Total Liabilities:	750,549
Other Real Estate:	1,309		
Other Assets:.....	14,805	Total Equity Capital and Reserves:	73,839
Total Assets:.....	824,388	Total Liabilities and Capital:	824,388
Total Trust Assets:.....	85,425	Number of Shares Outstanding:.....	2,340

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

Branches in Town: Four

Other Branches: Alma, Altus, Bellefonte, Bryant, Clarksville (2), Clinton, Fort Smith (2), Harrison (2), Jasper, Lonoke, 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

Trust Powers: 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:.....	3,925	Deposits:	61,064
Federal Funds and Repos:	3,990	Federal Funds and Borrowings:	10,088
Investments:	19,539	Other Liabilities:	658
Total Loans:.....	47,140	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,254	Total Liabilities:	71,810
Other Real Estate:	0		
Other Assets:.....	1,991	Total Equity Capital and Reserves:	6,029
Total Assets:.....	77,839	Total Liabilities and Capital:	77,839
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,013

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

Branches in Town: None

Other Branches: North Little Rock

Central Bank & Trust Little Rock, AR

VOICE: (501) 379-7000
FAX: (501) 379-7250
Population: 175,795

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

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

Trust Powers: Yes

Member of Federal Reserve System

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

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

EVP: Roger Staging

Cash and Due from:6,476
Federal Funds and Repos:10,500
Investments:11,202
Total Loans:84,873
Premises and Fixed Assets:7,394
Other Real Estate:53
Other Assets:12,438
Total Assets:132,936
Total Trust Assets:0

Deposits:112,844
Federal Funds and Borrowings:4,267
Other Liabilities:1,260
Subordinated Debt:0
Total Liabilities:118,371
Total Equity Capital and Reserves:14,565
Total Liabilities and Capital:132,936
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: Five

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 Powers: Yes

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.

SVP: Laura Bogoslavsky

CEO/Pres/Cash/TO: Randall K. Herlocker

SVP/Cash: Paul Castleberry

Cash and Due from:2,873
Federal Funds and Repos:8,850
Investments:23,248
Total Loans:35,047
Premises and Fixed Assets:745
Other Real Estate:92
Other Assets:957
Total Assets:71,812
Total Trust Assets:0

Deposits:61,279
Federal Funds and Borrowings:3,738
Other Liabilities:628
Subordinated Debt:0
Total Liabilities:65,645
Total Equity Capital and Reserves:6,167
Total Liabilities and Capital:71,812
Number of Shares Outstanding:8,000

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

Branches in Town: One

Other Branches: Gravel Ridge, Sherwood
(3)

Pinnacle Bank
Little Rock, AR

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

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

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

Trust Powers: 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:.....	3,144	Deposits:	90,774
Federal Funds and Repos:	0	Federal Funds and Borrowings:	26,020
Investments:	9,756	Other Liabilities:	767
Total Loans:.....	109,579	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,727	Total Liabilities:	117,561
Other Real Estate:	368		
Other Assets:.....	2,441	Total Equity Capital and Reserves:	9,454
Total Assets:.....	127,015	Total Liabilities and Capital:	127,015
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; Rick 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 Powers: 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
COO: Robert C. Magee

Cash and Due from:.....	22,410	Deposits:	271,630
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,142
Investments:	28,327	Other Liabilities:	4,367
Total Loans:.....	234,880	Subordinated Debt:.....	6,000
Premises and Fixed Assets:.....	9,459	Total Liabilities:	284,139
Other Real Estate:	611		
Other Assets:.....	12,828	Total Equity Capital and Reserves:	24,376
Total Assets:.....	308,515	Total Liabilities and Capital:	308,515
Total Trust Assets:.....	137,605	Number of Shares Outstanding:.....	1,850

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

Branches in Town: Six

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 Powers: No

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

Chm: Warren A. Jennings, Sr.

Pres: Phyllis Bettell

Cash and Due from:.....	979	Deposits:.....	19,764
Federal Funds and Repos:.....	5,395	Federal Funds and Borrowings:.....	242
Investments:.....	6,145	Other Liabilities:.....	77
Total Loans:.....	10,365	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	78	Total Liabilities:.....	20,083
Other Real Estate:.....	111		
Other Assets:.....	299	Total Equity Capital and Reserves:.....	3,289
Total Assets:.....	23,372	Total Liabilities and Capital:.....	23,372
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,500

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 Powers: No

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

Chm: Neil Bennett, Jr.

EVP: Tracy M. French

CEO/Pres: David R. Estes

Cash and Due from:.....	20,829	Deposits:.....	139,242
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	6,899
Investments:.....	29,927	Other Liabilities:.....	716
Total Loans:.....	102,948	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,059	Total Liabilities:.....	146,857
Other Real Estate:.....	0		
Other Assets:.....	3,791	Total Equity Capital and Reserves:.....	14,697
Total Assets:.....	161,554	Total Liabilities and Capital:.....	161,554
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 Fletcher, Jr.; J. Walls McCrary; Joe P. Melton; Mart Thaxton

Branches in Town: One

Other Branches: Carlisle, Fayetteville, Gurdon

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: fbtarkansas.com

Trust Powers: Yes

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

SVP: Tim White
COO: Bruce D. Maloch

Cash and Due from:..... 8,224
Federal Funds and Repos: 0
Investments: 172,637
Total Loans:..... 187,395
Premises and Fixed Assets:..... 5,444
Other Real Estate: 274
Other Assets:..... 16,315
Total Assets:..... 390,289
Total Trust Assets:..... 61,548

Deposits: 329,801
Federal Funds and Borrowings: 17,293
Other Liabilities: 2,593
Subordinated Debt:..... 0
Total Liabilities: 349,687

Total Equity Capital and Reserves: 40,602
Total Liabilities and Capital: 390,289
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, LA

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 Powers: Yes

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

Chm: Harold H. Fincher
CEO/Pres: Mary L. Fowler

EVP: John Twyford
VP/Cash: Jill McClinton

Cash and Due from:..... 4,425
Federal Funds and Repos: 5,280
Investments: 14,420
Total Loans:..... 29,526
Premises and Fixed Assets:..... 1,479
Other Real Estate: 30
Other Assets:..... 581
Total Assets:..... 55,741
Total Trust Assets:..... 0

Deposits: 50,470
Federal Funds and Borrowings: 0
Other Liabilities: 156
Subordinated Debt:..... 0
Total Liabilities: 50,626

Total Equity Capital and Reserves: 5,115
Total Liabilities and Capital: 55,741
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 Powers: No

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

Chm/CEO/Pres: Donald A. Walsh
EVP: Sue Stinnett

VP: Kyle Keeney

Cash and Due from:	2,576	Deposits:	51,528
Federal Funds and Repos:	1,380	Federal Funds and Borrowings:	0
Investments:	9,969	Other Liabilities:	316
Total Loans:	39,340	Subordinated Debt:	0
Premises and Fixed Assets:	2,867	Total Liabilities:	51,844
Other Real Estate:	101		
Other Assets:	1,179	Total Equity Capital and Reserves:	5,568
Total Assets:	57,412	Total Liabilities and Capital:	57,412
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

Bank of Mansfield Mansfield, AR

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

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

Charter Number: 678
Date: February 16, 1939
County: Sebastian

Trust Powers: 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:	726	Deposits:	35,040
Federal Funds and Repos:	8,400	Federal Funds and Borrowings:	0
Investments:	6,677	Other Liabilities:	219
Total Loans:	22,294	Subordinated Debt:	0
Premises and Fixed Assets:	334	Total Liabilities:	35,259
Other Real Estate:	24		
Other Assets:	936	Total Equity Capital and Reserves:	4,132
Total Assets:	39,391	Total Liabilities and Capital:	39,391
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 Powers: Yes

Bank Holding Company
None

CEO/Pres: H. Gates Williams, Jr.
VP: Linda Crowe

VP: Billy Russell, Jr.

Cash and Due from:.....	1,344	Deposits:	28,438
Federal Funds and Repos:	0	Federal Funds and Borrowings:	30
Investments:	5,534	Other Liabilities:	268
Total Loans:.....	24,699	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	893	Total Liabilities:	28,736
Other Real Estate:	0		
Other Assets:.....	508	Total Equity Capital and Reserves:	4,242
Total Assets:.....	32,978	Total Liabilities and Capital:	32,978
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

First Delta Bank Marked Tree, AR

VOICE: (870) 358-6000
FAX: (870) 358-6001
Population: 3,100

214 Hester Parker Drive
P. O. Box 635
72365-0635

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

Trust Powers: No

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

CEO/Pres: Steve A. Wilcoxon
SVP/CFO: Terry Dickson

VP: Angela Lewis
VP: Gary Williams

Cash and Due from:.....	1,912	Deposits:	47,645
Federal Funds and Repos:	2,861	Federal Funds and Borrowings:	0
Investments:	13,246	Other Liabilities:	419
Total Loans:.....	33,091	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,439	Total Liabilities:	48,064
Other Real Estate:	94		
Other Assets:.....	909	Total Equity Capital and Reserves:	5,488
Total Assets:.....	53,552	Total Liabilities and Capital:	53,552
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

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: Trumann, Tyronza

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 Powers: 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:	1,227	Deposits:	30,921
Federal Funds and Repos:	9,700	Federal Funds and Borrowings:	0
Investments:	4,111	Other Liabilities:	259
Total Loans:	19,129	Subordinated Debt:	0
Premises and Fixed Assets:	484	Total Liabilities:	31,180
Other Real Estate:	8		
Other Assets:	998	Total Equity Capital and Reserves:	4,477
Total Assets:	35,657	Total Liabilities and Capital:	35,657
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 Powers: Yes

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

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

SVP: Sean Williams
VP/TO: Bobby Trotter

Cash and Due from:	1,879	Deposits:	60,328
Federal Funds and Repos:	9,400	Federal Funds and Borrowings:	0
Investments:	19,719	Other Liabilities:	673
Total Loans:	36,325	Subordinated Debt:	0
Premises and Fixed Assets:	427	Total Liabilities:	61,001
Other Real Estate:	3		
Other Assets:	1,237	Total Equity Capital and Reserves:	7,989
Total Assets:	68,990	Total Liabilities and Capital:	68,990
Total Trust Assets:	348	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

Trust Powers: 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 Priuett

Cash and Due from:..... 4,296
Federal Funds and Repos: 950
Investments: 30,192
Total Loans:..... 50,706
Premises and Fixed Assets:..... 267
Other Real Estate: 0
Other Assets:..... 2,164
Total Assets:..... 88,575
Total Trust Assets:..... 38,522

Deposits: 72,041
Federal Funds and Borrowings: 0
Other Liabilities: 910
Subordinated Debt:..... 0
Total Liabilities: 72,951
Total Equity Capital and Reserves: 15,624
Total Liabilities and Capital: 88,575
Number of Shares Outstanding:..... 712,360

Directors: Robert H. Adcock; Lee Bowman; William W. Bowman; Bill E. Elliott; Eugene Gilliam; David S. Leech; John H. Potter, Jr.; James M. Smith

Branches in Town: One

Other Branches: Arkansas City, Tillar, Watson

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 Powers: 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:..... 3,816
Federal Funds and Repos: 4,160
Investments: 22,582
Total Loans:..... 92,714
Premises and Fixed Assets:..... 2,526
Other Real Estate: 8
Other Assets:..... 2,052
Total Assets:..... 127,858
Total Trust Assets:..... 0

Deposits: 112,215
Federal Funds and Borrowings: 0
Other Liabilities: 496
Subordinated Debt:..... 0
Total Liabilities: 112,711
Total Equity Capital and Reserves: 15,147
Total Liabilities and Capital: 127,858
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

Trust Powers: 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: 7,927
Federal Funds and Repos: 1,525
Investments: 32,111
Total Loans: 91,673
Premises and Fixed Assets: 1,587
Other Real Estate: 276
Other Assets: 2,337
Total Assets: 137,436
Total Trust Assets: 10,768

Deposits: 122,392
Federal Funds and Borrowings: 632
Other Liabilities: 1,212
Subordinated Debt: 0
Total Liabilities: 124,236
Total Equity Capital and Reserves: 13,200
Total Liabilities and Capital: 137,436
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) 460-6464
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

Trust Powers: Yes

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

EVP/TO: Beverly Hudson
VP/Cash: Reathel Harris

Cash and Due from: 4,307
Federal Funds and Repos: 16,430
Investments: 27,908
Total Loans: 106,984
Premises and Fixed Assets: 1,754
Other Real Estate: 411
Other Assets: 3,235
Total Assets: 161,029
Total Trust Assets: 14,192

Deposits: 141,246
Federal Funds and Borrowings: 2,087
Other Liabilities: 1,654
Subordinated Debt: 0
Total Liabilities: 144,987
Total Equity Capital and Reserves: 16,042
Total Liabilities and Capital: 161,029
Number of Shares Outstanding: 80,000

Directors: William K. Ball; Jonathan H. Davis; Charles F. Dearman, Jr.; Robert Dale Handy, Sr.; James P. Jett; John S. McClendon; Zach McClendon, Jr.; 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
FAX: (501) 354-6560
Population: 6,551

707 North Saint Joseph Street
P. O. Box 680
72110

Charter Number: 777
Date: January 27, 1999
County: Conway

Trust Powers: No

Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

Chm/Pres: Charles S. Penick
EVP: Paul Edenfield

EVP: Suzanne Hartman

Cash and Due from:.....	2,527	Deposits:	75,402
Federal Funds and Repos:	0	Federal Funds and Borrowings:	5,410
Investments:	4,553	Other Liabilities:	618
Total Loans:.....	80,158	Subordinated Debt:	0
Premises and Fixed Assets:.....	871	Total Liabilities:	81,430
Other Real Estate:	153		
Other Assets:.....	1,208	Total Equity Capital and Reserves:	8,040
Total Assets:.....	89,470	Total Liabilities and Capital:	89,470
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: W. O. Byrd; 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
FAX: (870) 867-4333
Population: 775

221 South George Street
P. O. Box 1228
71957-1228

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

Trust Powers: No

Bank Holding Company
First Community Banking Corporation, Hot Springs, AR

Chm/CEO/Pres: Daniel C. Horton

Cash: Hettie Abernathy

Cash and Due from:.....	1,790	Deposits:	64,777
Federal Funds and Repos:	4,370	Federal Funds and Borrowings:	3,600
Investments:	24,527	Other Liabilities:	263
Total Loans:.....	45,236	Subordinated Debt:	0
Premises and Fixed Assets:.....	485	Total Liabilities:	68,640
Other Real Estate:	278		
Other Assets:.....	1,274	Total Equity Capital and Reserves:	9,320
Total Assets:.....	77,960	Total Liabilities and Capital:	77,960
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: A. L. Banta; Bill Barnes; Joe Brakefield, Jr.; Larry Byers; Chris Elder; Daniel C. Horton; Denver Jones; Bill Lawrence; Bobby Lybrand; 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

Trust Powers: 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:8,745
Federal Funds and Repos:1,665
Investments:77,028
Total Loans:155,789
Premises and Fixed Assets:3,162
Other Real Estate:95
Other Assets:5,240
Total Assets:251,724
Total Trust Assets:61,664

Deposits:221,437
Federal Funds and Borrowings:3,243
Other Liabilities:2,326
Subordinated Debt:0
Total Liabilities:227,006
Total Equity Capital and Reserves:24,718
Total Liabilities and Capital:251,724
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

Home Page: www.trustbanc.com

Trust Powers: Yes

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

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

EVP/CFO: Gregory D. Allen

Cash and Due from:1,613
Federal Funds and Repos:2,560
Investments:12,135
Total Loans:42,706
Premises and Fixed Assets:1,239
Other Real Estate:0
Other Assets:859
Total Assets:61,112
Total Trust Assets:0

Deposits:47,226
Federal Funds and Borrowings:5,493
Other Liabilities:450
Subordinated Debt:0
Total Liabilities:53,169
Total Equity Capital and Reserves:7,943
Total Liabilities and Capital:61,112
Number of Shares Outstanding:1

Directors: Ralph Brown; 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 Powers: No

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

Chm: Glen Hinkle
Pres: James G. Hinkle

EVP: Weldon Duncan
VPI/Cash: Ron Sims

Cash and Due from:.....	2,197	Deposits:	113,902
Federal Funds and Repos:	5,695	Federal Funds and Borrowings:	0
Investments:	59,881	Other Liabilities:	555
Total Loans:.....	69,072	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	725	Total Liabilities:	114,457
Other Real Estate:	131		
Other Assets:.....	2,316	Total Equity Capital and Reserves:	25,560
Total Assets:.....	140,017	Total Liabilities and Capital:	140,017
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: None

Bank of Mulberry Mulberry, AR

VOICE: (501) 997-1154
FAX: (501) 997-1161
Population: 1,448

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

Charter Number: 81
Date: January 15, 1902
County: Crawford

Home Page: www.justbankit.com

Trust Powers: No

Member of Federal Reserve System

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

Chm: Betty Feller
CEO: Lex Golden, III

Pres/COO: Alex Golden
SVP/Cash: Dianna J. Millsap

Cash and Due from:.....	2,193	Deposits:	48,317
Federal Funds and Repos:	660	Federal Funds and Borrowings:	583
Investments:	6,684	Other Liabilities:	1,528
Total Loans:.....	42,003	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,794	Total Liabilities:	50,428
Other Real Estate:	4		
Other Assets:.....	1,334	Total Equity Capital and Reserves:	4,244
Total Assets:.....	54,672	Total Liabilities and Capital:	54,672
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: Little Rock

Diamond State Bank Murfreeseboro, 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 Powers: No

Bank Holding Company
Bainum Bancorp II, Murfreeseboro, AR

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

Cash: Brenda Roberts

Cash and Due from:	7,599	Deposits:	130,471
Federal Funds and Repos:	1,160	Federal Funds and Borrowings:	1,697
Investments:	30,110	Other Liabilities:	922
Total Loans:	98,019	Subordinated Debt:	0
Premises and Fixed Assets:	4,583	Total Liabilities:	133,090
Other Real Estate:	23		
Other Assets:	3,419	Total Equity Capital and Reserves:	11,823
Total Assets:	144,913	Total Liabilities and Capital:	144,913
Total Trust Assets:	0	Number of Shares Outstanding:	10,296

Directors: Evea J. Bainum; Mark Duke Bainum; Timothy E. Bainum; Robert Evans; Cooper Kizzia; Mike Moore; John A. Ross; Bill Spigner; George Steel, Jr.; George Steel, Sr.; Raymond Walls

Branches in Town: None

Other Branches: DeQueen, Dierks, Hope, Mineral Springs, Nashville

Merchants & Planters Bank Newport, AR

VOICE: (870) 523-3601
FAX: (870) 523-3473
Population: 7,459

120 Hazel
P. O. Box 650
72112-0650

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

Home Page: www.mandpbank.com

Trust Powers: Yes

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

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

SVP: Carla P. Stiger
SVP/Cash: Patricia McFarland

Cash and Due from:	7,134	Deposits:	116,443
Federal Funds and Repos:	4,300	Federal Funds and Borrowings:	3,333
Investments:	34,056	Other Liabilities:	924
Total Loans:	78,886	Subordinated Debt:	0
Premises and Fixed Assets:	4,248	Total Liabilities:	120,700
Other Real Estate:	173		
Other Assets:	3,303	Total Equity Capital and Reserves:	11,400
Total Assets:	132,100	Total Liabilities and Capital:	132,100
Total Trust Assets:	13,608	Number of Shares Outstanding:	9,000

Directors: Morris Bowman; Thomas R. Curtner; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Dr. Troy A. Gray; Mary K. Hardin; 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) 812-1459
Population: 61,741

2716 Lakewood Village Place
P. O. Box 16270
72231

Charter Number: 757
Date: July 26, 1991
County: Pulaski

Home Page: www.twincitybank.net

Trust Powers: Yes

Bank Holding Company

North Little Rock Bancshares, North Little Rock, AR

Chm: John W. Allison

CEO/Pres: Robert F. Birch, Jr.

Cash and Due from:.....	2,442	Deposits:	75,951
Federal Funds and Repos:	2,460	Federal Funds and Borrowings:	12,080
Investments:	39,617	Other Liabilities:	375
Total Loans:.....	55,224	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,599	Total Liabilities:	88,406
Other Real Estate:	0		
Other Assets:.....	1,330	Total Equity Capital and Reserves:	15,266
Total Assets:.....	103,672	Total Liabilities and Capital:	103,672
Total Trust Assets:.....	0	Number of Shares Outstanding:	17,000

Directors: Robert H. Adcock; John W. Allison; William Arnold; Rick Ashley; Robert F. Birch, Jr.; Dale Bruns; James Kincannon; Donnie L. Lindsey, Sr.; Bob Russell; Mary Anne Salmon

Branches in Town: Four

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 Powers: No

Bank Holding Company

Security State Bancshares, Inc., Charleston, MO

Chm: Don Burnett

VP: Renee Faughn

CEO/Pres: Glen Burnett

Sec: William Clayton Vandivort

Cash and Due from:.....	1,865	Deposits:	42,676
Federal Funds and Repos:	62	Federal Funds and Borrowings:	625
Investments:	2,552	Other Liabilities:	319
Total Loans:.....	38,618	Subordinated Debt:	0
Premises and Fixed Assets:.....	2,891	Total Liabilities:	43,620
Other Real Estate:	275		
Other Assets:.....	764	Total Equity Capital and Reserves:	3,407
Total Assets:.....	47,027	Total Liabilities and Capital:	47,027
Total Trust Assets:.....	0	Number of Shares Outstanding:	12,500

Directors: Marty Buchman; Don Burnett; Glen Burnett; Rebecca Dugan; Dean Inman; 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 Powers: 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:.....	4,564	Deposits:.....	95,667
Federal Funds and Repos:.....	8,760	Federal Funds and Borrowings:.....	15,646
Investments:.....	2,168	Other Liabilities:.....	839
Total Loans:.....	98,483	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,397	Total Liabilities:.....	112,152
Other Real Estate:.....	717		
Other Assets:.....	5,695	Total Equity Capital and Reserves:.....	10,632
Total Assets:.....	122,784	Total Liabilities and Capital:.....	122,784
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 Powers: Yes

Member of Federal Reserve System

Bank Holding Company
None

Chm: Charles Lindy Miller
Pres: Greg Miller

SVP: Cathy Johnston
SVP: Keith Milligan

Cash and Due from:.....	720	Deposits:.....	20,583
Federal Funds and Repos:.....	3,115	Federal Funds and Borrowings:.....	0
Investments:.....	1,167	Other Liabilities:.....	118
Total Loans:.....	17,576	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,160	Total Liabilities:.....	20,701
Other Real Estate:.....	0		
Other Assets:.....	371	Total Equity Capital and Reserves:.....	3,408
Total Assets:.....	24,109	Total Liabilities and Capital:.....	24,109
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,742,677

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

Branches in Town: None

Other Branches: Jonesboro

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 Powers: 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:.....	5,402	Deposits:	78,188
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,431
Investments:	15,261	Other Liabilities:	631
Total Loans:.....	69,696	Subordinated Debt:	0
Premises and Fixed Assets:.....	3,337	Total Liabilities:	83,250
Other Real Estate:	68		
Other Assets:.....	2,082	Total Equity Capital and Reserves:	12,596
Total Assets:.....	95,846	Total Liabilities and Capital:	95,846
Total Trust Assets:.....	19,063	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 (3), 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 Powers: No

Bank Holding Company

Parkin Bancorp, Inc., Parkin, AR

Chm/CEO: William N. Griffin
CEO/Pres: Edward M. King, III

SVP/Cash: Brenda F. Williams

Cash and Due from:.....	4,903	Deposits:	36,333
Federal Funds and Repos:	1,900	Federal Funds and Borrowings:	4,000
Investments:	10,050	Other Liabilities:	506
Total Loans:.....	24,546	Subordinated Debt:	0
Premises and Fixed Assets:.....	489	Total Liabilities:	40,839
Other Real Estate:	696		
Other Assets:.....	1,050	Total Equity Capital and Reserves:	2,795
Total Assets:.....	43,634	Total Liabilities and Capital:	43,634
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.; Edward M. King, III; Donald T. McKnight; J. E. McNeil, Jr.; James K. Wyatt

Branches in Town: None

Other Branches: Earle, Marion, West Memphis

Chart 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 Powers: No

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

Chm: Robert M. Hill
CEO/Pres: Steven Thresher

SVP: Joe Carter
SVP: Laura Hopper

Cash and Due from:2,635
Federal Funds and Repos:705
Investments:27,508
Total Loans:67,817
Premises and Fixed Assets:2,206
Other Real Estate:432
Other Assets:1,505
Total Assets:102,808
Total Trust Assets:0

Deposits:88,340
Federal Funds and Borrowings:5,339
Other Liabilities:729
Subordinated Debt:0
Total Liabilities:94,408
Total Equity Capital and Reserves:8,400
Total Liabilities and Capital:102,808
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 Powers: 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:3,476
Federal Funds and Repos:2,500
Investments:19,512
Total Loans:34,349
Premises and Fixed Assets:777
Other Real Estate:0
Other Assets:600
Total Assets:61,214
Total Trust Assets:0

Deposits:54,706
Federal Funds and Borrowings:0
Other Liabilities:580
Subordinated Debt:0
Total Liabilities:55,286
Total Equity Capital and Reserves:5,928
Total Liabilities and Capital:61,214
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 Powers: No

Bank Holding Company

Clement Bancshares, Inc., Plainview, AR

Chm/Pres: Charles Blanchard

EVP: Scott Hill

VChm: Don C. Guess

Cash and Due from:.....	5,199	Deposits:	142,158
Federal Funds and Repos:	3,850	Federal Funds and Borrowings:	22,290
Investments:	27,779	Other Liabilities:	752
Total Loans:.....	131,747	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,043	Total Liabilities:	165,200
Other Real Estate:	17		
Other Assets:.....	6,124	Total Equity Capital and Reserves:	13,559
Total Assets:.....	178,759	Total Liabilities and Capital:	178,759
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Charles Blanchard; Don C. Guess; Mike Miller; George Tippin; C. Tim White; 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

Trust Powers: No

Bank Holding Company

Pocahontas Bankstock, Inc., Pocahontas, AR

Chm/CEO/Pres: John R. Jackson, Jr.

VP: Karen B. Martin

EVP: Ronald E. Wurtz

VP: Michael L. Miller

Cash and Due from:.....	4,806	Deposits:	109,520
Federal Funds and Repos:	6,400	Federal Funds and Borrowings:	12,412
Investments:	16,263	Other Liabilities:	658
Total Loans:.....	100,006	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,391	Total Liabilities:	122,590
Other Real Estate:	228		
Other Assets:.....	2,814	Total Equity Capital and Reserves:	12,318
Total Assets:.....	134,908	Total Liabilities and Capital:	134,908
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, Imboden

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 Powers: 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:	496	Deposits:	4,526
Federal Funds and Repos:	0	Federal Funds and Borrowings:	620
Investments:	2,479	Other Liabilities:	11
Total Loans:	3,098	Subordinated Debt:	0
Premises and Fixed Assets:	48	Total Liabilities:	5,157
Other Real Estate:	36		
Other Assets:	80	Total Equity Capital and Reserves:	1,080
Total Assets:	6,237	Total Liabilities and Capital:	6,237
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 Powers: 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:	1,449	Deposits:	49,124
Federal Funds and Repos:	1,365	Federal Funds and Borrowings:	3,715
Investments:	9,603	Other Liabilities:	583
Total Loans:	42,195	Subordinated Debt:	0
Premises and Fixed Assets:	2,038	Total Liabilities:	53,422
Other Real Estate:	4		
Other Assets:	926	Total Equity Capital and Reserves:	4,158
Total Assets:	57,580	Total Liabilities and Capital:	57,580
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

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

Trust Powers: 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
SVP: Jenny Stinchcomb

Cash and Due from:	1,952	Deposits:	106,871
Federal Funds and Repos:	7,575	Federal Funds and Borrowings:	2,906
Investments:	23,723	Other Liabilities:	990
Total Loans:	81,731	Subordinated Debt:	0
Premises and Fixed Assets:	3,164	Total Liabilities:	110,767
Other Real Estate:	51		
Other Assets:	2,110	Total Equity Capital and Reserves:	9,539
Total Assets:	120,306	Total Liabilities and Capital:	120,306
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

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

Branches in Town: None

Other Branches: Farmington, Lincoln, 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

Trust Powers: Yes

Bank Holding Company
First State Holding Company of Prescott, Prescott, AR

Chm: John Warren Brannan, Sr.
CEO/Pres: John Warren Brannan, Jr.

EVP: James E. Franks
Treas/Sec: Karen McLelland

Cash and Due from:	1,745	Deposits:	64,480
Federal Funds and Repos:	7,660	Federal Funds and Borrowings:	0
Investments:	32,466	Other Liabilities:	357
Total Loans:	28,580	Subordinated Debt:	0
Premises and Fixed Assets:	580	Total Liabilities:	64,837
Other Real Estate:	86		
Other Assets:	1,588	Total Equity Capital and Reserves:	7,868
Total Assets:	72,705	Total Liabilities and Capital:	72,705
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: John Warren Brannan, Jr.; John Warren Brannan, Sr.; Carl Dalrymple, Jr.; James E. Franks; Robert L. Godwin; Billy Hines; Jean K. Jones; Phillip McAdams; Abb Mormon; 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 Powers: No

Bank Holding Company
None

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

AVP: Cliff Hopson
AVP/Cash: Judy Thompson

Cash and Due from:1,628
Federal Funds and Repos:4,700
Investments:11,590
Total Loans:11,367
Premises and Fixed Assets:150
Other Real Estate:23
Other Assets:1,074
Total Assets:30,532
Total Trust Assets:0

Deposits:26,230
Federal Funds and Borrowings:0
Other Liabilities:242
Subordinated Debt:0
Total Liabilities:26,472
Total Equity Capital and Reserves:4,060
Total Liabilities and Capital:30,532
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) 621-1795
Population: 33,000

201 West Walnut
P. O. Box 809
72757-0809

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

Home Page: www.Arvest.com

Trust Powers: No

Member of Federal Reserve System

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

Chm: Carl E. Baggett
Pres: Robert V. Brothers

EVP: Marilyn Barnes
EVP: Jerry C. Carmichael

Cash and Due from:14,735
Federal Funds and Repos:54,369
Investments:72,717
Total Loans:442,051
Premises and Fixed Assets:13,440
Other Real Estate:586
Other Assets:15,477
Total Assets:613,375
Total Trust Assets:0

Deposits:487,967
Federal Funds and Borrowings:68,011
Other Liabilities:3,961
Subordinated Debt:0
Total Liabilities:559,939
Total Equity Capital and Reserves:53,436
Total Liabilities and Capital:613,375
Number of Shares Outstanding:27,800

Directors: Carl E. Baggett; Susan Barrett; Robert V. Brothers; Richard I. Daniel; Dr. Janie Darr; Kenneth B. Ewing; Reece Garner; Dr. Rob Lewis; Dr. Robert Matlock; Matt Mawby; David A. Powell; Charles Reaves; Donald G. Soderquist; Richard R. Trammel; Jim C. Walton

Branches in Town: Three

Other Branches: Berryville (2), Cayman Islands, 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 Powers: No

Member of Federal Reserve System

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

Pres: Dick McLelland
EVP: Guy J. Cable

SVP: Scott Franklin
VP: Pamela Evans

Cash and Due from:.....	2,971	Deposits:	80,095
Federal Funds and Repos:	6,320	Federal Funds and Borrowings:	3,500
Investments:	12,221	Other Liabilities:	699
Total Loans:.....	66,078	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,232	Total Liabilities:	84,294
Other Real Estate:	0		
Other Assets:.....	3,439	Total Equity Capital and Reserves:	7,967
Total Assets:.....	92,261	Total Liabilities and Capital:	92,261
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,150

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

Branches in Town: One

Other Branches: Centerton, 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 Powers: Yes

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

CEO/Pres: Joe S. Mills
SVP: Gail Jordan

SVP: Rick Twist
VP/Cash: Darlene Cheatham

Cash and Due from:.....	10,425	Deposits:	187,667
Federal Funds and Repos:	920	Federal Funds and Borrowings:	2,902
Investments:	33,106	Other Liabilities:	1,434
Total Loans:.....	152,780	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,723	Total Liabilities:	192,003
Other Real Estate:	573		
Other Assets:.....	9,878	Total Equity Capital and Reserves:	22,402
Total Assets:.....	214,405	Total Liabilities and Capital:	214,405
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,000

Directors: Marvin Griffin; Dorothy Hanby; Craig Hunt; Joe S. Mills; Loyd R. Swope; Jim Tull; Sonya Jones Yates

Branches in Town: One

Other Branches: Bella Vista, Fayetteville (3), Lincoln, Prairie Grove, Siloam Springs, Springdale (2)

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 Powers: 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 Tarkington

Cash and Due from:6,564
Federal Funds and Repos:0
Investments:82,961
Total Loans:175,223
Premises and Fixed Assets:4,882
Other Real Estate:259
Other Assets:7,740
Total Assets:277,629
Total Trust Assets:12,782

Deposits:233,161
Federal Funds and Borrowings:20,267
Other Liabilities:1,862
Subordinated Debt:0
Total Liabilities:255,290
Total Equity Capital and Reserves:22,339
Total Liabilities and Capital:277,629
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; Robert Y. 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 Powers: No

Bank Holding Company
RVB Bancshares, Inc., Russellville, AR

CEO/Pres: James Biggers
EVP/CFD: Judy Lawton

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

Cash and Due from:1,461
Federal Funds and Repos:2,065
Investments:1,600
Total Loans:37,617
Premises and Fixed Assets:1,377
Other Real Estate:0
Other Assets:878
Total Assets:44,998
Total Trust Assets:0

Deposits:40,494
Federal Funds and Borrowings:686
Other Liabilities:297
Subordinated Debt:0
Total Liabilities:41,477
Total Equity Capital and Reserves:3,521
Total Liabilities and Capital:44,998
Number of Shares Outstanding:13,268

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 Powers: 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:	6,943	Deposits:	162,842
Federal Funds and Repos:	6,575	Federal Funds and Borrowings:	4,352
Investments:	38,771	Other Liabilities:	2,320
Total Loans:	135,640	Subordinated Debt:	0
Premises and Fixed Assets:	5,854	Total Liabilities:	169,514
Other Real Estate:	154		
Other Assets:	21,998	Total Equity Capital and Reserves:	46,421
Total Assets:	215,935	Total Liabilities and Capital:	215,935
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Leon Anderson; Terry Bowie; Keith Cogswell; Ronald B. Jackson; Allen Laws, III; Johnny Morgan; Tom Spillyards; Ed Stingley; Gene Thomason

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

207 West Church Street
P. O. Box 338
72576-0338

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

Trust Powers: 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:	3,251	Deposits:	79,002
Federal Funds and Repos:	1,565	Federal Funds and Borrowings:	2,270
Investments:	9,574	Other Liabilities:	529
Total Loans:	71,933	Subordinated Debt:	0
Premises and Fixed Assets:	1,582	Total Liabilities:	81,801
Other Real Estate:	514		
Other Assets:	2,432	Total Equity Capital and Reserves:	9,050
Total Assets:	90,851	Total Liabilities and Capital:	90,851
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 Powers: No

Bank Holding Company
None

Chm/CEO/Pres: Joe Fritsche
VP: Jerry L. Davis

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due from:	2,379	Deposits:	40,167
Federal Funds and Repos:	1,220	Federal Funds and Borrowings:	0
Investments:	21,995	Other Liabilities:	173
Total Loans:	21,401	Subordinated Debt:	0
Premises and Fixed Assets:	496	Total Liabilities:	40,340
Other Real Estate:	67		
Other Assets:	679	Total Equity Capital and Reserves:	7,897
Total Assets:	48,237	Total Liabilities and Capital:	48,237
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

Trust Powers: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

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

TO: Frank Faust

Cash and Due from:	15,895	Deposits:	630,425
Federal Funds and Repos:	17,290	Federal Funds and Borrowings:	453
Investments:	134,195	Other Liabilities:	3,440
Total Loans:	491,320	Subordinated Debt:	0
Premises and Fixed Assets:	19,189	Total Liabilities:	634,318
Other Real Estate:	1,013		
Other Assets:	11,179	Total Equity Capital and Reserves:	55,763
Total Assets:	690,081	Total Liabilities and Capital:	690,081
Total Trust Assets:	63,582	Number of Shares Outstanding:	24,000

Directors: Dr. David Burks; Larry Crain; Robert Elliott; Steve Lightle; John McKnight; 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, Springdale

Simmons First Bank of Searcy Searcy, AR

VOICE: (501) 268-7575
FAX: (501) 279-3059
Population: 18,000

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

Charter Number: 528
Date: February 17, 1922
County: White

Home Page: www.Simmons-Searcy.com

Trust Powers: No

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis
SVP: Gene Trammel

SVP/Cash: Chris Rainbolt

Cash and Due from: 4,572
Federal Funds and Repos: 0
Investments: 31,437
Total Loans: 89,103
Premises and Fixed Assets: 2,056
Other Real Estate: 52
Other Assets: 7,761
Total Assets: 134,981
Total Trust Assets: 0

Deposits: 108,287
Federal Funds and Borrowings: 9,608
Other Liabilities: 974
Subordinated Debt: 0
Total Liabilities: 118,869
Total Equity Capital and Reserves: 16,112
Total Liabilities and Capital: 134,981
Number of Shares Outstanding: 10,000

Directors: Frank Carder; Richard Cargile; Jim Carr; Stuart Dalrymple; Brooks Davis; Dennis Donovan; Al Fowler; Dr. Gene Joseph; Chris Rainbolt; Glen Rambin; Lee Stephenson

Branches in Town: Two

Other Branches: Kensett

Peoples Bank Sheridan, AR

VOICE: (870) 942-5707
FAX: (870) 942-2489
Population: 3,098

1120 South Rock Street
P. O. Box 460
72150

Charter Number: 786
Date: September 11, 2000
County: Grant

Trust Powers: No

Bank Holding Company
None

CEO/Pres: John D. Manatt
VP: Roy E. Baxley

VP: G. Jannette Jones

Cash and Due from: 878
Federal Funds and Repos: 6,215
Investments: 4,329
Total Loans: 17,118
Premises and Fixed Assets: 335
Other Real Estate: 0
Other Assets: 288
Total Assets: 29,163
Total Trust Assets: 0

Deposits: 25,061
Federal Funds and Borrowings: 0
Other Liabilities: 79
Subordinated Debt: 0
Total Liabilities: 25,140
Total Equity Capital and Reserves: 4,023
Total Liabilities and Capital: 29,163
Number of Shares Outstanding: 40,562

Directors: Dannie L. Brown; Donald L. Hedden; Gary D. Hines; Bobby G. Jeffrey; James W. Lancaster; John D. Manatt; Mary Mel Nixon; Shelby L. Taylor; Al Upton; David L. Wells; W. A. Winston

Branches in Town: None

Other Branches: None

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

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company
Arkansas State Bancshares, Inc., Siloam Springs, AR

CEO/Pres: Arthur Morris
EVP/Cash: Beverly Lescard

EVP/TO: Curtis Hutchins

Cash and Due from:4,270
Federal Funds and Repos:2,450
Investments:30,744
Total Loans:67,502
Premises and Fixed Assets:3,252
Other Real Estate:89
Other Assets:1,887
Total Assets:110,194
Total Trust Assets:8,954

Deposits:85,131
Federal Funds and Borrowings:73
Other Liabilities:498
Subordinated Debt:0
Total Liabilities:85,702
Total Equity Capital and Reserves:24,492
Total Liabilities and Capital:110,194
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: Two

Other Branches: Gentry, Springdale

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 Powers: Yes

Member of Federal Reserve System

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

Pres: Warren Fields
SVP: Clifford Gibbs

SVP: Nellie J. Goodman
VP: Martha Walker

Cash and Due from:6,950
Federal Funds and Repos:21,475
Investments:31,947
Total Loans:184,472
Premises and Fixed Assets:3,791
Other Real Estate:254
Other Assets:6,095
Total Assets:254,984
Total Trust Assets:0

Deposits:216,461
Federal Funds and Borrowings:16,167
Other Liabilities:2,112
Subordinated Debt:0
Total Liabilities:234,740
Total Equity Capital and Reserves:20,244
Total Liabilities and Capital:254,984
Number of Shares Outstanding:100,000

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

Branches in Town: One

Other Branches: Gentry, Jay, OK, Kansas, OK, Stilwell, OK, Westville, OK

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 Powers: Yes

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

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

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

Cash and Due from:.....	2,831	Deposits:	94,737
Federal Funds and Repos:	6,675	Federal Funds and Borrowings:	0
Investments:	31,289	Other Liabilities:	733
Total Loans:	65,144	Subordinated Debt:	0
Premises and Fixed Assets:	475	Total Liabilities:	95,470
Other Real Estate:	47		
Other Assets:	1,415	Total Equity Capital and Reserves:	12,406
Total Assets:	107,876	Total Liabilities and Capital:	107,876
Total Trust Assets:	2,011	Number of Shares Outstanding:	100,000

Directors: Gary DeYampert; J. Drew Tennyson; James M. Tennyson; John D. Trimble; Bob Willett; James B. Yeager

Branches in Town: None

Other Branches: El Dorado, Norphlet

Riverside 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 Powers: No

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

Chm: David Matchet
Pres: Clyde H. Henderson

VP: Kathryn Daniell
VP: Patricia Wright

Cash and Due from:.....	917	Deposits:	31,632
Federal Funds and Repos:	3,620	Federal Funds and Borrowings:	3,000
Investments:	5,187	Other Liabilities:	138
Total Loans:	26,382	Subordinated Debt:	0
Premises and Fixed Assets:	438	Total Liabilities:	34,770
Other Real Estate:	0		
Other Assets:	901	Total Equity Capital and Reserves:	2,675
Total Assets:	37,445	Total Liabilities and Capital:	37,445
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 Powers: Yes

Member of Federal Reserve System

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

CEO/Pres: Dennis Smiley
SVP: Kathy Carlock

EVP: Kent Williamson
VP/TO: Tommy Karr

Cash and Due from:9,565
Federal Funds and Repos:11,275
Investments:28,927
Total Loans:234,235
Premises and Fixed Assets:6,670
Other Real Estate:44
Other Assets:12,590
Total Assets:303,306
Total Trust Assets:0

Deposits:248,158
Federal Funds and Borrowings:19,770
Other Liabilities:2,816
Subordinated Debt:0
Total Liabilities:270,744
Total Equity Capital and Reserves:32,562
Total Liabilities and Capital:303,306
Number of Shares Outstanding:5,500

Directors: James Baker; Rick Barrows, Wayne Britt; Joy Drummonds; Sammy Fiser; Mitchell Johnson; Buddy D. Philpot; Stephen Shaddox; Dennis Smiley, Philip Taldo; Willard Walker; Jim C. Walton; Bob Wood, Buddy Wray

Branches in Town: Five

Other Branches: Hindsville, Huntsville

Bodcaw Bank Stamps, AR

VOICE: (870) 533-4486
FAX: (870) 533-4456
Population: 2,478

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

Charter Number: 106
Date: December 8, 1902
County: Lafayette

Trust Powers: No

Bank Holding Company
Bodcaw Bancshares, Inc., Stamps, AR

Pres: J. Paul Nipper

Cash: Brenda Scroggins

Cash and Due from:1,387
Federal Funds and Repos:7,985
Investments:34,357
Total Loans:17,558
Premises and Fixed Assets:118
Other Real Estate:0
Other Assets:534
Total Assets:61,939
Total Trust Assets:0

Deposits:50,492
Federal Funds and Borrowings:0
Other Liabilities:850
Subordinated Debt:0
Total Liabilities:51,342
Total Equity Capital and Reserves:10,597
Total Liabilities and Capital:61,939
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 Powers: No

Bank Holding Company
Star City Bancshares, Inc., Star City, AR

Chm/CEO: Bennie F. Ryburn, Jr.
Pres: R. Mark Owen

VP: Mary Womack

Cash and Due from:.....	7,729	Deposits:	76,755
Federal Funds and Repos:	0	Federal Funds and Borrowings:	4,763
Investments:	35,386	Other Liabilities:	370
Total Loans:.....	43,043	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,518	Total Liabilities:	81,888
Other Real Estate:	15		
Other Assets:.....	1,330	Total Equity Capital and Reserves:	9,133
Total Assets:.....	91,021	Total Liabilities and Capital:	91,021
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

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

Branches in Town: None

Other Branches: Gould, Pine Bluff, White Hall

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 Powers: 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:.....	865	Deposits:	26,374
Federal Funds and Repos:	1,000	Federal Funds and Borrowings:	0
Investments:	8,970	Other Liabilities:	175
Total Loans:.....	17,737	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	179	Total Liabilities:	26,549
Other Real Estate:	190		
Other Assets:.....	856	Total Equity Capital and Reserves:	3,248
Total Assets:.....	29,797	Total Liabilities and Capital:	29,797
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	11,000

Directors: Duncan Grayson; Carol Reaves; Guy Smith; Richard T. Smith; Colon Watson; Jay C. Wilson

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank Stuttgart, AR

VOICE: (870) 673-6911
FAX: (870) 672-4282
Population: 10,420

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

Charter Number: 687
Date: December 29, 1944
County: Arkansas

Home Page: www.fmbarkansas.com

Trust Powers: 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: Carol Fowler
TO: Richard McMinn

Cash and Due from:6,736
Federal Funds and Repos:1,940
Investments:50,920
Total Loans:128,490
Premises and Fixed Assets:1,535
Other Real Estate:107
Other Assets:9,091
Total Assets:198,819
Total Trust Assets:46,477

Deposits:155,801
Federal Funds and Borrowings:13,795
Other Liabilities:1,319
Subordinated Debt:0
Total Liabilities:170,915
Total Equity Capital and Reserves:27,904
Total Liabilities and Capital:198,819
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

Century Bank - Arkansas Texarkana, AR

VOICE: (870) 774-5505
FAX: (870) 779-1190
Population: 22,631

3601 East 9th Street
71854

Charter Number: 61
Date: March 9, 1935
County: Miller

Trust Powers: No

Bank Holding Company

Century Bancshares, Inc., New Boston, TX

Chm/CEO: Joe Nichols
Pres: Kevin Huff

Sec: Martha Wisdom

Cash and Due from:543
Federal Funds and Repos:5,200
Investments:0
Total Loans:13,238
Premises and Fixed Assets:100
Other Real Estate:0
Other Assets:444
Total Assets:19,525
Total Trust Assets:0

Deposits:16,036
Federal Funds and Borrowings:0
Other Liabilities:128
Subordinated Debt:0
Total Liabilities:16,164
Total Equity Capital and Reserves:3,361
Total Liabilities and Capital:19,525
Number of Shares Outstanding:38,339

Directors: Anita Arnold; Greg Arnold; Truman Arnold; Jim Day; Dr. Frederick Joyce; Ronny Looney; John H. McCoy; Dr. E. B. McGee; Joe Nichols; Cary Patterson; Hiram Shute; Martha Wisdom

Branches in Town: None

Other Branches: None

**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 Powers: No

Bank Holding Company
None

CEO/Pres: John R. Gillette
VP: Carroll D. Anderson

Cash: Cheryl McMasters
AVP: Shirley Benson

Cash and Due from:.....	1,435	Deposits:	66,533
Federal Funds and Repos:	1,285	Federal Funds and Borrowings:	5,000
Investments:	39,627	Other Liabilities:	1,066
Total Loans:.....	40,110	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	225	Total Liabilities:	72,599
Other Real Estate:	5		
Other Assets:.....	1,370	Total Equity Capital and Reserves:	11,458
Total Assets:.....	84,057	Total Liabilities and Capital:	84,057
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

Directors: Carroll D. Anderson; Alice Clogston; John R. Gillette; Noyl Houston; Eugene Pounds; Clyde Robertson, Jr.; Natalie Stuckey

Branches in Town: None

Other Branches: None

**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

Trust Powers: 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:.....	12,831	Deposits:	180,016
Federal Funds and Repos:	0	Federal Funds and Borrowings:	0
Investments:	43,024	Other Liabilities:	2,572
Total Loans:.....	140,298	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,655	Total Liabilities:	182,588
Other Real Estate:	0		
Other Assets:.....	6,460	Total Equity Capital and Reserves:	24,680
Total Assets:.....	207,268	Total Liabilities and Capital:	207,268
Total Trust Assets:.....	5,234	Number of Shares Outstanding:.....	16,000

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

Branches in Town: Three

Other Branches: Alma, Mountainburg

**First Community Bank of Crawford County
Van Buren, AR**

VOICE: (501) 471-5400
FAX: (501) 471-5404
Population: 14,979

2925 Alma Highway, Suite A
72950

Charter Number: 784
Date: July 7, 2000
County: Crawford

Home Page: www.firstcommunity-bank.com

Trust Powers: No

Bank Holding Company
None

Chm: Tim Wise
Pres: Larry D. Hurst

EVP: Gary R. Miller
Cash: Cheryl A. Mathews

Cash and Due from:1,978
Federal Funds and Repos:2,935
Investments:2,604
Total Loans:14,572
Premises and Fixed Assets:502
Other Real Estate:0
Other Assets:427
Total Assets:23,018
Total Trust Assets:0

Deposits:19,955
Federal Funds and Borrowings:0
Other Liabilities:66
Subordinated Debt:0
Total Liabilities:20,021
Total Equity Capital and Reserves:2,997
Total Liabilities and Capital:23,018
Number of Shares Outstanding:3,293,000

Directors: James Crawford; James D. Garner; John Hall; Tim Hodges; Richard Hodo; Larry D. Hurst; Mark Manes; Gary R. Miller; Dr. Wendell Ross; Tim Wise

Branches in Town: None

Other Branches: None

**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 Powers: 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:1,925
Federal Funds and Repos:5,020
Investments:27,654
Total Loans:41,869
Premises and Fixed Assets:780
Other Real Estate:70
Other Assets:1,343
Total Assets:78,661
Total Trust Assets:166

Deposits:65,719
Federal Funds and Borrowings:0
Other Liabilities:354
Subordinated Debt:0
Total Liabilities:66,073
Total Equity Capital and Reserves:12,588
Total Liabilities and Capital:78,661
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

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 Powers: Yes

Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm: Virginia M. Ryburn
CEO/Pres: Freddie M. Mobley

VChm: Bennie F. Ryburn, Jr.
TO: Elaine Hopson

Cash and Due from:.....	13,347	Deposits:	89,594
Federal Funds and Repos:	0	Federal Funds and Borrowings:	486
Investments:	27,682	Other Liabilities:	514
Total Loans:.....	56,942	Subordinated Debt:	0
Premises and Fixed Assets:.....	1,786	Total Liabilities:	90,594
Other Real Estate:	29		
Other Assets:.....	1,245	Total Equity Capital and Reserves:	10,437
Total Assets:.....	101,031	Total Liabilities and Capital:	101,031
Total Trust Assets:.....	4,910	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; 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 Powers: Yes

Member of Federal Reserve System

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:.....	4,107	Deposits:	97,508
Federal Funds and Repos:	1,850	Federal Funds and Borrowings:	859
Investments:	48,132	Other Liabilities:	750
Total Loans:.....	60,180	Subordinated Debt:	0
Premises and Fixed Assets:.....	939	Total Liabilities:	99,117
Other Real Estate:	375		
Other Assets:.....	1,830	Total Equity Capital and Reserves:	18,296
Total Assets:.....	117,413	Total Liabilities and Capital:	117,413
Total Trust Assets:.....	38,931	Number of Shares Outstanding:.....	48,000

Directors: Bruce Anderson; Gerald Burton; Carlton E. Davis; L. H. Derby, Jr.; John B. Frazer; W. Sykes Harris; C. A. Milton; Dr. Kerry F. Pennington; Gerard Sangster

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

Trust Powers: Yes

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

Chm: Dr. Willard G. Burks
CEO/Pres: Mac McClanahan

EVP: David Dowd
TO: Vincent E. Guest

Cash and Due from:3,836
Federal Funds and Repos:13,340
Investments:41,048
Total Loans:106,098
Premises and Fixed Assets:2,687
Other Real Estate:121
Other Assets:3,059
Total Assets:170,189
Total Trust Assets:3,523

Deposits:151,259
Federal Funds and Borrowings:409
Other Liabilities:796
Subordinated Debt:0
Total Liabilities:152,464
Total Equity Capital and Reserves:17,725
Total Liabilities and Capital:170,189
Number of Shares Outstanding:4,000

Directors: Dr. Willard G. Burks; Guy E. Fisher; Marvin T. Hagaman; Albert A. Hess; Pete L. Imboden, III; R. Vance Lawson; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennicke; 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

Trust Powers: Yes

Member of Federal Reserve System

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

Chm/CEO: Judy R. Loving
Pres: Jerry D. Cunningham

EVP/Cash: Chloe Richardson
TO: Truman Jefferson

Cash and Due from:4,992
Federal Funds and Repos:9,340
Investments:27,247
Total Loans:125,575
Premises and Fixed Assets:4,846
Other Real Estate:1,024
Other Assets:4,362
Total Assets:177,386
Total Trust Assets:742

Deposits:152,476
Federal Funds and Borrowings:9,631
Other Liabilities:542
Subordinated Debt:0
Total Liabilities:162,649
Total Equity Capital and Reserves:14,737
Total Liabilities and Capital:177,386
Number of Shares Outstanding:20,781

Directors: Frank Bailey; Roger Bates; Fred A. Berry; Jerry D. Cunningham; Dan R. Duren; H. C. Hall; Judy R. Loving; Chloe Richardson; Kenneth Smith; Susan Wendel

Branches in Town: None

Other Branches: Bull Shoals, Flippin, Lead Hill, Mountain Home

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2001

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247
 FAX: (501) 374-9425
 Population: 175,795

225 South Pulaski Street
 72201-1925

Charter Number: 1006
 Date: August 6, 1958
 County: Pulaski

Home Page: www.arcapital.com

Trust Powers: No

Bank Holding Company
 None

Chm: David H. Shindler
Pres: George E. Campbell

EVP/Treas/Sec: C. Sam Walls
VP: Jay W. Wisener

Cash and Due from:.....	4,943	Deposits:.....	0
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	32,759
Investments:.....	2,300	Other Liabilities:	475
Total Loans:	30,659	Subordinated Debt:	0
Premises and Fixed Assets:	1,263	Total Liabilities:	33,234
Other Real Estate:.....	0		
Other Assets:	1,849	Total Equity Capital and Reserves:	7,780
Total Assets:	41,014	Total Liabilities and Capital:.....	41,014
Total Trust Assets:	0	Number of Shares Outstanding:	1,085

Directors: Carl E. Baggett; George E. Campbell; Gary E. Garton; Donald H. Henry; James R. Jordan; Virgil L. Miller, Jr.; Bert M. Mullens; Don Pattillo; H. Glenn Rambin; 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, 2001

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660
FAX: (501) 520-3667
Population: 32,462

135 Section Line Road, 3rd Floor
P. O. Box 20066
71903

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

Pres: Charles R. Dudley, III

EVP: William L. Kerst, Jr.

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

Branches in Town: None

Other Branches: Hot Springs Village,
Russellville

P.L.D. Trust Company (Private)
Rogers, AR

VOICE: (501) 372-5659
FAX: (501) 374-8657
Population: 33,000

2894 West Walnut
P. O. Box 86
72757

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

Pres: L. Pauline Whitaker

Atty: Mark W. Nichols

Directors: Donald Whitaker; Larry Whitaker; Pauline Whitaker

Branches in Town: None

Other Branches: None

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2001

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

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

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

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
72221

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) 483-1920

200 West Main, Suite 38
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, 2001

COUNTY	BANK	CITY
Arkansas	DeWitt Bank And Trust Company	DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
Baxter	First National Bank & Trust Company	Mountain Home
	Peoples Bank And Trust Company	Mountain Home
	TrustBanc	Mountain Home
Benton	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
Boone	Community First Bank	Harrison
Bradley	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
Calhoun	Calhoun County Bank	Hampton
Carroll	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank in Green Forest	Green Forest
Chicot	The Eudora Bank	Eudora
	The Bank of Lake Village	Lake Village
	Simmons First Bank of South Arkansas	Lake Village
Clark	Elk Horn Bank and Trust Company	Arkadelphia
	Summit Bank	Arkadelphia
Clay	Corning Bank	Corning
	Piggott State Bank	Piggott

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

COUNTY	BANK	CITY
Grant	Peoples Bank	Sheridan
Greene	Bank of Paragould First National Bank Peoples Bank Southern Bank of Commerce	Paragould Paragould Paragould Paragould
Hempstead	Bank of Blevins The First National Bank of Hope	Blevins Hope
Hot Spring	The Malvern National Bank Southern State Bank	Malvern Malvern
Howard	First National Bank of Howard County Citizens National Bank of Nashville	Dierks Nashville
Independence	The Citizens Bank First Community Bank	Batesville Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	First National Bank of Altheimer Pine Bluff National Bank Simmons First National Bank	Altheimer Pine Bluff Pine Bluff
Johnson	Farmers Bank and Trust Company	Clarksville
Lafayette	The Bank of Bradley The First National Bank of Lewisville Bodcaw Bank	Bradley Lewisville Stamps
Lawrence	Peoples Bank The First National Bank of Lawrence County	Imboden Walnut Ridge
Lee	First National Bank at Marianna	Marianna
Lincoln	Bank of Star City	Star City
Little River	The First National Bank	Ashdown
Logan	Citizens Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
Lonoke	Community Bank Bank of England First State Bank	Cabot England Lonoke

COUNTY	BANK	CITY
Madison	First State Bank Madison Bank and Trust	Huntsville Kingston
Marion	The Bank of Yellville	Yellville
Miller	Century Bank - Arkansas	Texarkana
Mississippi	Farmers Bank And Trust Company The First National Bank in Blytheville	Blytheville Blytheville
Monroe	Bank of Brinkley The Merchants and Planters Bank	Brinkley Clarendon
Montgomery	First Bank of Montgomery County	Mount Ida
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden First Bank of South Arkansas The Stephens Security Bank	Bearden Camden Stephens
Perry	Chart Bank	Perryville
Phillips	First National Bank of Phillips County Helena National Bank	Helena Helena
Pike	Bank of Delight Arkansas Diamond Bank Diamond State Bank	Delight Glenwood Murfreesboro
Poinsett	The Bank of Harrisburg Little River Bank First Delta Bank Marked Tree Bank Bank of Trumann	Harrisburg Lepanto Marked Tree Marked Tree Trumann
Polk	First National Bank in Mena The Union Bank of Mena	Mena Mena
Pope	First Arkansas Valley Bank River Valley Bank Simmons First Bank of Russellville	Russellville Russellville Russellville
Pulaski	First Arkansas Bank & Trust Arkansas Bankers' Bank Bank of Little Rock Bank of the Ozarks The Capital Bank Central Bank & Trust	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock

COUNTY	BANK	CITY
Pulaski	Eagle Bank & Trust Company	Little Rock
	Metropolitan National Bank	Little Rock
	One Bank and Trust, National Association	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
Randolph	Bank of Pocahontas	Pocahontas
Saline	The Union Bank of Benton	Benton
Scott	Bank of Waldron	Waldron
Sebastian	Arvest Bank	Fort Smith
	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	Bank of Mansfield	Mansfield
Sevier	The First National Bank of DeQueen	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
Sharp	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
St. Francis	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, National Association	Forrest City
Stone	Bank of Mountain View	Mountain View
Union	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Timberland Bank	El Dorado
	Smackover State Bank	Smackover
Washington	Bank of Arkansas, N.A.	Fayetteville
	The Bank of Fayetteville, N.A.	Fayetteville
	Community Bank of North Arkansas	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	The Farmers & Merchants Bank	Prairie Grove
	The First National Bank of Springdale	Springdale
	Springdale Bank and Trust	Springdale

COUNTY	BANK	CITY
White	Citizens State Bank First Security Bank Simmons First Bank of Searcy	Bald Knob Searcy Searcy
Woodruff	The Bank of Augusta Bank of McCrory	Augusta McCrory
Yell	Chambers Bank Bank of Dardanelle First State Bank	Danville Dardanelle Plainview

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2001

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: Philip N. Baldwin

Subsidiaries:

Elk Horn Bank and Trust Company
Southern Development Mortgage Company
First National Bank of Phillips County
Phillips Insurance Services, Inc.
First Investment Advisory Services, Inc.
Opportunity Lands Corporation
Southern Data Center
Southern Development Capital Trust

Arkadelphia, AR
Arkadelphia, AR
Helena, AR
Elaine, AR
Helena, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, 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

CFO: Christopher M. Wewers
Sec: Rita K. Smith

Subsidiaries:

Summit Bank
ABI Insurance of Arkadelphia, LLC
South Arkansas Community Development

Arkadelphia, AR
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: Juanita Litzelfelner
CEO/Pres: 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

Bearden Bancshares, Inc.
Bearden, AR

RSSD Number: 2993722
VOICE: (870) 687-2233
FAX: (870) 687-2474

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

Chm/Pres: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden

Bearden, AR

Union Bancshares of Benton, Inc.
Benton, AR

RSSD Number: 1133530
VOICE: (501) 315-0411
FAX: (501) 303-5433

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

Chm/CEO/Pres: Greg B. Brown

Subsidiaries:

The Union Bank of Benton

Benton Savings & Loan Service Corporation

Union Realty Co.

UFS, Inc.

Benton, AR

Benton, AR

Benton, AR

Mabelvale, AR

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
 VOICE: (501) 464-1500
 FAX: (501) 464-1540

125 West Central #218
 P.O. Box 1860
 72712

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 Investments, 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) 464-1500
 FAX: (501) 464-1540

P. O. Box 1860
 72212

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/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) 464-1500
FAX: (501) 464-1540

125 West Central, #218
P.O. Box 1860
72712

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/Sec: Richard D. Chapman

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 Western Bancshares ESOT
Booneville, AR

RSSD Number: 2628994
VOICE: (501) 675-0369
FAX: (501) 675-0751

80 West Main
P. O. Box 87
72927-0087

Chm: Jeral L. Hampton
Pres: John T. Hampton

VP/Aud: Diane Buffington
Sec: Debbie Danekas

Subsidiaries:

First Western Bancshares, Inc.

Citizens Bank

First Western Insurance Agency, Inc.

First Western Mortgage

First Western Properties

Booneville, AR

Booneville, AR

Booneville, AR

Booneville, AR

Booneville, AR

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (501) 675-0369
FAX: (501) 675-0751

80 West Main
P. O. Box 87
72927-0087

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

Chm/CEO: Jeral L. Hampton
Pres: John T. Hampton

VP/Aud: Diane Buffington
Sec: Debbie Danekas

Subsidiaries:

Citizens Bank
First Western Insurance Agency, Inc.
First Western Mortgage
First Western Properties

Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR

The Bradley Corporation
Bradley, AR

RSSD Number: 1096877
VOICE: (870) 894-3322
FAX: (870) 894-3324

208 West Fourth 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) 843-0466

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 Financial Solutions, Inc.
Community Home Lenders of Arkansas, Inc.
Community Insurance Agency, Inc.
Community Title Services
Grand Prairie Title Company, Inc.

Cabot, AR
Cabot, AR
Cabot, AR
Cabot, AR
Cabot, AR
Cabot, AR

**Harrell Bancshares, Inc.
Camden, AR**

RSSD Number: 2352196
VOICE: (870) 837-8300
FAX: (870) 837-8310

1325 Hwy. 278 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: J. Baxter Sharp, III

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

Sec: C. Randall Sims

Subsidiaries:

North Little Rock Bancshares
Twin City Bank
First State Bank
First Data Solutions

North Little Rock, AR
North Little Rock, AR
Conway, AR
Conway, AR

Evergreen Bancshares, Inc.
Crossett, AR

RSSD Number: 1134797
VOICE: (870) 364-5131
FAX: (870) 364-6329

200 Pine 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
Chambers Bank
CB Financial Services, Inc.
First Arkansas Valley Bank
River Valley Appraisal Co.

Fayetteville, AR
Fayetteville, AR
Danville, AR
Danville, AR
Russellville, 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

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

Chm: Dennis Smiley

CEO/Pres: Gary L. Golden

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

Pres: Nancy F. Rasco

Sec: Gary Hudson

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.
DeWitt Bank and Trust Insurance, Inc.

DeWitt, AR
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 Greaves

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

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

COO: Jerry Bullard

Subsidiaries:

First Financial Bank
First Title Services, Inc.
First Union Corporation
First Financial Banc Mortgage Corp.

El Dorado, AR
El Dorado, AR
El Dorado, 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
The Capital Funding Source, Inc.
Lonoke Banking Center Title Company

England, AR
England, AR
Lonoke, AR

Eureka Bancshares, Inc.
Eureka Springs, AR

RSSD Number: 2941769
VOICE: (501) 253-8241
FAX: (501) 253-6947

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

Bank Holding Company
John F. Cross Family Limited Partnership II, Eureka Springs, AR

Chm/CEO/Pres: John F. Cross

Subsidiaries:

Bank of Eureka Springs

Eureka Springs, AR

JFC, Inc.
Eureka Springs, AR

RSSD Number: 2941750
VOICE: (501) 253-8241
FAX: (501) 253-6947

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

Pres: John F. Cross

Subsidiaries:

John F. Cross Family Limited Partnership II
Eureka Bancshares, Inc.
Bank of Eureka Springs

Eureka Springs, AR
Eureka Springs, AR
Eureka Springs, AR

John F. Cross Family Limited Partnership II
Eureka Springs, AR

RSSD Number: 2941741
VOICE: (501) 253-8241
FAX: (501) 253-6947

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

Bank Holding Company
JFC, Inc., Eureka Springs, AR

Pres: John F. Cross

Subsidiaries:

Eureka Bancshares, Inc.
Bank of Eureka Springs

Eureka Springs, AR
Eureka Springs, AR

Community Investment, Inc.
Fayetteville, AR

RSSD Number: 1099524
VOICE: (501) 973-2265
FAX: (501) 973-2201

1685 East Joyce Boulevard
72703

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

Chm: H. Phil Phillips, Jr.

CEO/Pres: Robert Y. Taylor

Subsidiaries:

Community Bank of North Arkansas

Fayetteville, 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.**SVP/Treas:** Wanda Smurl**EVP/Sec:** Suzette Crutchfield**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**Sec:** Niki Harrison**EVP:** Mont S. Echols, Jr.**Subsidiaries:**

Vista Bancorporation

Citizens Bank & Trust Company

PMF, Inc.

The First National Bank of Fort Smith

Realty Appraisals, Inc.

Prestige Insurance Services, Inc.

Van Buren, AR

Van Buren, AR

Van Buren, AR

Fort Smith, AR

Fort Smith, AR

Van Buren, AR

Planters & Merchants Bancshares, Inc.
Gillett, AR

RSSD Number: 1491511

VOICE: (870) 548-2211

FAX: (870) 548-2220

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

205 Hwy 70E
P. O. Box 500
71943-0500

Chm: Timothy E. 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) 391-8081

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

CEO: William King Gladden
Pres: David Morton

Sec: Dan R. Bowers

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: Carl E. Hendrix, III

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

First Community Banking Corporation
Hot Springs, AR

RSSD Number: 1100176
VOICE: (501) 525-7999
FAX: (501) 525-9333

135 Section Line Road
P. O. Box 22090
71903-2090

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

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
Fulton Properties, Inc.
SABCO Insurance Agency
The Stephens Security Bank
Security Mortgage Services
Ouachita County Properties, Inc.
Stephens Security Insurance Agency

Salem, AR
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: 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
MSB Capital Trust I

Jonesboro, AR
Jonesboro, AR

Pine State Bancshares, Inc.
Kingsland, AR

RSSD Number: 1963139
VOICE: (870) 348-5657
FAX: (870) 348-1002

1st Street
P. O. Box 85
71652

Chm/CEO/Pres: M. Don Smith

VP: Sheila Harrison Smith

Subsidiaries:
Pine State Bank

Kingsland, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

RSSD Number: 1137033
VOICE: (870) 265-2241
FAX: (870) 265-2125

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

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

VChm: Ned Mazzanti
Atty: David F. Gillison, Jr.

Subsidiaries:
The Bank of Lake Village
BLV Realty, Inc.

Lake Village, AR
Lake Village, AR

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, Jr.

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: Tom H. Grumbles
CEO/Pres: Bill B. May

EVP: Jimmy Thomason
SVP: Boyd Rothwell

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
Pres: Mark D. Ross

CFO: Paul E. 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
CEO/Pres: Joseph B. Ford

VP: Bonnie Crocheron

Subsidiaries:
The Capital Bank

Little Rock, AR

Delta Trust & Banking Corporation
Little Rock, AR

RSSD Number: 2834115
VOICE: (501) 907-2280
FAX: (501) 907-2294

401 West Capitol Avenue, Suite 505
72201

Chm/CEO: J. French Hill
Pres: Thomas R. Pugh, Jr.

EVP: Carroll Penick
Sec: Carolyn F. Carney

Subsidiaries:

Delta Trust & Bank
Delta Trust Investments, Inc.
Moore Mortgage, Inc.
Delta Trust Insurance Agency, Inc.

Parkdale, AR
Little Rock, AR
Little Rock, AR
Parkdale, 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

Pinnacle Bancshares, Inc.
Little Rock, AR

RSSD Number: 2503587
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
SVP: Beth Harvey

Subsidiaries:

Pinnacle Bank
Pinnacle Bank Home Loan Company
Pinnacle Capital Resources, Inc.

Little Rock, AR
Little Rock, AR
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

Subsidiaries:

Pulaski Bank And Trust Company
Asset Exchange, Inc.
Directors Properties, Inc.
Lenders Title Company
Pulaski Building, Inc.
Pulaski Mortgage Company
Pulaski Mortgage Services, Inc.
Pulaski Services, Inc.
Pulaski Capital Trust

Little Rock, AR
Little Rock, AR
Little Rock, 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 Cottdale Lane, Suite 310
P. O. Box 7663
72202

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

Riverside Bank
Riverside Mortgage Company, Inc.

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: David R. Estes

Sec: Karen K. Hardke

Subsidiaries:

First State Bank
First State Land Company, Inc.

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

Chm: Harold H. Fincher

Pres: Mary L. Fowler

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/Treas/Sec: Bruce D. Maloch

VP/Sec: Steve Keith
Sec: T. H. Bradley, Jr.

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/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 Sebascoct
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

VP: Dan Hatzenbuehler

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.

Marked Tree, 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
VP: H. Ripley Thompson

Sec: Vance M. Thompson, III

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: John H. Potter, Jr.

Sec: James M. Smith

Subsidiaries:
McGehee Bank
McBank Realty, Inc.

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) 424-4144

P. O. Box 2130
72654-2130

Pres: Phillip H. Young

EVP: Gregory D. Allen

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 Aviation, LLC
Sylamore Properties, Inc.

Mountain View, AR
Mountain View, AR
Mountain View, AR

Acme Holding Company, Inc.
Mulberry, AR

RSSD Number: 1140556
VOICE: (501) 997-1154
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, III

Subsidiaries:

Bank of Mulberry
FSB Mortgage Company, Inc.
General Mortgage Co.
Westport Life Insurance Company

Mulberry, AR
Little Rock, AR
Mulberry, AR
Mulberry, 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, III

Subsidiaries:

Acme Holding Company, Inc.
 Bank of Mulberry
 FSB Mortgage Company, Inc.
 General Mortgage Co.
 Westport Life Insurance Company

Mulberry, AR
 Mulberry, AR
 Little Rock, AR
 Mulberry, AR
 Mulberry, 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 Duke 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 650
 72112-0650

Chm/CEO/Pres: Jim S. Gowen, Sr.
EVP: Jim S. Gowen, Jr.

VP/Sec: Carla P. Stiger
VP/Treas: Patricia McFarland

Subsidiaries:

Greers Ferry Lake State Bank
 Merchants & Planters Bank
 McCartney, Manning, McDonald, & Guinn, Inc.
 Preferred Choice Financial Services, Inc.

Heber Springs, AR
 Newport, AR
 Newport, AR
 Newport, AR

North Little Rock Bancshares
North Little Rock, AR

RSSD Number: 2891819
VOICE: (501) 812-1400
FAX: (501) 812-1459

2716 Lakewood Village Place
P. O. Box 16270
72231

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

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: William N. Griffin, Jr.

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:

Chart 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
 Simmons First Trust Company, N.A.
Simmons First Bank of Northwest Arkansas
Simmons First Bank of Russellville
Simmons First Bank of Searcy
Arkansas Fund, Inc.
 Simmons First Mortgage Corporation
Simmons First Capital Trust

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
Little Rock, 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/CEO/Pres: Charles Blanchard
CFO: Donna Harpenau

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
P. O. Box 490
71857-0490

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

Pres: John Warren Brannan, Jr.
VP: James E. Franks

Sec: Karen McLelland

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: Karen McLelland

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 North Dixieland
P. O. Box 699
72757

CEO/Pres: Dick McLelland
EVP: Guy J. Cable

SVP: Scott Franklin
VP: Pamela 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 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 & Associates, Inc.

Mountain Home, AR
Mountain Home, AR
Mountain Home, AR
Clarksville, AR
Conway, AR
Searcy, AR
Searcy, AR
Little Rock, AR

Arkansas State Bancshares, Inc.
Siloam Springs, AR

RSSD Number: 2965934
VOICE: (501) 524-8101
FAX: (501) 524-3307

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

Pres: Arthur Morris

Subsidiaries:

Arkansas State Bank

Siloam Springs, 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

Chm: J. 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) 672-4282

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: Mac McClanahan

EVP: David Dowd
Treas/Sec: Shelia Hess

Subsidiaries:
Cross County Bank

Wynne, AR

Mountain Bancshares, Inc.
Yellville, AR

RSSD Number: 1098367
VOICE: (870) 449-4231
FAX: (870) 449-5504

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, 2001

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: Orlando N. Hamilton, Jr.

Sec: Gene Keith

Subsidiaries:
The Eudora Bank

Eudora, AR

Security State Bancshares, Inc.
Charleston, MO

RSSD Number: 1248573
VOICE: (573) 683-3712
FAX: (573) 683-7088

101 South Main
P. O. Box 99
63834

CEO/Pres: Don Burnett

Sec: William Clayton Vandivort

Subsidiaries:
Bank of Paragould

Paragould, AR

Century Bancshares, Inc.
New Boston, TX

RSSD Number: 1109946
VOICE: (903) 628-2582
FAX: (903) 628-2162

201 Rice Street
P. O. Box 608
75570

Chm: Joe Nichols

Subsidiaries:
Century Bank - Arkansas

Texarkana, 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
Atty:	Attorney

NOTES

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