

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2005**



**MIKE HUCKABEE
Governor**

**ROBERT H. "BUNNY" ADCOCK, JR.
Bank Commissioner**

Ninety-First Report

NINETY-FIRST ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2005

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2005

Honorable Mike Huckabee
Governor of Arkansas
Little Rock, Arkansas

Governor Huckabee:

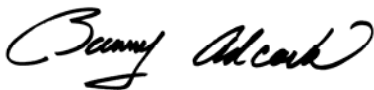
I am pleased to submit to you the Ninety-First Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2005.

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, reading "Bunny Adcock". The signature is written in a cursive, flowing style.

Bunny Adcock
Bank Commissioner

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LEGAL HOLIDAYS

New Year's Day..... January 1

Robert E. Lee's BirthdayThird Monday in January

Martin Luther King, Jr. DayThird Monday in January

Presidents Day Third Monday in February

Memorial Day Last Monday in May

Independence DayJuly 4

Labor DayFirst 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	May 21, 2003
20.	Bunny Adcock	June 23, 2003

STATE BANKING BOARD MEMBERS

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

Mr. Charles Mazander
Vice Chairman
P.O. Box 945
Benton, AR 72018-0945
VOICE: (501) 847-3030
FAX: (501) 847-4409
TERM EXPIRES: 12-31-06

Mr. Richard Mays
415 Main Street
Little Rock, AR 72201
VOICE: (501) 372-6303
FAX: (501) 399-9280
TERM EXPIRES: 12-31-08

Ms. Margie Russ
1505 Harper Street
Magnolia, AR 71753
VOICE: (870) 234-6291
TERM EXPIRES: 12-31-08

Mr. David Short
Arvest Bank
P.O. Box 1229
Bentonville, AR 72712
VOICE: (479) 273-3331
FAX: (479) 271-1315
TERM EXPIRES: 12-31-08

Mr. Marcus McCain
Summit Bank
P.O. Box 965
Arkadelphia, AR 71923-0965
VOICE: (870) 246-8070
FAX: (870) 246-7122
TERM EXPIRES: 12-31-09

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

Bunny Adcock - Bank Commissioner

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

Luther Guinn – Deputy Bank Commissioner
Examination, Supervision and Regulation
Regulatory Enforcement Actions
State Banking Board

EXAMINATION AND SUPERVISION DIVISION

H. Wilks Marshall, Jr. and Julian E. Rainey – Chief Examiners
Regulatory Examinations/Regulatory and Banking Procedures
Bank Performance Evaluation and Monitoring
Division Personnel/Recruitment and Management

Richard D. Buzbee - Regional Supervisor (Little Rock)
Michael Saunders - Regional Supervisor (Little Rock)
John Householder - Regional Supervisor (Jonesboro)
Joseph M. Payne - Regional Supervisor (Fayetteville)
Mary Pennebaker - Bank Holding Company Supervisor
Robert H. Carr, III - Information Systems Supervisor
Thomas M. Narrel - Trust/Compliance Supervisor

Larry M. Hillyard and Baker L. Moseley – Assistant Chief Examiners
Regulatory Examination/Problem Bank Performance
Evaluation and Monitoring

Jacqueline Williams-Financial Analyst Supervisor

Richard Plotkin – Financial Analyst
 Gregg Qualls – Financial Analyst
 Susannah Marshall – Financial Analyst
 John Ashby – 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
 Consumer Complaints

Janet Griebel – Director of Training
 Training/Orientation/Education
 Administrative Support

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
 Vicki A. Wise - Accounting Service Representative
 Angela Thomas – Accounting Service Representative
 Accounting and Employee Services
 Expense Disbursement
 Budget and Personnel
 Performance Evaluation
 Purchasing

Cynthia L. Nixon - Management Project Analyst Supervisor

Lori A. Morrison - Administrative Assistant III
 Marilyn R. Myers - Administrative Assistant II
 Jane R. English - Administrative Assistant II
 Martha A. Harris - Administrative Assistant II
 Barbara A. Mahoney - Administrative Assistant II
 Kimberly A. Brown - Administrative Assistant II
 Administrative Support
 Examination Support and Processing
 Data Entry

EXAMINATION PERSONNEL

FAYETTEVILLE OFFICE

2013 Green Acres Road
72703-2618
P. O. Box 3447
72702-3447
VOICE: (479) 442-0936
FAX: (479) 442-0717
Fayetteville@banking.state.ar.us

Joseph M. Payne – Regional Supervisor
Luke B. Webre – Commissioned Senior Examiner
Ben Bigger, III – Commissioned Senior Examiner
Ken Leavell – Bank Senior Examiner
Dana S. Kombrink – Bank Senior Examiner
Jared Manatt – Financial Examiner II
Evelyn M. Wade – Financial Examiner I
David Coleman – Financial Examiner Trainee
Neal Elliott – Financial Examiner Trainee
Landi Mkhize – Financial Examiner Trainee
Hunter Norton – 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

John Householder – Regional Supervisor
William R. Milum – Bank Senior Examiner
Gary W. Bush – Commissioned Senior Examiner
R. D. Jackson – Commissioned Senior Examiner
John W. Alderson – Bank Senior Examiner
Shaun Perkins – Bank Senior Examiner
Chris Dillon – Financial Examiner II
W. Kent Darr – Financial Examiner I

LITTLE ROCK OFFICE

Richard D. Buzbee – Regional Supervisor
Robert M. Henry – Commissioned Senior Examiner
Kevin C. Mosley – Commissioned Senior Examiner
Craig Mobley – Financial Examiner II
David J. Raymond – Financial Examiner I
Mark Rye – Financial Examiner Trainee
Matthew Rose – Financial Examiner Trainee
Mac Tatman – Financial Examiner Trainee

Michael Saunders – Regional Supervisor
Jerry C. Corrothers – Commissioned Senior Examiner
Kelly Victory – Commissioned Senior Examiner
Charles Money maker – Bank Senior Examiner
Jacklyn B. Grobmyer – Financial Examiner I
Nathan Elliott – Financial Examiner Trainee
Greg Dunlap – Financial Examiner Trainee
Dharmin Patel – Financial Examiner Trainee

BANK HOLDING COMPANY

Mary C. Pennebaker – BHC Supervisor
Thomas Cook - Bank Senior Examiner

TRUST/COMPLIANCE

Thomas M. Narrell - Trust/Compliance Supervisor
Jamie A. Bazarow – Commissioned Senior Examiner
Stacey Leder – Bank Senior Examiner

INFORMATION SYSTEMS

Robert H. Carr, III - IS Supervisor
Jeffrey Cameron – Commissioned Senior Examiner
Michael Green - Commissioned Senior Examiner
Carey Sharp – Bank Senior Examiner

STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

BANK	NEW NAME/LOCATION
First Bank of South Arkansas Camden	Signature Bank of Arkansas Fayetteville
Community Bank of North Arkansas Fayetteville	Chambers Bank of North Arkansas Fayetteville
Pine State Bank Kingsland	Centennial Bank Kingsland
Bank of Pocahontas Pocahontas	Pinnacle Bank Bentonville
Parkway Bank Portland	Parkway Bank Rogers
Arkansas State Bank Siloam Springs	Liberty Bank of Arkansas Siloam Springs

STATE CHARTERED BANKS MERGED FROM JULY 1, 2004, TO JUNE 30, 2005

BANK	MERGED INTO
TrustBanc Mountain Home	Liberty Bank of Arkansas Jonesboro
Bank of Paragould Paragould	First Security Bank of Charleston Charleston, Missouri

CHARTER CONVERSIONS

Bank of Waldron
162 West 4th Street
Waldron, Arkansas
(Converted to a national charter October 1, 2004)

**BRANCHES APPROVED
FROM JULY 1, 2004, TO JUNE 30, 2005**

BANK	LOCATION
Elk Horn Bank & Trust Arkadelphia	3832-A Central Avenue Hot Springs
Summit Bank Arkadelphia	3650 Highway 7 Hot Springs Village
Summit Bank Arkadelphia	11121 North Rodney Parham Little Rock
Summit Bank Arkadelphia	1606 Hollensworth Magnolia
First Western Bank Booneville	8339 Rogers Avenue Fort Smith
First Western Bank Booneville	2601 Champions Drive Rogers
Community Bank Cabot	1816 West Main Street Jacksonville
Chambers Bank Danville	510 Union Street Dardanelle
Timberland Bank El Dorado	119 North Jefferson El Dorado
Arvest Bank Fayetteville	1107 South Rogers Street Clarksville
Arvest Bank Fayetteville	4409 North Highway 7, Suite 10 Hot Springs Village
Arvest Bank Fayetteville	2619 Highway 62 East Mountain Home
Arvest Bank Fayetteville	2900 West Main Place Russellville
Arvest Bank Fayetteville	3201 McClelland Blvd Joplin, MO

BANK	LOCATION
Arvest Bank Fayetteville	342 Commercial Drive Pineville, MO
Arvest Bank Fayetteville	NE Flowermound Rd & Gore Blvd. Lawton, OK
Arvest Bank Fayetteville	SW 19 th Street & South Santa Fe Moore, OK
Arvest Bank Fayetteville	100 West Shawnee Street Muskogee, OK
Arvest Bank Fayetteville	4901 South Mills Road Pryor, OK
Chambers Bank of North Arkansas Fayetteville	4100 Corporate Center Drive Springdale
Fordyce Bank & Trust Company Fordyce	3404 Camden Road Pine Bluff
First Service Bank Greenbrier	410 Sylamore Avenue Mountain View
Farmers Bank Greenwood	501 West Main Street Lavaca
Community Bank Harrison	198 Slack Street Pea Ridge
American State Bank Jonesboro	5902 East Johnson Avenue Jonesboro
American State Bank Jonesboro	1903 Purcell Road Paragould
Liberty Bank of Arkansas Jonesboro	1240 East Main Street Batesville
Centennial Bank Kingsland	14309 Cantrell Road, Suite 1 Little Rock
Pine State Bank Kingsland	8201 Cantrell Road Little Rock
Bank of Little Rock Little Rock	15901 Cantrell Road Little Rock

BANK**LOCATION**

Bank of the Ozarks
Little Rock

Lancashire Blvd & Forrest Hills Blvd
Bella Vista

Bank of the Ozarks
Little Rock

1216 Highway 35
Benton

Bank of the Ozarks
Little Rock

Highway 102 & SW "D" Street
Bentonville

Bank of the Ozarks
Little Rock

SW Corner of Walton & Dodson
Bentonville

Bank of the Ozarks
Little Rock

Highway 265 North
Fayetteville

Bank of the Ozarks
Little Rock

4044 Central Avenue
Hot Springs

Bank of the Ozarks
Little Rock

901 West Main
Jacksonville

Bank of the Ozarks
Little Rock

2575 Highway 62 East
Mountain Home

Bank of the Ozarks
Little Rock

NW Corner of 47th St. & Olive St.
Rogers

Bank of the Ozarks
Little Rock

NE Corner of Hwy 412 & Jones Rd
Springdale

Bank of the Ozarks
Little Rock

5949 Sherry Lane, Suite 1075
Dallas, TX

Bank of the Ozarks
Little Rock

Lebanon Road, Exxon Addition
Frisco, TX

Bank of the Ozarks
Little Rock

5604 Summerhill Road, Suite 3
Texarkana, TX

Pulaski Bank And Trust
Little Rock

7465 Poplar Avenue
Germantown, TN

Commercial Bank and Trust Company
Monticello

200 North Park Village
Monticello

Union Bank and Trust Company
Monticello

5512 South Olive Street
Pine Bluff

BANK	LOCATION
First Security Bank of Mountain Home Mountain Home	520 Highway 5 North Mountain Home
Allied Bank Mulberry	115 Highway 71 North Alma
Twin City Bank North Little Rock	9453 Maumelle Blvd North Little Rock
Home Bank of Arkansas Portland	8800 Stagecoach Road Little Rock
Simmons First Bank of Northwest Arkansas Rogers	3200 South Walton Blvd Bentonville
First State Bank Russellville	3005 West Main Russellville
First State Bank Russellville	2002 North Arkansas Russellville
First Security Bank Searcy	2255 West Main Street Cabot
First Security Bank Searcy	11 North College Avenue Fayetteville
First Security Bank Searcy	11300 Cantrell Road Little Rock
First Security Bank Searcy	4934 & 4936 West Markham Little Rock
First Security Bank Searcy	Lot 1, The Village at Maumelle Maumelle
First Security Bank Searcy	2500 West Sunset Springdale
Arkansas State Bank Siloam Springs	4706 South Thompson Street Springdale
Liberty Bank of Arkansas Siloam Springs	SW 28 th Street & Walton Blvd Bentonville
Liberty Bank of Arkansas Siloam Springs	2485 Highway 412 East Siloam Springs

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

BANK	CITY
Bank of Bearden	Bearden
Bank of Brinkley	Brinkley
Chambers Bank	Danville
Decatur State Bank	Decatur
First State Bank of DeQueen	DeQueen
First Financial Bank	El Dorado
Arkansas Diamond Bank	Glenwood
Bank of Gravett	Gravette
First State Bank of Northwest Arkansas	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
The Union Bank of Mena	Mena
Bank of Mountain View	Mountain View
Allied Bank	Mulberry
Diamond State Bank	Murfreesboro
Chart Bank	Perryville
The Bank of Rison	Rison
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, 2004 through June 30, 2005.

RECEIPTS

Cash Balance June 30, 2004.....	\$2,313,599.42
Examination and Assessment Fees	6,476,320.33
Charter and Amendment Fees	56,800.00
Application and all Protest Fees	200,500.00
Miscellaneous Fees	3,070.38
Reimbursement for M & R Sales	33,529.21
Refund to Expenditures – Prior Year	4,520.81
Refund to Expenditures – Current Year	0.00
Total Receipts	<u>6,774,740.73</u>
	\$9,088,340.15

DISBURSEMENTS

Salaries.....	3,778,552.90
Extra Help Salaries	0.00
Maintenance and General Operations.....	959,453.98
S.S., Retirement and Insurance	
Matching	935,595.11
Professional Services and Fees	39,237.78
Conference Fees and Travel	177,297.17
Capital Outlay.....	235,172.26
Refunds Issued	900.00
Service Charge by State Treasurer	100,864.64
Total Disbursements	6,227,073.84
Cash Balance June 30, 2005	<u>2,861,266.31</u>
	\$9,088,340.15

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office
 1910 Pacific Avenue, Suite 1900
 Dallas, Texas 75201-4586
 VOICE: (972) 761-2032
 FAX: (972) 761-2082
<http://www.fdic.gov>

Stan Ivie..... Regional Director – Supervision/Consumer
 Sylvia H. Plunkett Deputy Regional Director – Consumer
 Anthony J. Lowe..... Assistant Regional Director

Memphis Area Office
 5100 Poplar Avenue, Suite 1900
 Memphis, Tennessee 38137
 VOICE: (901) 685-1603
 FAX: (901) 821-5308
 FAX: (901) 821-5309

Susan M. Madson Area Director – Supervision
 Susan L. Chomicz 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

Deborah S. Calvert..... Field Supervisor

Memphis Field Office
 5100 Poplar Avenue, Suite 1900
 Memphis, Tennessee 38137
 VOICE: (901) 685-1603
 FAX: (901) 818-1645

Dana A. English..... Field Supervisor

Shreveport Field Office
 Southpoint Center
 3007 Knight Street, Suite 300
 Shreveport, Louisiana 71105-2525
 VOICE: (318) 868-6661
 FAX: (318) 868-7870

Steven D. Reed..... Field 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
<http://www.stls.frb.org>

- William Poole..... President
- W. LeGrande Rives..... First Vice President
- Karl W. Ashman Senior Vice President
- Mary H. Karr Senior Vice President
General Counsel & Corporate Secretary
- Robert H. Rasche..... Senior Vice President
& Director of Research
- David A. Saperano..... Senior Vice President
Treasury Relations & Systems Support
- Julie L. Stackhouse Senior Vice President
Banking Supervision, Credit and Center for Online Learning
- Richard G. Anderson Vice President
Research
- John P. Baumgartner Vice President
Treasury Relations & Wholesale & Cash Operations
- Timothy A. Bosch Vice President
Banking Supervision
- Marilyn K. Corona Vice President
Corporate Accounting & Customer Relations
- Cletus C. Coughlin Vice President
& Associate Director of Research
- William T. Gavin Vice President
& Research Coordinator
- Jean M. Lovati..... Vice President
TRASS Management & Support
- Michael J. Mueller Vice President
Support Services
- Kim D. Nelson Vice President
Applications, Risk Management, Statistics, Credit & Payment

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

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

Daniel L. Thornton..... Vice President
Research

Michael D. Renfro General Auditor
Audit

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 Senior Branch Executive

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..... Senior Branch Executive

Allen Brown Assistant Vice President

Matthew Torbett Assistant Vice President

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

Maria G. Hampton..... Senior Branch Executive

COMPTROLLER OF THE CURRENCY

Southern District Office
500 North Akard, Suite 1600
Dallas, Texas 75201-3323
VOICE: (214) 720-0656
FAX: (214) 720-7000
<http://www.occ.treas.gov>

Jeri Gilland..... Deputy Comptroller
Randall Ryskamp.....District Counsel
Karen Bryant Licensing Manager

Little Rock 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

Memphis Field Office (Satellite Office of Arkansas Field Office)
Kimbrough Building, Suite 309
57 Germantown Court
Cordova, Tennessee 38018-4268
VOICE: (901) 624-5154
FAX: (901) 624-5822

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 73116-7909
VOICE: (405) 848-8058
FAX: (405) 848-8085

Kyle M. Jones..... Assistant 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 R. Hoge Assistant Deputy Comptroller

ARKANSAS BANKERS ASSOCIATION

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

Ken D. Hammonds..... President & CEO

J. Thomas May..... Chairman
Chairman & CEO
Simmons First National Bank, Pine Bluff

Larry T. Wilson Chairman - Elect
Chairman, President & CEO
First Arkansas Bank & Trust, Jacksonville

John Womack..... Vice Chairman
President & CEO of Arvest Bank – Fort Smith Office
Arvest Bank, Fayetteville

Philip Hensley..... Treasurer
President & CEO
The Union Bank of Mena, Mena

Gus Rusher Past Chairman
President
Bank of Brinkley, Brinkley

YOUNG BANKERS SECTION OFFICERS

Craig Attwood.....President
Senior Vice President
Simmons First National Bank, Pine Bluff

Kyle Lin Davidson Senior Vice President
Loan Officer
First National Bank of Eastern Arkansas, Forrest City

Matthew Gill.....Vice President
Assistant Vice President
The Bank of Fayetteville, N.A., Fayetteville

Adam Mitchell..... Secretary/Treasurer
Vice President of Simmons First National Bank – Little Rock Office
Simmons First National Bank, Pine Bluff

Chris Welch Past President
Senior Vice President
Signature Bank of Arkansas, Fayetteville

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

- Richard G. Trammell Executive Director

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

- James G. Williamson, Jr. Vice President
 Chairman
 Citizens Bank & Trust Company, Van Buren

- Milton Smith Secretary
 Chairman
 First National Bank of Lawrence County, Walnut Ridge

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

CONFERENCE OF STATE BANK SUPERVISORS

1155 Connecticut Avenue, NW, 5th Floor
Washington, DC 20036
VOICE: (202) 296-2840
FAX: (202) 296-1928
<http://www.csbs.org>

Neil Milner.....President & CEO
Sharon Bias Chief Financial Officer
Cecelia SmithExecutive Assistant/Office Coordinator
Mary White Vice President/Communications
Roger Stromberg..... Senior Vice President/Education
Georgia High Director, Accreditation & Certification/Education
Michael Stevens Vice President/Education
Timothy Bergan Senior Vice President/International
John “Buz” Gorman.....General Counsel/Legislative
John RyanExecutive Vice President
Ed SmithVice President, Membership & Bank Relations

CONSOLIDATED REPORT OF CONDITION DATA 117 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2005

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$894
b. Interest-bearing balances	100
Securities:	
a. Held to maturity.....	958
b. Available-for sale.....	5,550
Federal funds sold and securities purchased under agreements to resell	415
Net Loans and Leases.....	19,945
Trading assets	0
Premises and fixed assets.....	842
Other real estate owned	39
Goodwill and other intangibles	579
All other assets	733
Total assets.....	\$30,055

LIABILITIES

Deposits:	
a. In domestic offices	\$24,441
(1) Noninterest-bearing	3,648
(2) Interest-bearing.....	20,793
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0
(1) Noninterest-bearing	0
(2) Interest-bearing.....	0
Federal funds purchased and securities sold under agreements to repurchase	459
Trading liabilities	0
Other borrowed money.....	1,926
Subordinated notes and debentures	6
All other liabilities	197
Total liabilities.....	27,029
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	2
Common stock.....	38
Surplus	1,642
Undivided profits	1,344
Total equity capital.....	3,026
Total liabilities, minority interest and equity capital	\$30,055

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

JUNE 30, 2005

ASSETS

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	\$7
	b. Other Institutions	2
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	156
	b. Other Institutions	102
3.	U.S. Government and Agency Obligations	438
4.	State, County and Municipal Obligations	102
5.	Other Short-Term Obligations	12
6.	Other Notes and Bonds	50
7.	Money Market Funds	177
8.	Other Mutual Funds	167
9.	Stocks.....	318
10.	Collective Investment Fund Units	88
11.	Real Estate Mortgages	20
12.	Real Estate.....	111
13.	Miscellaneous Assets	47
14.	Other	7
15.	Total	\$1,804

LIABILITIES

Personal Accounts:

16.	Personal Trusts	\$422
17.	Estates & Guardianships	46

Employee Benefit Accounts:

18.	Trusts	182
19.	Agencies	125

All Other Agencies:

20.	Investment Mgmt & Advisory	223
21.	Custodial	356
22.	All Other	40

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships	376
24.	Agencies	32

Collective Investment Funds:

25.	Employee Benefits	2
26.	Other	0
27.	Profit Accounts	0
28.	Suspense Accounts	0
29.	Total	\$1,804

CONSOLIDATED REPORT OF CONDITION DATA

39 NATIONAL BANKS

(in millions)

JUNE 30, 2005

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$353
b. Interest-bearing balances	69
Securities:	
a. Held-to-maturity.....	337
b. Available-for-sale	2,280
Federal funds sold and securities purchased under agreements to resell	183
Net loans and leases	6,432
Trading assets	5
Premises and fixed assets.....	240
Other real estate owned	24
Goodwill and other intangibles	93
All other assets	266
Total assets.....	\$10,282

LIABILITIES

Deposits:	
a. In domestic offices	\$8,075
(1) Noninterest-bearing	1,333
(2) Interest-bearing.....	6,742
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0
(1) Noninterest-bearing	0
(2) Interest-bearing.....	0
Federal funds purchased and securities sold under agreements to repurchase	325
Trading liabilities	0
Other borrowed money.....	723
Subordinated notes and debentures	0
All other liabilities	56
Total liabilities.....	9,179
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	1
Common stock	20
Surplus	406
Undivided profits	676
Total equity capital	1,103
Total liabilities, minority interest and equity capital	\$10,282

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2005

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	19.39
Elk Horn Bank and Trust Company	Arkadelphia	7.29
Summit Bank	Arkadelphia	9.55
First National Banking Company	Ash Flat	7.76
The First National Bank	Ashdown	9.52
The Bank of Augusta	Augusta	12.21
Citizens State Bank	Bald Knob	11.24
The Citizens Bank	Batesville	6.71
First Community Bank	Batesville	7.34
Bank of Bearden	Bearden	18.36
The Union Bank of Benton	Benton	7.10
ANB Financial National Association	Bentonville	8.34
Pinnacle Bank	Bentonville	20.38
The First National Bank of Berryville	Berryville	13.48
Bank of Blevins	Blevins	13.04
Farmers Bank And Trust Company	Blytheville	10.40
The First National Bank in Blytheville	Blytheville	8.35
First Western Bank	Booneville	7.75
Community State Bank	Bradley	12.19
Bank of Brinkley	Brinkley	11.18
Community Bank	Cabot	8.49
The First National Bank of IZARD County	Calico Rock	24.46
Bank of Cave City	Cave City	8.20
The Merchants and Planters Bank	Clarendon	13.45
First Security Bank of Clarksville	Clarksville	8.23
First Security Bank of Conway	Conway	7.46
First State Bank	Conway	10.81
First National Bank of Crossett	Crossett	10.44
First State Bank	Crossett	10.01
Chambers Bank	Danville	12.62
Bank of Dardanelle	Dardanelle	11.20
Decatur State Bank	Decatur	11.54
Bank of Delight	Delight	18.40

BANK	CITY	RATIO
The First National Bank of DeQueen	DeQueen	8.70
First State Bank of DeQueen	DeQueen	9.71
DeWitt Bank And Trust Company	DeWitt	19.16
The First National Bank of DeWitt	DeWitt	9.58
Merchants & Farmers Bank	Dumas	11.71
First Financial Bank	El Dorado	8.78
Simmons First Bank of El Dorado, N.A.	El Dorado	7.51
Timberland Bank	El Dorado	9.15
Bank of England	England	6.05
The Eudora Bank	Eudora	9.10
Bank of Eureka Springs	Eureka Springs	11.28
Arvest Bank	Fayetteville	7.03
Bank of Arkansas, N.A.	Fayetteville	10.58
The Bank of Fayetteville, N.A.	Fayetteville	6.83
Chambers Bank of North Arkansas	Fayetteville	10.99
Signature Bank of Arkansas	Fayetteville	282.89
Fordyce Bank & Trust Company	Fordyce	8.89
First National Bank of Eastern Arkansas	Forrest City	12.84
Forrest City Bank, N.A.	Forrest City	9.92
The First National Bank of Fort Smith	Fort Smith	14.12
Planters & Merchants Bank	Gillett	12.91
Arkansas Diamond Bank	Glenwood	10.15
Bank of Gravett	Gravette	9.65
The First National Bank in Green Forest	Green Forest	9.85
First Service Bank	Greenbrier	8.39
Farmers Bank	Greenwood	20.63
Farmers Bank	Hamburg	9.22
Calhoun County Bank	Hampton	10.31
The Bank of Harrisburg	Harrisburg	10.01
Community First Bank	Harrison	7.35
First Team Bank	Heber Springs	8.99
Greers Ferry Lake State Bank	Heber Springs	8.54
Heber Springs State Bank	Heber Springs	9.61
Helena National Bank	Helena	13.10
The First National Bank of Hope	Hope	17.89
Horatio State Bank	Horatio	10.78
First National Bank	Hot Springs	9.44
Simmons First Bank of Hot Springs	Hot Springs	8.03
First State Bank of Northwest Arkansas	Huntsville	12.28

BANK	CITY	RATIO
First Arkansas Bank & Trust	Jacksonville	16.35
American State Bank	Jonesboro	7.59
Heritage Bank	Jonesboro	9.40
Liberty Bank of Arkansas	Jonesboro	8.43
Simmons First Bank of Jonesboro	Jonesboro	7.39
Centennial Bank	Kingsland	10.79
The Bank of Lake Village	Lake Village	10.14
Simmons First Bank of South Arkansas	Lake Village	9.64
Little River Bank	Lepanto	11.31
The First National Bank of Lewisville	Lewisville	9.72
Arkansas Bankers' Bank	Little Rock	11.23
Bank of Little Rock	Little Rock	9.65
Bank of the Ozarks	Little Rock	7.78
The Capital Bank	Little Rock	7.45
Eagle Bank & Trust Company	Little Rock	7.69
Metropolitan National Bank	Little Rock	7.59
One Bank & Trust, National Association	Little Rock	8.34
Pulaski Bank And Trust Company	Little Rock	7.90
First State Bank	Lonoke	9.27
Farmers Bank and Trust Company	Magnolia	7.73
The Peoples Bank	Magnolia	10.09
The Malvern National Bank	Malvern	10.19
Southern State Bank	Malvern	8.17
First National Bank at Marianna	Marianna	12.63
First Community Bank of Eastern Arkansas	Marion	11.34
First Delta Bank	Marked Tree	11.24
Bank of McCrory	McCrory	12.26
The First National Bank of McGehee	McGehee	13.53
McGehee Bank	McGehee	13.49
The Union Bank of Mena	Mena	10.24
Commercial Bank & Trust Company	Monticello	9.52
Union Bank And Trust Company	Monticello	8.74
Petit Jean State Bank	Morrilton	10.66
First National Bank and Trust Company	Mountain Home	11.23
First Security Bank of Mountain Home	Mountain Home	7.89
Bank of Mountain View	Mountain View	14.66
Allied Bank	Mulberry	7.56
Diamond State Bank	Murfreesboro	8.20
Merchants & Planters Bank	Newport	8.75

BANK	CITY	RATIO
National Bank of Arkansas in North Little Rock	North Little Rock	7.94
Twin City Bank	North Little Rock	8.46
First National Bank	Paragould	12.34
Southern Bank of Commerce	Paragould	12.53
The First National Bank at Paris	Paris	9.15
Delta Trust & Bank	Parkdale	8.18
First State Bank	Parkin	11.58
Chart Bank	Perryville	11.49
Piggott State Bank	Piggott	9.38
Pine Bluff National Bank	Pine Bluff	10.86
Simmons First National Bank	Pine Bluff	7.33
Home Bank of Arkansas	Portland	9.26
Bank of Prescott	Prescott	12.88
The Bank of Rison	Rison	15.13
Bank of Rogers	Rogers	9.32
Parkway Bank	Rogers	10.57
Simmons First Bank of Northwest Arkansas	Rogers	7.41
First Arkansas Valley Bank	Russellville	7.99
First State Bank	Russellville	7.09
Simmons First Bank of Russellville	Russellville	11.17
Bank of Salem	Salem	9.78
Logan County Bank	Scranton	16.56
First Security Bank	Searcy	7.23
Simmons First Bank of Searcy	Searcy	10.00
Peoples Bank	Sheridan	11.76
Liberty Bank of Arkansas	Siloam Springs	8.15
Smackover State Bank	Smackover	10.96
Riverside Bank	Sparkman	7.48
Legacy National Bank	Springdale	44.26
Bodcaw Bank	Stamps	11.54
Bank of Star City	Star City	11.38
The Stephens Security Bank	Stephens	8.07
The Farmers and Merchants Bank	Stuttgart	12.44
First National Bank of Stuttgart	Stuttgart	11.91
Bank of Trumann	Trumann	15.90
Citizens Bank & Trust Company	Van Buren	10.99
First Community Bank of Crawford County	Van Buren	9.61
First National Bank	Waldron	8.25
The First National Bank of Lawrence County	Walnut Ridge	10.61

BANK	CITY	RATIO
First State Bank of Warren	Warren	11.57
Warren Bank and Trust Company	Warren	13.67
First Bank of the Delta, N.A.	West Helena	10.08
Fidelity National Bank	West Memphis	8.66
Cross County Bank	Wynne	11.60
The First National Bank of Wynne	Wynne	16.46

NATIONAL BANKS**JUNE 30, 2005****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	13,237
First National Banking Company	Ash Flat	301,131
The First National Bank	Ashdown	70,207
ANB Financial National Association	Bentonville	788,527
The First National Bank of Berryville	Berryville	127,135
The First National Bank in Blytheville	Blytheville	198,932
The First National Bank of IZARD County	Calico Rock	121,261
First National Bank of Crossett	Crossett	133,302
The First National Bank of DeQueen	DeQueen	194,708
The First National Bank of DeWitt	DeWitt	107,303
Simmons First Bank of El Dorado, N.A.	El Dorado	215,242
Bank of Arkansas, N.A.	Fayetteville	145,812
The Bank of Fayetteville, N.A.	Fayetteville	377,687
First National Bank of Eastern Arkansas	Forrest City	233,984
Forrest City Bank, N.A.	Forrest City	62,756
The First National Bank of Fort Smith	Fort Smith	710,352
The First National Bank in Green Forest	Green Forest	311,609
Helena National Bank	Helena	135,671
The First National Bank of Hope	Hope	133,371
First National Bank	Hot Springs	403,281
The First National Bank of Lewisville	Lewisville	36,825
Metropolitan National Bank	Little Rock	1,188,582
One Bank & Trust, National Association	Little Rock	312,583
The Malvern National Bank	Malvern	388,795
First National Bank at Marianna	Marianna	51,439
The First National Bank of McGehee	McGehee	45,968
First National Bank and Trust Company	Mountain Home	349,296
National Bank of Arkansas in North Little Rock	North Little Rock	159,113
First National Bank	Paragould	479,827
The First National Bank at Paris	Paris	99,140
Pine Bluff National Bank	Pine Bluff	268,844
Simmons First National Bank	Pine Bluff	1,213,954
Legacy National Bank	Springdale	57,710
First National Bank of Stuttgart	Stuttgart	46,298
First National Bank	Waldron	90,468
The First National Bank of Lawrence County	Walnut Ridge	132,866
First Bank of the Delta, N.A.	West Helena	187,317
Fidelity National Bank	West Memphis	207,836
The First National Bank of Wynne	Wynne	179,199

REPORT OF THE

ONE HUNDRED SEVENTEEN

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2005

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

VOICE: (870) 246-5811
FAX: (870) 246-5284
Population: 10,912

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

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

Home Page: www.ehbt.com

Trust Powers: Yes

Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm: James W. Harrington
CEO/Pres: William G. Wright

EVP: Alan Sing
VP/TO: Beth S. Marshall

Cash and Due from:..... 6,182
Federal Funds and Repos:..... 0
Investments:..... 66,107
Net Loans:..... 87,070
Premises and Fixed Assets:..... 3,987
Other Real Estate:..... 380
Other Assets:..... 9,590
Total Assets:..... 173,316
Total Trust Assets:..... 70

Deposits:..... 151,438
Federal Funds and Borrowings:..... 5,368
Other Liabilities:..... 720
Subordinated Debt:..... 0
Total Liabilities:..... 157,526
Total Equity Capital:..... 15,790
Total Liabilities and Capital:..... 173,316
Number of Shares Outstanding:..... 24,000

Directors: Phillip N. Baldwin; Ronald Echols; James W. Harrington; Geneva Hunter; Michael Kolb; Mary Jo Mann; Veda R. Morgan; Dr. Andrew Westmoreland; William G. Wright

Branches in Town: Two

Other Branches: Bismarck, Caddo Valley, Malvern

**Summit Bank
Arkadelphia, AR**

VOICE: (870) 246-8070
FAX: (870) 246-7122
Population: 10,912

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

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

Home Page: www.summitbankdirect.com

Trust Powers: No

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

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

EVP/COF: Christopher M. Wewers
EVP/CAO: John A. Bryant

Cash and Due from:..... 20,990
Federal Funds and Repos:..... 3,240
Investments:..... 107,616
Net Loans:..... 483,484
Premises and Fixed Assets:..... 12,032
Other Real Estate:..... 350
Other Assets:..... 25,470
Total Assets:..... 653,182
Total Trust Assets:..... 0

Deposits:..... 500,228
Federal Funds and Borrowings:..... 86,948
Other Liabilities:..... 3,586
Subordinated Debt:..... 0
Total Liabilities:..... 590,762
Total Equity Capital:..... 62,420
Total Liabilities and Capital:..... 653,182
Number of Shares Outstanding:..... 3,100

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

Branches in Town: One

Other Branches: Benton (2), Hope (2), Hot Springs (5), Little Rock, Magnolia (2), Malvern (2)

**The Bank of Augusta
Augusta, AR**

VOICE: (870) 347-2511
FAX: (870) 347-2654
Population: 2,665

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
VP/TO: Martha Ray

Cash and Due from:.....	1,174	Deposits:.....	42,480
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	150
Investments:.....	24,934	Other Liabilities:	669
Net Loans:.....	20,845	Subordinated Debt:	0
Premises and Fixed Assets:	306	Total Liabilities:	43,299
Other Real Estate:	0		
Other Assets:	1,832	Total Equity Capital:.....	5,792
Total Assets:	49,091	Total Liabilities and Capital:	49,091
Total Trust Assets:	3,783	Number of Shares Outstanding:	8,000

Directors: Dr. Steven Collier; W. P. Daniel, Jr.; W. P. Daniel; Charlie Eldridge; John R. Eldridge; R. E. Gregory, Jr.; Ronald 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: 3,210

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
CEO/Pres/TO: Larry Kircher

EVP: Wendell Nier
SVP/Cash: Peggy Reed

Cash and Due from:.....	2,052	Deposits:.....	55,891
Federal Funds and Repos:	25	Federal Funds and Borrowings:.....	0
Investments:.....	27,842	Other Liabilities:	490
Net Loans:.....	28,920	Subordinated Debt:	0
Premises and Fixed Assets:	1,003	Total Liabilities:	56,381
Other Real Estate:	381		
Other Assets:	3,198	Total Equity Capital:.....	7,040
Total Assets:	63,421	Total Liabilities and Capital:	63,421
Total Trust Assets:	2,588	Number of Shares Outstanding:	4,000

Directors: Bob J. Clark; Larry Kircher; Molly Kircher; Juanita Litzelfelner; Wendell Nier; James W. Staggs; James Wayne Staggs

Branches in Town: Two

Other Branches: Bradford

**The Citizens Bank
Batesville, AR**

VOICE: (870) 793-4441
FAX: (870) 698-6299
Population: 9,445

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: Kip Norton
EVP: David Ford

EVP/Sec: Greg Shaver
SVP/TO: Robin Brock

Cash and Due from:..... 13,933
Federal Funds and Repos:..... 1,510
Investments:..... 102,087
Net Loans:..... 285,227
Premises and Fixed Assets:..... 7,301
Other Real Estate:..... 875
Other Assets:..... 10,434
Total Assets:..... 421,367
Total Trust Assets:..... 69,632

Deposits:..... 303,101
Federal Funds and Borrowings:..... 88,972
Other Liabilities:..... 907
Subordinated Debt:..... 0
Total Liabilities:..... 392,980
Total Equity Capital:..... 28,387
Total Liabilities and Capital:..... 421,367
Number of Shares Outstanding:..... 16,500

Directors: Dr. Lackey G. Moody, M.D.; Kevin F. Norton; Doyle W. Rogers; Noel K. Sims; Kay Southerland

Branches in Town: Six

Other Branches: Cave City, Imboden, Pleasant Plains

**First Community Bank
Batesville, AR**

VOICE: (870) 612-3400
FAX: (870) 612-3412
Population: 9,445

1325 Harrison Street
P. O. Box 4327
72501-4327

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

Home Page: www.firstcommunity.net

Trust Powers: Yes

Bank Holding Company

First Community Bancshares, Inc., Batesville, AR

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

SVP: Troy Henley
VP/TO: Betty Campbell

Cash and Due from:..... 5,312
Federal Funds and Repos:..... 2,025
Investments:..... 64,603
Net Loans:..... 254,458
Premises and Fixed Assets:..... 10,563
Other Real Estate:..... 360
Other Assets:..... 4,685
Total Assets:..... 342,006
Total Trust Assets:..... 22,872

Deposits:..... 281,256
Federal Funds and Borrowings:..... 34,855
Other Liabilities:..... 833
Subordinated Debt:..... 0
Total Liabilities:..... 316,944
Total Equity Capital:..... 25,062
Total Liabilities and Capital:..... 342,006
Number of Shares Outstanding:..... 34,523

Directors: Don Buckliew; Dale E. Cole; Boris A. Dover; Billy Roy Floyd; Preston W. "Chip" Grace, III; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; M. N. Osborne; Bill Roussel; Frank Tripp

Branches in Town: Two

Other Branches: Cave City, Searcy (2)

**Bank of Bearden
Bearden, AR**

VOICE: (870) 687-2233
FAX: (870) 687-2474
Population: 1,125

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:.....	2,799	Deposits:.....	28,528
Federal Funds and Repos:.....	5,270	Federal Funds and Borrowings:.....	0
Investments:.....	5,928	Other Liabilities:.....	79
Net Loans:.....	20,430	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	75	Total Liabilities:.....	28,607
Other Real Estate:.....	0		
Other Assets:.....	205	Total Equity Capital:.....	6,100
Total Assets:.....	34,707	Total Liabilities and Capital:.....	34,707
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; Ronald A. Ramsay; Ken Riley; Russell G. 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: 21,906

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

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

Home Page: www.union-bank.net

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:.....	6,606	Deposits:.....	171,508
Federal Funds and Repos:.....	2,600	Federal Funds and Borrowings:.....	25,905
Investments:.....	123,591	Other Liabilities:.....	1,353
Net Loans:.....	75,481	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,236	Total Liabilities:.....	198,766
Other Real Estate:.....	150		
Other Assets:.....	3,943	Total Equity Capital:.....	16,841
Total Assets:.....	215,607	Total Liabilities and Capital:.....	215,607
Total Trust Assets:.....	310	Number of Shares Outstanding:.....	75,000

Directors: Fred Briner; Greg B. Brown; Bud Finley; Susan Jester; Gary Keeter; I. E. McCray, Jr.; Mark Middleton; Larry Mitchell; James E. Stilwell; Mark Vanderpool; John Young

Branches in Town: Three

Other Branches: Bryant (2)

**Pinnacle Bank
Bentonville, AR**

VOICE: (479) 273-3842
FAX: (479) 273-1543
Population: 19,730

1703 Phyllis Street, Suite 103
71712-7633

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

Home Page: www.pinnaclebk.com

Trust Powers: No
Bank Holding Company
None

CEO/Pres: Joe Mills
EVP: Kevin Beasley

VP: Dee Cameron
AVP/Cash: Melissa Cruikshank

Cash and Due from:..... 749
Federal Funds and Repos: 0
Investments: 9,793
Net Loans: 66,470
Premises and Fixed Assets: 210
Other Real Estate: 0
Other Assets: 983
Total Assets: 78,205
Total Trust Assets: 0

Deposits:..... 60,655
Federal Funds and Borrowings: 2,459
Other Liabilities:..... 113
Subordinated Debt:..... 0
Total Liabilities:..... 63,227
Total Equity Capital: 14,978
Total Liabilities and Capital:..... 78,205
Number of Shares Outstanding: 150,000

Directors: Kevin Beasley; Richard F. Barclay; David Estes; Thomas Garrison; Clarence Guinn; Bruce Loftin; Mac McClanahan; Joe S. Mills; Ronald Montgomery; Chuck Sharp; Ralph Verneti

Branches in Town: None

Other Branches: None

**Bank of Blevins
Blevins, AR**

VOICE: (870) 874-2541
FAX: (870) 874-2631
Population: 365

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:..... 364
Federal Funds and Repos: 635
Investments: 6,713
Net Loans: 9,566
Premises and Fixed Assets: 230
Other Real Estate: 0
Other Assets: 229
Total Assets: 17,737
Total Trust Assets: 0

Deposits:..... 15,359
Federal Funds and Borrowings: 0
Other Liabilities:..... 0
Subordinated Debt:..... 0
Total Liabilities:..... 15,359
Total Equity Capital: 2,378
Total Liabilities and Capital:..... 17,737
Number of Shares Outstanding: 8,050

Directors: Doyle Brewer; William E. Butler, Jr.; John J. Hays; 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: 18,272

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

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

Home Page: www.farmersbankbly.com

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

EVP: Randy Scott
VP/TO: Ron Dawson

Cash and Due from:.....	8,570	Deposits:.....	174,708
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	10,000
Investments:.....	53,307	Other Liabilities:.....	791
Net Loans:.....	134,708	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,420	Total Liabilities:.....	185,499
Other Real Estate:.....	15	Total Equity Capital:.....	22,129
Other Assets:.....	3,608	Total Liabilities and Capital:.....	207,628
Total Assets:.....	207,628	Number of Shares Outstanding:.....	40,000
Total Trust Assets:.....	25,262		

Directors: Steve Bell; Paula O. Blackwell; Ronny Goff; Alvin Huffman, III; Gaylon M. Lawrence, Jr.; Randy Scott; David Stone; Harold Sudbury, Jr.

Branches in Town: Four

Other Branches: Franklin[TN]

**First Western Bank
Booneville, AR**

VOICE: (479) 675-3000
FAX: (479) 675-4477
Population: 4,117

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

Charter Number: 397
Date: April 18, 1910
County: Logan

Home Page: www.firstwesternbank.net

Trust Powers: Yes

Bank Holding Company

First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton
Reg Pres: Nathan E. Gairhan

Reg Pres: Shirley Young
EVP/CO: Lynne Coan

Cash and Due from:.....	7,585	Deposits:.....	188,892
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	47,749
Investments:.....	52,283	Other Liabilities:.....	2,298
Net Loans:.....	179,563	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,652	Total Liabilities:.....	238,939
Other Real Estate:.....	353	Total Equity Capital:.....	20,332
Other Assets:.....	10,835	Total Liabilities and Capital:.....	259,271
Total Assets:.....	259,271	Number of Shares Outstanding:.....	100,000
Total Trust Assets:.....	0		

Directors: Dr. Paul Becton, M.D.; Dan Brown; Brett Foster; Nathan E. Gairhan; John T. Hampton; Mark Lundy; Jack McHaney; David Remy; Howard L. Slinkard; Craig Smith; Johnny Williams; DeAnne Witherspoon, O.D.; Jane Woolley; Shirley Young

Branches in Town: One

Other Branches: Bella Vista, Bentonville, Caulksville, Fayetteville, Magazine, Rogers (2)

**Community State Bank
Bradley, AR**

VOICE: (870) 894-3322
FAX: (870) 894-3324
Population: 563

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
Community State Bancshares, Inc., Bradley, AR

Chm/Pres: Jerry G. Hartline
EVP: Lane Pierce

Cash: Regina Wooton

Cash and Due from:..... 2,317
Federal Funds and Repos:..... 260
Investments:..... 1,501
Net Loans:..... 9,772
Premises and Fixed Assets:..... 176
Other Real Estate:..... 31
Other Assets:..... 173
Total Assets:..... 14,230
Total Trust Assets:..... 0

Deposits:..... 12,467
Federal Funds and Borrowings:..... 10
Other Liabilities:..... 51
Subordinated Debt:..... 0
Total Liabilities:..... 12,528
Total Equity Capital:..... 1,702
Total Liabilities and Capital:..... 14,230
Number of Shares Outstanding:..... 10,000

Directors: Jerry G. Hartline; Jeffrey C. Hobbs; Lane Pierce; Stephen Wicks

Branches in Town: None

Other Branches: None

**Bank of Brinkley
Brinkley, AR**

VOICE: (870) 734-3133
FAX: (870) 734-3001
Population: 3,940

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: Albert H. Rusher
Pres: Gus Rusher

EVP: Terry Singleterry
VP/Cash: Bently Manatt

Cash and Due from:..... 5,955
Federal Funds and Repos:..... 0
Investments:..... 90,493
Net Loans:..... 40,991
Premises and Fixed Assets:..... 1,390
Other Real Estate:..... 0
Other Assets:..... 5,121
Total Assets:..... 143,950
Total Trust Assets:..... 0

Deposits:..... 112,657
Federal Funds and Borrowings:..... 12,700
Other Liabilities:..... 622
Subordinated Debt:..... 0
Total Liabilities:..... 125,979
Total Equity Capital:..... 17,971
Total Liabilities and Capital:..... 143,950
Number of Shares Outstanding:..... 24,000

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

Branches in Town: One

Other Branches: None

**Community Bank
Cabot, AR**

VOICE: (501) 843-3575
FAX: (501) 941-4285
Population: 15,261

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
Home BancShares, Inc., Conway, AR

Chm: John W. Allison
CEO/Pres: Tracy M. French

CFO: Tyler Vance

Cash and Due from:.....	15,311	Deposits:.....	239,217
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	41,077
Investments:.....	76,703	Other Liabilities:.....	3,751
Net Loans:.....	196,166	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,356	Total Liabilities:.....	284,045
Other Real Estate:.....	196		
Other Assets:.....	31,959	Total Equity Capital:.....	46,646
Total Assets:.....	330,691	Total Liabilities and Capital:.....	330,691
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	25,000

Directors: John W. Allison; Rick Ashley; Dearl Dixon; Cathy Eoff-Tiratto; Tracy M. French; Jerry Jones; Mark Lowman; James A. Matthews; Gerald H. Shock; C. Randall Sims; William G. Thompson; Stephen P. Tipton; Jerry Waymack; Larry Wood; Joan R. Zumwalt

Branches in Town: Four

Other Branches: Beebe, Jacksonville (2), Ward

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

VOICE: (870) 283-5301
FAX: (870) 283-6466
Population: 1,946

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

SVP/Cash: Wanda Daniel

Cash and Due from:.....	2,441	Deposits:.....	87,241
Federal Funds and Repos:.....	355	Federal Funds and Borrowings:.....	4,576
Investments:.....	26,850	Other Liabilities:.....	1,028
Net Loans:.....	65,210	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,227	Total Liabilities:.....	92,845
Other Real Estate:.....	582		
Other Assets:.....	5,300	Total Equity Capital:.....	9,120
Total Assets:.....	101,965	Total Liabilities and Capital:.....	101,965
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: None

Other Branches: Evening Shade, Lynn, Strawberry

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

VOICE: (870) 747-3319
FAX: (870) 747-3498
Population: 1,960

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
Pres: J. Kendall Henry

Cash: Estelle Catlett

Cash and Due from:..... 991
Federal Funds and Repos:..... 0
Investments:..... 14,416
Net Loans:..... 10,726
Premises and Fixed Assets:..... 399
Other Real Estate:..... 0
Other Assets:..... 451
Total Assets:..... 26,983
Total Trust Assets:..... 0

Deposits:..... 22,690
Federal Funds and Borrowings:..... 385
Other Liabilities:..... 116
Subordinated Debt:..... 0
Total Liabilities:..... 23,191
Total Equity Capital:..... 3,792
Total Liabilities and Capital:..... 26,983
Number of Shares Outstanding:..... 5,660

Directors: Estelle Catlett; Donald A. Davis; Rheta Griffith; J. Kendall Henry; B. J. Hopson; E. Davidson Lee; J. Baxter Sharp, III

Branches in Town: None

Other Branches: None

**First Security Bank of Clarksville
Clarksville, AR**

VOICE: (479) 754-2020
FAX: (479) 754-3492
Population: 7,719

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

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

Home Page: www.fsbclarksville.com

Trust Powers: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

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

SVP: Nina Mason
SVP: Tommy Sexton

Cash and Due from:..... 3,894
Federal Funds and Repos:..... 0
Investments:..... 73,744
Net Loans:..... 42,590
Premises and Fixed Assets:..... 4,648
Other Real Estate:..... 207
Other Assets:..... 2,547
Total Assets:..... 127,630
Total Trust Assets:..... 4,788

Deposits:..... 111,185
Federal Funds and Borrowings:..... 4,228
Other Liabilities:..... 477
Subordinated Debt:..... 0
Total Liabilities:..... 115,890
Total Equity Capital:..... 11,740
Total Liabilities and Capital:..... 127,630
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 Security Bank of Conway
Conway, AR**

VOICE: (501) 450-9800
FAX: (501) 450-1899
Population: 43,167

1001 Front Street
P. O. Box 938
72033

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

Home Page: www.firstsecurityconway.com

Trust Powers: No

Member of Federal Reserve System

Bank Holding Company

First Security Bancorp, Searcy, AR

Chm: Jack Bell
CEO/Pres: J. Mark Ferguson

EVP: Johnny Adams
EVP: Mike Baldwin

Cash and Due from:..... 12,828
Federal Funds and Repos: 3,025
Investments:..... 41,431
Net Loans:..... 235,223
Premises and Fixed Assets: 11,715
Other Real Estate: 133
Other Assets: 243
Total Assets:..... 304,598
Total Trust Assets:..... 0

Deposits:..... 269,079
Federal Funds and Borrowings:..... 11,256
Other Liabilities: 97
Subordinated Debt:..... 0
Total Liabilities: 280,432
Total Equity Capital:..... 24,166
Total Liabilities and Capital:..... 304,598
Number of Shares Outstanding: 54,000

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

Branches in Town: Six

Other Branches: Clinton, Greenbrier, Vilonia

**First State Bank
Conway, AR**

VOICE: (501) 328-4663
FAX: (501) 328-4601
Population: 43,167

620 Chestnut Street
P. O. Box 966
72032

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

Home Page: www.fsbhome.com

Trust Powers: Yes

Bank Holding Company

Home BancShares, Inc., Conway, AR

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

EVP: Kevin Hester
EVP: Randy E. Mayor

Cash and Due from:..... 12,095
Federal Funds and Repos: 4,650
Investments:..... 103,431
Net Loans:..... 321,838
Premises and Fixed Assets: 12,477
Other Real Estate: 112
Other Assets: 13,828
Total Assets:..... 468,431
Total Trust Assets:..... 0

Deposits:..... 367,926
Federal Funds and Borrowings:..... 48,055
Other Liabilities: 2,928
Subordinated Debt:..... 0
Total Liabilities: 418,909
Total Equity Capital:..... 49,522
Total Liabilities and Capital:..... 468,431
Number of Shares Outstanding: 2,400

Directors: Milburn Adams; John W. Allison; William C. Brazil; Dale Bruns; Jack Engelkes; William J. Farris, Jr.; Kevin Hester; Randy E. Mayor; Jim Rankin; William R. Reynolds; C. Randall Sims; Ron Strother

Branches in Town: Six

Other Branches: Greenbrier, Holly Grove, Mayflower, Vilonia

**First State Bank
Crossett, AR**

VOICE: (870) 364-5131
 FAX: (870) 364-6329
 Population: 6,097

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: Nicholas J. Horner

EVP: Howard M. Beaty, Jr.
SVP: Cheryl Goodwin

Cash and Due from:..... 1,665
 Federal Funds and Repos:..... 0
 Investments:..... 4,481
 Net Loans:..... 18,040
 Premises and Fixed Assets:..... 1,819
 Other Real Estate:..... 377
 Other Assets:..... 1,025
 Total Assets:..... 27,407
 Total Trust Assets:..... 0

Deposits:..... 24,431
 Federal Funds and Borrowings:..... 20
 Other Liabilities:..... 93
 Subordinated Debt:..... 0
 Total Liabilities:..... 24,544
 Total Equity Capital:..... 2,863
 Total Liabilities and Capital:..... 27,407
 Number of Shares Outstanding:..... 100,000

Directors: Howard M. Beaty, Jr.; Richard E. Griffin; Nicholas J. Horner; Harry D. Stephens, Jr.; Henry M. Thomas; Barney White

Branches in Town: Two

Other Branches: None

**Chambers Bank
Danville, AR**

VOICE: (479) 495-2236
 FAX: (479) 495-4650
 Population: 2,392

901 Main
 P. O. Box 609
 72833-0609

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

Home Page: www.chambers-bank.com

Trust Powers: No

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

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

Pres: Bill Donnell
EVP: Philip Alexander

Cash and Due from:..... 11,563
 Federal Funds and Repos:..... 13,715
 Investments:..... 24,042
 Net Loans:..... 370,168
 Premises and Fixed Assets:..... 7,599
 Other Real Estate:..... 881
 Other Assets:..... 19,431
 Total Assets:..... 447,399
 Total Trust Assets:..... 0

Deposits:..... 337,990
 Federal Funds and Borrowings:..... 50,647
 Other Liabilities:..... 2,391
 Subordinated Debt:..... 0
 Total Liabilities:..... 391,028
 Total Equity Capital:..... 56,371
 Total Liabilities and Capital:..... 447,399
 Number of Shares Outstanding:..... 10,000

Directors: Thomas Akin; John Ed Chambers, III; Bill Donnell; Fay Mathis; James C. Pledger; Robert R. Redfern; Edward J. Taylor; Robert Y. Taylor

Branches in Town: One

Other Branches: Amity, Dardanelle, Fort Smith (2), Havana, Hot Springs, Hot Springs Village, Kirby, Mansfield, Mena, Waldron

Bank of Dardanelle Dardanelle, AR

VOICE: (479) 229-3311
FAX: (479) 229-4180
Population: 4,228

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

Chm/Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due from:.....	9,597	Deposits:.....	113,688
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	26,229	Other Liabilities:.....	480
Net Loans:.....	84,276	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,551	Total Liabilities:.....	114,168
Other Real Estate:.....	416		
Other Assets:.....	3,226	Total Equity Capital:.....	15,127
Total Assets:.....	129,295	Total Liabilities and Capital:.....	129,295
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

Directors: Thomas C. Berryhill; Bunny Bullock; Tom Ed Bullock; William R. Bullock, Sr.; Fanny George; Dee Longenbaugh; Ronald L. Taylor

Branches in Town: One

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

Decatur State Bank Decatur, AR

VOICE: (479) 752-3281
FAX: (479) 752-8154
Population: 1,314

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

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

Home Page: www.decaturstatebank.net

Trust Powers: No

Bank Holding Company
Peterson Holding Company, Decatur, AR

Chm: Richard E. Wilmoth
CEO/Pres: Vernon L. Austin

Cash: Wanda Tormey

Cash and Due from:.....	4,962	Deposits:.....	114,006
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	32,500
Investments:.....	44,345	Other Liabilities:.....	419
Net Loans:.....	111,503	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,457	Total Liabilities:.....	146,925
Other Real Estate:.....	244		
Other Assets:.....	3,267	Total Equity Capital:.....	19,853
Total Assets:.....	166,778	Total Liabilities and Capital:.....	166,778
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	7,000

Directors: Vernon L. Austin; Larry D. Curran; Tom M. Edmiston; Debbie Evans; Paul Galyean; Aaron Holcombe; R. 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: Rusty Silvey

Cash and Due from:..... 4,556
Federal Funds and Repos: 2,020
Investments: 21,377
Net Loans: 52,406
Premises and Fixed Assets: 242
Other Real Estate: 0
Other Assets: 981
Total Assets: 81,582
Total Trust Assets: 0

Deposits:..... 66,105
Federal Funds and Borrowings: 44
Other Liabilities:..... 367
Subordinated Debt:..... 0
Total Liabilities:..... 66,516
Total Equity Capital: 15,066
Total Liabilities and Capital:..... 81,582
Number of Shares Outstanding: 18,750

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

Branches in Town: None

Other Branches: Prescott

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

VOICE: (870) 642-4423
FAX: (870) 642-2847
Population: 5,765

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

Chm: Dennis Smiley
CEO/Pres: Gary L. Golden

EVP: Noel Bard

Cash and Due from:..... 1,944
Federal Funds and Repos: 1,435
Investments: 11,436
Net Loans: 31,061
Premises and Fixed Assets: 2,930
Other Real Estate: 26
Other Assets: 1,409
Total Assets: 50,241
Total Trust Assets: 0

Deposits:..... 41,505
Federal Funds and Borrowings: 3,748
Other Liabilities:..... 286
Subordinated Debt:..... 0
Total Liabilities:..... 45,539
Total Equity Capital: 4,702
Total Liabilities and Capital:..... 50,241
Number of Shares Outstanding: 76,000

Directors: Julie Brown; Mike Buffington; Gary L. Golden; Lou Ellen Gray; Ronald Moore; Edward Revels; Dennis Smiley; Don Stemple; Doug Suttle

Branches in Town: One

Other Branches: Lockesburg

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

VOICE: (870) 946-3531
FAX: (870) 946-2815
Population: 3,552

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

Chm: Nancy F. Rasco
CEO/Pres: David Jessup

EVP: Gary Oltmann
TO: Jason Grantham

Cash and Due from:..... 3,813
Federal Funds and Repos: 0
Investments:..... 27,017
Net Loans:..... 66,980
Premises and Fixed Assets: 971
Other Real Estate: 349
Other Assets: 4,002
Total Assets: 103,132
Total Trust Assets: 36,905

Deposits:..... 79,249
Federal Funds and Borrowings:..... 3,349
Other Liabilities: 386
Subordinated Debt: 0
Total Liabilities: 82,984
Total Equity Capital:..... 20,148
Total Liabilities and Capital: 103,132
Number of Shares Outstanding: 54,000

Directors: Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David L. Jessup; Charles E. Lumsden; Gary Oltmann; 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: 5,238

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

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

Home Page: www.mfbanknet.com

Trust Powers: Yes

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

CEO/Pres: J. Michael Jones
EVP: Betty B. Trites

COO: L. Ashton Adcock
TO: Glenda B. Owen

Cash and Due from:..... 3,158
Federal Funds and Repos: 1,535
Investments:..... 18,707
Net Loans:..... 46,033
Premises and Fixed Assets: 2,483
Other Real Estate: 191
Other Assets: 3,722
Total Assets: 75,829
Total Trust Assets: 22,417

Deposits:..... 64,758
Federal Funds and Borrowings:..... 2,017
Other Liabilities: 160
Subordinated Debt: 0
Total Liabilities: 66,935
Total Equity Capital:..... 8,894
Total Liabilities and Capital: 75,829
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; Don Livingston; William W. Shea; David Walt

Branches in Town: One

Other Branches: None

**First Financial Bank
El Dorado, AR**

VOICE: (870) 863-7000
FAX: (870) 881-5393
Population: 21,530

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

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

Home Page: www.ffb1.com

Trust Powers: No

Member of Federal Reserve System

Bank Holding Company

First Financial Banc Corporation, El Dorado, AR

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

Pres: Rodney Landes
COO: Jerry Bullard

Cash and Due from:..... 8,594
Federal Funds and Repos:..... 0
Investments:..... 13,267
Net Loans:..... 407,380
Premises and Fixed Assets:..... 3,846
Other Real Estate:..... 834
Other Assets:..... 20,338
Total Assets:..... 454,259
Total Trust Assets:..... 0

Deposits:..... 336,375
Federal Funds and Borrowings:..... 76,690
Other Liabilities:..... 1,962
Subordinated Debt:..... 0
Total Liabilities:..... 415,027
Total Equity Capital:..... 39,232
Total Liabilities and Capital:..... 454,259
Number of Shares Outstanding:..... 654,398

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

Branches in Town: Four

Other Branches: Smackover

**Timberland Bank
El Dorado, AR**

VOICE: (870) 862-5900
FAX: (870) 862-5432
Population: 21,530

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

Timberland Bancshares, Inc., El Dorado, AR

Pres: Tandy Menefee
EVP: Mark Turner

SVP: Carolyn Beavers

Cash and Due from:..... 3,681
Federal Funds and Repos:..... 0
Investments:..... 19,096
Net Loans:..... 106,444
Premises and Fixed Assets:..... 1,656
Other Real Estate:..... 0
Other Assets:..... 2,406
Total Assets:..... 133,283
Total Trust Assets:..... 0

Deposits:..... 113,525
Federal Funds and Borrowings:..... 7,104
Other Liabilities:..... 767
Subordinated Debt:..... 0
Total Liabilities:..... 121,396
Total Equity Capital:..... 11,887
Total Liabilities and Capital:..... 133,283
Number of Shares Outstanding:..... 187,890

Directors: Rolan Brevard; Walter Felton; John Hays; John Lowery, Jr.; Bob McBrayer; Tandy Menefee; Alan R. Morgan; L. Andrew Sheppard

Branches in Town: Two

Other Branches: None

Bank of England England, AR

VOICE: (501) 842-2555
FAX: (501) 842-2422
Population: 2,972

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, Sr.
EVP: Hanna B. Canada

VP: Bobby Montgomery
Cash: Sheila Rice

Cash and Due from:.....	3,886	Deposits:.....	142,674
Federal Funds and Repos:	4,730	Federal Funds and Borrowings:.....	26,354
Investments:.....	17,801	Other Liabilities:.....	1,988
Net Loans:.....	146,556	Subordinated Debt:.....	0
Premises and Fixed Assets:	2,831	Total Liabilities:.....	171,016
Other Real Estate:.....	0		
Other Assets:.....	6,451	Total Equity Capital:.....	11,239
Total Assets:.....	182,255	Total Liabilities and Capital:.....	182,255
Total Trust Assets:.....	0	Number of Shares Outstanding:	10,000

Directors: James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Samuel C. Cobb; Leon Hill; Nicole Canada Stewart

Branches in Town: One

Other Branches: Carlisle, Lonoke, North Little Rock

The Eudora Bank Eudora, AR

VOICE: (870) 355-8311
FAX: (870) 355-8509
Population: 2,819

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., Eudora, AR

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

EVP: Julie Petty

Cash and Due from:.....	750	Deposits:.....	26,836
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	2,105
Investments:.....	15,065	Other Liabilities:.....	88
Net Loans:.....	15,411	Subordinated Debt:.....	0
Premises and Fixed Assets:	103	Total Liabilities:.....	29,029
Other Real Estate:.....	0		
Other Assets:.....	530	Total Equity Capital:.....	2,830
Total Assets:.....	31,859	Total Liabilities and Capital:.....	31,859
Total Trust Assets:.....	0	Number of Shares Outstanding:	14,000

Directors: Kay Avery; Robert D. Avery; Fred W. Hensley; Roger Hensley, Sr.; Gene Keith; Charles F. Poole; W. R. Selman

Branches in Town: None

Other Branches: None

**Bank of Eureka Springs
Eureka Springs, AR**

VOICE: (479) 253-2265
FAX: (479) 253-1165
Population: 2,278

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

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

Home Page: www.bankeureka.com

Trust Powers: No

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

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

Cash: Reba Pyatt

Cash and Due from:.....	2,317	Deposits:.....	78,797
Federal Funds and Repos:	7,135	Federal Funds and Borrowings:	15,329
Investments:	21,713	Other Liabilities:.....	374
Net Loans:	64,548	Subordinated Debt:.....	0
Premises and Fixed Assets:	5,897	Total Liabilities:.....	94,500
Other Real Estate:	43		
Other Assets:	4,274	Total Equity Capital:	11,427
Total Assets:	105,927	Total Liabilities and Capital:.....	105,927
Total Trust Assets:.....	0	Number of Shares Outstanding:	4,000

Directors: James D. Bird; Genes L. Bland; Andrew J. Clark; Charles T. Cross; Claude C. Cross; John F. Cross; Ruth F. Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Daniel J. Mamaugh; Michael Mathews; Archie B. Ryan, Jr.; Randy Wolfenbarger

Branches in Town: One

Other Branches: Holiday Island (2)

**Arvest Bank
Fayetteville, AR**

VOICE: (479) 575-1000
FAX: (479) 575-1061
Population: 58,047

75 North East Street
P. O. Box 1327
72702-1327

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

Home Page: www.arvest.com

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company

Arvest Holdings, Inc., Bentonville, AR

Chm/CEO: Jim C. Walton
Pres/COO: K. Kevin Sabin

EVP: J. Robert Kelly
EVP: Phillip O. Porter

Cash and Due from:.....	266,774	Deposits:.....	6,322,567
Federal Funds and Repos:.....	191,000	Federal Funds and Borrowings:.....	422,756
Investments:.....	798,660	Other Liabilities:.....	75,448
Net Loans:.....	5,537,377	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	246,895	Total Liabilities:.....	6,820,771
Other Real Estate:.....	3,707		
Other Assets:.....	498,347	Total Equity Capital:.....	721,989
Total Assets:.....	7,542,760	Total Liabilities and Capital:.....	7,542,760
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	350,692

Directors: Claudia Bratcher; Cliff Gibbs; Scott Grigsby; J. Robert Kelly; Bradley Krieger; Mel Parks; Phillip O. Porter; K. Kevin Sabin; Jim C. Walton

Branches in Town: Nine

Other Branches: Ada[OK], Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton (2), Bentonville (6), Berryville (2), Bixby[OK], Broken Arrow[OK] (3), Bryant (1), Bull Shoals, Cabot, Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville, Conway (3), Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (3), Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (9), Gentry, Gravette, Greenwood, Harrison (2), Hindsville, Holiday Island, Hot Springs (3), Hot Springs Village; Huntsville (2), Jacksonville, Jay[OK], Joplin[MO] (5), Kansas [OK], Lawton[OK] (3), Lead Hill, Lincoln, Little Rock (10), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Moore[OK], Morrilton, Mountain Home (2), Muskogee[OK] (2), Neosho[MO] (2), Noel[MO], Norman[OK] (6), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (7), Okmulgee[OK], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (6), Russellville (2), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Stilwell[OK], Tulsa[OK] (16), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

Chambers Bank of North Arkansas Fayetteville, AR

VOICE: (479) 973-2265
FAX: (479) 973-2201
Population: 58,047

1685 East Joyce Blvd.
72703

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

Home Page: www.communitybnk.com

Trust Powers: No

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

Chm/CEO/Pres: Robert Y. Taylor

SVP: Bob Harrison

Cash and Due from:..... 6,978
Federal Funds and Repos:..... 5,825
Investments:..... 8,522
Net Loans:..... 205,247
Premises and Fixed Assets:..... 5,344
Other Real Estate:..... 164
Other Assets:..... 9,042
Total Assets:..... 241,122
Total Trust Assets:..... 0

Deposits:..... 190,629
Federal Funds and Borrowings:..... 20,000
Other Liabilities:..... 720
Subordinated Debt:..... 0
Total Liabilities:..... 211,349
Total Equity Capital:..... 29,773
Total Liabilities and Capital:..... 241,122
Number of Shares Outstanding:..... 10,000

Directors: Shirley Blackston; Joyce R. Bunch; John Ed Chambers, III; Kathy Counce; Robert Y. Taylor

Branches in Town: None

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

Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700
FAX: (479) 684-3797
Population: 58,047

3878 N. Crossover Road, Suite 20
P. O. Box 8550
72703

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

Home Page: www.sbofa.com

Trust Powers: No

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

CEO: Gary R. Head
CFO: Mike Hill

CCO: Dan Hendricks
COO: Marilyn Hendricks

Cash and Due from:..... 574
Federal Funds and Repos:..... 28,550
Investments:..... 5,961
Net Loans:..... 46,380
Premises and Fixed Assets:..... 842
Other Real Estate:..... 0
Other Assets:..... 781
Total Assets:..... 83,088
Total Trust Assets:..... 0

Deposits:..... 41,198
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 164
Subordinated Debt:..... 0
Total Liabilities:..... 41,362
Total Equity Capital:..... 41,726
Total Liabilities and Capital:..... 83,088
Number of Shares Outstanding:..... 30,000

Directors: Larry G. Bittle; John Cooper, III; Matthew Duffy; J. Kirkwood Dupps; Gary R. Head; Greg Lee; Jerry P. Maland; Reece Parham; Neal R. Pendergraft; Beverly Schaffer; Larry Shackelford; Todd Simmons; Ron Strother

Branches in Town: None

Other Branches: None

Fordyce Bank & Trust Company Fordyce, AR

VOICE: (870) 352-3107
FAX: (870) 352-5202
Population: 4,799

200 West Fourth Street
71742-2202

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

Home Page: www.fordycebank.com

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: 3,311
Federal Funds and Repos: 4,540
Investments: 18,071
Net Loans: 62,958
Premises and Fixed Assets: 2,880
Other Real Estate: 0
Other Assets: 2,992
Total Assets: 94,752
Total Trust Assets: 1,166

Deposits: 78,363
Federal Funds and Borrowings: 7,738
Other Liabilities: 489
Subordinated Debt: 0
Total Liabilities: 86,590
Total Equity Capital: 8,162
Total Liabilities and Capital: 94,752
Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall

Planters & Merchants Bank Gillett, AR

VOICE: (870) 548-2211
FAX: (870) 548-2220
Population: 819

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: 1,195
Federal Funds and Repos: 0
Investments: 10,949
Net Loans: 12,720
Premises and Fixed Assets: 407
Other Real Estate: 82
Other Assets: 2,061
Total Assets: 27,414
Total Trust Assets: 1,579

Deposits: 19,645
Federal Funds and Borrowings: 4,060
Other Liabilities: 288
Subordinated Debt: 0
Total Liabilities: 23,993
Total Equity Capital: 3,421
Total Liabilities and Capital: 27,414
Number of Shares Outstanding: 12,000

Directors: Larry E. Bauer; Johnny Holzhauer; Scott Place; Darrall A. Richter; Larry Smith; Bobby Turner; Frank C. Wolfe; Monty Young

Branches in Town: None

Other Branches: None

**Arkansas Diamond Bank
Glenwood, AR**

VOICE: (870) 356-2121
FAX: (870) 356-2211
Population: 1,751

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

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

Home Page: www.arkansasdiamondbank.com

Trust Powers: No

Bank Holding Company
Bainum Bancorp, Glenwood, AR

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

SVP: Lynda Robbins

Cash and Due from:..... 4,218
Federal Funds and Repos: 1,325
Investments: 40,775
Net Loans: 63,826
Premises and Fixed Assets: 3,438
Other Real Estate: 674
Other Assets: 2,703
Total Assets: 116,959
Total Trust Assets: 0

Deposits:..... 104,469
Federal Funds and Borrowings: 809
Other Liabilities:..... 218
Subordinated Debt:..... 0
Total Liabilities:..... 105,496
Total Equity Capital: 11,463
Total Liabilities and Capital:..... 116,959
Number of Shares Outstanding: 44,000

Directors: Duke Bainum; Eeva J. Bainum; Timothy E. Bainum; Richard L. 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: (479) 787-5251
FAX: (479) 787-6102
Population: 1,810

211 SE Main Street
P. O. Box 149
72736-0149

Charter Number: 46
Date: February 28, 1898
County: Benton

Home Page: www.bankofgravett.net

Trust Powers: No

Bank Holding Company
Gravett Bancshares, Inc., Gravette, AR

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

VP: Jim A. Edmonson
VP: Malcolm Winters

Cash and Due from:..... 6,013
Federal Funds and Repos: 3,525
Investments: 70,775
Net Loans: 140,654
Premises and Fixed Assets: 4,025
Other Real Estate: 0
Other Assets: 6,751
Total Assets: 231,743
Total Trust Assets: 0

Deposits:..... 208,817
Federal Funds and Borrowings: 0
Other Liabilities:..... 370
Subordinated Debt:..... 0
Total Liabilities:..... 209,187
Total Equity Capital: 22,556
Total Liabilities and Capital:..... 231,743
Number of Shares Outstanding: 4,000

Directors: George Cowgur; Albert P. Dunagin; Sharron Edmondson; Jim A. Edmonson; John R. Meade; William R. Meade; Richard T. Pollreis; David N. Wills

Branches in Town: One

Other Branches: Centerton, Hiwassee

**First Service Bank
Greenbrier, AR**

VOICE: (501) 679-7300
FAX: (501) 679-6461
Population: 3,042

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

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

Home Page: www.FirstServiceBank.com

Trust Powers: No

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

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

Reg Pres: Phillip Ellis
CFO: Kenneth Barnard

Cash and Due from:..... 5,857
Federal Funds and Repos: 895
Investments:..... 12,806
Net Loans:..... 102,253
Premises and Fixed Assets: 3,732
Other Real Estate: 424
Other Assets: 3,055
Total Assets: 129,022
Total Trust Assets: 0

Deposits:..... 114,520
Federal Funds and Borrowings:..... 3,448
Other Liabilities: 690
Subordinated Debt: 0
Total Liabilities: 118,658
Total Equity Capital:..... 10,364
Total Liabilities and Capital: 129,022
Number of Shares Outstanding: 15,000

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

Branches in Town: None

Other Branches: Clinton (2), Dermott, Marshall, Mountain View, Shirley

**Farmers Bank
Greenwood, AR**

VOICE: (479) 996-4171
FAX: (479) 996-6700
Population: 7,112

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

Charter Number: 243
Date: August 7, 1907
County: Sebastian

Home Page: www.farmersbankandtrust.com

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:..... 4,387
Federal Funds and Repos: 0
Investments:..... 48,877
Net Loans:..... 111,421
Premises and Fixed Assets: 15,180
Other Real Estate: 1,869
Other Assets: 2,834
Total Assets: 184,568
Total Trust Assets: 1,187

Deposits:..... 140,453
Federal Funds and Borrowings:..... 4,951
Other Liabilities: 728
Subordinated Debt: 0
Total Liabilities: 146,132
Total Equity Capital:..... 38,436
Total Liabilities and Capital: 184,568
Number of Shares Outstanding: 7,500

Directors: Tresa Lowe; Edward Wilkinson; Elizabeth Wilkinson; Norman Wilkinson; Stanhope Wilkinson; Susan Wilkinson

Branches in Town: One

Other Branches: Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Mansfield

**Farmers Bank
Hamburg, AR**

VOICE: (870) 853-5222
FAX: (870) 853-2333
Population: 3,039

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

Chm: John W. Spivey
Pres: Michael Townsend

VP: Virginia Bowman

Cash and Due from:..... 1,631
Federal Funds and Repos:..... 1,900
Investments:..... 14,989
Net Loans:..... 13,110
Premises and Fixed Assets:..... 1,159
Other Real Estate:..... 96
Other Assets:..... 2,471
Total Assets:..... 35,356
Total Trust Assets:..... 0

Deposits:..... 30,435
Federal Funds and Borrowings:..... 28
Other Liabilities:..... 33
Subordinated Debt:..... 0
Total Liabilities:..... 30,496
Total Equity Capital:..... 4,860
Total Liabilities and Capital:..... 35,356
Number of Shares Outstanding:..... 22,260

Directors: Phillip E. Barnes, Sr.; Robert B. Barnes; S. J. Clark; William E. Foote, IV; Nancy C. Foote Spivey; Freddie Martin; Jack Shell; John W. Spivey; Bobby J. Witherington

Branches in Town: None

Other Branches: Crossett

**Calhoun County Bank
Hampton, AR**

VOICE: (870) 798-2207
FAX: (870) 798-4830
Population: 1,579

302 West 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/Pres: Searcy W. Harrell, Jr.
EVP: Phillip J. Foster

EVP: Delois Kitchens
EVP: John F. Marsh

Cash and Due from:..... 4,241
Federal Funds and Repos:..... 4,040
Investments:..... 52,609
Net Loans:..... 72,032
Premises and Fixed Assets:..... 2,596
Other Real Estate:..... 364
Other Assets:..... 5,337
Total Assets:..... 141,219
Total Trust Assets:..... 0

Deposits:..... 122,144
Federal Funds and Borrowings:..... 3,701
Other Liabilities:..... 407
Subordinated Debt:..... 0
Total Liabilities:..... 126,252
Total Equity Capital:..... 14,967
Total Liabilities and Capital:..... 141,219
Number of Shares Outstanding:..... 4,000

Directors: L. D. Becton, III; Harold W. Campbell; Randy Crowder; Gene Dereuisseaux; Phillip J. Foster; Alvin Green; Carl Harrell; Jonathan W. Harrell; Searcy W. Harrell, Jr.; Paul E. Lindsey; John F. Marsh; Richard H. Moseley; John David Neeley; Richard L. Smith; Jannette H. Strickland; D. W. Wells; H. M. Welsh

Branches in Town: None

Other Branches: Camden (3), Junction City

The Bank of Harrisburg Harrisburg, AR

VOICE: (870) 578-2472
FAX: (870) 578-2049
Population: 2,192

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: Paul D. Eaton, Sr.

Pres: James Williams
SVP: Bill Elliott, Jr.

Cash and Due from:..... 1,410	Deposits:..... 58,719
Federal Funds and Repos: 0	Federal Funds and Borrowings:..... 2,350
Investments:..... 32,163	Other Liabilities: 669
Net Loans:..... 30,894	Subordinated Debt: 0
Premises and Fixed Assets: 413	Total Liabilities: 61,738
Other Real Estate: 364	
Other Assets: 3,168	Total Equity Capital:..... 6,674
Total Assets: 68,412	Total Liabilities and Capital: 68,412
Total Trust Assets: 0	Number of Shares Outstanding: 4,000

Directors: Donald Britnell; Connie Butler; Jim Tom Butler; Patricia Butler; Beth Eaton; Paul D. Eaton, Jr.; Paul D. Eaton, Sr.; Bill Elliott, Jr.; James Williams

Branches in Town: None

Other Branches: None

Community First Bank Harrison, AR

VOICE: (870) 391-8000
FAX: (870) 391-8081
Population: 12,152

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

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

Home Page: www.communityfirstbank.com

Trust Powers: Yes

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

Chm: Jerry Maland
CEO/Pres: David Morton

VChm: Dan R. Bowers
EVP/CFO: Ann Main

Cash and Due from:..... 5,931	Deposits:..... 269,363
Federal Funds and Repos: 10,150	Federal Funds and Borrowings:..... 58,449
Investments:..... 37,694	Other Liabilities: 2,792
Net Loans:..... 287,693	Subordinated Debt: 0
Premises and Fixed Assets: 7,696	Total Liabilities: 330,604
Other Real Estate: 1,047	
Other Assets: 6,565	Total Equity Capital:..... 26,172
Total Assets: 356,776	Total Liabilities and Capital: 356,776
Total Trust Assets: 0	Number of Shares Outstanding: 60,000

Directors: Joe Bennett, M.D.; Dan R. Bowers; John O. Campbell; L. Eugene Durand; Jim Harp; Elizabeth Kelley; Ann Main; Jerry Maland; Meredith Miller; David Morton; James Nelson; Patrick Reed; Jim Sprott; Deretha Walker

Branches in Town: One

Other Branches: Berryville, Eureka Springs

**First Team Bank
Heber Springs, AR**

VOICE: (501) 362-2456
FAX: (501) 362-4554
Population: 6,432

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

Charter Number: 626
Date: December 16, 1930
County: Cleburne

Home Page: www.firstteambank.com

Trust Powers: No

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

Chm: Jim Tom Butler
CEO: Paul D. Eaton, Sr.

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

Cash and Due from:..... 4,918
Federal Funds and Repos: 5,190
Investments: 84,301
Net Loans: 99,386
Premises and Fixed Assets: 2,356
Other Real Estate: 2,109
Other Assets: 9,174
Total Assets: 207,434
Total Trust Assets: 0

Deposits:..... 179,449
Federal Funds and Borrowings: 6,637
Other Liabilities:..... 1,202
Subordinated Debt:..... 0
Total Liabilities:..... 187,288
Total Equity Capital: 20,146
Total Liabilities and Capital:..... 207,434
Number of Shares Outstanding: 1,200

Directors: Walter Aldridge; Connie Butler; Jim Tom Butler; Patricia Butler; Beth Eaton; Paul Eaton, Jr.; Paul D. Eaton, Sr.; Richie A. Lee; Stan Lee; R. Dale Miller; 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: 6,432

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: Jim S. Gowen, Sr.
VChm/CEO: Jim S. Gowen, Jr.

Pres: Gary Yow
SVP: Wendell Cassell

Cash and Due from:..... 5,834
Federal Funds and Repos: 0
Investments: 17,377
Net Loans: 29,326
Premises and Fixed Assets: 2,045
Other Real Estate: 654
Other Assets: 1,415
Total Assets: 56,651
Total Trust Assets: 0

Deposits:..... 44,840
Federal Funds and Borrowings: 6,918
Other Liabilities:..... 220
Subordinated Debt:..... 0
Total Liabilities:..... 51,978
Total Equity Capital: 4,673
Total Liabilities and Capital:..... 56,651
Number of Shares Outstanding: 60,000

Directors: Roger Bowman; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Dr. Troy A. Gray; Gerald A. Saracini

Branches in Town: One

Other Branches: Clinton, Greers Ferry

Heber Springs State Bank
Heber Springs, AR

VOICE: (501) 362-5821
 FAX: (501) 362-9348
 Population: 6,432

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

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

Home Page: www.heberbank.com

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

EVP: Janice Parrott
SVP: Gary Redd

Cash and Due from:.....	4,803	Deposits:.....	109,512
Federal Funds and Repos:.....	640	Federal Funds and Borrowings:.....	7,962
Investments:.....	46,841	Other Liabilities:.....	296
Net Loans:.....	67,842	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,305	Total Liabilities:.....	117,770
Other Real Estate:.....	369		
Other Assets:.....	4,270	Total Equity Capital:.....	12,300
Total Assets:.....	130,070	Total Liabilities and Capital:.....	130,070
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	17,656

Directors: H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings; 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: 997

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: Carl E. Hendrix, III
EVP: Wilburn Smith

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

Cash and Due from:.....	13,234	Deposits:.....	67,268
Federal Funds and Repos:.....	4,335	Federal Funds and Borrowings:.....	0
Investments:.....	12,460	Other Liabilities:.....	186
Net Loans:.....	44,030	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	737	Total Liabilities:.....	67,454
Other Real Estate:.....	0		
Other Assets:.....	801	Total Equity Capital:.....	8,143
Total Assets:.....	75,597	Total Liabilities and Capital:.....	75,597
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

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

Branches in Town: None

Other Branches: None

**Simmons First Bank of Hot Springs
Hot Springs, AR**

VOICE: (501) 318-1000
FAX: (501) 318-1015
Population: 35,750

100 Werner Drive
P. O. Box 22000
71903

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

Home Page: www.simmonsfirst.com

Trust Powers: Yes

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

Chm/CEO/Pres: David L. Bartlett
EVP: Steven Trusty

EVP: Ronnie Twyford

Cash and Due from:..... 6,567
Federal Funds and Repos:..... 0
Investments:..... 56,034
Net Loans:..... 69,866
Premises and Fixed Assets:..... 2,406
Other Real Estate:..... 166
Other Assets:..... 20,756
Total Assets:..... 155,795
Total Trust Assets:..... 0

Deposits:..... 116,684
Federal Funds and Borrowings:..... 11,020
Other Liabilities:..... 1,858
Subordinated Debt:..... 0
Total Liabilities:..... 129,562
Total Equity Capital:..... 26,233
Total Liabilities and Capital:..... 155,795
Number of Shares Outstanding:..... 18,663

Directors: David L. Bartlett; Stuart A. Fleischner, D.D.S.; Louis F. Kleinman; James "Bart"
Newman; John D. Selig; Sam P. Stathakis, Jr.; Sara Stough; Gene Thomason

Branches in Town: Four

Other Branches: None

**First State Bank of Northwest Arkansas
Huntsville, AR**

VOICE: (479) 582-0700
FAX: (479) 251-8253
Population: 1,931

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

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

Home Page: www.fsbnwa.com

Trust Powers: Yes

Bank Holding Company
Mathias Bancshares, Inc., Springdale, AR

Chm: Sam Mathias
CEO/Pres: Curtis Hutchins

SVP: Dave Seal
SVP/Cash: Marivel Radcliffe

Cash and Due from:..... 1,427
Federal Funds and Repos:..... 2,300
Investments:..... 10,116
Net Loans:..... 47,873
Premises and Fixed Assets:..... 1,686
Other Real Estate:..... 1,051
Other Assets:..... 2,217
Total Assets:..... 66,670
Total Trust Assets:..... 0

Deposits:..... 45,869
Federal Funds and Borrowings:..... 13,000
Other Liabilities:..... 192
Subordinated Debt:..... 0
Total Liabilities:..... 59,061
Total Equity Capital:..... 7,609
Total Liabilities and Capital:..... 66,670
Number of Shares Outstanding:..... 27,000

Directors: Curtis Hutchins; Sam Mathias; Bob Nickle; Lew Thompson

Branches in Town: None

Other Branches: Fayetteville (2)

First Arkansas Bank & Trust Jacksonville, AR

VOICE: (501) 982-4511
FAX: (501) 982-5769
Population: 29,916

600 West Main
P. O. Box 827
72078-0827

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/CEO/Pres: Larry T. Wilson
EVP: Ken Southern

TO: Pat Teague

Cash and Due from:..... 11,151	Deposits:..... 196,721
Federal Funds and Repos:..... 0	Federal Funds and Borrowings:..... 23,005
Investments:..... 64,061	Other Liabilities:..... 2,621
Net Loans:..... 176,903	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 6,608	Total Liabilities:..... 222,347
Other Real Estate:..... 0	
Other Assets:..... 7,796	Total Equity Capital:..... 44,172
Total Assets:..... 266,519	Total Liabilities and Capital:..... 266,519
Total Trust Assets:..... 118,042	Number of Shares Outstanding:..... 200,000

Directors: Ted Belden; Tommy Bond; John A. Davis; Thad Gray; William A. Gwatney; John C. Hardwick; Kathryn W. Roberts; Ken Southern; Larry T. Wilson; Michael K. Wilson

Branches in Town: Five

Other Branches: Cabot (3), El Paso, Gravel Ridge, North Little Rock

American State Bank Jonesboro, AR

VOICE: (870) 972-9800
FAX: (870) 930-9311
Population: 55,515

2201 Fair Park
P. O. Box 3080
72403

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

Home Page: www.american-state-bank.com

Trust Powers: Yes

Bank Holding Company

American State Bank Corporation, Jonesboro, AR

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

EVP: Judy Dacus
EVP: David Dudley

Cash and Due from:..... 6,155	Deposits:..... 274,452
Federal Funds and Repos:..... 0	Federal Funds and Borrowings:..... 41,101
Investments:..... 101,819	Other Liabilities:..... 1,310
Net Loans:..... 210,742	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 13,118	Total Liabilities:..... 316,863
Other Real Estate:..... 117	
Other Assets:..... 9,980	Total Equity Capital:..... 25,068
Total Assets:..... 341,931	Total Liabilities and Capital:..... 341,931
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 4,000

Directors: David Dudley; Rogers Ford; Steve Gramling; Frank Guinn; Philip A. Jones; J. Steven McFerron; Olin F. Morris; Frank Oldham; Mark Rowland; Don B. Vollman, Jr.; Larry Wamble; Linda Warhurst; Joe D. Wessell; Keith W. White; Joe A. Williams; Perry L. Wilson; R. E. L. Wilson, V; Steve A. Wilson

Branches in Town: Three

Other Branches: Marmaduke, Osceola, Paragould (3), Pocahontas, Wilson

Heritage Bank Jonesboro, AR

VOICE: (870) 802-2344
FAX: (870) 268-2033
Population: 55,515

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
CEO/Pres: Stephen D. May

EVP/CFO: Diane Steiling

Cash and Due from:..... 5,377
Federal Funds and Repos:..... 0
Investments:..... 28,028
Net Loans:..... 163,820
Premises and Fixed Assets:..... 5,819
Other Real Estate:..... 595
Other Assets:..... 3,793
Total Assets:..... 207,432
Total Trust Assets:..... 0

Deposits:..... 162,924
Federal Funds and Borrowings:..... 25,120
Other Liabilities:..... 910
Subordinated Debt:..... 0
Total Liabilities:..... 188,954
Total Equity Capital:..... 18,478
Total Liabilities and Capital:..... 207,432
Number of Shares Outstanding:..... 10,000

Directors: Dr. Ronald Burnett; Jim Fulkerson; Richard Gray; Larry Grisham; Stephen D. May; Oscar Melton, Jr.; Diane Steiling; Leon Swihart; Bob Troutt; Joe Turney

Branches in Town: Two

Other Branches: Caraway, Leachville,
Manila, Monette

Liberty Bank of Arkansas Jonesboro, AR

VOICE: (870) 934-9000
FAX: (870) 268-1525
Population: 55,515

2901 East Highland Drive
P. O. Box 7514
72403

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

Home Page: www.mylibertybank.com

Trust Powers: Yes

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

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

Pres: John C. Freeman
EVP/TO: Aubrey Avants

Cash and Due from:..... 20,183
Federal Funds and Repos:..... 0
Investments:..... 206,747
Net Loans:..... 738,142
Premises and Fixed Assets:..... 44,690
Other Real Estate:..... 360
Other Assets:..... 52,682
Total Assets:..... 1,062,804
Total Trust Assets:..... 142,170

Deposits:..... 857,914
Federal Funds and Borrowings:..... 80,576
Other Liabilities:..... 8,973
Subordinated Debt:..... 0
Total Liabilities:..... 947,463
Total Equity Capital:..... 115,341
Total Liabilities and Capital:..... 1,062,804
Number of Shares Outstanding:..... 867,033

Directors: Wayne F. Baker; Susan Cathcart; Richard Darouse; Chris E. Fowler; Jama M. Fowler; Mark P. Fowler; Wallace W. Fowler; John C. Freeman; Moud Gazaway; Stacy Greene; Al M. Heringer, III; Sam W. Hummelstein; Mike Langford; Charles Luter; Hugh McClain; Lloyd H. McCracken, Jr.; Matt Parker; James E. Way; William C. Young, Jr.

Branches in Town: Six

Other Branches: Batesville, Bay, Highland,
Monette, Mountain Home, Paragould (3),
Rector

Simmons First Bank of Jonesboro Jonesboro, AR

VOICE: (870) 933-8000
FAX: (870) 933-7565
Population: 55,515

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

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

Home Page: www.simmonsfirst.com

Trust Powers: Yes

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

CEO/Pres: Barry K. Ledbetter

SVP/Sec: Wayne Bond

Cash and Due from:.....	9,706	Deposits:.....	211,054
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	27,811
Investments:.....	20,497	Other Liabilities:	1,489
Net Loans:.....	218,244	Subordinated Debt:.....	0
Premises and Fixed Assets:	4,613	Total Liabilities:	240,354
Other Real Estate:	50		
Other Assets:.....	5,522	Total Equity Capital:.....	18,278
Total Assets:.....	258,632	Total Liabilities and Capital:.....	258,632
Total Trust Assets:.....	0	Number of Shares Outstanding:	175,000

Directors: Dennis Abell; Marty D. Casteel; Barry K. Ledbetter; Scott Mixon; Ben Owens, Jr.; David Pyle; Jim Scurlock; Berl A. Smith; Mark Wimpy

Branches in Town: Three

Other Branches: Weiner

Centennial Bank Kingsland, AR

VOICE: (870) 348-5657
FAX: (870) 348-1002
Population: 449

140 First Street
P.O. Box 85
71652-0085

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

Trust Powers: No

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

CEO/Pres: Christopher S. Roberts

Cash and Due from:.....	3,862	Deposits:.....	66,442
Federal Funds and Repos:	2,946	Federal Funds and Borrowings:.....	5,800
Investments:.....	10,024	Other Liabilities:	259
Net Loans:.....	61,206	Subordinated Debt:	0
Premises and Fixed Assets:	1,083	Total Liabilities:	72,501
Other Real Estate:	76		
Other Assets:.....	2,527	Total Equity Capital:.....	9,223
Total Assets:.....	81,724	Total Liabilities and Capital:.....	81,724
Total Trust Assets:.....	0	Number of Shares Outstanding:	3,060

Directors: Blair Allen; Curtis L. Bowman; S. Gene Cauley; Ricky B. Ferguson; C. Joseph Giroir; Sheila Harrison; Richard L. Mays; John T. Olaimy; Christopher S. Roberts; William A. Roberts; Steve A. Wortman

Branches in Town: None

Other Branches: Fordyce, Little Rock (2),
New Edinburg, Rison

The Bank of Lake Village Lake Village, AR

VOICE: (870) 265-2241
FAX: (870) 265-2125
Population: 2,823

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: William W. Bunker
Sec: John Todd Potter

Cash and Due from:..... 1,599
Federal Funds and Repos:..... 0
Investments:..... 14,144
Net Loans:..... 34,332
Premises and Fixed Assets:..... 1,761
Other Real Estate:..... 2,096
Other Assets:..... 2,122
Total Assets:..... 56,054
Total Trust Assets:..... 0

Deposits:..... 46,637
Federal Funds and Borrowings:..... 3,708
Other Liabilities:..... 97
Subordinated Debt:..... 0
Total Liabilities:..... 50,442
Total Equity Capital:..... 5,612
Total Liabilities and Capital:..... 56,054
Number of Shares Outstanding:..... 60,000

Directors: Terence J. Alpe; Sam E. Angel; William W. Bunker; Dr. John P. Burge, Sr.; David F. Gillison, Jr.; Dr. Marvin D. Loyd, DDS; Joseph J. Pieroni; 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: 2,823

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

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

Home Page: www.simmonsfirst.com

Trust Powers: Yes

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

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

EVP: Tommy R. Jarrett
SVP: William F. "Bill" Wisener

Cash and Due from:..... 10,307
Federal Funds and Repos:..... 0
Investments:..... 33,351
Net Loans:..... 76,282
Premises and Fixed Assets:..... 3,564
Other Real Estate:..... 170
Other Assets:..... 5,216
Total Assets:..... 128,890
Total Trust Assets:..... 0

Deposits:..... 113,401
Federal Funds and Borrowings:..... 768
Other Liabilities:..... 604
Subordinated Debt:..... 0
Total Liabilities:..... 114,773
Total Equity Capital:..... 14,117
Total Liabilities and Capital:..... 128,890
Number of Shares Outstanding:..... 12,500

Directors: Freddie G. Black; Robert G. Bridewell; Ben V. Floriani; James W. Haddock; Craig Hunt; Tommy R. Jarrett; Lester Pinkus; Beverly M. Rowe; Jerry Selby; Joe Dan Yee

Branches in Town: One

Other Branches: Dermott, Dumas, Monticello

Little River Bank Lepanto, AR

VOICE: (870) 475-2306
FAX: (870) 475-3070
Population: 2,133

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: Thomas M. Hargrove
VP: Lois Criddle

VP: Benjamin E. Perry
VP: Ara Sharp

Cash and Due from:.....	2,473	Deposits:.....	37,031
Federal Funds and Repos:.....	250	Federal Funds and Borrowings:.....	10,000
Investments:.....	28,938	Other Liabilities:.....	140
Net Loans:.....	19,824	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	289	Total Liabilities:.....	47,171
Other Real Estate:.....	16		
Other Assets:.....	1,131	Total Equity Capital:.....	5,750
Total Assets:.....	52,921	Total Liabilities and Capital:.....	52,921
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Hadley Ingram Arnold; Scott Arnold, IV; Thomas M. Hargrove; Julianne Ingram; W. Kent Ingram, Jr.; Junaway Payne; Benjamin E. Perry; Ernest B. Portis; Stephen J. Romano; Danette P. Watkins; Henry G. Watkins, III

Branches in Town: None

Other Branches: None

Arkansas Bankers' Bank Little Rock, AR

VOICE: (501) 371-0535
FAX: (501) 375-2281
Population: 183,133

1020 West Second Street
72201-2031

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

Home Page: www.arbankersbank.com

Trust Powers: No

Member of Federal Reserve System

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

Chm: Thomas H. Grumbles
CEO/Pres: James N. Thomason

SVP: Boyd Rothwell

Cash and Due from:.....	16,532	Deposits:.....	123,507
Federal Funds and Repos:.....	14,950	Federal Funds and Borrowings:.....	7,699
Investments:.....	95,010	Other Liabilities:.....	1,126
Net Loans:.....	15,606	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	841	Total Liabilities:.....	132,332
Other Real Estate:.....	0		
Other Assets:.....	7,639	Total Equity Capital:.....	18,246
Total Assets:.....	150,578	Total Liabilities and Capital:.....	150,578
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: John Brannan, Jr.; Lunsford W. Bridges; Gary R. Canada; Martin B. Carpenter; Thomas H. Grumbles; Stephen E. Stafford; James N. Thomason

Branches in Town: None

Other Branches: None

Bank of Little Rock
Little Rock, AR

VOICE: (501) 376-0800
FAX: (501) 376-1642
Population: 183,133

200 North State Street
P. O. Box 34090
72203-4090

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

Home Page: www.bankoflittlerock.com

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

EVP: Larry R. Brown

SVP/Cash: Lee A. Swearingen

Cash and Due from:..... 4,832
Federal Funds and Repos:..... 8,525
Investments:..... 26,369
Net Loans:..... 80,173
Premises and Fixed Assets:..... 6,388
Other Real Estate:..... 1,891
Other Assets:..... 1,925
Total Assets:..... 130,103
Total Trust Assets:..... 0

Deposits:..... 117,412
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 725
Subordinated Debt:..... 0
Total Liabilities:..... 118,137
Total Equity Capital:..... 11,966
Total Liabilities and Capital:..... 130,103
Number of Shares Outstanding:..... 100,000

Directors: J. Harry Leggett, Jr.; Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven 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: 183,133

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

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

Home Page: www.bankozarks.com

Trust Powers: Yes

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

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

CFO: Paul E. Moore
TO: Rex Kyle

Cash and Due from:.....	45,204	Deposits:.....	1,495,763
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	243,337
Investments:.....	492,694	Other Liabilities:	7,058
Net Loans:.....	1,205,095	Subordinated Debt:.....	0
Premises and Fixed Assets:	75,706	Total Liabilities:	1,746,158
Other Real Estate:	690		
Other Assets:	77,904	Total Equity Capital:.....	151,135
Total Assets:	1,897,293	Total Liabilities and Capital:.....	1,897,293
Total Trust Assets:	446,576	Number of Shares Outstanding:	2,340

Directors: Jean Arehart; Steven M. Arnold; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Porter Hillard; Henry Mariani; James A. Matthews; John R. Mills; R. L. Qualls; Mark D. Ross; Kenneth Smith; Robert P. Trevino

Branches in Town: Seven

Other Branches: Alma, Altus, Bellefonte, Benton (2), Bentonville, Bryant (2), Cabot (2), Clarksville (2), Clinton, Conway (4), Dallas[TX], Fayetteville, Fort Smith (3), Frisco[TX], Harrison (2), Jasper, Lonoke, Lonsdale, Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (4), Ozark (2), Paris, Russellville (2), Sherwood, Texarkana[TX], Van Buren (2), Western Grove, Yellville

**The Capital Bank
Little Rock, AR**

VOICE: (501) 228-6000
FAX: (501) 228-6006
Population: 183,133

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

CEO/Pres: Kyle E. Patton
EVP: Bonnie Crocheron

VP/CFO: Catherine Davis

Cash and Due from:..... 5,111
Federal Funds and Repos:..... 3,465
Investments:..... 62,277
Net Loans:..... 43,032
Premises and Fixed Assets:..... 4,325
Other Real Estate:..... 0
Other Assets:..... 1,965
Total Assets:..... 120,175
Total Trust Assets:..... 0

Deposits:..... 98,147
Federal Funds and Borrowings:..... 10,299
Other Liabilities:..... 3,146
Subordinated Debt:..... 0
Total Liabilities:..... 111,592
Total Equity Capital:..... 8,583
Total Liabilities and Capital:..... 120,175
Number of Shares Outstanding:..... 32,013

Directors: Melinda Ballard; Jack Hartsell; Dr. Joseph S. Murphy; Joseph W. Park; Kyle E. Patton; Warren Stephenson

Branches in Town: None

Other Branches: North Little Rock

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

VOICE: (501) 223-2000
FAX: (501) 223-0373
Population: 183,133

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

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

Home Page: www.eaglebank.com

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.
CEO/Pres/Cash/TO: Randall K. Herlocker

SVP/COO: Laura Bogoslavsky
SVP/Cash: Paul Castleberry

Cash and Due from:..... 2,946
Federal Funds and Repos:..... 0
Investments:..... 49,271
Net Loans:..... 46,564
Premises and Fixed Assets:..... 970
Other Real Estate:..... 0
Other Assets:..... 3,102
Total Assets:..... 102,853
Total Trust Assets:..... 0

Deposits:..... 80,853
Federal Funds and Borrowings:..... 14,057
Other Liabilities:..... 242
Subordinated Debt:..... 0
Total Liabilities:..... 95,152
Total Equity Capital:..... 7,701
Total Liabilities and Capital:..... 102,853
Number of Shares Outstanding:..... 8,000

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

Branches in Town: One

Other Branches: Gravel Ridge, North Little Rock, Sherwood (3)

Pulaski Bank And Trust Company
Little Rock, AR

VOICE: (501) 661-7700
 FAX: (501) 661-7380
 Population: 183,133

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

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

Home Page: www.pulaskibank.com

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
TO: Robert Plummer

Cash and Due from:.....	25,829	Deposits:.....	381,923
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	27,605
Investments:.....	35,074	Other Liabilities:.....	6,185
Net Loans:.....	357,525	Subordinated Debt:.....	6,000
Premises and Fixed Assets:.....	22,804	Total Liabilities:.....	421,713
Other Real Estate:.....	229		
Other Assets:.....	14,910	Total Equity Capital:.....	34,658
Total Assets:.....	456,371	Total Liabilities and Capital:.....	456,371
Total Trust Assets:.....	124,993	Number of Shares Outstanding:.....	1,850

Directors: Albert B. Braunfisch; J. Hunter East; James C. East; Robert C. Magee; William C. Scholl; David E. Snowden, Jr.; Dr. Kent Westbrook, M.D.; Mark V. Williamson

Branches in Town: Seven

Other Branches: Bryant, Memphis[TN],
 North Little Rock (2)

First State Bank
Lonoke, AR

VOICE: (501) 676-3106
 FAX: (501) 676-5046
 Population: 4,287

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

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

Home Page: www.firststatebk.com

Trust Powers: No

Bank Holding Company

Lonoke Bancshares, Inc., Lonoke, AR

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

EVP: J. Bruce Loftin

Cash and Due from:.....	7,637	Deposits:.....	190,797
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	36,472
Investments:.....	51,082	Other Liabilities:.....	728
Net Loans:.....	182,518	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,725	Total Liabilities:.....	227,997
Other Real Estate:.....	0		
Other Assets:.....	6,040	Total Equity Capital:.....	23,005
Total Assets:.....	251,002	Total Liabilities and Capital:.....	251,002
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	16,000

Directors: Robert S. Bailey, Jr.; Daine O'Neil Bennett, Sr.; Neil Bennett, Jr.; Richard Bransford; Charles L. Cabe, Jr.; David R. Estes; William Fletcher, Jr.; Stan Green; J. L. Griffin; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Daina B. Newcomb; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.; Gary A. Thompson

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: 10,858

200 East Main Street
P. O. Box 250
71754-0250

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

Home Page: www.fbtarkansas.com

Trust Powers: Yes

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

Chm/CEO/Pres: Bob L. Burns
EVP/COO/TO: Bruce D. Maloch

EVP/CLO: Steve Keith
SVP/CFD: Janna B. Snider

Cash and Due from:..... 9,808
Federal Funds and Repos:..... 0
Investments:..... 154,946
Net Loans:..... 293,824
Premises and Fixed Assets:..... 7,577
Other Real Estate:..... 124
Other Assets:..... 22,803
Total Assets:..... 489,082
Total Trust Assets:..... 87,767

Deposits:..... 411,129
Federal Funds and Borrowings:..... 28,393
Other Liabilities:..... 4,921
Subordinated Debt:..... 0
Total Liabilities:..... 444,443
Total Equity Capital:..... 44,639
Total Liabilities and Capital:..... 489,082
Number of Shares Outstanding:..... 100,000

Directors: John E. Alexander, Jr.; Ronny J. Bell; Bob L. Burns; Hayden Franks; 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: 10,858

500 North Jackson
P. O. Box 340
71754-0340

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

Home Page: www.peoplesbankmagnolia.com

Trust Powers: Yes

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

Chm: S. Clark Fincher
CEO: Mary L. Fowler

Pres: Todd D. Smith
EVP: Scott N. White

Cash and Due from:..... 5,732
Federal Funds and Repos:..... 390
Investments:..... 9,756
Net Loans:..... 34,458
Premises and Fixed Assets:..... 1,535
Other Real Estate:..... 272
Other Assets:..... 306
Total Assets:..... 52,449
Total Trust Assets:..... 0

Deposits:..... 47,232
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 176
Subordinated Debt:..... 0
Total Liabilities:..... 47,408
Total Equity Capital:..... 5,041
Total Liabilities and Capital:..... 52,449
Number of Shares Outstanding:..... 10,000

Directors: Jonathan Baird; Dorothy J. Fincher; Harold H. Fincher; S. Clark Fincher; Mary L. Fowler; Betty Harris; Betty L. Scott; Gerald F. Scott; J. David Scott; Todd D. Smith; Scott N. White

Branches in Town: One

Other Branches: Waldo

Southern State Bank Malvern, AR

VOICE: (501) 332-2462
FAX: (501) 332-8437
Population: 9,021

521 East Page
P. O. Box 340
72104-0340

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

Home Page: www.southernstatebank.com

Trust Powers: No

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

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

VP: Johnny Gibbs

Cash and Due from:..... 1,991	Deposits:..... 61,550
Federal Funds and Repos:..... 0	Federal Funds and Borrowings:..... 8,525
Investments:..... 21,832	Other Liabilities:..... 388
Net Loans:..... 47,554	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 2,721	Total Liabilities:..... 70,463
Other Real Estate:..... 395	
Other Assets:..... 2,104	Total Equity Capital:..... 6,134
Total Assets:..... 76,597	Total Liabilities and Capital:..... 76,597
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 15,906

Directors: William B. Birch; Mitchell Burris; Steve Faris; George Hopkins; Frank McClure; Martha McClure; William H. McClure; Sue Stinnett; Donald A. Walsh; A. J. Wilks

Branches in Town: One

Other Branches: Haskell

First Community Bank of Eastern Arkansas Marion, AR

VOICE: (870) 739-7300
FAX: (870) 739-2234
Population: 8,901

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

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

Home Page: www.firstcommunitybank.us

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: Michael D. East
CEO/Pres: Donny Underwood

EVP: Jack Nall
EVP/CFO: Thomas J. Anderson

Cash and Due from:..... 2,312	Deposits:..... 62,892
Federal Funds and Repos:..... 140	Federal Funds and Borrowings:..... 0
Investments:..... 20,681	Other Liabilities:..... 498
Net Loans:..... 42,885	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 3,721	Total Liabilities:..... 63,390
Other Real Estate:..... 0	
Other Assets:..... 1,538	Total Equity Capital:..... 7,887
Total Assets:..... 71,277	Total Liabilities and Capital:..... 71,277
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 60,000

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

Branches in Town: None

Other Branches: West Memphis

**First Delta Bank
Marked Tree, AR**

VOICE: (870) 358-6000
FAX: (870) 358-6001
Population: 2,800

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

Chm: George E. Beley
CEO/Pres: Chris M. Lehman

VP: Joyce Loyd

Cash and Due from:..... 1,976
Federal Funds and Repos:..... 0
Investments:..... 22,081
Net Loans:..... 23,212
Premises and Fixed Assets:..... 1,088
Other Real Estate:..... 82
Other Assets:..... 704
Total Assets:..... 49,143
Total Trust Assets:..... 0

Deposits:..... 38,679
Federal Funds and Borrowings:..... 5,000
Other Liabilities:..... 201
Subordinated Debt:..... 0
Total Liabilities:..... 43,880
Total Equity Capital:..... 5,263
Total Liabilities and Capital:..... 49,143
Number of Shares Outstanding:..... 2,000

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

Branches in Town: None

Other Branches: Trumann, Tyronza

**Bank of McCrory
McCrory, AR**

VOICE: (870) 731-2521
FAX: (870) 731-2859
Population: 1,850

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: Sean H. Williams

Cash and Due from:..... 1,851
Federal Funds and Repos:..... 400
Investments:..... 20,358
Net Loans:..... 39,481
Premises and Fixed Assets:..... 349
Other Real Estate:..... 0
Other Assets:..... 1,099
Total Assets:..... 63,538
Total Trust Assets:..... 0

Deposits:..... 55,483
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 211
Subordinated Debt:..... 0
Total Liabilities:..... 55,694
Total Equity Capital:..... 7,844
Total Liabilities and Capital:..... 63,538
Number of Shares Outstanding:..... 20,000

Directors: Ian Arnof; John D. Eldridge, III; Fletcher C. Lewis; G. L. Morris, Jr.; H. Ripley Thompson; John G. Thompson; Vance M. Thompson, III; Sean H. Williams

Branches in Town: None

Other Branches: None

McGehee Bank
McGehee, AR

VOICE: (870) 222-3151
FAX: (870) 222-6159
Population: 4,570

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/Cash: Stephen Wilson

Cash and Due from:.....	6,639	Deposits:.....	78,788
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	24,200
Investments:.....	48,031	Other Liabilities:.....	739
Net Loans:.....	60,238	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	518	Total Liabilities:.....	103,727
Other Real Estate:.....	0		
Other Assets:.....	3,579	Total Equity Capital:.....	15,278
Total Assets:.....	119,005	Total Liabilities and Capital:.....	119,005
Total Trust Assets:.....	56,858	Number of Shares Outstanding:.....	80,000

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

Branches in Town: One

Other Branches: Arkansas City, Tillar, Watson

The Union Bank of Mena
Mena, AR

VOICE: (479) 394-2211
FAX: (479) 394-8901
Population: 5,637

303 Hwy. 71 North
P. O. Box 898
71953-0898

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

Home Page: www.unionbankofmena.com

Trust Powers: No

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

Chm: Edward W. Stevenson
CEO/Pres: Philip B. Hensley

SVP: Jesse Sullivan
SVP/CFO: Michael Myers

Cash and Due from:.....	3,686	Deposits:.....	123,128
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	7,988
Investments:.....	36,958	Other Liabilities:.....	507
Net Loans:.....	96,108	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,859	Total Liabilities:.....	131,623
Other Real Estate:.....	7		
Other Assets:.....	4,376	Total Equity Capital:.....	14,371
Total Assets:.....	145,994	Total Liabilities and Capital:.....	145,994
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: Robert A. Carver; John A. Crawford; R. L. Hamilton; Philip B. Hensley; David Maddox; Pauline Morrow; Edward W. Stevenson; Bill L. Wood

Branches in Town: None

Other Branches: Hatfield, Wickes

Commercial Bank & Trust Company Monticello, AR

VOICE: (870) 367-6221
FAX: (870) 367-7700
Population: 9,146

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: Bennie F. Ryburn, Jr.
Pres/COO: George T. Harris

SVP: Michael Efid
SVP/TO: Rusty Smith

Cash and Due from:..... 7,106
Federal Funds and Repos:..... 0
Investments:..... 50,751
Net Loans:..... 100,516
Premises and Fixed Assets:..... 2,064
Other Real Estate:..... 831
Other Assets:..... 3,193
Total Assets:..... 164,461
Total Trust Assets:..... 11,896

Deposits:..... 147,180
Federal Funds and Borrowings:..... 463
Other Liabilities:..... 1,181
Subordinated Debt:..... 0
Total Liabilities:..... 148,824
Total Equity Capital:..... 15,637
Total Liabilities and Capital:..... 164,461
Number of Shares Outstanding:..... 8,000

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

Branches in Town: Three

Other Branches: None

Union Bank And Trust Company Monticello, AR

VOICE: (870) 460-6400
FAX: (870) 460-6465
Population: 9,146

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/CEO/Pres: Zach McClendon, Jr.
SVP/Cash: Reathel Harris

TO: Gail Hooker

Cash and Due from:..... 5,811
Federal Funds and Repos:..... 0
Investments:..... 36,997
Net Loans:..... 142,817
Premises and Fixed Assets:..... 5,931
Other Real Estate:..... 309
Other Assets:..... 7,951
Total Assets:..... 199,816
Total Trust Assets:..... 15,066

Deposits:..... 169,164
Federal Funds and Borrowings:..... 12,554
Other Liabilities:..... 974
Subordinated Debt:..... 0
Total Liabilities:..... 182,692
Total Equity Capital:..... 17,124
Total Liabilities and Capital:..... 199,816
Number of Shares Outstanding:..... 80,000

Directors: William K. Ball; Ted Carmical; Frank Carson, Jr.; Jonathan H. Davis; Charles F. Dearman, Jr.; Robert Dale Handly, Sr.; Charles E. Jackson; John Lipton; John S. McClendon; Robin McClendon; Zach McClendon, Jr.; Wells Moffatt; John Porter Price; Richard Reinhart; David E. Wilkins

Branches in Town: Two

Other Branches: Dumas, Warren, Wilmar

**Petit Jean State Bank
Morrilton, AR**

VOICE: (501) 354-4988
FAX: (501) 354-6560
Population: 6,550

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

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

Home Page: www.pjsb.com

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:.....	2,836	Deposits:.....	81,977
Federal Funds and Repos:.....	20	Federal Funds and Borrowings:.....	2,658
Investments:.....	13,201	Other Liabilities:.....	294
Net Loans:.....	74,324	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	868	Total Liabilities:.....	84,929
Other Real Estate:.....	902		
Other Assets:.....	3,250	Total Equity Capital:.....	10,472
Total Assets:.....	95,401	Total Liabilities and Capital:.....	95,401
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: W. O. Byrd; Hall M. Calhoun, III; Katherine Foust; Michael D. Koone; Bruce M. Netherton; Charles Ormond; Charles S. Penick; Larry Wayne Smith; Stanton C. Willis

Branches in Town: None

Other Branches: None

**First Security Bank of Mountain Home
Mountain Home, AR**

VOICE: (870) 425-2166
FAX: (870) 424-4353
Population: 11,012

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

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

Home Page: www.fsbmtnhome.com

Trust Powers: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm: Reynie Rutledge
CEO: Larry G. Nelson

Pres: Tim Coleman
TO: Paul E. Johnson

Cash and Due from:.....	5,855	Deposits:.....	246,623
Federal Funds and Repos:.....	4,075	Federal Funds and Borrowings:.....	18,644
Investments:.....	127,420	Other Liabilities:.....	1,348
Net Loans:.....	143,114	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,180	Total Liabilities:.....	266,615
Other Real Estate:.....	763		
Other Assets:.....	4,543	Total Equity Capital:.....	23,335
Total Assets:.....	289,950	Total Liabilities and Capital:.....	289,950
Total Trust Assets:.....	57,739	Number of Shares Outstanding:.....	110,000

Directors: Tim Coleman; James Faulkner; D. Eugene Fortson; Donald T. Jack, Jr.; James E. Lindsey; Larry G. Nelson; Reynie Rutledge; W. M. Thompson

Branches in Town: Three

Other Branches: Bull Shoals, Gassville

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

VOICE: (870) 269-3815
FAX: (870) 269-2899
Population: 2,876

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

Pres: James G. Hinkle
EVP: Weldon Duncan

VP/Cash: Ron Sims
Sec: Kenneth Sutton

Cash and Due from:..... 2,891
Federal Funds and Repos: 8,775
Investments: 101,934
Net Loans: 70,295
Premises and Fixed Assets: 1,932
Other Real Estate: 0
Other Assets: 2,114
Total Assets: 187,941
Total Trust Assets: 0

Deposits:..... 158,352
Federal Funds and Borrowings: 906
Other Liabilities: 458
Subordinated Debt: 0
Total Liabilities: 159,716
Total Equity Capital: 28,225
Total Liabilities and Capital: 187,941
Number of Shares Outstanding: 4,000

Directors: James G. Hinkle; Kay Hinkle; Janice Sutton; Kenneth Sutton

Branches in Town: One

Other Branches: None

**Allied Bank
Mulberry, AR**

VOICE: (479) 997-1154
FAX: (479) 997-1161
Population: 1,627

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

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

Trust Powers: No

Member of Federal Reserve System

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

Chm/ Pres/COO: Alex Golden
CEO: Lex Golden

SVP/Cash: Dianna J. Millsap

Cash and Due from:..... 2,953
Federal Funds and Repos: 0
Investments: 39,335
Net Loans: 74,778
Premises and Fixed Assets: 3,572
Other Real Estate: 104
Other Assets: 6,130
Total Assets: 126,872
Total Trust Assets: 0

Deposits:..... 112,327
Federal Funds and Borrowings: 2,273
Other Liabilities: 305
Subordinated Debt: 0
Total Liabilities: 114,905
Total Equity Capital: 11,967
Total Liabilities and Capital: 126,872
Number of Shares Outstanding: 4,000

Directors: Alex Golden; Randall L. Hollis, Sr.; John Hunter; Royce D. Jones; L. Jan Nordin

Branches in Town: One

Other Branches: Alma, Little Rock,
Mansfield, Ozark

Diamond State Bank
Murfreesboro, AR

VOICE: (870) 285-2172
 FAX: (870) 285-2755
 Population: 1,764

319 East Main
 P. O. Box 279
 71958-0279

Charter Number: 175
 Date: December 19, 1904
 County: Pike

Home Page: www.diamondstatebank.com

Trust Powers: No

Bank Holding Company
 Bainum Bancorp II, Glenwood, AR

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

Cash: Brenda Roberts

Cash and Due from:.....	7,672	Deposits:.....	179,760
Federal Funds and Repos:.....	1,240	Federal Funds and Borrowings:.....	9,675
Investments:.....	65,015	Other Liabilities:.....	736
Net Loans:.....	124,167	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,056	Total Liabilities:.....	190,171
Other Real Estate:.....	315		
Other Assets:.....	4,095	Total Equity Capital:.....	16,389
Total Assets:.....	206,560	Total Liabilities and Capital:.....	206,560
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,296

Directors: Tim Brotherton; Duke Bainum; Eeva Bainum; Timothy Bainum; Robert Evans; Mike Moore; John A. Ross; Mark Skelton; Bill Spigner; George E. Steel, Jr.; George E. 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: 7,811

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

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

Cash and Due from:.....	8,942	Deposits:.....	124,714
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	7,994
Investments:.....	49,001	Other Liabilities:.....	872
Net Loans:.....	77,178	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,782	Total Liabilities:.....	133,580
Other Real Estate:.....	79		
Other Assets:.....	4,143	Total Equity Capital:.....	12,545
Total Assets:.....	146,125	Total Liabilities and Capital:.....	146,125
Total Trust Assets:.....	11,660	Number of Shares Outstanding:.....	9,000

Directors: Roger A. 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 (2), McCrory, Newark, Pleasant Plains, Tuckerman

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

VOICE: (501) 812-1400
FAX: (501) 812-1459
Population: 60,433

2716 Lakewood Village Place
P.O. Box 16270
72116

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

Home Page: www.twincitybank.net

Trust Powers: Yes

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

Chm: Richard H. Ashley
CEO/Pres: Bob Birch

SVP: Brent Geels
TO: Michael McBryde

Cash and Due from:..... 16,323
Federal Funds and Repos:..... 0
Investments:..... 282,281
Net Loans:..... 317,709
Premises and Fixed Assets:..... 15,785
Other Real Estate:..... 0
Other Assets:..... 12,065
Total Assets:..... 644,163
Total Trust Assets:..... 0

Deposits:..... 489,651
Federal Funds and Borrowings:..... 96,408
Other Liabilities:..... 3,085
Subordinated Debt:..... 0
Total Liabilities:..... 589,144
Total Equity Capital:..... 55,019
Total Liabilities and Capital:..... 644,163
Number of Shares Outstanding:..... 17,000

Directors: John W. Allison; W. W. Arnold, Jr.; Richard H. Ashley; John Bailey; Bob Birch; Dale Bruns; Sharon Davis; Agustin Fernandez; Barbara McDaniel Graves; Stuart W. Hankins; Johnny Heflin, Jr.; Herren Hickingbotham; James Kincannon; Don L. Lindsey, Sr.; Larry Ross; Bob Russell; Mary Anne Salmon; Robert Shell; Ron Strother

Branches in Town: Four

Other Branches: Little Rock (8), Maumelle, Sherwood (2)

**Southern Bank of Commerce
Paragould, AR**

VOICE: (870) 236-2500
FAX: (870) 236-7283
Population: 22,017

1727 West Kingshighway
P. O. Box 1605
72450

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

Home Page: www.southernbank-of-commerce.com

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company
None

Chm: Louise Miller
CEO/Pres: Greg Miller

SVP: Donna Miller
SVP: John Steele

Cash and Due from:..... 2,604
Federal Funds and Repos:..... 340
Investments:..... 1,073
Net Loans:..... 29,069
Premises and Fixed Assets:..... 1,565
Other Real Estate:..... 162
Other Assets:..... 782
Total Assets:..... 35,595
Total Trust Assets:..... 0

Deposits:..... 30,849
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 225
Subordinated Debt:..... 0
Total Liabilities:..... 31,074
Total Equity Capital:..... 4,521
Total Liabilities and Capital:..... 35,595
Number of Shares Outstanding:..... 3,811,574

Directors: Dr. Asa A. Crow; Howard Eldridge; David Holbrook; Donna Miller; Greg Miller; Louise Miller; Donald Parker

Branches in Town: None

Other Branches: Brookland, Jonesboro, Leachville

Delta Trust & Bank Parkdale, AR

VOICE: (870) 473-2217
FAX: (870) 473-2492
Population: 377

1853 Highway 165 South
P. O. Box 37
71661-0037

Charter Number: 141
Date: February 1, 1910
County: Ashley

Home Page: www.delta-trust.com

Trust Powers: Yes

Bank Holding Company

Delta Trust & Banking Corporation, Little Rock, AR

Chm: Dewayne Haynes
VChm/CEO: J. French Hill

Pres/COO: Carroll Penick
SVP/TO: Jim Shenep

Cash and Due from: 9,328
Federal Funds and Repos: 0
Investments: 26,957
Net Loans: 164,996
Premises and Fixed Assets: 5,299
Other Real Estate: 1,244
Other Assets: 3,900
Total Assets: 211,724
Total Trust Assets: 188,213

Deposits: 180,370
Federal Funds and Borrowings: 13,493
Other Liabilities: 321
Subordinated Debt: 0
Total Liabilities: 194,253
Total Equity Capital: 17,471
Total Liabilities and Capital: 211,724
Number of Shares Outstanding: 16,000

Directors: Carl John Bierbaum; Dewayne Haynes; J. French Hill; Michael Montgomery; Carroll Penick; George L. Pugh; Leyden Pugh; Thomas R. Pugh, Jr.; Thomas R. Pugh, Sr.; Neill Sloan; Philip A. Tappan

Branches in Town: None

Other Branches: Bella Vista, Eudora, Gravette, Hamburg, Little Rock (3), Wilmot

First State Bank Parkin, AR

VOICE: (870) 755-5401
FAX: (870) 755-5648
Population: 1,602

123 West Parkin
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: William N. Griffin
CEO: Frankie L. Pratt

Pres: John Cooper
SVP/Cash: Brenda F. Williams

Cash and Due from: 983
Federal Funds and Repos: 1,950
Investments: 8,290
Net Loans: 10,080
Premises and Fixed Assets: 122
Other Real Estate: 110
Other Assets: 417
Total Assets: 21,952
Total Trust Assets: 0

Deposits: 17,331
Federal Funds and Borrowings: 2,000
Other Liabilities: 100
Subordinated Debt: 0
Total Liabilities: 19,431
Total Equity Capital: 2,521
Total Liabilities and Capital: 21,952
Number of Shares Outstanding: 4,000

Directors: Mark Baioni; Fred E. Brenner, Jr.; John A. Brenner; John A. Brenner, Jr.; Raymond S. Clift; John S. Cooper; Elizabeth N. Griffin; Neil Griffin; Russell H. Griffin; William N. Griffin; William N. Griffin, Jr.; Frankie L. Pratt

Branches in Town: None

Other Branches: West Memphis

**Chart Bank
Perryville, AR**

VOICE: (501) 889-2318
FAX: (501) 889-5727
Population: 1,458

813 North Fourche Avenue
P. O. Box 189
72126-0189

Charter Number: 690
Date: December 8, 1945
County: Perry

Home Page: www.mychartbank.com

Trust Powers: No

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

Chm/Sec: Robert M. Hill
CEO/Pres: Robert Gregory Connell

CFO: Ken Jennings
EVP: Joe Carter

Cash and Due from:..... 2,595
Federal Funds and Repos: 25
Investments: 38,586
Net Loans: 67,646
Premises and Fixed Assets: 3,654
Other Real Estate: 107
Other Assets: 3,813
Total Assets: 116,426
Total Trust Assets: 0

Deposits:..... 89,063
Federal Funds and Borrowings: 13,915
Other Liabilities:..... 449
Subordinated Debt:..... 0
Total Liabilities:..... 103,427
Total Equity Capital: 12,999
Total Liabilities and Capital:..... 116,426
Number of Shares Outstanding: 16,000

Directors: Billie Jo Branscum; Herby Branscum, Jr.; James S. Branscum; Robert G. Connell; Lee A. Gibbons; Robert M. Hill; Shirley Hill; J. Baylor House; Jim Rankin; Kayla Rives; 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: 3,894

212 West Cherry
P. O. Box 307
72454-0307

Charter Number: 613
Date: March 10, 1930
County: Clay

Home Page: www.piggottstatebank.com

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:..... 4,350
Federal Funds and Repos: 2,900
Investments: 24,463
Net Loans: 30,571
Premises and Fixed Assets: 788
Other Real Estate: 84
Other Assets: 606
Total Assets: 63,762
Total Trust Assets: 0

Deposits:..... 57,412
Federal Funds and Borrowings: 0
Other Liabilities:..... 426
Subordinated Debt:..... 0
Total Liabilities:..... 57,838
Total Equity Capital: 5,924
Total Liabilities and Capital:..... 63,762
Number of Shares Outstanding: 4,000

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

Branches in Town: One

Other Branches: None

**Home Bank of Arkansas
Portland, AR**

VOICE: (870) 737-2236
FAX: (870) 737-2816
Population: 552

113 Hwy 165 South
P. O. Box 178
71663-0178

Charter Number: 251
Date: January 22, 1908
County: Ashley

Trust Powers: No

Bank Holding Company
Peoples Home Holding, Inc., Greenbrier, AR

Chm/CEO/Pres: John Stacks
CFO/VP: Bill Hannah

VP: Treva Branscum
VP: Terry Milam

Cash and Due from:.....	974	Deposits:.....	35,588
Federal Funds and Repos:.....	1,730	Federal Funds and Borrowings:.....	0
Investments:.....	3,364	Other Liabilities:.....	114
Net Loans:.....	31,497	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,262	Total Liabilities:.....	35,702
Other Real Estate:.....	0		
Other Assets:.....	381	Total Equity Capital:.....	3,506
Total Assets:.....	39,208	Total Liabilities and Capital:.....	39,208
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Joe Benton, III; Jerold Brock; James Dee Fiser; Bill Hannah; Terry Milam; Roy Montgomery; John Stacks; Jack Treat

Branches in Town: None

Other Branches: Damascus, Greenbrier, Marshall

**Bank of Prescott
Prescott, AR**

VOICE: (870) 887-2688
FAX: (870) 887-6822
Population: 3,686

East Second at Main
P.O. Drawer 490
71857-0490

Charter Number: 162
Date: August 10, 1904
County: Nevada

Home Page: www.bankofprescott.com

Trust Powers: Yes

Bank Holding Company
Prescott Bancshares, Inc., 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:.....	2,892	Deposits:.....	60,218
Federal Funds and Repos:.....	370	Federal Funds and Borrowings:.....	431
Investments:.....	32,159	Other Liabilities:.....	118
Net Loans:.....	31,781	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	433	Total Liabilities:.....	60,767
Other Real Estate:.....	0		
Other Assets:.....	1,520	Total Equity Capital:.....	8,388
Total Assets:.....	69,155	Total Liabilities and Capital:.....	69,155
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	24,000

Directors: John Warren Brannan, Sr.; John Warren Brannan, Jr.; Brad Crain; Carl Dalrymple, Jr.; James E. Franks; Billy Hines; Phillip McAdams; 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: 1,271

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

VP: Cliff Hopson
VP/Cash: Judy Thompson

Cash and Due from:..... 2,781
Federal Funds and Repos: 2,140
Investments: 9,373
Net Loans: 12,078
Premises and Fixed Assets: 146
Other Real Estate: 72
Other Assets: 1,092
Total Assets: 27,682
Total Trust Assets: 0

Deposits:..... 23,266
Federal Funds and Borrowings: 0
Other Liabilities:..... 46
Subordinated Debt:..... 0
Total Liabilities:..... 23,312
Total Equity Capital: 4,370
Total Liabilities and Capital:..... 27,682
Number of Shares Outstanding: 4,000

Directors: John W. Elrod; James R. Hopson; Ray B. Martin; James L. Moore, III; James L. Moore, Jr.; Lee Moore

Branches in Town: None

Other Branches: None

**Bank of Rogers
Rogers, AR**

VOICE: (479) 621-6800
FAX: (479) 621-6801
Population: 38,829

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

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

Home Page: www.bankrogers.com

Trust Powers: No

Member of Federal Reserve System

Bank Holding Company
First Bank Corp., Fort Smith, AR

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

EVP: Scott Franklin

Cash and Due from:..... 4,152
Federal Funds and Repos: 5,355
Investments: 12,055
Net Loans: 97,442
Premises and Fixed Assets: 6,689
Other Real Estate: 304
Other Assets: 21,604
Total Assets: 147,601
Total Trust Assets: 0

Deposits:..... 110,485
Federal Funds and Borrowings: 7,600
Other Liabilities:..... 1,984
Subordinated Debt:..... 0
Total Liabilities:..... 120,069
Total Equity Capital: 27,532
Total Liabilities and Capital:..... 147,601
Number of Shares Outstanding: 32,150

Directors: Guy J. Cable; Scott Franklin; Roland Julian; Dick McLelland; Virginia Mocivnik; Jerry Pittman; Kent Rylee; Sam Sicard; Tony Steele; David Swearingen; Jim Williamson; Lewis D. Yarborough

Branches in Town: One

Other Branches: Centerton, Lowell

Parkway Bank Rogers, AR

VOICE: (479) 464-9797
FAX: (479) 464-9796
Population: 38,829

5500 Walsh Lane, Suite 100
72758

Charter Number: 57
Date: April 23, 1900
County: Benton

Home Page: www.parkway-bank.com

Trust Powers: No

Bank Holding Company
Parkway Bankshares, Inc., Portland, AR

Chm/CEO: Jerry Sadler
Reg Pres: Jerry Carmichael

Reg Pres: Chris Lampkin

Cash and Due from:.....	6,793	Deposits:.....	95,405
Federal Funds and Repos:.....	810	Federal Funds and Borrowings:.....	4,330
Investments:.....	18,103	Other Liabilities:.....	528
Net Loans:.....	81,444	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,661	Total Liabilities:.....	100,263
Other Real Estate:.....	129		
Other Assets:.....	1,180	Total Equity Capital:.....	10,857
Total Assets:.....	111,120	Total Liabilities and Capital:.....	111,120
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

Branches in Town: None

Other Branches: Crossett, Monticello (2),
Portland

Simmons First Bank of Northwest Arkansas Rogers, AR

VOICE: (479) 636-0884
FAX: (479) 636-7819
Population: 38,829

111 North 8th Street
P. O. Box 1803
72756

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

Home Page: www.simmonsfirst.com

Trust Powers: Yes

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

CEO/Pres: Thomas W. Spillyards
EVP: Dennis Ferguson

SVP: Gail Jordan
VP/Cash: Darlene Cheatham

Cash and Due from:.....	6,506	Deposits:.....	218,260
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	11,835
Investments:.....	45,881	Other Liabilities:.....	1,436
Net Loans:.....	184,308	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,183	Total Liabilities:.....	231,531
Other Real Estate:.....	81		
Other Assets:.....	11,412	Total Equity Capital:.....	23,840
Total Assets:.....	255,371	Total Liabilities and Capital:.....	255,371
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,000

Directors: Dennis Ferguson; Ray Hobbs; Craig Hunt; Eric Pianalto; Thomas W. Spillyards; Jim Tull; Sonya Yates

Branches in Town: One

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

**First Arkansas Valley Bank
Russellville, AR**

VOICE: (479) 967-2151
FAX: (479) 967-1456
Population: 23,682

401 North Arkansas Avenue
P. O. Box 4026
72811

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

Home Page: www.firstarkansas.com

Trust Powers: Yes

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

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

Reg Pres: Charles H. Green
VP/TO: Ellen Tarkington

Cash and Due from:..... 13,093
Federal Funds and Repos:..... 5,845
Investments:..... 127,275
Net Loans:..... 343,954
Premises and Fixed Assets:..... 11,525
Other Real Estate:..... 470
Other Assets:..... 22,153
Total Assets:..... 524,315
Total Trust Assets:..... 21,638

Deposits:..... 377,501
Federal Funds and Borrowings:..... 94,638
Other Liabilities:..... 2,489
Subordinated Debt:..... 0
Total Liabilities:..... 474,628
Total Equity Capital:..... 49,687
Total Liabilities and Capital:..... 524,315
Number of Shares Outstanding:..... 142,386

Directors: Kent Dollar; Luke Duffield; Dain Duvall; Mark Fowler; Wallace W. Fowler; Nathan V. George; Charles H. Green; Benny R. Harris; Don Helms; Lloyd H. McCracken, Jr.; Carl Rackley; Roy A. Reaves; Donald C. Riley; Michael Warren

Branches in Town: Three

Other Branches: Atkins, Clarksville, Dardanelle (2), Morrilton, Pottsville, Searcy (3)

**First State Bank
Russellville, AR**

VOICE: (479) 498-2400
FAX: (479) 498-2465
Population: 23,682

3103 East Main
P. O. Box 10610
72812

Charter Number: 663
Date: January 12, 1934
County: Pope

Home Page: www.fsbmybank.com

Trust Powers: No

Bank Holding Company
First State Banking Corporation, Russellville, AR

Chm/CEO: Charles Blanchard
Pres: Johnny K. Morgan

EVP: Toni B. Laws
EVP: Max Mathis

Cash and Due from:..... 3,367
Federal Funds and Repos:..... 0
Investments:..... 150,339
Net Loans:..... 99,207
Premises and Fixed Assets:..... 2,894
Other Real Estate:..... 238
Other Assets:..... 7,990
Total Assets:..... 264,035
Total Trust Assets:..... 0

Deposits:..... 203,006
Federal Funds and Borrowings:..... 41,883
Other Liabilities:..... 689
Subordinated Debt:..... 0
Total Liabilities:..... 245,578
Total Equity Capital:..... 18,457
Total Liabilities and Capital:..... 264,035
Number of Shares Outstanding:..... 20,000

Directors: James Biggers; Charles Blanchard; William H. Bowen; Terry Freeman; Don C. Guess; Maxie L. Mathis, III; Mike Miller; Johnny K. Morgan; George Tippin; C. Tim White; Robert M. Wilson; Phil Wright

Branches in Town: Three

Other Branches: Ola, Plainview

Simmons First Bank of Russellville Russellville, AR

VOICE: (479) 967-8000
FAX: (479) 968-6491
Population: 23,682

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

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

Home Page: www.simmonsfirst.com

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

Chm/CEO/Pres: Ronald B. Jackson
Reg Pres: Denton Tumbleson

EVP: Scott Hill

Cash and Due from:.....	8,467	Deposits:.....	150,708
Federal Funds and Repos:.....	1,000	Federal Funds and Borrowings:.....	9,918
Investments:.....	32,871	Other Liabilities:.....	1,796
Net Loans:.....	127,294	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,914	Total Liabilities:.....	162,422
Other Real Estate:.....	563		
Other Assets:.....	22,267	Total Equity Capital:.....	35,954
Total Assets:.....	198,376	Total Liabilities and Capital:.....	198,376
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Leon Anderson; Terry Bowie; Dr. Charles Boyce; Keith Cogswell; Ronald B. Jackson; Ike Allen Laws, III; Ed R. Stingley, III; Harve Taylor; Gene Thomason

Branches in Town: Three

Other Branches: Clarksville (2), Hector

Bank of Salem Salem, AR

VOICE: (870) 895-2591
FAX: (870) 895-3825
Population: 1,591

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

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

Home Page: www.bksalem.net

Trust Powers: No

Bank Holding Company

Smith Associated Banking Corporation, Hot Springs, AR

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

Cash: Teresa Wray

Cash and Due from:.....	2,212	Deposits:.....	93,481
Federal Funds and Repos:.....	2,649	Federal Funds and Borrowings:.....	2,168
Investments:.....	13,111	Other Liabilities:.....	1,220
Net Loans:.....	82,915	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,025	Total Liabilities:.....	96,869
Other Real Estate:.....	307		
Other Assets:.....	4,064	Total Equity Capital:.....	10,414
Total Assets:.....	107,283	Total Liabilities and Capital:.....	107,283
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: D. Karrol Fowlkes; Mark Montgomery; Marvin Newton; C. Dwayne Plumlee; Guy R. "Buck" Smith; Richard T. Smith

Branches in Town: None

Other Branches: Mammoth Spring, Viola

Logan County Bank Scranton, AR

VOICE: (479) 938-2511
FAX: (479) 938-7084
Population: 222

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:..... 2,487
Federal Funds and Repos:..... 1,380
Investments:..... 31,264
Net Loans:..... 20,477
Premises and Fixed Assets:..... 433
Other Real Estate:..... 0
Other Assets:..... 555
Total Assets:..... 56,596
Total Trust Assets:..... 0

Deposits:..... 47,159
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 154
Subordinated Debt:..... 0
Total Liabilities:..... 47,313
Total Equity Capital:..... 9,283
Total Liabilities and Capital:..... 56,596
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: 18,928

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:..... 42,194
Federal Funds and Repos:..... 1,068
Investments:..... 275,865
Net Loans:..... 800,806
Premises and Fixed Assets:..... 34,168
Other Real Estate:..... 1,718
Other Assets:..... 42,380
Total Assets:..... 1,198,199
Total Trust Assets:..... 234,331

Deposits:..... 1,042,654
Federal Funds and Borrowings:..... 44,462
Other Liabilities:..... 3,648
Subordinated Debt:..... 0
Total Liabilities:..... 1,090,764
Total Equity Capital:..... 107,435
Total Liabilities and Capital:..... 1,198,199
Number of Shares Outstanding:..... 24,000

Directors: Dr. David Burks; Larry Crain; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Reynie Rutledge; Jim Tarkington; James G. Wilson; E. D. Yancey

Branches in Town: Four

Other Branches: Beebe (2), Bella Vista, Cabot (2), Fayetteville (4), Griffithville, Heber Springs (2), Judsonia, Little Rock (2), Lowell, McRae, Pangburn, Rogers (3), Springdale (5)

**Simmons First Bank of Searcy
Searcy, AR**

VOICE: (501) 268-7575
FAX: (501) 268-1551
Population: 18,928

401 South Main
P. O. Box 1349
72145-1349

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

Home Page: www.Simmonsfirst.com

Trust Powers: No

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Brooks Davis
EVP: Jerry Morgan

SVP/Cash: Chris Rainbolt

Cash and Due from:.....	3,719	Deposits:.....	100,662
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	14,878
Investments:.....	23,927	Other Liabilities:.....	861
Net Loans:.....	93,228	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,914	Total Liabilities:.....	116,401
Other Real Estate:.....	0		
Other Assets:.....	8,867	Total Equity Capital:.....	17,254
Total Assets:.....	133,655	Total Liabilities and Capital:.....	133,655
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Richard Cargile; Brooks Davis; Dennis Donovan; Al Fowler; Joseph Giezeman; Chris Rainbolt; Glenn Rambin; Robert Underwood

Branches in Town: Two

Other Branches: Kensett

**Peoples Bank
Sheridan, AR**

VOICE: (870) 942-5707
FAX: (870) 942-2489
Population: 3,872

1120 S. Rock Street
P. O. Box 460
72150

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

Home Page: www.peoplesbankar.com

Trust Powers: No

Bank Holding Company

None

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

VP: Noka A. Emerson
VP: G. Jannette Jones

Cash and Due from:.....	2,358	Deposits:.....	61,999
Federal Funds and Repos:.....	6,890	Federal Funds and Borrowings:.....	0
Investments:.....	18,724	Other Liabilities:.....	241
Net Loans:.....	38,384	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,697	Total Liabilities:.....	62,240
Other Real Estate:.....	0		
Other Assets:.....	1,686	Total Equity Capital:.....	7,499
Total Assets:.....	69,739	Total Liabilities and Capital:.....	69,739
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	52,562

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; Alvin L. Upton; David L. Wells; W. A. Winston

Branches in Town: None

Other Branches: None

**Liberty Bank of Arkansas
Siloam Springs, AR**

VOICE: (479) 524-8101
FAX: (479) 524-3307
Population: 10,843

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

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

Home Page: www.mylibertybank.com

Trust Powers: Yes

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

Chm/CEO: Wallace W. Fowler
Pres: Howard Hamilton

EVP/Cash: Beverly Lescard
TO: Art Morris

Cash and Due from:..... 7,837
Federal Funds and Repos:..... 7,550
Investments:..... 35,534
Net Loans:..... 159,810
Premises and Fixed Assets:..... 15,238
Other Real Estate:..... 210
Other Assets:..... 21,358
Total Assets:..... 247,537
Total Trust Assets:..... 4,997

Deposits:..... 199,403
Federal Funds and Borrowings:..... 15,000
Other Liabilities:..... 697
Subordinated Debt:..... 0
Total Liabilities:..... 215,100
Total Equity Capital:..... 32,437
Total Liabilities and Capital:..... 247,537
Number of Shares Outstanding:..... 72,000

Directors: Delbert E. Allen, Jr.; Mark P. Fowler; Wallace W. Fowler; Howard Hamilton; Lloyd McCracken, Jr.; Arthur Morris; Roy Reaves; Mark Simmons

Branches in Town: Two

Other Branches: Bentonville, Gentry, Springdale, Tontitown

**Smackover State Bank
Smackover, AR**

VOICE: (870) 725-3051
FAX: (870) 725-3049
Population: 2,005

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

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

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

Cash and Due from:..... 3,523
Federal Funds and Repos:..... 0
Investments:..... 64,054
Net Loans:..... 58,549
Premises and Fixed Assets:..... 3,016
Other Real Estate:..... 357
Other Assets:..... 1,373
Total Assets:..... 130,872
Total Trust Assets:..... 2,214

Deposits:..... 114,909
Federal Funds and Borrowings:..... 1,030
Other Liabilities:..... 698
Subordinated Debt:..... 0
Total Liabilities:..... 116,637
Total Equity Capital:..... 14,235
Total Liabilities and Capital:..... 130,872
Number of Shares Outstanding:..... 100,000

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

**Riverside Bank
Sparkman, AR**

VOICE: (870) 678-2251
FAX: (870) 678-2401
Population: 586

Commerce & Main Streets
P. O. Box 127
71763-0127

Charter Number: 457
Date: September 19, 1916
County: Dallas

Home Page: www.riversidebanc.com

Trust Powers: No

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

Chm: David Matchet
CEO: Stephen C. Davis

Pres: Robert G. Dudley, Jr.
VP: Kathryn Daniell

Cash and Due from:.....	714	Deposits:.....	37,639
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	7,700
Investments:.....	2,825	Other Liabilities:.....	210
Net Loans:.....	43,474	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	530	Total Liabilities:.....	45,549
Other Real Estate:.....	171		
Other Assets:.....	1,407	Total Equity Capital:.....	3,572
Total Assets:.....	49,121	Total Liabilities and Capital:.....	49,121
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,000

Directors: Stephen C. Davis; Robert G. Dudley, Jr.; Charles T. Gaston; David Matchet; Donny White

Branches in Town: None

Other Branches: None

**Bodcaw Bank
Stamps, AR**

VOICE: (870) 533-4486
FAX: (870) 533-4456
Population: 2,131

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

Chm/Pres: J. Paul Nipper

Cash: Brenda Scroggins

Cash and Due from:.....	2,037	Deposits:.....	64,066
Federal Funds and Repos:.....	4,065	Federal Funds and Borrowings:.....	0
Investments:.....	46,313	Other Liabilities:.....	779
Net Loans:.....	21,043	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	169	Total Liabilities:.....	64,845
Other Real Estate:.....	8		
Other Assets:.....	577	Total Equity Capital:.....	9,367
Total Assets:.....	74,212	Total Liabilities and Capital:.....	74,212
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Charles L. Cabe, Jr.; Billie Nipper; J. Paul Nipper; Cynthia 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: 2,471

116 North Lincoln
P. O. Drawer 69
71667-0069

Charter Number: 567
Date: April 27, 1925
County: Lincoln

Home Page: www.bankofstarcity.com

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:..... 2,319
Federal Funds and Repos:..... 0
Investments:..... 22,212
Net Loans:..... 61,651
Premises and Fixed Assets:..... 3,907
Other Real Estate:..... 30
Other Assets:..... 1,616
Total Assets:..... 91,735
Total Trust Assets:..... 0

Deposits:..... 73,330
Federal Funds and Borrowings:..... 8,153
Other Liabilities:..... 186
Subordinated Debt:..... 0
Total Liabilities:..... 81,669
Total Equity Capital:..... 10,066
Total Liabilities and Capital:..... 91,735
Number of Shares Outstanding:..... 15,000

Directors: Keith D. Griffin; Tommy L. Lively; Lucille Ollar; R. Mark Owen; Bennie F. Ryburn, Jr.; Marion Ryburn

Branches in Town: None

Other Branches: Gould, Pine Bluff (2), White Hall

**The Stephens Security Bank
Stephens, AR**

VOICE: (870) 786-5416
FAX: (870) 786-5419
Population: 1,152

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

SVP/Cash: Cheryl Brown

Cash and Due from:..... 1,272
Federal Funds and Repos:..... 700
Investments:..... 4,283
Net Loans:..... 26,295
Premises and Fixed Assets:..... 1,272
Other Real Estate:..... 135
Other Assets:..... 1,510
Total Assets:..... 35,467
Total Trust Assets:..... 0

Deposits:..... 29,597
Federal Funds and Borrowings:..... 2,647
Other Liabilities:..... 385
Subordinated Debt:..... 0
Total Liabilities:..... 32,629
Total Equity Capital:..... 2,838
Total Liabilities and Capital:..... 35,467
Number of Shares Outstanding:..... 11,000

Directors: Duncan Grayson; Carol Reaves; Guy R. Smith; Guy R. "Buck" 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: 9,745

Seventh & Main Streets
P. O. Box 1010
72160-1010

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: Caroll Fowler
TO: Richard McMinn

Cash and Due from:..... 8,410
Federal Funds and Repos: 0
Investments:..... 81,750
Net Loans:..... 200,861
Premises and Fixed Assets: 3,566
Other Real Estate: 254
Other Assets: 17,574
Total Assets: 312,415
Total Trust Assets: 36,199

Deposits: 225,157
Federal Funds and Borrowings:..... 36,526
Other Liabilities: 10,474
Subordinated Debt: 0
Total Liabilities: 272,157
Total Equity Capital:..... 40,258
Total Liabilities and Capital:..... 312,415
Number of Shares Outstanding: 100,000

Directors: Jerry Carter; Gary Hudson; 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, DeWitt, Hazen

**Bank of Trumann
Trumann, AR**

VOICE: (870) 483-6333
FAX: (870) 483-7512
Population: 6,889

326 Highway 463
P. O. Box 48
72472-0048

Charter Number: 354
Date: October 2, 1911
County: Poinsett

Trust Powers: No

Bank Holding Company

First Delta Bankshares, Inc., Blytheville, AR

CEO/Pres: John R. Gillette
CFO: Cheryl McMasters

VP: Carroll D. Anderson
AVP: Shirley Benson

Cash and Due from:..... 2,161
Federal Funds and Repos: 2,700
Investments:..... 29,960
Net Loans:..... 45,985
Premises and Fixed Assets: 1,214
Other Real Estate: 6
Other Assets: 5,235
Total Assets: 87,261
Total Trust Assets: 0

Deposits: 70,140
Federal Funds and Borrowings:..... 1,119
Other Liabilities: 584
Subordinated Debt: 0
Total Liabilities: 71,843
Total Equity Capital:..... 15,418
Total Liabilities and Capital:..... 87,261
Number of Shares Outstanding: 60,000

Directors: John R. Gillette; Gary Griffin; Matthew H. Moon; Clyde Robertson, Jr.; Jerry T. Sims; Barry E. Wood

Branches in Town: None

Other Branches: None

**Citizens Bank & Trust Company
Van Buren, AR**

VOICE: (479) 474-1201
FAX: (479) 410-1340
Population: 18,986

3110 Alma Hwy.
P. O. Box 469
72957-0469

Charter Number: 328
Date: December 20, 1910
County: Crawford

Home Page: www.cbankandtrust.co,

Trust Powers: Yes

Member of Federal Reserve System

Bank Holding Company

First Bank Corp., Fort Smith, AR

Chm: James G. Williamson, Jr.
CEO/Pres: D. Keith Hefner

EVP: Lance L. Lanier
TO: A. C. Moncrief

Cash and Due from:..... 11,433
Federal Funds and Repos:..... 0
Investments:..... 58,980
Net Loans:..... 180,510
Premises and Fixed Assets:..... 5,240
Other Real Estate:..... 25
Other Assets:..... 7,118
Total Assets:..... 263,306
Total Trust Assets:..... 7,640

Deposits:..... 231,293
Federal Funds and Borrowings:..... 993
Other Liabilities:..... 2,527
Subordinated Debt:..... 0
Total Liabilities:..... 234,813
Total Equity Capital:..... 28,493
Total Liabilities and Capital:..... 263,306
Number of Shares Outstanding:..... 16,000

Directors: Jimmy G. Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morrill H. Harriman; D. Keith Hefner; L. Scott McBryer; Brett D. Peters; 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: (479) 471-5400
FAX: (479) 471-5404
Population: 18,986

2925 Alma Highway, Suite A
72956

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

Home Page: www.firstcommunity-bank.com

Trust Powers: No

Bank Holding Company

None

Chm: Tim E. Wise
CEO/Pres: Jim Fincher

SVP: Rex Woods
Cash: Cheryl A. Mathews

Cash and Due from:..... 1,250
Federal Funds and Repos:..... 1,030
Investments:..... 10,827
Net Loans:..... 33,882
Premises and Fixed Assets:..... 869
Other Real Estate:..... 152
Other Assets:..... 796
Total Assets:..... 48,806
Total Trust Assets:..... 0

Deposits:..... 40,365
Federal Funds and Borrowings:..... 3,738
Other Liabilities:..... 140
Subordinated Debt:..... 0
Total Liabilities:..... 44,243
Total Equity Capital:..... 4,563
Total Liabilities and Capital:..... 48,806
Number of Shares Outstanding:..... 48,640

Directors: Jim Fincher; James David Garner; John Hall; Tim Hodges; Richard Hodo; Mark Manes; Richard Schultz; Tim E. Wise

Branches in Town: One

Other Branches: None

**First State Bank of Warren
Warren, AR**

VOICE: (870) 226-2601
FAX: (870) 226-2253
Population: 6,442

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/CEO: Bennie Ryburn, Jr.
Pres: Freddie M. Mobley

EVP/TO: Hugh Quimby

Cash and Due from:..... 7,453
Federal Funds and Repos: 0
Investments:..... 34,121
Net Loans:..... 56,693
Premises and Fixed Assets: 2,014
Other Real Estate: 677
Other Assets: 1,634
Total Assets: 102,592
Total Trust Assets: 2,156

Deposits:..... 90,327
Federal Funds and Borrowings:..... 693
Other Liabilities: 492
Subordinated Debt: 0
Total Liabilities: 91,512
Total Equity Capital:..... 11,080
Total Liabilities and Capital: 102,592
Number of Shares Outstanding: 59,000

Directors: Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie Ryburn, III; Bennie F. Ryburn, Jr.; 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: 6,442

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:..... 5,160
Federal Funds and Repos: 1,050
Investments:..... 55,027
Net Loans:..... 58,372
Premises and Fixed Assets: 843
Other Real Estate: 274
Other Assets: 1,927
Total Assets: 122,653
Total Trust Assets: 34,609

Deposits:..... 100,858
Federal Funds and Borrowings:..... 4,520
Other Liabilities: 418
Subordinated Debt: 0
Total Liabilities: 105,796
Total Equity Capital:..... 16,857
Total Liabilities and Capital: 122,653
Number of Shares Outstanding: 48,000

Directors: Bruce Anderson; Dr. Donnie R. Bryant; Gerald Burton; Carlton E. Davis; Lawrence H. Derby, Jr.; John B. Frazer, Jr.; W. Sykes Harris; Dr. Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

Branches in Town: Two

Other Branches: Hermitage

**Cross County Bank
Wynne, AR**

VOICE: (870) 238-8171
FAX: (870) 238-4052
Population: 8,615

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:..... 3,702
Federal Funds and Repos: 0
Investments: 32,957
Net Loans: 129,703
Premises and Fixed Assets: 2,517
Other Real Estate: 264
Other Assets: 4,214
Total Assets: 173,357
Total Trust Assets: 7,138

Deposits:..... 123,539
Federal Funds and Borrowings: 30,259
Other Liabilities:..... 550
Subordinated Debt:..... 0
Total Liabilities:..... 154,348
Total Equity Capital: 19,009
Total Liabilities and Capital:..... 173,357
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe Rennie; James A. Richardson

Branches in Town: One

Other Branches: Cherry Valley, Hickory Ridge

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2005

**Arkansas Capital Corporation
Little Rock, AR**

VOICE: (501) 374-9247
FAX: (501) 374-9425
Population: 183,133

200 South Commerce, Suite 400
72201-1728

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

Home Page: www.arcapital.com

Trust Powers: No

Bank Holding Company
None

Chm: Virgil L. Miller, Jr.
CEO: C. Sam Walls

EVP: Jay W. Wisener
SVP: Jerry Adams

Cash and Due from:..... 1,962
Federal Funds and Repos: 0
Investments: 4,598
Net Loans: 38,413
Premises and Fixed Assets: 1,589
Other Real Estate: 286
Other Assets: 1,516
Total Assets: 48,364
Total Trust Assets: 0

Deposits:..... 0
Federal Funds and Borrowings: 41,528
Other Liabilities: 1,154
Subordinated Debt:..... 0
Total Liabilities: 42,682
Total Equity Capital: 5,682
Total Liabilities and Capital: 48,364
Number of Shares Outstanding: 1,060

Directors: John W. Ahlen; Carl E. Baggett; George E. Campbell; Rush B. Deacon; Mac Dodson; 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; Larry Walther

Branches in Town: None

Other Branches: Fayetteville, Jonesboro

REPORT OF

TRUST COMPANIES

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2005

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

VOICE: (501) 520-3660

135 Section Line Road, C-1

Charter Number: 35001

FAX: (501) 520-3667

71913

Date: Jun. 17, 1998

Population: 35,750

County: Garland

CEO/Pres: William L. Kerst, Jr.**CFO:** Leslie Ballentine**SVP:** Robert D. Bischof**Directors:** Charlotte Arnold, CPA; Robert Bischof; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L.. Kerst, Jr.; Scott Simmons; Ralph Woodruff**Branches in Town:** None**Other Branches:** Hot Springs Village, Little Rock, Russellville

**FirsTrust Financial Services, Inc.
Little Rock, AR**

VOICE: (501) 664-6627

2610 Cantrell Road

Charter Number: 35000

FAX: (501) 663-6772

72202

Date: May. 22, 2001

Population: 183,133

County: Pulaski

Chm/CEO: Michael McBryde**SVP/TO:** Voncile Berry**Pres/COO:** Richard P. Clark, II**VP:** Dot Weaver**Directors:** John Bailey; Robert F. Birch, Jr.; William C. Brazil; Dale Bruns; Richard P. Clark, II; Tracy M. French; Stuart W. Hankins; Michael McBryde; C. Randall Sims; Ron Strother**Branches in Town:** None**Other Branches:** Conway, El Dorado

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2005

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

VOICE: (479) 782-5959
FAX: (479) 782-9669

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

Charter Number: 30006
Date: Apr. 17, 1997

CEO: Luther Reed
CFO: T. David Potts

VP: Lisa Johnson
VP: Vickie Pettway

**Arkansas Regional Industrial Development Company I, LLC
Little Rock, AR**

VOICE: (501) 374-9247
FAX: (501) 374-9425

200 South Commerce Street
Suite 400
72201-1925

Charter Number: 30008
Date: Jul. 18, 2002

Chm/CEO: C. Sam Walls

VP/Sec: Larry Carter

**Arkansas Regional Industrial Development Company II, LLC
Little Rock, AR**

VOICE: (501) 374-9247
FAX: (501) 374-9425

200 South Commerce Street
Suite 400
72201-1925

Charter Number: 30009
Date: Oct. 30, 2002

Chm/CEO: C. Sam Walls

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

VOICE: (501) 372-7333
FAX: (501) 372-7340

Donaghey Building, Suite 207
103 East Seventh
72201

Charter Number: 30010
Date: Nov. 4, 2002

CEO/CFO: Carl W. Bird

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

VOICE: (501) 224-6511
FAX: (501) 954-9419

1525 Merrill Drive, Suite 3000
P. O. Box 21077
72221

Charter Number: 30007
Date: Feb. 19, 1998

Pres: Robert B. Francis

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-5771
FAX: (501) 889-2966

P. O. Box 869
72126-0869

Charter Number: 30003
Date: Aug. 18, 1994

Pres: John C. Branscum
VP: James R. Price, D.D.S.

Treas: James C. Hawkins
Sec: Doug Brandon

REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2005

Commerce Capital Development Company, LLC
Little Rock, AR

VOICE: (501) 374-9247

200 South Commerce Street

Charter Number: 45001

FAX: (501) 374-9425

Suite 400

Date: Aug. 28, 2003

72201

Chm: Luther Wayne Britt

Pres: C. Sam Walls

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2005

COUNTY	BANK	CITY
Arkansas	DeWitt Bank And Trust Company	DeWitt
	The First National Bank of DeWitt	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
	First National Bank of Stuttgart	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home Bank of Arkansas	Portland
Baxter	First National Bank and Trust Company	Mountain Home
	First Security Bank of Mountain Home	Mountain Home
Benton	ANB Financial National Association	Bentonville
	Pinnacle Bank	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Bank of Rogers	Rogers
	Parkway Bank	Rogers
	Simmons First Bank of Northwest Arkansas	Rogers
Liberty Bank of Arkansas	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	Piggott State Bank	Piggott
Cleburne	First Team Bank	Heber Springs
	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
Cleveland	Centennial Bank	Kingsland
	The Bank of Rison	Rison

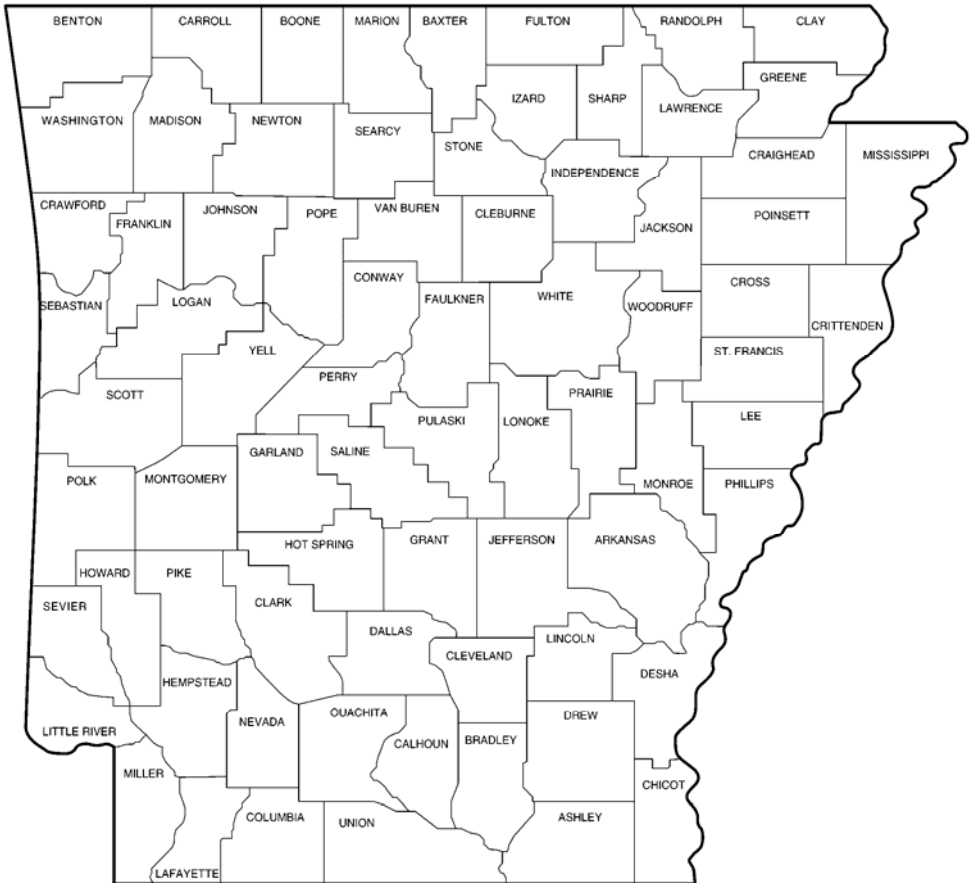
COUNTY	BANK	CITY
Columbia	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
Conway	Petit Jean State Bank	Morrilton
Craighead	American State Bank	Jonesboro
	Heritage Bank	Jonesboro
	Liberty Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
Crawford	Allied Bank	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First Community Bank of Crawford County	Van Buren
Crittenden	First Community Bank of Eastern Arkansas	Marion
	Fidelity National Bank	West Memphis
Cross	First State Bank	Parkin
	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
Dallas	Fordyce Bank & Trust Company	Fordyce
	Riverside Bank	Sparkman
Desha	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
Drew	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
Faulkner	First Security Bank of Conway	Conway
	First State Bank	Conway
	First Service Bank	Greenbrier
Fulton	Bank of Salem	Salem
Garland	First National Bank	Hot Springs
	Simmons First Bank of Hot Springs	Hot Springs
Grant	Peoples Bank	Sheridan
Greene	First National Bank	Paragould
	Southern Bank of Commerce	Paragould
Hempstead	Bank of Blevins	Blevins
	The First National Bank of Hope	Hope

COUNTY	BANK	CITY
Hot Spring	The Malvern National Bank	Malvern
	Southern State Bank	Malvern
Independence	The Citizens Bank	Batesville
	First Community Bank	Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
Johnson	First Security Bank of Clarksville	Clarksville
Lafayette	Community State Bank	Bradley
	The First National Bank of Lewisville	Lewisville
	Bodcaw Bank	Stamps
Lawrence	The First National Bank of Lawrence County	Walnut Ridge
Lee	First National Bank at Marianna	Marianna
Lincoln	Bank of Star City	Star City
Little River	The First National Bank	Ashdown
Logan	First Western Bank	Booneville
	The First National Bank at Paris	Paris
	Logan County Bank	Scranton
Lonoke	Community Bank	Cabot
	Bank of England	England
	First State Bank	Lonoke
Madison	First State Bank of Northwest Arkansas	Huntsville
Mississippi	Farmers Bank And Trust Company	Blytheville
	The First National Bank in Blytheville	Blytheville
Monroe	Bank of Brinkley	Brinkley
	The Merchants and Planters Bank	Clarendon
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden	Bearden
	The Stephens Security Bank	Stephens

COUNTY	BANK	CITY
Perry	Chart Bank	Perryville
Phillips	Helena National Bank First Bank of the Delta, N.A.	Helena West 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 Bank of Trumann	Harrisburg Lepanto Marked Tree Trumann
Polk	The Union Bank of Mena	Mena
Pope	First Arkansas Valley Bank First State 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 Eagle Bank & Trust Company Metropolitan National Bank One Bank & Trust, National Association Pulaski Bank And Trust Company National Bank of Arkansas in North Little Rock Twin City Bank	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock North Little Rock North Little Rock
Saline	The Union Bank of Benton	Benton
Scott	First National Bank	Waldron
Sebastian	The First National Bank of Fort Smith Farmers Bank	Fort Smith Greenwood
Sevier	The First National Bank of DeQueen First State Bank of DeQueen Horatio State Bank	DeQueen DeQueen Horatio
Sharp	First National Banking Company Bank of Cave City	Ash Flat Cave City
St. Francis	First National Bank of Eastern Arkansas Forrest City Bank, N.A.	Forrest City Forrest City

COUNTY	BANK	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	Arvest Bank	Fayetteville
	Bank of Arkansas, N.A.	Fayetteville
	The Bank of Fayetteville, N.A.	Fayetteville
	Chambers Bank of North Arkansas	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
White	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
Woodruff	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
Yell	Chambers Bank	Danville
	Bank of Dardanelle	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2005

Southern Bancorp 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: Phillip N. Baldwin

SVP/CFO: Sandra Linn

Subsidiaries:

Elk Horn Bank and Trust Company
First Bank of the Delta, N.A.
 Phillips Insurance Services, Inc.
 First Investment Advisory Services, Inc.
Delta Southern Bank
Southern Development Capital Trust
Southern Development Statutory Trust I
Southern Development Statutory Trust II
Southern Development Statutory Trust III
Southern Property Corporation of the Delta

Arkadelphia, AR
West Helena, AR
 Elaine, AR
 Helena, AR
 Ruleville, MS
Arkadelphia, AR
Arkadelphia, 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

EVP/CFO: Christopher M. Wewers
EVP/CAO: John A. Bryant

Subsidiaries:

Summit BankArkadelphia, AR
 Summit Real Estate Investments, Inc.
Tucker Insurance, LLC d/b/a Summit Insurance Group

Arkadelphia, AR
Malvern, 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: Kevin F. Norton
EVP: David Ford

Sec: Greg Shaver

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

1325 Harrison 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 Insurance Agency, Inc.
First Community Real Estate, Inc.

Batesville, AR
Batesville, AR
Batesville, AR

**Bearden Bancshares, Inc.
Bearden, AR**

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

#1 Second Street
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
UFS, Inc.

Benton, AR
Benton, AR
Benton, AR

**Arvest Bank Group, Inc.
Bentonville, AR**

RSSD Number: 1095674
VOICE: (479) 464-1500
FAX: (479) 464-1540

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:

Arvest Holdings, Inc.
Arvest Bank
Superior Finance Company
Superior Financial Services, Inc.
Southwest Protective Life Insurance Company
Superior Insurance Services, Inc.
Central Mortgage Company
Arvest Bank Operations, Inc.
Arvest Mortgage Company
Arvest Insurance, Inc.
Arvest Investments, Inc.
First Place on the Creeks, L.L.C.
WACO Title Company
ATC Services, Inc.
Security Bankcard Center, Inc.
Superior Financial Statutory Trust I
Superior Financial Statutory Trust II
Arvest Trust Company N. A.
Arvest Statutory Trust I

Bentonville, AR
Fayetteville, AR
Fort Smith, AR
Fort Smith, AR
Fort Smith, AR
Paris, AR
Little Rock, AR
Lowell, AR
Lowell, AR
Rogers, AR
Rogers, AR
Rogers, AR
Springdale, AR
Bartlesville, OK
Norman, OK
Hartford, CT
Hartford, CT
Rogers, AR
Hartford, CT

Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
 VOICE: (479) 464-1500
 FAX: (479) 464-1540

125 West Central, Suite #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:

Arvest Bank	Fayetteville, AR
Superior Finance Company	Fort Smith, AR
Superior Financial Services, Inc.	Fort Smith, AR
Southwest Protective Life Insurance Company	Fort Smith, AR
Superior Insurance Services, Inc.	Paris, AR
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
Arvest Insurance, Inc.	Rogers, AR
Arvest Investments, Inc.	Rogers, AR
First Place on the Creeks, L.L.C.	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Superior Financial Statutory Trust I	Hartford, CT
Superior Financial Statutory Trust II	Hartford, CT

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 Huffman, III
VP: Paula O. Blackwell

Treas/Sec: Steve Bell

Subsidiaries:

Farmers Bank And Trust Company

Blytheville, AR

**First Delta Bankshares, Inc.
Blytheville, AR**

RSSD Number: 1097388
VOICE: (870) 763-4443
FAX: (870) 762-5312

120 South Second Street
P. O. Box 809
72316-0809

Chm/CEO: Jerry T. Sims
VChm: E. G. Sims

Pres: Gary Griffin

Subsidiaries:

The First National Bank in Blytheville
Bank of Trumann

Blytheville, AR
Trumann, AR

**First Western Bancshares ESOT
Booneville, AR**

RSSD Number: 2628994
VOICE: (479) 675-0369
FAX: (479) 675-0751

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

Chm: Jeral L. Hampton

Subsidiaries:

First Western Bancshares, Inc.
First Western Bank
First Western Financial
First Western Insurance Agency, Inc.
First Western Mortgage, Inc.
First Western Properties, Inc.
Westark Real Estate Appraisals

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

**First Western Bancshares, Inc.
Booneville, AR**

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 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

Sec: Debbie Danekas

Subsidiaries:

First Western Bank
First Western Financial
First Western Insurance Agency, Inc.
First Western Mortgage, Inc.
First Western Properties, Inc.
Westark Real Estate Appraisals

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

Community State Bancshares, Inc.
Bradley, AR

RSSD Number: 3058758
VOICE: (870) 894-3322
FAX: (870) 894-3324

208 West Fourth Street
P. O. Box 120
71826-0120

Pres: Jeffrey C. Hobbs

Sec: Stephen Wicks

Subsidiaries:

Community State Bank

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

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

CEO/Pres: Searcy W. Harrell, Jr.
VP: Jonathan W. Harrell

Sec: Phillip J. Foster

Subsidiaries:

Calhoun County Bank

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: Samuel F. Beller
VChm: Bruce Street

Pres: Margie Petterson
Treas/Sec: Dennis Esteb

Subsidiaries:

Bank of Cave City
Cave City Properties, Inc.

Cave City, AR
Cave City, 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/CEO: J. Baxter Sharp, III
CEO: Rheta Griffith

Pres: J. Kendall Henry

Subsidiaries:

The Merchants and Planters Bank

Clarendon, AR

**Home BancShares, Inc.
Conway, AR**

RSSD Number: 1491409
VOICE: (501) 328-4663
FAX: (501) 329-2991

719 Harkrider Street, 3rd Floor
P. O. Box 966
72032

Chm/CEO: John W. Allison
Pres/COO: Ron Strother

CFO: Randy E. Mayor

Subsidiaries:

White River Bancshares Company
Signature Bank of Arkansas

Fayetteville, AR
Fayetteville, AR

Community Bank

Cabot, AR

Community Home Lenders of Arkansas, Inc.

Cabot, AR

Community Insurance Agency, Inc.

Cabot, AR

Community Title Services, Inc.

Cabot, AR

Grand Prairie Title Company, Inc.

Cabot, AR

Lonoke Abstract Corporation

Lonoke, AR

First State Bank

Conway, AR

First Data Solutions, Inc.

Conway, AR

First State Mortgage

Conway, AR

Twin City Bank

North Little Rock, AR

Marine Bank of the Florida Keys

Marathon, FL

Home Bancshares Statutory Trust I

Conway, AR

FirsTrust Financial Services, Inc.

Little Rock, AR

Community Financial Statutory Trust I

Hartford, CT

Marine Statutory Trust I

Hartford, CT

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

VP/Treas/Sec: Nicholas J. Horner

Subsidiaries:

First State Bank

Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
VOICE: (479) 495-4680
FAX: (479) 495-4681

105 East 9th Street
P. O. Box 1330
72833-1330

Chm/CEO/Pres: John Ed Chambers, III

CFO: Mike Donnell

Subsidiaries:

Community Investment, Inc.
Chambers Bank of North Arkansas
Chambers Bank
Blue Star Title of Arkansas, Inc.
CB Financial Services, Inc.
Blue Star Financial, Inc.
River Valley Appraisal
Sloan Capital Trust I

Fayetteville, AR
Fayetteville, AR
Danville, AR
Danville, AR
Danville, AR
Plano, TX
Danville, AR
Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
VOICE: (479) 229-3311
FAX: (479) 229-4180

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

CEO/Pres: Ronald L. Taylor

Sec: Thomas C. Berryhill

Subsidiaries:

Bank of Dardanelle

Dardanelle, AR

Peterson Holding Company
Decatur, AR

RSSD Number: 1845619
VOICE: (479) 752-3281
FAX: (479) 752-8154

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

Chm: Richard E. Wilmoth

CEO/Pres: Vernon L. Austin

Subsidiaries:

Decatur State Bank
Decatur Insurance Agency
Grand Savings Bank

Decatur, AR
Decatur, AR
Grove, OK

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
First Community Banking Corporation
First National Bank
The First National Bank
The First National Bank of DeQueen
First National Bank
First State Bank of Idabel

Hope, AR
Blevins, AR
Hope, AR
Lewisville, AR
Hot Springs, AR
Hot Springs, AR
Ashdown, AR
DeQueen, AR
Waldron, AR
Idabel, OK

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
First State Insurance of DeQueen Inc.

DeQueen, AR
DeQueen, 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: David Jessup

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.

DeWitt, AR
DeWitt, AR
DeWitt, AR

DeWitt Bank and Trust Insurance Company, Inc.

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/CEO: L. Ashton Adcock
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
CFO: Melissa Jerry

COO: Jerry Bullard
Sec: Debra Martin

Subsidiaries:

First Financial Bank
First Title Services, Inc.
First Union Corporation
First Financial Banc Mortgage Corporation
First Financial Banc Corporation Statutory Trust I
First Financial Banc Corporation Statutory Trust II

El Dorado, AR
El Dorado, AR
El Dorado, AR
El Dorado, AR
Hartford, CT
Hartford, CT

Timberland Bancshares, Inc.
El Dorado, AR

RSSD Number: 3025246
 VOICE: (870) 862-5900
 FAX: (870) 862-5432

2421 North West Avenue
 P. O. Box 7205
 71731-7205

CEO/Pres: Tandy Menefee
EVP: Mark Turner

SVP: Carolyn Beavers

Subsidiaries:

Timberland Bank

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
 Bank of England Mortgage Company
 Lonoke Banking Center Title Company

England, AR
 Little Rock, AR
 Lonoke, AR

Delta Bancshares of Louisiana, Inc.
Eudora, AR

RSSD Number: 2806662
 VOICE: (870) 355-8311
 FAX: (870) 355-8509

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

Chm: Charles F. Poole

Pres: Gene Keith

Subsidiaries:

The Eudora Bank
 West Carroll Community Bank

Eudora, AR
 Oak Grove, LA

**Eureka Bancshares, Inc.
Eureka Springs, AR**

RSSD Number: 2941769
VOICE: (479) 253-8241
FAX: (479) 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: (479) 253-3000
FAX: (479) 253-3004

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: (479) 253-8241
FAX: (479) 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: (479) 973-2265
 FAX: (479) 973-2201

1685 East Joyce Boulevard
 72703

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

Chm/CEO/Pres: Robert Y. Taylor

Subsidiaries:

Chambers Bank of North Arkansas

Fayetteville, AR

White River Bancshares Company
Fayetteville, AR

RSSD Number: 3306589
 VOICE: (479) 575-0867
 FAX: (479) 575-0823

2901 East Zion Road, Suite 11
 P.O. Box 8550
 72703

Bank Holding Company
 Community First Bancshares, Inc., Harrison, AR
 Home BancShares, Inc., Conway, AR

Chm/CEO/Pres: Gary R. Head
CFO: Michael E. Hill

CCO: Dan Hendricks
COO: Marilyn K. Hendricks

Subsidiaries:

Signature Bank of 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.
EVP: Don Lyle

EVP/Sec: Suzette Crutchfield
SVP/Treas: Wanda Smurl

Subsidiaries:

Fordyce Bank & Trust Company

Fordyce, AR

First Bank Corp. Fort Smith, AR

RSSD Number: 1491360
VOICE: (479) 782-2041
FAX: (479) 788-4602

602 Garrison Avenue
P. O. Box 7
72902-0007

Chm/CEO/Pres: Samuel M. Sicard
EVP: Mont S. Echols, Jr.

Sec: Niki Harrison

Subsidiaries:

The First National Bank of Fort Smith
Bank of Rogers
Citizens Bank & Trust Company
PMF, Inc.
National Bank of Sallisaw
Brown-Hiller, Inc.
Realty Appraisals, Inc.
Brown Hiller Clark, Inc.

Fort Smith, AR
Rogers, AR
Van Buren, AR
Van Buren, AR
Sallisaw, OK
Fort Smith, AR
Fort Smith, AR
Sallisaw, OK

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: Evea J. Bainum

VP: Harold A. Smith
Treas/Sec: Lynda Robbins

Subsidiaries:

Arkansas Diamond Bank

Glenwood, AR

**Bainum Bancorp II
Glenwood, AR**

RSSD Number: 1491333
VOICE: (870) 356-2121
FAX: (870) 356-2211

205 Hwy 70 East
P. O. Box 500
71943

Chm: Duke Bainum
VP: Evea J. Bainum

VP: John A. Ross
Treas/Sec: Lynda Robbins

Subsidiaries:

Diamond State Bank
Diamond State Insurance Agency

Murfreesboro, AR
Murfreesboro, AR

**Gravett Bancshares, Inc.
Gravette, AR**

RSSD Number: 3143953
VOICE: (479) 787-5251
FAX: (479) 787-6102

211 South East Main Street
P.O. Box 149
72736-0149

Chm/Pres: John R. Meade
EVP/Sec: David N. Wills

VP: Jim A. Edmondson

Subsidiaries:

Bank of Gravett

Gravette, AR

**First Service Bancshares, Inc.
Greenbrier, AR**

RSSD Number: 1137266
VOICE: (501) 679-7300
FAX: (501) 679-6461

134 Broadview
P.O. Box 430
72058

CEO/Pres: Thomas H. Grumbles
Treas/Sec: Daniel C. Horton

Sec: Kenneth Barnard
Sec: Veronica Studards

Subsidiaries:

First Service Bank

Greenbrier, AR

**Peoples Home Holding, Inc.
Greenbrier, AR**

RSSD Number: 3029196
VOICE: (501) 679-7283
FAX: (501) 679-7745

61 A South Broadview
P. O. Box 307
72058

Chm/Pres: John Stacks
VP: Joe Benton

VP: Bill Hannah
Sec: Terry Milam

Subsidiaries:

Home Bank of Arkansas
HomeBank Insurance Agency

Portland, AR
Greenbrier, AR

**Wilkinson Banking Corporation
Greenwood, AR**

RSSD Number: 1417511
VOICE: (479) 996-4171
FAX: (479) 996-6700

71 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

Chm/CEO: Jerry Maland
Pres: Dave C. Morton

Sec: Dan R. Bowers

Subsidiaries:

White River Bancshares Company
Signature Bank of Arkansas
Community First Bank
Community First AR Statutory Trust I
Mobius Technology Consulting, LLC

Fayetteville, AR
Fayetteville, AR
Harrison, AR
Harrison, AR
Springfield, MO

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

RSSD Number: 1100224
VOICE: (870) 777-2363
FAX: (870) 777-5597

200 East Third Street
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	Blevins, AR
The First National Bank of Hope	Hope, AR
The First National Bank of Lewisville	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 **Treas/Sec:** Carl E. Hendrix, III
VP: C. E. Hendrix, Jr.

Subsidiaries:

Horatio State Bank	Horatio, AR
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**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	Salem, AR
SABCO Insurance, Inc.	Salem, AR
The Stephens Security Bank	Stephens, AR
Ouachita Properties, Inc.	Stephens, AR
Stephens Security Insurance Agency, Inc.	Stephens, 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/CEO/Pres: Larry T. Wilson

EVP/Sec: Ken Southern

Subsidiaries:

First Arkansas Bank & Trust
First Arkansas Mortgage Company

Jacksonville, AR
Jacksonville, AR

American State Bank Corporation
Jonesboro, AR

RSSD Number: 2356886
VOICE: (870) 972-9800
FAX: (870) 930-9311

2201 Fair Park
P. O. Box 3080
72403

Chm/Pres: Frank Oldham
EVP: David Dudley

EVP: Steve Gramling
Treas/Sec: Judy Dacus

Subsidiaries:

American State Bank
American State Capital Trust I
American State Trust & Financial Services, Inc.

Jonesboro, AR
Jonesboro, AR
Jonesboro, AR

Arkansas State Bancshares, Inc.
Jonesboro, AR

RSSD Number: 2965934
VOICE: (870) 934-9000
FAX: (870) 268-1551

2901 E. Highland Drive
P. O. Box 7514
72401

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

Chm/CEO: Wallace W. Fowler

Sec: Lloyd McCracken, Jr.

Subsidiaries:

Liberty Bank of Arkansas

Siloam Springs, 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: Stephen C. May

Treas/Sec: Diane Steiling

Subsidiaries:
Heritage Bank

Jonesboro, AR

Liberty Bancshares, Inc. Jonesboro, AR

RSSD Number: 3101784
VOICE: (870) 934-9000
FAX: (870) 268-1551

2901 East Highland Drive
P.O. Box 7514
72401

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

VP: John C. Freeman
Sec: Lloyd H. McCracken, Jr.

Subsidiaries:

Arkansas State Bancshares, Inc.
 Liberty Bank of Arkansas
Russellville Bancshares, Inc.
 First Arkansas Valley Bank
 Russellville Statutory Trust I
Liberty Bank of Arkansas
 Freedom Insurance Group, Inc.
 Town & Country Insurance Agency, Inc.
Liberty Statutory Trust 1
MSB Capital Trust I

Jonesboro, AR
Siloam Springs, AR
Jonesboro, AR
Russellville, AR
Jonesboro, AR
Jonesboro, AR
Jonesboro, AR
Jonesboro, AR
Jonesboro, AR
Jonesboro, AR

Russellville Bancshares, Inc. Jonesboro, AR

RSSD Number: 3021220
VOICE: (870) 972-5866
FAX: (870) 268-1551

2901 East Highland Drive
P.O. Box 7514
72401

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

Chm/Pres: Roy A. Reaves
VChm: Wallace W. Fowler

Sec: Lloyd H. McCracken, Jr.

Subsidiaries:

First Arkansas Valley Bank
Russellville Statutory Trust I

Russellville, AR
Jonesboro, 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/CEO: Charles H. Weissinger, Jr.
VChm: William W. Bunker

Pres: Terence J. Alpe
COO: Shannon M. Hill

Subsidiaries:

The Bank of Lake Village
BLV Realty, Inc.
The Jefferson Bank
The Jefferson Agency

Lake Village, AR
Lake Village, AR
Fayette, MS
Fayette, MS

Little River Bancshares, Inc.
Lepanto, AR

RSSD Number: 2463391
VOICE: (870) 475-2306
FAX: (870) 475-3070

202 Greenwood Avenue
P. O. Box 340
72354-0340

Chm: Henry G. Watkins, III
Pres: Benjamin E. Perry

Sec: Thomas M. Hargrove

Subsidiaries:

Little River Bank

Lepanto, AR

Arkansas Bankers' Bancorporation, Inc.
Little Rock, AR

RSSD Number: 1491650
VOICE: (501) 371-0535
FAX: (501) 375-2281

1020 West Second Street
72201-2031

Chm: Thomas H. Grumbles

CEO/Pres: James N. Thomason

Subsidiaries:

Arkansas Bankers' Bank

Little Rock, AR

Bank of the Ozarks, Inc.
Little Rock, AR

RSSD Number: 1097089
 VOICE: (501) 978-2265
 FAX: (501) 978-2205

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

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

CFO: Paul E. Moore

Subsidiaries:

Bank of the Ozarks
 Ozark Capital Statutory Trust II
 Ozark Capital Statutory Trust III
 Ozark Capital Statutory Trust IV

Little Rock, AR
 Hartford, CT
 Wilmington, DE
 Wilmington, DE

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: Warren Stephenson
CEO/Pres: Kyle E. Patton

EVP: Bonnie Crocheron

Subsidiaries:

The Capital Bank

Little Rock, AR

Centennial Bancshares, Inc.
Little Rock, AR

RSSD Number: 3268436
 VOICE: (501) 748-4800
 FAX: (501) 748-4855

8201 Cantrell Road, Suite 265
 72227

CEO/Pres: Christopher S. Roberts

EVP/COO: John T. Olaimey

Subsidiaries:

Centennial Bank

Kingsland, AR

Delta Trust & Banking Corporation Little Rock, AR

RSSD Number: 2834115
VOICE: (501) 907-2298
FAX: (501) 907-2299

11700 Cantrell Road
P. O. Box 17607
72222

Chm/CEO: J. French Hill
EVP: Carroll Penick

Sec: Carolyn F. Warner

Subsidiaries:

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

Parkdale, AR
Little Rock, AR
Little Rock, AR
Dallas, TX
Parkdale, AR

Lake Hamilton Enterprises, Inc. Little Rock, AR

RSSD Number: 1094864
VOICE: (501) 562-3894
FAX: (501) 562-2611

2311 Biscayne, Suite 300
P. O. Box 4216
72227

Chm/Pres: Paul D. Eaton
CFO/VP/Treas: John M. Henry

Sec: John B. Eaton

Subsidiaries:

The Bank of Harrisburg
First Team 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

EVP: Larry R. Brown
SVP/Cash: Lee A. Swearingen

Subsidiaries:

Bank of Little Rock
BLR Mortgage Corp.
Hallmark Loan & Inv. Co.

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

Pulaski Investment Corporation
Little Rock, AR

RSSD Number: 1095423
 VOICE: (501) 661-7700
 FAX: (501) 661-7861

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

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

Pres: Robert C. Magee

Subsidiaries:

Pulaski Bank And Trust Company
 Asset Exchange, Inc.
 Directors Properties, Inc.
 Lenders Title Company
 PMC Mortgage Company
 Pulaski Building, Inc.
 Pulaski Insurance Agency, Inc.
 Pulaski Mortgage Company
 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
 Little Rock, AR

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
 VOICE: (501) 614-6161
 FAX: (501) 614-6162

1001 W. Markham, 2nd Floor
 72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

Riverside Bank
 Little Rock Title Company
 Riverside Mortgage Company, Inc.

Sparkman, AR
 Little Rock, 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

EVP: Paul Castleberry
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, Jr.
CEO: David R. Estes

Sec: Karen K. Hardke

Subsidiaries:

First State Bank
First State Land Co., Inc.
Lonoke Statutory Trust I

Lonoke, AR
Lonoke, AR
Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 234-3384

500 North Jackson Street
P. O. Box 340
71754-0340

Chm: S. Clark Fincher
VChm: 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
71754-0250

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

VP: Bruce D. Maloch
Sec: Mary W. Harsh

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: Johnny Gibbs

Subsidiaries:

Southern State Bank

Malvern, AR

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339
 VOICE: (870) 739-7300
 FAX: (870) 739-2234

205 Block Street
 P.O. Box 747
 72364

Pres: M. Don Underwood

Sec: Thomas J. Anderson

Subsidiaries:

First Community Bank of Eastern Arkansas

Marion, 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

Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

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/Sec: H. Ripley Thompson

Subsidiaries:

Bank of McCrory

McCrory, AR

Southeast Financial Bankstock Corporation
McGehee, AR

RSSD Number: 1096662
VOICE: (870) 222-3151
FAX: (870) 222-6159

301 North 2nd
P. O. Box 787
71654-0787

Pres: William W. Bowman
VP: John H. Potter, Jr.

Sec: James M. Smith

Subsidiaries:
McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR

Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805
VOICE: (479) 394-2211
FAX: (479) 394-3809

303 Hwy 71 North
P. O. Box 898
71953-0898

Chm: Edward W. Stevenson
CEO/Pres: Philip B. Hensley

SVP/CFO: Michael D. Myers
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: Bennie Ryburn, Jr.
Pres: George T. Harris

SVP: Michael Efird, Sr.
SVP: Rusty Smith

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/Pres: Zach McClendon, Jr.

Subsidiaries:

Union Bank And Trust Company
First Union Insurance

Monticello, AR
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

**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

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 Co., Inc. Employee Stock Ownership Plan (ESOP) Mulberry, AR

RSSD Number: 2576424
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

CEO: Lex Golden

Pres: Alex Golden

Subsidiaries:

Acme Holding Company, Inc.
Allied Bank
General Mortgage Co.
Acme Statutory Trust I

Mulberry, AR
Mulberry, AR
Mulberry, AR
Mulberry, AR

Acme Holding Company, Inc. Mulberry, AR

RSSD Number: 1140556
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

Bank Holding Company
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

CEO: Lex Golden

Pres: Alex Golden

Subsidiaries:

Allied Bank
General Mortgage Co.
Acme Statutory Trust I

Mulberry, AR
Mulberry, AR
Mulberry, AR

M & P Community Bancshares, Inc. Newport, AR

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473

120 Hazel Street
P. O. Box 650
72112-0650

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

VP/Sec: Carla P. Stiger
Treas: Pat Davis

Subsidiaries:

Greers Ferry Lake State Bank
Merchants & Planters Bank
M & P Community Statutory Trust I
McCartney, Manning, McDonald, & Guinn Insurance, Inc.
Preferred Choice Financial Services, Inc.

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

**Parkin Bancorp, Inc.
Parkin, AR**

RSSD Number: 1142411
VOICE: (870) 755-5401
FAX: (870) 755-5648

123 West Parkin
P. O. Box 526
72373-0526

Chm/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

Pres: Herby Branscum, Jr.

Sec: Robert M. Hill, Sr.

Subsidiaries:

Chart Bank
Perry County Bancshares Statutory Trust

Perryville, AR
Wilmington, DE

**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
EVP/COO: Barry L. Crow

SVP: Tommie K. Jones
SVP/CFO: Robert A. Fehlman

Subsidiaries:

Simmons First Bank of El Dorado, N. A.
Simmons First Bank of Hot Springs
Simmons First Bank of Jonesboro
Simmons First Bank of South Arkansas
Simmons First National Bank
 Simmons First Investment Group
 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 Capital Trust
Simmons First Capital Trust II
Simmons First Capital Trust III
Simmons First Capital Trust IV
Simmons First Mortgage Corporation

El Dorado, AR
Hot Springs, AR
Jonesboro, AR
Lake Village, AR
Pine Bluff, AR
Little Rock, AR
Pine Bluff, AR
Rogers, AR
Russellville, AR
Searcy, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR

Parkway Bankshares, Inc. Portland, AR

RSSD Number: 1141188
VOICE: (870) 737-2226
FAX: (870) 737-4263

217 N. Main Street
P. O. Box 68
71663

Chm: Robert D. Pugh

CEO/Pres: Jerry Sadler

Subsidiaries:

Parkway Bank

Rogers, AR

Prescott Bancshares, Inc. Prescott, AR

RSSD Number: 2236586
VOICE: (870) 887-2688
FAX: (870) 887-6822

East Second at Main
P.O. Drawer 490
71857-0490

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

Treas/Sec: Karen McLelland

Subsidiaries:

Bank of Prescott

Prescott, AR

First State Banking Corporation Russellville, AR

RSSD Number: 1096448
VOICE: (479) 498-2402
FAX: (479) 498-2465

3103 East Main Street
P. O. Box 10610
72812

Chm/CEO: Charles Blanchard
Pres: Johnny K. Morgan

Sec: Leslie Harp

Subsidiaries:

First State Bank
Nimrod Real Estate, Inc.
First State Bank Capital Statutory Trust
FSB Capital Trust II

Russellville, AR
Plainview, AR
Hartford, CT
Wilmington, DE

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:

First Security Bank of Clarksville
First Security Bank of Conway
First Security Bank of Mountain Home
Peoples Real Estate Management Co.
First Security Bank
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
FNBS Investments Inc.
Crews & Associates, Inc.
First Security Leasing, Inc.

Clarksville, AR
Conway, AR
Mountain Home, AR
Mountain Home, AR
Searcy, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR

Smackover Bancshares, Inc. Smackover, AR

RSSD Number: 1098264
VOICE: (870) 725-3051
FAX: (870) 725-3049

708 North Broadway
P. O. Box 107
71762-0107

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

SVP: James B. Yeager
VP: Vicki Davis

Subsidiaries:

Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.
Springdale, AR**

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm: Sam Mathias

Subsidiaries:

First State Bank of Northwest Arkansas

Huntsville, AR

**Bodcaw Bancshares, Inc.
Stamps, AR**

RSSD Number: 2712781
VOICE: (870) 533-4486
FAX: (870) 533-4456

307 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 1010
72160-1010

Chm: Roy O. McCollum, III

CEO/Pres: Don Pattillo

Subsidiaries:

The Farmers and Merchants Bank
F & M Realty, Inc.

Stuttgart, AR
Stuttgart, 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/CEO: Bennie F. Ryburn, Jr.

Pres: Freddie M. Mobley

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 Stotts

Subsidiaries:

Cross County Bank

Wynne, AR

ABBREVIATIONS

Chm:	Chairman of the Board
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending 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

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