

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2006**



**MIKE HUCKABEE
Governor**

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

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2006**



MIKE HUCKABEE
Governor

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Bank Commissioner

Ninety-Second Report

NINETY-SECOND ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2006

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2006

Honorable Mike Huckabee
Governor of Arkansas
Little Rock, Arkansas

Governor Huckabee:

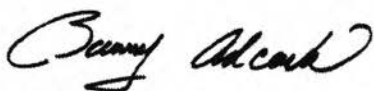
I am pleased to submit to you the Ninety-Second Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2006.

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, appearing to read "Bunny Adcock". The signature is fluid and cursive, with the first name "Bunny" written in a larger, more prominent script than the last name "Adcock".

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

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

Mr. Elmer Flucht
#8 South Deer Lane
Mayflower, AR 72106
VOICE: (501) 470-1752
TERM EXPIRES: 12-31-08

Ms. Margie Russ
1505 Harper Street
Magnolia, AR 71753
VOICE: (870) 234-6291
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

Mr. John Freeman
Liberty Bank of Arkansas
P.O. Box 7514
Jonesboro, AR 72403-7514
VOICE: (870) 934-9000
FAX: (870) 268-1525
TERM EXPIRES: 12-31-10

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
 Personnel/Administration

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

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. Narrell	-	Trust Supervisor

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

Susannah Marshall-Financial Analyst Supervisor

Gregg Qualls – Financial Analyst
 John Ashby – Financial Analyst
 Cara Lank – 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

Richard Plotkin – Bank Review Administrator/Training

Janet Griebel – Training Manager
 Training/Orientation/Education
 Administrative Support
 Consumer Complaints

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
 Jane R. English - Administrative Assistant II
 Martha A. Guinn - Administrative Assistant II
 Barbara A. Mahoney - Administrative Assistant II
 Kimberly A. Brown - Administrative Assistant II
 Devan Adair - Administrative Assistant II
 Administrative Support
 Examination Support and Processing
 Data Entry

EXAMINATION PERSONNEL

NORTHWEST ARKANSAS OFFICE

777 Mathias Drive, Suite A
Springdale, AR 72762-0739
VOICE: (479) 751-5543
FAX: (479) 751-5815
NWArkansas@banking.state.ar.us

Joseph M. Payne – Regional Supervisor
Luke B. Webre – Commissioned Senior Examiner
Ken Leavell – Bank Senior Examiner
Evelyn M. Wade – Financial Examiner II
David Coleman – Financial Examiner I
Neal Elliott – Financial Examiner I
Landi Mkhize – Financial Examiner I
Hunter Norton – Financial Examiner I
Mac Tatman – Financial Examiner I

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
Shaun Perkins – Bank Senior Examiner
Chris Dillon – Bank Senior Examiner
W. Kent Darr – Financial Examiner II
Nathan Elliott – Financial Examiner I
Jason Corder – Financial Examiner Trainee

LITTLE ROCK OFFICE

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

Michael Saunders – Regional Supervisor
Kelly Victory – Commissioned Senior Examiner
Dana Kombrink – Commissioned Senior Examiner
Charles Moneymaker – Bank Senior Examiner
Jacklyn B. Grobmyer – Financial Examiner II
Dharmin Patel – Financial Examiner I
Tyler Choate – Financial Examiner Trainee
Brandon Scallion – Financial Examiner Trainee

BANK HOLDING COMPANY

Mary C. Pennebaker – BHC Supervisor
Jerry C. Corrothers – Commissioned Senior Examiner
Thomas Cook – Commissioned Senior Examiner

TRUST

Thomas M. Narrell - Trust 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 – Commissioned Senior Examiner

STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

BANK	NEW NAME/LOCATION
First Security Bank of Clarksville Clarksville	Hot Springs Bank & Trust Company Hot Springs
Bank of Dardanelle Dardanelle	River Town Bank Dardanelle
The Bank of Harrisburg Harrisburg	Twin Lakes Community Bank Flippin
First State Bank Parkin	Evolve Bank & Trust Parkin
Stephens Security Bank Stephens	Security Bank Stephens

STATE CHARTERED BANKS MERGED FROM JULY 1, 2005, TO JUNE 30, 2006

BANK	MERGED INTO
First Team Bank Heber Springs	First Arkansas Bank & Trust Jacksonville
American State Bank Jonesboro	BancorpSouth Bank Tupelo, Mississippi
Liberty Bank of Arkansas Siloam Springs	Liberty Bank of Arkansas Jonesboro

CHARTER CONVERSIONS

The Bank of Fayetteville
One South Block
Fayetteville, Arkansas 72701
(Converted to a state charter December 1, 2005)

CHARTERS APPROVED

First Southern Bank
1538 St. Louis Street
Batesville, Arkansas 72501
(Charter date: July 21, 2005)

**BRANCHES APPROVED
FROM JULY 1, 2005, TO JUNE 30, 2006**

BANK	LOCATION
Summit Bank Arkadelphia	12915 Cantrell Little Rock
The Citizens Bank Batesville	511 Sylamore Mountain View
First Community Bank Batesville	159 Highway 167 Bald Knob
First Community Bank Batesville	1201 N. Maple Street (Highway 16) Searcy
Farmers Bank And Trust Company Blytheville	4007 Hillsboro Road Nashville, TN
Community Bank Cabot	30 Highway 64 W. Beebe
First State Bank Conway	(Mobile) Faulkner County
First State Bank Conway	1300 W. Beebe-Capps Expressway Searcy
First Financial Bank El Dorado	535 Highway 35 S. Carthage, MS
Arvest Bank Fayetteville	3514 SE 14 th Street Bentonville
Arvest Bank Fayetteville	516 E. Millsap, Suite 203 Fayetteville
Arvest Bank Fayetteville	N. Gretna Road at Highway 248B Branson, MO
Arvest Bank Fayetteville	123 Branson Landing Boulevard Branson, MO
Arvest Bank Fayetteville	1818 S. Main Grove, OK

BANK**LOCATION**

Arvest Bank
Fayetteville

2025 Sonoma Park Drive
Oklahoma City, OK

Arvest Bank
Fayetteville

1800 S. Muskogee
Tahlequah, OK

Arvest Bank
Fayetteville

1515 S. Utica
Tulsa, OK

Signature Bank of Arkansas
Fayetteville

406 Town Center
Bella Vista

Signature Bank of Arkansas
Fayetteville

700 SE Walton Boulevard, Suite 2
Bentonville

Signature Bank of Arkansas
Fayetteville

3710 Southern Hills Boulevard
Rogers

Signature Bank of Arkansas
Fayetteville

2075 East Main, Suite E
Siloam Springs

Signature Bank of Arkansas
Fayetteville

1071 Har-Ber Lake Drive, Suite A
Springdale

First Service Bank
Greenbrier

311 N. 1st Street
Flippin

First Service Bank
Greenbrier

314 Highway 62 E.
Yellville

Hot Springs Bank & Trust Company
Hot Springs

710 DeSoto Boulevard, Suite F
Hot Springs Village

First Arkansas Bank & Trust
Jacksonville

204 South Rockwood
Cabot

Heritage Bank
Jonesboro

3101 Southwest Drive
Jonesboro

Liberty Bank of Arkansas
Jonesboro

3000 E. Highland Drive, Suite 615
Jonesboro

Liberty Bank of Arkansas
Jonesboro

2448 Highway 62 E.
Mountain Home

Simmons First Bank of Jonesboro
Jonesboro

205 Linwood Drive
Paragould

BANK**LOCATION**

Bank of Little Rock
Little Rock

1201 Rahling Road
Little Rock

Bank of the Ozarks
Little Rock

#1 Sugar Creek Center
Bella Vista

Bank of the Ozarks
Little Rock

3474 Wedington Drive
Fayetteville

Bank of the Ozarks
Little Rock

1410 Albert Pike
Hot Springs

Bank of the Ozarks
Little Rock

2501 W. Pleasant Grove Road
Rogers

Bank of the Ozarks
Little Rock

503 Arkansas Boulevard
Texarkana

Bank of the Ozarks
Little Rock

Lebanon Road, Exxon Addition
Frisco, TX

Bank of the Ozarks
Little Rock

2609 Richmond Road
Texarkana, TX

First Security Bank of Mountain Home
Mountain Home

601 E. Main
Mountain View

Bank of Mountain View
Mountain View

301 Sylamore
Mountain View

Allied Bank
Mulberry

112 Pointer Trail West
Van Buren

First Arkansas Valley Bank
Russellville

6804 Rogers Avenue
Fort Smith

First Arkansas Valley Bank
Russellville

116 Railroad Avenue
Morrilton

First Security Bank
Searcy

Highway 64 & Offspring Road
Beebe

First Security Bank
Searcy

2300 S. Walton Boulevard
Bentonville

First Security Bank
Searcy

11300 Cantrell Road
Little Rock

BANK**LOCATION**

First Security Bank
Searcy

415 E. Broadway
North Little Rock

First Security Bank
Searcy

Pleasant Crossings Boulevard
Rogers

Simmons First Bank of Searcy
Searcy

901 Pecan Street
Beebe

Liberty Bank of Arkansas
Siloam Springs

3010 W. 6th Street
Fayetteville

Liberty Bank of Arkansas
Siloam Springs

Walnut & S. 40th
Rogers

Liberty Bank of Arkansas
Siloam Springs

Highway 412 & Clayton
Springdale

Riverside Bank
Sparkman

1001 W. Markham
Little Rock

Cross County Bank
Wynne

900 Enterprise Drive
Jonesboro

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
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Allied Bank	Mulberry
Diamond State Bank	Murfreesboro
Chart Bank	Perryville
The Bank of Rison	Rison
Riverside Bank	Sparkman
Bank of Star City	Star City
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2005 through June 30, 2006.

RECEIPTS

Cash Balance June 30, 2005	\$2,861,266.31
Examination and Assessment Fees.....	6,773,079.10
Charter and Amendment Fees.....	210,000.00
Miscellaneous Fees	5,258.60
Reimbursement for M & R Sales.....	21,624.32
Refund to Expenditures – Prior Year	7,848.69
Refund to Expenditures – Current Year	8,347.60
Total Receipts	<u>7,026,158.31</u>
	<u>\$9,887,424.62</u>

DISBURSEMENTS

Salaries	3,948,859.63
Extra Help Salaries	0.00
Maintenance and General Operations	922,991.78
S.S., Retirement and Insurance	
Matching.....	1,053,167.25
Conference Fees and Travel.....	264,114.50
Professional Fees and Services.....	39,780.82
Capital Outlay.....	201,861.86
Refunds Issued	200.00
Service Charge by State Treasurer.....	111,904.06
Total Disbursements	6,542,879.90
Cash Balance June 30, 2006	<u>3,344,544.72</u>
	<u>\$9,887,424.62</u>

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 Protection
M. Anthony Lowe Deputy Regional Director/Risk Management
Cheryl Couch.....Assistant Regional Director
Nann Wright.....Assistant Regional Director
Susan L. Chomicz Regional Counsel

Memphis Area Office
5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
VOICE: (901) 685-1603
FAX: (901) 818-1645
FAX: (901) 821-5267

Wayne NicholsAssistant Regional Director

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/Risk Management
Linda WallaceField Supervisor/Compliance

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

Dana A. English.....Field Supervisor/Risk Management

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

Steven D. ReedField Supervisor/Risk Management
Wayne Perun.....Field Supervisor/Compliance

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
David A. Saperaro	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
Judie Courtney	Senior Vice President Treasury Relations & Office 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. RenfroGeneral Auditor

Audit

Little Rock Branch

111 Center Street

Suite 1000 (10th Floor)

Little Rock, Arkansas 72201

VOICE: (501) 324-8300

FAX: (501) 324-8201

Robert A. HopkinsSenior 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

Louisville Branch

101 South 5th Street, Suite 1920

Louisville, Kentucky 40202

VOICE: (502) 568-9200

FAX: (502) 568-9247

Maria G. HamptonSenior 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
Janice J. McQuary..... Assistant Deputy Comptroller
Randall M. 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

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

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

Joe Miles..... Vice Chairman
President
First National Bank & Trust, Mountain Home

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

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

EMERGING LEADERS SECTION OFFICERS (formerly Young Bankers Section)

Kyle Lin Davidson President
 Assistant Vice President
 First National Bank of Eastern Arkansas, Forrest City

Matthew Gill Senior Vice President
 Vice President
 Legacy National Bank, Springdale

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

Joe Blanks Secretary/Treasurer
 Assistant Vice President
 Pine Bluff National Bank, Pine Bluff

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

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 Trammell Executive Director
- Jim Williamson. President
Citizens Bank & Trust Company, Van Buren
- Milton Smith Vice President
First National Bank of Lawrence County, Walnut Ridge
- Cole Martin Treasurer
First Security Bank, Searcy; Clarksville Office
- Art Morris Secretary
Signature Bank, Fayetteville

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
 John RyanExecutive Vice President
 Sharon Bias.....Chief Financial Officer
 Cecelia SmithExecutive Assistant/Office Coordinator
 Mary WhiteVice President/Communications
 Roger Stromberg.....Senior Vice President/Education
 Georgia HighDirector, Accreditation & Certification/Education
 Leslie WoolleyVice President/International and Congressional Relations
 John "Buz" Gorman.....General Counsel/Legislative
 Ed SmithVice President, Membership & Bank Relations
 Mary Beth Puccinelli.....Vice President/Regulatory
 Michael StevensVice President/Regulatory

CONSOLIDATED REPORT OF CONDITION DATA **116 STATE CHARTERED COMMERCIAL BANKS** (in millions)

JUNE 30, 2006

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$1,131
b. Interest-bearing balances	103
Securities:	
a. Held to maturity	921
b. Available-for sale.....	5,975
Federal funds sold and securities purchased under agreements to resell	618
Net Loans and Leases.....	22,267
Trading assets	2
Premises and fixed assets.....	937
Other real estate owned	41
Goodwill and other intangibles	713
All other assets	852
Total assets.....	\$33,560

LIABILITIES

Deposits:	
a. In domestic offices	\$27,279
(1) Noninterest-bearing.....	4,162
(2) Interest-bearing.....	23,117
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	625
Trading liabilities	0
Other borrowed money	2,220
Subordinated notes and debentures	6
All other liabilities	210
Total liabilities.....	30,340
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	6
Common stock	30
Surplus	1,839
Undivided profits	1,345
Total equity capital	3,220
Total liabilities, minority interest and equity capital	\$33,560

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

JUNE 30, 2006

ASSETS

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	\$5
	b. Other Institutions	2
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	183
	b. Other Institutions	117
3.	U.S. Government and Agency Obligations	477
4.	State, County and Municipal Obligations	114
5.	Other Short-Term Obligations	7
6.	Other Notes and Bonds	45
7.	Money Market Funds	247
8.	Other Mutual Funds	242
9.	Stocks	517
10.	Collective Investment Fund Units	0
11.	Real Estate Mortgages	18
12.	Real Estate	133
13.	Miscellaneous Assets	70
14.	Other	(5)
15.	Total	\$2,172

LIABILITIES

Personal Accounts:		
16.	Personal Trusts	\$565
17.	Estates & Guardianships	36
Employee Benefit Accounts:		
18.	Trusts	246
19.	Agencies	139
All Other Agencies:		
20.	Investment Mgmt & Advisory	367
21.	Custodial	396
22.	All Other	46
Corporate and Municipal Securities Appointments:		
23.	Bond Trusteeships	282
24.	Agencies	95
Collective Investment Funds:		
25.	Employee Benefits	0
26.	Other	0
27.	Profit Accounts	0
28.	Suspense Accounts	0
29.	Total	\$2,172

CONSOLIDATED REPORT OF CONDITION DATA

36 NATIONAL BANKS

(in millions)

JUNE 30, 2006

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$412
b. Interest-bearing balances	72
Securities:	
a. Held-to-maturity.....	289
b. Available-for-sale	2,219
Federal funds sold and securities purchased under agreements to resell	128
Net loans and leases	7,243
Trading assets	5
Premises and fixed assets.....	287
Other real estate owned	23
Goodwill and other intangibles	106
All other assets	303
Total assets.....	\$11,087

LIABILITIES

Deposits:	
a. In domestic offices	\$8,762
(1) Noninterest-bearing	1,426
(2) Interest-bearing	7,336
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	454
Trading liabilities	0
Other borrowed money.....	649
Subordinated notes and debentures	0
All other liabilities	62
Total liabilities.....	9,927
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	0
Common stock.....	17
Surplus	503
Undivided profits	640
Total equity capital.....	1,160
Total liabilities, minority interest and equity capital	\$11,087

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2006

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	18.73
Elk Horn Bank and Trust Company	Arkadelphia	7.52
Summit Bank	Arkadelphia	8.51
First National Banking Company	Ash Flat	7.38
The Bank of Augusta	Augusta	11.47
Citizens State Bank	Bald Knob	11.55
The Citizens Bank	Batesville	8.60
First Community Bank	Batesville	7.15
First Southern Bank	Batesville	24.49
Bank of Bearden	Bearden	16.48
The Union Bank of Benton	Benton	7.73
ANB Financial National Association	Bentonville	9.33
Pinnacle Bank	Bentonville	12.92
The First National Bank of Berryville	Berryville	14.90
Bank of Blevins	Blevins	13.90
Farmers Bank And Trust Company	Blytheville	8.91
The First National Bank in Blytheville	Blytheville	9.45
First Western Bank	Booneville	6.86
Community State Bank	Bradley	10.95
Bank of Brinkley	Brinkley	12.00
Community Bank	Cabot	7.68
The First National Bank of Izard County	Calico Rock	23.72
Bank of Cave City	Cave City	8.63
The Merchants and Planters Bank	Clarendon	12.41
First Security Bank of Conway	Conway	6.85
First State Bank	Conway	8.29
First National Bank of Crossett	Crossett	10.72
First State Bank	Crossett	11.03
Chambers Bank	Danville	13.07
River Town Bank	Dardanelle	10.98
Decatur State Bank	Decatur	11.00
Bank of Delight	Delight	17.45
The First National Bank of DeQueen	DeQueen	9.00

BANK	CITY	RATIO
First State Bank of DeQueen	DeQueen	9.26
DeWitt Bank And Trust Company	DeWitt	14.38
The First National Bank of DeWitt	DeWitt	12.60
Merchants & Farmers Bank	Dumas	10.74
First Financial Bank	El Dorado	7.52
Simmons First Bank of El Dorado, N.A.	El Dorado	7.98
Timberland Bank	El Dorado	8.82
Bank of England	England	9.08
The Eudora Bank	Eudora	9.13
Bank of Eureka Springs	Eureka Springs	11.62
Arvest Bank	Fayetteville	6.64
Bank of Arkansas, N.A.	Fayetteville	11.63
The Bank of Fayetteville	Fayetteville	7.78
Chambers Bank of North Arkansas	Fayetteville	9.60
Signature Bank of Arkansas	Fayetteville	23.68
Twin Lakes Community Bank	Flippin	68.83
Fordyce Bank & Trust Company	Fordyce	8.78
First National Bank of Eastern Arkansas	Forrest City	11.64
Forrest City Bank, N.A.	Forrest City	10.85
The First National Bank of Fort Smith	Fort Smith	14.06
Planters & Merchants Bank	Gillett	17.52
Arkansas Diamond Bank	Glenwood	10.03
Bank of Gravett	Gravette	9.87
The First National Bank in Green Forest	Green Forest	9.62
First Service Bank	Greenbrier	7.93
Farmers Bank	Greenwood	21.04
Farmers Bank	Hamburg	8.65
Calhoun County Bank	Hampton	10.70
Community First Bank	Harrison	7.81
Greers Ferry Lake State Bank	Heber Springs	8.58
Heber Springs State Bank	Heber Springs	9.20
Helena National Bank	Helena	13.62
The First National Bank of Hope	Hope	17.07
Horatio State Bank	Horatio	11.43
First National Bank	Hot Springs	10.02
Hot Springs Bank & Trust Company	Hot Springs	52.31
Simmons First Bank of Hot Springs	Hot Springs	8.08
First State Bank of Northwest Arkansas	Huntsville	11.83
First Arkansas Bank & Trust	Jacksonville	12.85

BANK	CITY	RATIO
Heritage Bank	Jonesboro	9.30
Liberty Bank of Arkansas	Jonesboro	8.06
Simmons First Bank of Jonesboro	Jonesboro	7.76
Centennial Bank	Kingsland	9.02
The Bank of Lake Village	Lake Village	10.62
Simmons First Bank of South Arkansas	Lake Village	11.09
Little River Bank	Lepanto	12.35
The First National Bank of Lewisville	Lewisville	10.91
Arkansas Bankers' Bank	Little Rock	10.59
Bank of Little Rock	Little Rock	9.52
Bank of the Ozarks	Little Rock	7.56
The Capital Bank	Little Rock	7.61
Eagle Bank & Trust Company	Little Rock	7.00
Metropolitan National Bank	Little Rock	7.45
One Bank & Trust, National Association	Little Rock	8.16
Pulaski Bank And Trust Company	Little Rock	8.25
First State Bank	Lonoke	9.20
Farmers Bank and Trust Company	Magnolia	8.29
The Peoples Bank	Magnolia	8.49
The Malvern National Bank	Malvern	10.74
Southern State Bank	Malvern	7.94
First National Bank at Marianna	Marianna	11.43
First Community Bank of Eastern Arkansas	Marion	8.97
First Delta Bank	Marked Tree	11.74
Bank of McCrory	McCrory	11.81
The First National Bank of McGehee	McGehee	14.04
McGehee Bank	McGehee	15.55
The Union Bank of Mena	Mena	7.71
Commercial Bank & Trust Company	Monticello	9.45
Union Bank And Trust Company	Monticello	7.45
Petit Jean State Bank	Morrilton	11.09
First National Bank and Trust Company	Mountain Home	11.88
First Security Bank of Mountain Home	Mountain Home	8.07
Bank of Mountain View	Mountain View	7.98
Allied Bank	Mulberry	8.27
Diamond State Bank	Murfreesboro	8.22
Merchants & Planters Bank	Newport	8.84
National Bank of Arkansas in North Little Rock	North Little Rock	10.04
Twin City Bank	North Little Rock	7.64

BANK	CITY	RATIO
First National Bank	Paragould	11.13
Southern Bank of Commerce	Paragould	12.96
The First National Bank at Paris	Paris	11.42
Delta Trust & Bank	Parkdale	9.00
Evolve Bank & Trust	Parkin	21.73
Chart Bank	Perryville	10.95
Piggott State Bank	Piggott	9.84
Pine Bluff National Bank	Pine Bluff	11.35
Simmons First National Bank	Pine Bluff	7.56
Home Bank of Arkansas	Portland	13.33
Bank of Prescott	Prescott	14.39
The Bank of Rison	Rison	15.12
Bank of Rogers	Rogers	8.99
Parkway Bank	Rogers	8.43
Simmons First Bank of Northwest Arkansas	Rogers	7.30
First Arkansas Valley Bank	Russellville	8.31
First State Bank	Russellville	7.04
Simmons First Bank of Russellville	Russellville	9.74
Bank of Salem	Salem	9.16
Logan County Bank	Scranton	16.79
First Security Bank	Searcy	7.08
Simmons First Bank of Searcy	Searcy	10.11
Peoples Bank	Sheridan	11.57
Smackover State Bank	Smackover	11.19
Riverside Bank	Sparkman	7.12
Legacy National Bank	Springdale	19.06
Bodcaw Bank	Stamps	12.87
Bank of Star City	Star City	11.42
Security Bank	Stephens	7.65
The Farmers and Merchants Bank	Stuttgart	13.36
First National Bank of Stuttgart	Stuttgart	10.76
Bank of Trumann	Trumann	17.60
Citizens Bank & Trust Company	Van Buren	10.85
First Community Bank of Crawford County	Van Buren	9.48
The First National Bank of Lawrence County	Walnut Ridge	9.96
First State Bank of Warren	Warren	10.73
Warren Bank and Trust Company	Warren	13.72
First Bank of the Delta, N.A.	West Helena	10.15
Fidelity National Bank	West Memphis	9.06

BANK	CITY	RATIO
Cross County Bank	Wynne	11.35
The First National Bank of Wynne	Wynne	9.55

NATIONAL BANKS**JUNE 30, 2006****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	14,106
First National Banking Company	Ash Flat	337,086
ANB Financial National Association	Bentonville	1,175,771
The First National Bank of Berryville	Berryville	122,407
The First National Bank in Blytheville	Blytheville	193,928
The First National Bank of Izard County	Calico Rock	131,373
First National Bank of Crossett	Crossett	138,521
The First National Bank of DeQueen	DeQueen	349,404
The First National Bank of DeWitt	DeWitt	105,626
Simmons First Bank of El Dorado, N.A.	El Dorado	210,800
Bank of Arkansas, N.A.	Fayetteville	126,040
First National Bank of Eastern Arkansas	Forrest City	267,564
Forrest City Bank, N.A.	Forrest City	51,550
The First National Bank of Fort Smith	Fort Smith	773,496
The First National Bank in Green Forest	Green Forest	328,723
Helena National Bank	Helena	148,088
The First National Bank of Hope	Hope	142,477
First National Bank	Hot Springs	401,782
The First National Bank of Lewisville	Lewisville	29,738
Metropolitan National Bank	Little Rock	1,526,720
One Bank & Trust, National Association	Little Rock	331,525
The Malvern National Bank	Malvern	398,387
First National Bank at Marianna	Marianna	56,251
The First National Bank of McGehee	McGehee	43,518
First National Bank and Trust Company	Mountain Home	360,046
National Bank of Arkansas in North Little Rock	North Little Rock	171,651
First National Bank	Paragould	512,986
The First National Bank at Paris	Paris	100,155
Pine Bluff National Bank	Pine Bluff	278,460
Simmons First National Bank	Pine Bluff	1,256,858
Legacy National Bank	Springdale	163,086
First National Bank of Stuttgart	Stuttgart	46,957
The First National Bank of Lawrence County	Walnut Ridge	129,812
First Bank of the Delta, N.A.	West Helena	192,909
Fidelity National Bank	West Memphis	224,022
The First National Bank of Wynne	Wynne	244,773

REPORT OF THE

ONE HUNDRED SIXTEEN

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2006

Elk Horn Bank and Trust Company
Arkadelphia, AR

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

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

Charter Number: 142
Date: September 28, 1903
County: Clark
FDIC Certificate Number: 1528

Home Page: www.ehbt.com

Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

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

EVP: Alan Sing
VP: Owen Holt

Cash and Due from:..... 5,495
Federal Funds and Repos: 2,930
Investments: 59,946
Net Loans: 91,630
Premises and Fixed Assets:..... 4,633
Other Real Estate: 426
Other Assets: 9,534
Total Assets:..... 174,594
Total Trust Assets:..... 0

Deposits: 156,915
Federal Funds and Borrowings: 1,063
Other Liabilities: 762
Subordinated Debt: 0
Total Liabilities:..... 158,740

Total Equity Capital:..... 15,854
Total Liabilities and Capital: 174,594
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; William G. Wright

Branches in Town: Two

Other Branches: Bismarck, Caddo Valley, Hot Springs, Malvern

Summit Bank
Arkadelphia, AR

VOICE: (870) 246-8070
FAX: (870) 246-7122
Population: 10,912
Trust Powers: No

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

Charter Number: 767
Date: December 2, 1996
County: Clark
FDIC Certificate Number: 34433

Home Page: www.summitbankdirect.com

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

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

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

Cash and Due from:..... 23,559
Federal Funds and Repos: 1,380
Investments: 108,210
Net Loans: 587,838
Premises and Fixed Assets:..... 12,264
Other Real Estate: 79
Other Assets: 23,155
Total Assets:..... 756,485
Total Trust Assets:..... 0

Deposits: 603,620
Federal Funds and Borrowings: 85,814
Other Liabilities: 3,553
Subordinated Debt: 0
Total Liabilities:..... 692,987

Total Equity Capital:..... 63,498
Total Liabilities and Capital: 756,485
Number of Shares Outstanding:..... 3,100

Directors: Rodney Bobo; Elton E. Buck; Steve DeMott; Mike Duke; W. Conner Eldridge; 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), Hot Springs Village, Little Rock, Magnolia (2), Malvern (2)

The Bank of Augusta Augusta, AR

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

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

Charter Number: 669
Date: February 20, 1935
County: Woodruff
FDIC Certificate Number: 15035

Bank Holding Company
None

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

VP: Ronnie Jones
VP/TO: Martha Ray

Cash and Due from: 1,116
Federal Funds and Repos: 0
Investments: 26,156
Net Loans: 23,480
Premises and Fixed Assets: 245
Other Real Estate: 0
Other Assets: 2,136
Total Assets: 53,133
Total Trust Assets: 3,227

Deposits: 44,441
Federal Funds and Borrowings: 2,220
Other Liabilities: 766
Subordinated Debt: 0
Total Liabilities: 47,427

Total Equity Capital: 5,706
Total Liabilities and Capital: 53,133
Number of Shares Outstanding: 8,000

Directors: Dr. Steven Collier; W. P. Daniel, Jr.; W. P. Daniel, III; 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
Trust Powers: Yes

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

Charter Number: 636
Date: January 22, 1931
County: White
FDIC Certificate Number: 8727

Home Page: www.csb-bk.com

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: 2,504
Federal Funds and Repos: 445
Investments: 25,086
Net Loans: 30,801
Premises and Fixed Assets: 967
Other Real Estate: 358
Other Assets: 3,614
Total Assets: 63,775
Total Trust Assets: 2,470

Deposits: 56,067
Federal Funds and Borrowings: 0
Other Liabilities: 771
Subordinated Debt: 0
Total Liabilities: 56,838

Total Equity Capital: 6,937
Total Liabilities and Capital: 63,775
Number of Shares Outstanding: 4,000

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

Branches in Town: Two

Other Branches: Bradford

The Citizens Bank Batesville, AR

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

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

Charter Number: 705
Date: February 19, 1953
County: Independence
FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

EVP: David Ford

EVP/Sec: Greg Shaver

SVP/TO: Robin Brock

Cash and Due from: 10,955
Federal Funds and Repos: 8,425
Investments: 153,402
Net Loans: 303,243
Premises and Fixed Assets: 7,189
Other Real Estate: 698
Other Assets: 13,423
Total Assets: 497,335
Total Trust Assets: 67,535

Deposits: 350,354
Federal Funds and Borrowings: 105,136
Other Liabilities: 1,476
Subordinated Debt: 0
Total Liabilities: 456,966
Total Equity Capital: 40,369
Total Liabilities and Capital: 497,335
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, Mountain View, Pleasant Plains

First Community Bank Batesville, AR

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

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

Charter Number: 770
Date: June 20, 1997
County: Independence
FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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: 9,252
Federal Funds and Repos: 0
Investments: 79,985
Net Loans: 293,636
Premises and Fixed Assets: 10,855
Other Real Estate: 139
Other Assets: 7,162
Total Assets: 401,029
Total Trust Assets: 27,385

Deposits: 319,263
Federal Funds and Borrowings: 53,561
Other Liabilities: 1,420
Subordinated Debt: 0
Total Liabilities: 374,244
Total Equity Capital: 26,785
Total Liabilities and Capital: 401,029
Number of Shares Outstanding: 34,523

Directors: Donald C. Bedell; Don Bucklew; 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: Bald Knob, Cave City, Searcy (2)

First Southern Bank Batesville, AR

VOICE: (870) 612-1212
FAX: (870) 698-1155
Population: 9,445
Trust Powers: No

1583 St. Louis Street
72501-7627

Charter Number: 788
Date: July 21, 2005
County: Independence
FDIC Certificate Number: 58052

Home Page: www.firstsouthernbk.com

Bank Holding Company
None

CEO/Pres: Woody Castleberry
EVP: David Hidy

SVP: Floren King

Cash and Due from:	409	Deposits:	43,275
Federal Funds and Repos:	0	Federal Funds and Borrowings:	760
Investments:	3,437	Other Liabilities:	153
Net Loans:	49,542	Subordinated Debt:	0
Premises and Fixed Assets:	1,758	Total Liabilities:	44,188
Other Real Estate:	0		
Other Assets:	1,037	Total Equity Capital:	11,995
Total Assets:	56,183	Total Liabilities and Capital:	56,183
Total Trust Assets:	0	Number of Shares Outstanding:	94,779

Directors: Woody Castleberry; David Estes; John Gregg; David Hidy; Arch Jones; Mac McClanahan; Joe Mills; John Reese; Larry Shaw; Tom Williams; David Wyatt

Branches in Town: None

Other Branches: None

Bank of Bearden Bearden, AR

VOICE: (870) 687-2233
FAX: (870) 687-2474
Population: 1,125
Trust Powers: No

#1 Second Street
P. O. Box 135
71720-0135

Charter Number: 688
Date: June 17, 1945
County: Ouachita
FDIC Certificate Number: 16282

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

Chm/Pres: Rick Green
EVP: Ken Riley

VP/Cash: Susan Lusby

Cash and Due from:	2,475	Deposits:	28,067
Federal Funds and Repos:	2,890	Federal Funds and Borrowings:	0
Investments:	5,696	Other Liabilities:	99
Net Loans:	22,780	Subordinated Debt:	0
Premises and Fixed Assets:	67	Total Liabilities:	28,166
Other Real Estate:	0		
Other Assets:	237	Total Equity Capital:	5,979
Total Assets:	34,145	Total Liabilities and Capital:	34,145
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
Trust Powers: Yes

207 West Conway
P. O. Box 687
72015

Charter Number: 706
Date: January 11, 1954
County: Saline
FDIC Certificate Number: 17322

Home Page: www.union-bank.net

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: 5,877
Federal Funds and Repos: 7,830
Investments: 116,074
Net Loans: 80,353
Premises and Fixed Assets: 3,311
Other Real Estate: 145
Other Assets: 4,818
Total Assets: 218,408
Total Trust Assets: 919

Deposits: 180,568
Federal Funds and Borrowings: 23,885
Other Liabilities: 680
Subordinated Debt: 0
Total Liabilities: 205,133

Total Equity Capital: 13,275
Total Liabilities and Capital: 218,408
Number of Shares Outstanding: 75,000

Directors: Fred Briner; Greg B. Brown; Bud Finley; Susan Gattin; 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
Trust Powers: No

1703 Phyllis Street, Suite 103
71712-7633

Charter Number: 145
Date: October 31, 1903
County: Benton
FDIC Certificate Number: 11256

Home Page: www.pinnaclebk.com

Bank Holding Company
None

Chm/CEO/Pres: Joe Mills
EVP: Kevin Beasley

VP: Dee Cameron
VP/Cash: Spencer Pratt

Cash and Due from: 5,629
Federal Funds and Repos: 3,285
Investments: 17,409
Net Loans: 104,203
Premises and Fixed Assets: 170
Other Real Estate: 0
Other Assets: 1,819
Total Assets: 132,515
Total Trust Assets: 0

Deposits: 109,533
Federal Funds and Borrowings: 6,312
Other Liabilities: 283
Subordinated Debt: 0
Total Liabilities: 116,128

Total Equity Capital: 16,387
Total Liabilities and Capital: 132,515
Number of Shares Outstanding: 150,000

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

Branches in Town: None

Other Branches: None

Bank of Blevins Blevins, AR

VOICE: (870) 874-2541
FAX: (870) 874-2631
Population: 365
Trust Powers: No

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

Charter Number: 385
Date: August 12, 1912
County: Hempstead
FDIC Certificate Number: 1756

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:	424	Deposits:	14,776
Federal Funds and Repos:	465	Federal Funds and Borrowings:	0
Investments:	5,678	Other Liabilities:	50
Net Loans:	10,070	Subordinated Debt:	0
Premises and Fixed Assets:	270	Total Liabilities:	14,826
Other Real Estate:	0		
Other Assets:	252	Total Equity Capital:	2,333
Total Assets:	17,159	Total Liabilities and Capital:	17,159
Total Trust Assets:	0	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
Trust Powers: Yes

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

Charter Number: 253
Date: March 16, 1908
County: Mississippi
FDIC Certificate Number: 1027

Home Page: www.farmersbankbly.com

Member of Federal Reserve System

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

Chm/CEO: Steve Bell
Pres/COO: Randy Scott

CFO: Shelly Crosskno
VP/TO: Ron Dawson

Cash and Due from:	18,907	Deposits:	229,998
Federal Funds and Repos:	0	Federal Funds and Borrowings:	20,000
Investments:	44,061	Other Liabilities:	1,092
Net Loans:	197,575	Subordinated Debt:	0
Premises and Fixed Assets:	7,432	Total Liabilities:	251,090
Other Real Estate:	1,305		
Other Assets:	4,700	Total Equity Capital:	22,890
Total Assets:	273,980	Total Liabilities and Capital:	273,980
Total Trust Assets:	19,684	Number of Shares Outstanding:	40,000

Directors: Steve Bell; Paula O. Blackwell; Ronny Goff; Alvin Huffman, III; John Langston; 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
Trust Powers: Yes

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

Charter Number: 397
Date: April 18, 1910
County: Logan
FDIC Certificate Number: 13083

Home Page: www.fwbank.com

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

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

Reg Pres: Shirley Young
EVP/CFO: Lynne Coan

Cash and Due from:..... 6,880
Federal Funds and Repos: 3,060
Investments: 51,670
Net Loans: 228,239
Premises and Fixed Assets:..... 11,675
Other Real Estate: 126
Other Assets: 12,856
Total Assets: 314,506
Total Trust Assets: 0

Deposits: 232,002
Federal Funds and Borrowings: 59,007
Other Liabilities: 2,949
Subordinated Debt: 0
Total Liabilities: 293,958

Total Equity Capital: 20,548
Total Liabilities and Capital: 314,506
Number of Shares Outstanding: 100,000

Directors: Dr. Paul Becton, M.D., Jr.; 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, Fort Smith, Magazine, Rogers (3)

Community State Bank Bradley, AR

VOICE: (870) 894-3322
FAX: (870) 894-3324
Population: 563
Trust Powers: No

208 West Fourth Street
P. O. Box 120
71826-0120

Charter Number: 653
Date: April 10, 1933
County: Lafayette
FDIC Certificate Number: 5619

Bank Holding Company
Community State Bancshares, Inc., Bradley, AR

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

VP: Mirand Ainsworth
VP/Cash: Regina Wootton

Cash and Due from:..... 2,371
Federal Funds and Repos: 2,525
Investments: 1,500
Net Loans: 8,752
Premises and Fixed Assets:..... 201
Other Real Estate: 140
Other Assets: 103
Total Assets: 15,592
Total Trust Assets: 0

Deposits: 13,822
Federal Funds and Borrowings: 0
Other Liabilities: 40
Subordinated Debt: 0
Total Liabilities: 13,862

Total Equity Capital: 1,730
Total Liabilities and Capital: 15,592
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
Trust Powers: No

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

Charter Number: 110
Date: January 17, 1903
County: Monroe
FDIC Certificate Number: 11245

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

Chm/CEO: Albert H. Rusher
Pres: Gus Rusher

EVP: Terry Singletary
VP/Cash: Bently Manatt

Cash and Due from:7,093
Federal Funds and Repos: 0
Investments:89,883
Net Loans:38,032
Premises and Fixed Assets:1,301
Other Real Estate: 0
Other Assets:5,092
Total Assets:141,401
Total Trust Assets: 0

Deposits:115,639
Federal Funds and Borrowings:8,740
Other Liabilities: 825
Subordinated Debt: 0
Total Liabilities:125,204

Total Equity Capital:16,197
Total Liabilities and Capital:141,401
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
Trust Powers: Yes

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

Charter Number: 120
Date: March 23, 1903
County: Lonoke
FDIC Certificate Number: 1749

Home Page: www.communitybk.net

Member of Federal Reserve System

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

Chm: Jerry Waymack
CEO/Pres: Tracy M. French

Sec: Kelly Flynt

Cash and Due from:11,819
Federal Funds and Repos: 0
Investments:82,665
Net Loans:209,538
Premises and Fixed Assets:11,396
Other Real Estate:25
Other Assets:30,407
Total Assets:345,850
Total Trust Assets: 0

Deposits:270,250
Federal Funds and Borrowings:27,875
Other Liabilities:4,613
Subordinated Debt: 0
Total Liabilities:302,738

Total Equity Capital:43,112
Total Liabilities and Capital:345,850
Number of Shares Outstanding:25,000

Directors: John W. Allison; Rick Ashley; Dearn Dixon; Cathy Eoff; Will Feland; Tracy M. French; John P. Hayes; Jerry Jones; Mark Lowman; Gerald H. Shock; C. Randall Sims; Ron Strother; William G. Thompson; Stephen P. Tipton; Jerry Waymack; Larry Wood; Joan R. Zumwalt

Branches in Town: Four

Other Branches: Beebe (2), Jacksonville (3), Ward

made 31

Bank of Cave City
Cave City, AR

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

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

Charter Number: 209
Date: July 2, 1906
County: Sharp
FDIC Certificate Number: 105

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:	3,059	Deposits:	83,363
Federal Funds and Repos:	0	Federal Funds and Borrowings:	13,362
Investments:	33,237	Other Liabilities:	1,082
Net Loans:	61,604	Subordinated Debt:	0
Premises and Fixed Assets:	1,210	Total Liabilities:	97,807
Other Real Estate:	1,565		
Other Assets:	5,886	Total Equity Capital:	8,754
Total Assets:	106,561	Total Liabilities and Capital:	106,561
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
Trust Powers: No

297 Madison
P. O. Box 280
72029-0280

Charter Number: 21
Date: July 23, 1890
County: Monroe
FDIC Certificate Number: 107

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III
Pres: J. Kendall Henry

Cash: Estelle Catlett

Cash and Due from:	1,064	Deposits:	25,586
Federal Funds and Repos:	0	Federal Funds and Borrowings:	2,110
Investments:	17,735	Other Liabilities:	-107
Net Loans:	11,465	Subordinated Debt:	0
Premises and Fixed Assets:	322	Total Liabilities:	27,589
Other Real Estate:	0		
Other Assets:	408	Total Equity Capital:	3,405
Total Assets:	30,994	Total Liabilities and Capital:	30,994
Total Trust Assets:	0	Number of Shares Outstanding:	5,660

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

Branches in Town: None

Other Branches: None

First Security Bank of Conway Conway, AR

VOICE: (501) 450-9800
FAX: (501) 450-9164
Population: 52,262
Trust Powers: No

1001 Front Street
P. O. Box 938
72033

Charter Number: 779
Date: April 15, 1999
County: Faulkner
FDIC Certificate Number: 33502

Home Page: www.fsbank.com

Member of Federal Reserve System

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm: J. Mark Ferguson
CEO/Pres: John W. Adams

EVP: Mike Baldwin
CFO: Nancy Kocourek

Cash and Due from:19,464
Federal Funds and Repos:8,375
Investments:69,948
Net Loans:244,671
Premises and Fixed Assets:11,375
Other Real Estate:0
Other Assets:7,708
Total Assets:361,541
Total Trust Assets:0

Deposits:317,846
Federal Funds and Borrowings:17,158
Other Liabilities:1,389
Subordinated Debt:0
Total Liabilities:336,393
Total Equity Capital:25,148
Total Liabilities and Capital:361,541
Number of Shares Outstanding:54,000

Directors: John W. Adams; Richard Arnold; Mike Baldwin; 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: 52,262
Trust Powers: Yes

620 Chestnut Street
P. O. Box 966
72032

Charter Number: 118
Date: May 12, 1903
County: Faulkner
FDIC Certificate Number: 11241

Home Page: www.fsbhome.com

Member of Federal Reserve System

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:13,552
Federal Funds and Repos:0
Investments:96,610
Net Loans:358,948
Premises and Fixed Assets:13,552
Other Real Estate:546
Other Assets:16,337
Total Assets:499,545
Total Trust Assets:0

Deposits:390,509
Federal Funds and Borrowings:67,211
Other Liabilities:2,979
Subordinated Debt:0
Total Liabilities:460,699
Total Equity Capital:38,846
Total Liabilities and Capital:499,545
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, Jr.; C. Randall Sims; Ron Strother

Branches in Town: Six

Other Branches: Greenbrier, Mayflower, Searcy, Vilonia

First State Bank
Crossett, AR

VOICE: (870) 364-5131
FAX: (870) 364-6329
Population: 6,097
Trust Powers: No

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

Charter Number: 718
Date: May 13, 1963
County: Ashley
Certificate Number: 18987

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

Chm: Richard E. Griffin
CEO/Pres: Howard M. Beaty, Jr.

VP: David H. Bell
VP: Sue C. Gwin

Cash and Due from:	1,447
Federal Funds and Repos:	0
Investments:	3,328
Net Loans:	15,594
Premises and Fixed Assets:	1,715
Other Real Estate:	612
Other Assets:	1,144
Total Assets:	23,840
Total Trust Assets:	0

Deposits:	20,451
Federal Funds and Borrowings:	640
Other Liabilities:	54
Subordinated Debt:	0
Total Liabilities:	21,145
Total Equity Capital:	2,695
Total Liabilities and Capital:	23,840
Number of Shares Outstanding:	100,000

Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; 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
Trust Powers: No

901 Main
P. O. Box 609
72833-0609

Charter Number: 615
Date: October 3, 1930
County: Yell
FDIC Certificate Number: 5615

Home Page: www.chambers-bank.com

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:	9,446
Federal Funds and Repos:	5,835
Investments:	27,207
Net Loans:	414,935
Premises and Fixed Assets:	8,158
Other Real Estate:	423
Other Assets:	20,903
Total Assets:	486,907
Total Trust Assets:	0

Deposits:	383,117
Federal Funds and Borrowings:	37,438
Other Liabilities:	3,208
Subordinated Debt:	0
Total Liabilities:	423,763
Total Equity Capital:	63,144
Total Liabilities and Capital:	486,907
Number of Shares Outstanding:	10,000

Directors: Thomas Akin; John Ed Chambers, III; Bill Donnell; Fay Mathis; 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

River Town Bank Dardanelle, AR

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

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

Charter Number: 668
Date: September 12, 1934
County: Yell
FDIC Certificate Number: 14749

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

Chm/Pres: Ronald L. Taylor

Cash: Janelle Parker

Cash and Due from:..... 8,222
Federal Funds and Repos:..... 0
Investments:..... 21,467
Net Loans:..... 94,351
Premises and Fixed Assets:..... 6,160
Other Real Estate:..... 309
Other Assets:..... 3,824
Total Assets:..... 134,333
Total Trust Assets:..... 0

Deposits:..... 113,398
Federal Funds and Borrowings:..... 4,706
Other Liabilities:..... 628
Subordinated Debt:..... 0
Total Liabilities:..... 118,732
Total Equity Capital:..... 15,601
Total Liabilities and Capital:..... 134,333
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; Adam C. Waldron

Branches in Town: One

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

Decatur State Bank Decatur, AR

VOICE: (479) 752-3281
FAX: (479) 752-8154
Population: 1,314
Trust Powers: No

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

Charter Number: 707
Date: May 27, 1954
County: Benton
FDIC Certificate Number: 17346

Home Page: www.decaturstatebank.net

Bank Holding Company
Peterson Holding Company, Decatur, AR

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

Cash: Wanda Tormey

Cash and Due from:..... 6,724
Federal Funds and Repos:..... 2,100
Investments:..... 42,599
Net Loans:..... 131,719
Premises and Fixed Assets:..... 2,347
Other Real Estate:..... 506
Other Assets:..... 4,758
Total Assets:..... 190,753
Total Trust Assets:..... 0

Deposits:..... 135,691
Federal Funds and Borrowings:..... 34,000
Other Liabilities:..... 647
Subordinated Debt:..... 0
Total Liabilities:..... 170,338
Total Equity Capital:..... 20,415
Total Liabilities and Capital:..... 190,753
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; 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
Trust Powers: No

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

Charter Number: 342
Date: June 16, 1911
County: Pike
FDIC Certificate Number: 99

Bank Holding Company
None

Chm/CEO/Pres: Darwin Hendrix

SVP: Rusty Silvey

Cash and Due from:..... 3,100
Federal Funds and Repos: 0
Investments: 18,328
Net Loans: 54,677
Premises and Fixed Assets:..... 252
Other Real Estate: 250
Other Assets: 1,380
Total Assets: 77,987
Total Trust Assets: 0

Deposits: 62,987
Federal Funds and Borrowings: 897
Other Liabilities: 407
Subordinated Debt: 0
Total Liabilities: 64,291
Total Equity Capital: 13,696
Total Liabilities and Capital: 77,987
Number of Shares Outstanding: 18,750

Directors: Gary Chambliss; Darwin Hendrix; David B. Hendrix; 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
Trust Powers: No

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

Charter Number: 731
Date: August 26, 1974
County: Sevier
FDIC Certificate Number: 21805

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:..... 2,711
Federal Funds and Repos: 0
Investments: 12,545
Net Loans: 36,469
Premises and Fixed Assets:..... 2,834
Other Real Estate: 27
Other Assets: 1,859
Total Assets: 56,445
Total Trust Assets: 0

Deposits: 45,549
Federal Funds and Borrowings: 5,407
Other Liabilities: 690
Subordinated Debt: 0
Total Liabilities: 51,646
Total Equity Capital: 4,799
Total Liabilities and Capital: 56,445
Number of Shares Outstanding: 76,000

Directors: Julie Brown; Michael 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
Trust Powers: Yes

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

Charter Number: 605
Date: March 1, 1929
County: Arkansas
FDIC Certificate Number: 1522

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: 10,695
Federal Funds and Repos: 0
Investments: 21,749
Net Loans: 65,153
Premises and Fixed Assets: 791
Other Real Estate: 406
Other Assets: 4,284
Total Assets: 103,078
Total Trust Assets: 34,103

Deposits: 78,924
Federal Funds and Borrowings: 9,477
Other Liabilities: 558
Subordinated Debt: 0
Total Liabilities: 88,959

Total Equity Capital: 14,119
Total Liabilities and Capital: 103,078
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
Trust Powers: Yes

500 Highway 65 South
P. O. Box 187
71639

Charter Number: 278
Date: May 10, 1909
County: Desha
FDIC Certificate Number: 8735

Home Page: www.mfbanknet.com

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: 2,973
Federal Funds and Repos: 465
Investments: 19,585
Net Loans: 46,912
Premises and Fixed Assets: 4,464
Other Real Estate: 0
Other Assets: 4,283
Total Assets: 78,682
Total Trust Assets: 22,587

Deposits: 68,204
Federal Funds and Borrowings: 2,013
Other Liabilities: 221
Subordinated Debt: 0
Total Liabilities: 70,438

Total Equity Capital: 8,244
Total Liabilities and Capital: 78,682
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: Two

Other Branches: None

First Financial Bank El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393
Population: 21,530
Trust Powers: No

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

Charter Number: 778
Date: April 15, 1999
County: Union
FDIC Certificate Number: 28905

Home Page: www.ffb1.com

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:..... 12,557
Federal Funds and Repos: 1,200
Investments:..... 13,775
Net Loans:..... 489,624
Premises and Fixed Assets:..... 4,633
Other Real Estate: 1,903
Other Assets:..... 25,549
Total Assets:..... 549,241
Total Trust Assets:..... 0

Deposits: 427,104
Federal Funds and Borrowings: 75,313
Other Liabilities:..... 2,469
Subordinated Debt:..... 0
Total Liabilities:..... 504,886

Total Equity Capital:..... 44,355
Total Liabilities and Capital: 549,241
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: Carthage[MS],
Hernando[MS], Senatobia[MS], Smackover

Timberland Bank El Dorado, AR

VOICE: (870) 862-5900
FAX: (870) 862-5432
Population: 21,530
Trust Powers: No

2421 North West Avenue
P. O. Box 7205
71730

Charter Number: 785
Date: August 22, 2000
County: Union
FDIC Certificate Number: 57024

Home Page: www.TimberlandBank.Net

Bank Holding Company
Timberland Bancshares, Inc., El Dorado, AR

Pres: Tandy Menefee
EVP: Mark Turner

SVP: Carolyn Beavers

Cash and Due from:..... 3,741
Federal Funds and Repos: 0
Investments:..... 19,459
Net Loans:..... 120,887
Premises and Fixed Assets:..... 1,515
Other Real Estate: 198
Other Assets:..... 2,791
Total Assets:..... 148,591
Total Trust Assets:..... 0

Deposits: 125,253
Federal Funds and Borrowings: 9,840
Other Liabilities:..... 935
Subordinated Debt:..... 0
Total Liabilities:..... 136,028

Total Equity Capital:..... 12,563
Total Liabilities and Capital: 148,591
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
Trust Powers: No

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

Charter Number: 48
Date: August 8, 1898
County: Lonoke
FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com

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:3,502
Federal Funds and Repos:4,515
Investments:26,382
Net Loans:124,290
Premises and Fixed Assets:3,196
Other Real Estate:326
Other Assets:5,717
Total Assets:167,928
Total Trust Assets:0

Deposits:146,070
Federal Funds and Borrowings:5,231
Other Liabilities:1,479
Subordinated Debt:0
Total Liabilities:152,780

Total Equity Capital:15,148
Total Liabilities and Capital:167,928
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
Trust Powers: No

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

Charter Number: 629
Date: December 23, 1930
County: Chicot
FDIC Certificate Number: 11254

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:864
Federal Funds and Repos:0
Investments:14,035
Net Loans:14,732
Premises and Fixed Assets:85
Other Real Estate:0
Other Assets:742
Total Assets:30,458
Total Trust Assets:0

Deposits:25,429
Federal Funds and Borrowings:2,475
Other Liabilities:107
Subordinated Debt:0
Total Liabilities:28,011

Total Equity Capital:2,447
Total Liabilities and Capital:30,458
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
Trust Powers: No

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

Charter Number: 374
Date: May 4, 1912
County: Carroll
FDIC Certificate Number: 5635

Home Page: www.bankeureka.com

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

Chm/CEO: John F. Cross	Pres: Charles T. Cross
Cash and Due from:.....	Deposits:
Federal Funds and Repos:	Federal Funds and Borrowings:
Investments:	Other Liabilities:
Net Loans:	Subordinated Debt:
Premises and Fixed Assets:.....	Total Liabilities:
Other Real Estate:	
Other Assets:	Total Equity Capital:.....
Total Assets:.....	Total Liabilities and Capital:
Total Trust Assets:.....	Number of Shares Outstanding:.....

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

Branches in Town: One

Other Branches: Holiday Island (2)

Arvest Bank Fayetteville, AR

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

75 North East Street
Fayetteville, AR 72702
P.O. Box 799
Lowell, AR 72745

Charter Number: 31
Date: December 24, 1992
County: Washington
FDIC Certificate Number: 8728

Home Page: www.arvest.com

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:433,011
Federal Funds and Repos:360,000
Investments:979,782
Net Loans:5,922,149
Premises and Fixed Assets:263,601
Other Real Estate:5,798
Other Assets:567,441
Total Assets:8,531,782
Total Trust Assets:0

Deposits:7,259,356
Federal Funds and Borrowings:445,803
Other Liabilities:68,743
Subordinated Debt:0
Total Liabilities:7,773,902

Total Equity Capital:757,880
Total Liabilities and Capital:8,531,782
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: 10

Other Branches: Ada[OK], Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (7), Berryville (2), Bixby[OK], Branson[MO], Broken Arrow[OK] (3), Bryant, Bull Shoals, Cabot, Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), 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] (6), Kansas [OK], Lawton[OK] (4), Lead Hill, Lincoln, Little Rock (9), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Moore[OK] (2), 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 (7), Russellville (3), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (7), Stilwell[OK], Tulsa[OK] (16), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

The Bank of Fayetteville Fayetteville, AR

VOICE: (479) 444-4444
FAX: (479) 443-1529
Population: 58,047
Trust Powers: Yes

One South Block
P.O. Box 1728
72701

Charter Number: 789
Date: December 1, 2005
County: Washington
FDIC Certificate Number: 26975

Home Page: www.bof.com

Member of Federal Reserve System

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

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP: Bruce Phelps

Cash and Due from: 11,171
Federal Funds and Repos: 1,530
Investments: 83,848
Net Loans: 245,417
Premises and Fixed Assets: 6,549
Other Real Estate: 0
Other Assets: 14,126
Total Assets: 362,641
Total Trust Assets: 97,659

Deposits: 277,130
Federal Funds and Borrowings: 55,839
Other Liabilities: 2,322
Subordinated Debt: 0
Total Liabilities: 335,291
Total Equity Capital: 27,350
Total Liabilities and Capital: 362,641
Number of Shares Outstanding: 789,604

Directors: Larry Baggett; Woody Bassett; Mary Beth Brooks; Willard Gatewood; Frank Kelly; David McClinton; Ann Rosso; Curtis Shipley; Kent Starr

Branches in Town: Five

Other Branches: Prairie Grove, West Fork

Chambers Bank of North Arkansas Fayetteville, AR

VOICE: (479) 973-2265
FAX: (479) 973-2201
Population: 58,047
Trust Powers: No

1685 East Joyce Blvd.
72703

Charter Number: 377
Date: June 1, 1912
County: Washington
FDIC Certificate Number: 108

Home Page: www.communitybnk.com

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

Chm/CEO: Robert Y. Taylor
Pres: Justin Salter

SVP: Bob Harrison

Cash and Due from: 9,818
Federal Funds and Repos: 0
Investments: 8,015
Net Loans: 296,208
Premises and Fixed Assets: 6,130
Other Real Estate: 0
Other Assets: 11,523
Total Assets: 331,694
Total Trust Assets: 0

Deposits: 238,701
Federal Funds and Borrowings: 57,265
Other Liabilities: 1,142
Subordinated Debt: 0
Total Liabilities: 297,108
Total Equity Capital: 34,586
Total Liabilities and Capital: 331,694
Number of Shares Outstanding: 10,000

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

Branches in Town: None

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

Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700
FAX: (479) 684-3795
Population: 58,047
Trust Powers: No

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

Charter Number: 660
Date: August 28, 1933
County: Washington
FDIC Certificate Number: 89

Home Page: www.sbfa.com

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:3,988
Federal Funds and Repos:23,485
Investments:23,008
Net Loans:205,713
Premises and Fixed Assets:4,791
Other Real Estate:0
Other Assets:5,479
Total Assets:266,464
Total Trust Assets:0

Deposits:194,594
Federal Funds and Borrowings:14,479
Other Liabilities:2,069
Subordinated Debt:0
Total Liabilities:211,142

Total Equity Capital:55,322
Total Liabilities and Capital:266,464
Number of Shares Outstanding:30,000

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

Branches in Town: None

Other Branches: Bentonville, Rogers,
Siloam Springs, Springdale

Twin Lakes Community Bank Flippin, AR

VOICE: (870) 453-8522
FAX: (870) 453-8525
Population: 1,357
Trust Powers: No

225 East Main Street
P.O. Box 1229
72634

Charter Number: 620
Date: December 2, 1930
County: Marion
FDIC Certificate Number: 15880

Home Page: www.tlcbank.net

Bank Holding Company
None

Chm/CEO: Judy R. Loving
Pres: Chad S. Hudson

CFO/VP: Marcus Walser
VP: Sandy Garrison

Cash and Due from:306
Federal Funds and Repos:1,965
Investments:0
Net Loans:15,607
Premises and Fixed Assets:888
Other Real Estate:0
Other Assets:448
Total Assets:19,214
Total Trust Assets:0

Deposits:7,811
Federal Funds and Borrowings:0
Other Liabilities:48
Subordinated Debt:0
Total Liabilities:7,859

Total Equity Capital:11,355
Total Liabilities and Capital:19,214
Number of Shares Outstanding:469,594

Directors: Keith Daffron; John Ed Gregson; Harold Hardwick; Randy Hopper; Chad S. Hudson; Philip Hurst; Judy R. Loving; Jeff Magness

Branches in Town: None

Other Branches: None

Fordyce Bank & Trust Company

Fordyce, AR

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

200 West Fourth Street
 71742-2202

Charter Number: 631
 Date: January 5, 1931
 County: Dallas
 FDIC Certificate Number: 1028

Home Page: www.fordycebank.com

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:..... 3,738
 Federal Funds and Repos: 9,010
 Investments:..... 10,083
 Net Loans:..... 66,243
 Premises and Fixed Assets:..... 2,716
 Other Real Estate:..... 0
 Other Assets:..... 2,765
 Total Assets:..... 94,555
 Total Trust Assets:..... 1,177

Deposits: 79,937
 Federal Funds and Borrowings: 5,788
 Other Liabilities:..... 621
 Subordinated Debt:..... 0
 Total Liabilities:..... 86,346
 Total Equity Capital:..... 8,209
 Total Liabilities and Capital: 94,555
 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
 Trust Powers: Yes

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

Charter Number: 721
 Date: January 13, 1967
 County: Arkansas
 FDIC Certificate Number: 19722

Bank Holding Company
 DBT Financial Corporation, DeWitt, AR

Chm: Nancy F. Rasco
CEO/Pres/TO: Larry E. Bauer

VP: Carl Gunter
Cash: Alice Perritt

Cash and Due from:..... 735
 Federal Funds and Repos: 0
 Investments:..... 8,155
 Net Loans:..... 11,083
 Premises and Fixed Assets:..... 384
 Other Real Estate:..... 67
 Other Assets:..... 4,060
 Total Assets:..... 24,484
 Total Trust Assets:..... 1,609

Deposits: 17,707
 Federal Funds and Borrowings: 610
 Other Liabilities:..... 301
 Subordinated Debt:..... 0
 Total Liabilities:..... 18,618
 Total Equity Capital:..... 5,866
 Total Liabilities and Capital: 24,484
 Number of Shares Outstanding:..... 12,000

Directors: Donald Ray Dickson; Jimmy Fly; Alton R. Hampton; David Jessup; Eddie Lumsden; Gary Oltmann; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: None

Arkansas Diamond Bank Glenwood, AR

VOICE: (870) 356-2121
FAX: (870) 356-2211
Population: 1,751
Trust Powers: No

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

Charter Number: 398
Date: December 27, 1912
County: Pike
FDIC Certificate Number: 13304

Home Page: www.arkansasdiamondbank.com

Bank Holding Company
Bainum Bancorp, Glenwood, AR

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

SVP: Lynda Robbins

Cash and Due from:5,025
Federal Funds and Repos:1,960
Investments:45,148
Net Loans:69,542
Premises and Fixed Assets:3,293
Other Real Estate:605
Other Assets:2,725
Total Assets:128,298
Total Trust Assets:0

Deposits:114,527
Federal Funds and Borrowings:1,918
Other Liabilities:288
Subordinated Debt:0
Total Liabilities:116,733
Total Equity Capital:11,565
Total Liabilities and Capital:128,298
Number of Shares Outstanding:44,000

Directors: Duke Bainum; Evea 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
Trust Powers: No

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

Charter Number: 46
Date: February 28, 1898
County: Benton
FDIC Certificate Number: 5636

Home Page: www.bankofgravett.net

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

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

SVP: Kenny Hancock
VP: Jim A. Edmonson

Cash and Due from:5,741
Federal Funds and Repos:0
Investments:73,538
Net Loans:136,604
Premises and Fixed Assets:3,796
Other Real Estate:247
Other Assets:7,629
Total Assets:227,555
Total Trust Assets:0

Deposits:185,593
Federal Funds and Borrowings:17,975
Other Liabilities:406
Subordinated Debt:0
Total Liabilities:203,974
Total Equity Capital:23,581
Total Liabilities and Capital:227,555
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
Trust Powers: No

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

Charter Number: 732
Date: October 15, 1976
County: Faulkner
FDIC Certificate Number: 18519

Home Page: www.1stServiceBank.com

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:..... 6,416
Federal Funds and Repos: 885
Investments: 20,360
Net Loans: 115,318
Premises and Fixed Assets:..... 6,209
Other Real Estate: 696
Other Assets: 3,468
Total Assets: 153,352
Total Trust Assets: 0

Deposits: 137,152
Federal Funds and Borrowings: 3,423
Other Liabilities: 957
Subordinated Debt: 0
Total Liabilities: 141,532

Total Equity Capital: 11,820
Total Liabilities and Capital: 153,352
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, Flippin, Marshall, Mountain View, Shirley, Yellville

Farmers Bank Greenwood, AR

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

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

Charter Number: 243
Date: August 7, 1907
County: Sebastian
FDIC Certificate Number: 1296

Home Page: www.farmersbankandtrust.com

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:..... 4,767
Federal Funds and Repos: 0
Investments: 42,901
Net Loans: 117,579
Premises and Fixed Assets:..... 18,833
Other Real Estate: 755
Other Assets: 3,472
Total Assets: 188,307
Total Trust Assets: 1,139

Deposits: 146,270
Federal Funds and Borrowings: 799
Other Liabilities: 703
Subordinated Debt: 0
Total Liabilities: 147,772

Total Equity Capital: 40,535
Total Liabilities and Capital: 188,307
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: Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Mansfield

Farmers Bank Hamburg, AR

VOICE: (870) 853-5222
FAX: (870) 853-2333
Population: 3,039
Trust Powers: No

210 North Main
P. O. Box 350
71646-0350

Charter Number: 680
Date: March 10, 1941
County: Ashley
FDIC Certificate Number: 15810

Bank Holding Company
None

Chm: John W. Spivey
Pres: Michael Townsend

VP: Virginia Bowman
VP/Cash: June M. Golden

Cash and Due from:2,431
Federal Funds and Repos: 0
Investments:18,085
Net Loans:13,457
Premises and Fixed Assets:1,072
Other Real Estate:30
Other Assets:2,561
Total Assets:37,636
Total Trust Assets: 0

Deposits:32,693
Federal Funds and Borrowings: 10
Other Liabilities: 75
Subordinated Debt: 0
Total Liabilities:32,778
Total Equity Capital:4,858
Total Liabilities and Capital:37,636
Number of Shares Outstanding:22,260

Directors: Phillip E. Barnes, Sr.; Robert B. Barnes; 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
Trust Powers: No

302 West Main Street
P. O. Box 8
71744-0008

Charter Number: 220
Date: October 26, 1906
County: Calhoun
FDIC Certificate Number: 88

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:5,351
Federal Funds and Repos:2,675
Investments:50,438
Net Loans:80,339
Premises and Fixed Assets:2,437
Other Real Estate:73
Other Assets:6,487
Total Assets:147,800
Total Trust Assets: 0

Deposits:128,846
Federal Funds and Borrowings:2,791
Other Liabilities: 602
Subordinated Debt: 0
Total Liabilities:132,239
Total Equity Capital:15,561
Total Liabilities and Capital:147,800
Number of Shares Outstanding:4,000

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

Branches in Town: None

Other Branches: Camden (3), Junction City

Community First Bank Harrison, AR

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

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

Charter Number: 772
Date: October 14, 1997
County: Boone
FDIC Certificate Number: 34611

Home Page: www.communityfirstbank.com

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: 7,088
Federal Funds and Repos: 2,355
Investments: 43,482
Net Loans: 315,695
Premises and Fixed Assets: 7,654
Other Real Estate: 178
Other Assets: 7,774
Total Assets: 384,226
Total Trust Assets: 0

Deposits: 285,281
Federal Funds and Borrowings: 67,687
Other Liabilities: 2,763
Subordinated Debt: 0
Total Liabilities: 355,731

Total Equity Capital: 28,495
Total Liabilities and Capital: 384,226
Number of Shares Outstanding: 60,000

Directors: Joe Bennett, M.D.; Dan R. Bowers; John O. Campbell; J. Kirkwood Dupps; 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, Pea Ridge

Greers Ferry Lake State Bank Heber Springs, AR

VOICE: (501) 362-5883
FAX: (501) 362-0820
Population: 6,432
Trust Powers: No

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

Charter Number: 755
Date: July 26, 1991
County: Cleburne
FDIC Certificate Number: 33471

Home Page: www.gflsb.com

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: 3,006
Federal Funds and Repos: 0
Investments: 18,280
Net Loans: 29,066
Premises and Fixed Assets: 2,050
Other Real Estate: 221
Other Assets: 2,019
Total Assets: 54,642
Total Trust Assets: 0

Deposits: 41,589
Federal Funds and Borrowings: 8,369
Other Liabilities: 287
Subordinated Debt: 0
Total Liabilities: 50,245

Total Equity Capital: 4,397
Total Liabilities and Capital: 54,642
Number of Shares Outstanding: 60,000

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

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
Trust Powers: Yes

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

Charter Number: 735
Date: May 7, 1977
County: Cleburne
FDIC Certificate Number: 3873

Home Page: www.heberbank.com

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:6,750
Federal Funds and Repos:2,715
Investments:63,641
Net Loans:67,549
Premises and Fixed Assets:5,034
Other Real Estate:247
Other Assets:4,974
Total Assets:150,910
Total Trust Assets:0

Deposits:125,928
Federal Funds and Borrowings:11,952
Other Liabilities:394
Subordinated Debt:0
Total Liabilities:138,274
Total Equity Capital:12,636
Total Liabilities and Capital:150,910
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
Trust Powers: No

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

Charter Number: 179
Date: May 15, 1905
County: Sevier
FDIC Certificate Number: 109

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:13,363
Federal Funds and Repos:3,885
Investments:12,551
Net Loans:44,038
Premises and Fixed Assets:873
Other Real Estate:0
Other Assets:736
Total Assets:75,446
Total Trust Assets:0

Deposits:66,559
Federal Funds and Borrowings:0
Other Liabilities:241
Subordinated Debt:0
Total Liabilities:66,800
Total Equity Capital:8,646
Total Liabilities and Capital:75,446
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

Hot Springs Bank & Trust Company Hot Springs, AR

VOICE: (501) 525-1033
FAX: (501) 525-1037
Population: 35,750
Trust Powers: Yes

4403 Central Avenue, Suite A
71913

Charter Number: 737
Date: July 6, 1978
County: Garland
FDIC Certificate Number: 3855

Home Page: www.hsbanking.com

Bank Holding Company
Jefferson Bancshares, Inc., Pine Bluff, AR

CEO/Pres: Terry L. Kent
EVP/TO: Richard L. Metcalf

SVP/CFO/COO: J. Franklin Bolton
VP: Carol Cook

Cash and Due from: 1,056
Federal Funds and Repos: 7,395
Investments: 1,488
Net Loans: 7,569
Premises and Fixed Assets: 244
Other Real Estate: 0
Other Assets: 504
Total Assets: 18,256
Total Trust Assets: 3,983

Deposits: 8,828
Federal Funds and Borrowings: 679
Other Liabilities: 17
Subordinated Debt: 0
Total Liabilities: 9,524

Total Equity Capital: 8,732
Total Liabilities and Capital: 18,256
Number of Shares Outstanding: 100,000

Directors: Michael R. Ellis; John P. Garrison; Daniel B. Hamby, Jr.; Rodney P. Herndon; Terry L. Kent; Richard L. Metcalf; Sherrill B. Nicolosi

Branches in Town: None

Other Branches: Hot Springs Village

Simmons First Bank of Hot Springs Hot Springs, AR

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

100 Werner Drive
P. O. Box 22000
71903

Charter Number: 769
Date: April 17, 1997
County: Garland
FDIC Certificate Number: 34473

Home Page: www.simmonsfirst.com

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

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

EVP: Ronnie Twyford

Cash and Due from: 5,913
Federal Funds and Repos: 0
Investments: 55,939
Net Loans: 75,729
Premises and Fixed Assets: 2,312
Other Real Estate: 18
Other Assets: 20,674
Total Assets: 160,585
Total Trust Assets: 0

Deposits: 116,487
Federal Funds and Borrowings: 15,524
Other Liabilities: 2,022
Subordinated Debt: 0
Total Liabilities: 134,033

Total Equity Capital: 26,552
Total Liabilities and Capital: 160,585
Number of Shares Outstanding: 18,663

Directors: David L. Bartlett; Stuart A. Fleischner, D.D.S.; Louis F. Kleinman; James "Bart" Newman; 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
Trust Powers: Yes

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

Charter Number: 756
Date: July 26, 1991
County: Madison
FDIC Certificate Number: 33470

Home Page: www.fsbwna.com

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

Chm: Sam Mathias
CEO/Pres: Curtis Hutchins

SVP: Dave Seal
SVP/COO: Marivel Radcliffe

Cash and Due from:6,225
Federal Funds and Repos: 0
Investments:11,662
Net Loans:50,750
Premises and Fixed Assets:1,339
Other Real Estate:418
Other Assets:2,790
Total Assets:73,184
Total Trust Assets: 0

Deposits:56,239
Federal Funds and Borrowings:8,320
Other Liabilities: 416
Subordinated Debt: 0
Total Liabilities:64,975

Total Equity Capital:8,209
Total Liabilities and Capital:73,184
Number of Shares Outstanding:27,000

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

Branches in Town: None

Other Branches: Fayetteville

First Arkansas Bank & Trust Jacksonville, AR

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

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

Charter Number: 701
Date: August 2, 1949
County: Pulaski
FDIC Certificate Number: 16849

Home Page: www.Firstarkansasbank.com

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

Chm/CEO/Pres: Larry T. Wilson
SVP: Jay Barber

SVP/CFO: Kim Crook
SVP/TO: Pat Teague

Cash and Due from:19,917
Federal Funds and Repos:1,485
Investments:124,632
Net Loans:297,948
Premises and Fixed Assets:10,997
Other Real Estate:2,311
Other Assets:45,339
Total Assets:502,629
Total Trust Assets:132,334

Deposits:364,727
Federal Funds and Borrowings:46,771
Other Liabilities:3,486
Subordinated Debt: 0
Total Liabilities:414,984

Total Equity Capital:87,645
Total Liabilities and Capital:502,629
Number of Shares Outstanding:200,000

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

Branches in Town: Five

Other Branches: Cabot (4), Center Ridge, Concord, Damascus, El Paso, Gravel Ridge, Greenbrier, Greers Ferry, Guy, Heber Springs (3), Marshall, North Little Rock, Pangburn, Quitman

**Heritage Bank
Jonesboro, AR**

VOICE: (870) 802-2344	2009 Browns Lane	Charter Number: 703
FAX: (870) 268-2033	P. O. Box 3020	Date: January 23, 1951
Population: 55,515	72403-3020	County: Craighead
Trust Powers: No		FDIC Certificate Number: 16983

Home Page: www.heritagebankark.com

Bank Holding Company
Heritage Capital Corporation, Jonesboro, AR

Chm: Larry Grisham	EVP/CFO: Diane Steiling
CEO/Pres: Stephen D. May	

Cash and Due from:.....	8,087	Deposits:	172,442
Federal Funds and Repos:	0	Federal Funds and Borrowings:	30,218
Investments:	35,209	Other Liabilities:	1,379
Net Loans:	168,674	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,111	Total Liabilities:	204,039
Other Real Estate:	1,082		
Other Assets:	4,285	Total Equity Capital:	19,409
Total Assets:	223,448	Total Liabilities and Capital:	223,448
Total Trust Assets:	0	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
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Liberty Bank of Arkansas Jonesboro, AR

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

2901 East Highland Drive
P. O. Box 7514
72403

Charter Number: 787
Date: January 24, 2001
County: Craighead
FDIC Certificate Number: 3878

Home Page: www.mylibertybank.com

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:25,198
Federal Funds and Repos:5,575
Investments:257,257
Net Loans:1,069,875
Premises and Fixed Assets:70,711
Other Real Estate:52
Other Assets:69,809
Total Assets:1,498,477
Total Trust Assets:178,200

Deposits:1,198,564
Federal Funds and Borrowings:135,596
Other Liabilities:7,415
Subordinated Debt:0
Total Liabilities:1,341,575
Total Equity Capital:156,902
Total Liabilities and Capital:1,498,477
Number of Shares Outstanding:350,000

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; Roy Reaves; James E. Way; William C. Young, Jr.

Branches in Town: Seven

Other Branches: Batesville, Bay, Bentonville, Fayetteville, Gentry, Highland, Monette, Mountain Home (2), Paragould (3), Rector, Rogers, Siloam Springs (3), Springdale, Tontitown

Simmons First Bank of Jonesboro Jonesboro, AR

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

1720 South Caraway Road
P. O. Box 7509
72403

Charter Number: 734
Date: December 22, 1976
County: Craighead
FDIC Certificate Number: 16715

Home Page: www.simmonsfirst.com

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

CEO/Pres: Barry K. Ledbetter
SVP: Kent Bridger

SVP/Sec: Wayne Bond

Cash and Due from:7,317
Federal Funds and Repos:348
Investments:24,049
Net Loans:226,212
Premises and Fixed Assets:5,040
Other Real Estate:0
Other Assets:6,252
Total Assets:269,218
Total Trust Assets:0

Deposits:227,046
Federal Funds and Borrowings:19,741
Other Liabilities:2,034
Subordinated Debt:0
Total Liabilities:248,821
Total Equity Capital:20,397
Total Liabilities and Capital:269,218
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
Trust Powers: No

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

Charter Number: 165
Date: August 22, 1904
County: Cleveland
FDIC Certificate Number: 5627

Home Page: www.centennialbank.net

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

CEO/Pres: Christopher S. Roberts

Cash and Due from:	2,916	Deposits:	115,423
Federal Funds and Repos:	15,215	Federal Funds and Borrowings:	11,800
Investments:	14,055	Other Liabilities:	673
Net Loans:	100,767	Subordinated Debt:	0
Premises and Fixed Assets:	3,369	Total Liabilities:	127,896
Other Real Estate:	190		
Other Assets:	5,316	Total Equity Capital:	13,932
Total Assets:	141,828	Total Liabilities and Capital:	141,828
Total Trust Assets:	0	Number of Shares Outstanding:	3,060

Directors: Blair Allen; Jim Black; Curtis L. Bowman; S. Gene Cauley; Ricky B. Ferguson; C. Joseph Giroir; Sheila Harrison; Richard L. Mays; John T. Olaimsey; 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
Trust Powers: No

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

Charter Number: 675
Date: October 14, 1937
County: Chicot
FDIC Certificate Number: 15547

Home Page: www.bankoflakevillage.com

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:	2,572	Deposits:	48,402
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,300
Investments:	16,019	Other Liabilities:	239
Net Loans:	33,589	Subordinated Debt:	0
Premises and Fixed Assets:	1,629	Total Liabilities:	49,941
Other Real Estate:	145		
Other Assets:	1,718	Total Equity Capital:	5,731
Total Assets:	55,672	Total Liabilities and Capital:	55,672
Total Trust Assets:	0	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
Trust Powers: Yes

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

Charter Number: 716
Date: June 12, 1962
County: Chicot
FDIC Certificate Number: 18590

Home Page: www.simmonsfirst.com

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:8,185
Federal Funds and Repos:4,000
Investments:28,134
Net Loans:77,391
Premises and Fixed Assets:3,506
Other Real Estate:29
Other Assets:5,852
Total Assets:127,097
Total Trust Assets:0

Deposits:109,892
Federal Funds and Borrowings:615
Other Liabilities:831
Subordinated Debt:0
Total Liabilities:111,338

Total Equity Capital:15,759
Total Liabilities and Capital:127,097
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
Trust Powers: Yes

202 Greenwood
P. O. Box 340
72354-0340

Charter Number: 498
Date: November 21, 1919
County: Poinsett
FDIC Certificate Number: 1298

Home Page: www.littleriverbank.com

Bank Holding Company
Little River Bancshares, Inc., Lepanto, AR

CEO/Pres: Benjamin Perry
EVP: John W. Alderson, IV

VP: Lois Criddle
VP: Angela Lewis

Cash and Due from:1,119
Federal Funds and Repos:0
Investments:25,162
Net Loans:20,844
Premises and Fixed Assets:267
Other Real Estate:207
Other Assets:823
Total Assets:48,422
Total Trust Assets:0

Deposits:36,621
Federal Funds and Borrowings:6,490
Other Liabilities:167
Subordinated Debt:0
Total Liabilities:43,278

Total Equity Capital:5,144
Total Liabilities and Capital:48,422
Number of Shares Outstanding:10,000

Directors: John W. Alderson, IV; Hadley Ingram Arnold; Scott Arnold, IV; Julianne Ingram; W. Kent Ingram, Jr.; Danette W. Lawrie; Junaway Payne; Benjamin E. Perry; Ernest B. Portis; Stephen J. Romano; 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
Trust Powers: No

1020 West Second Street
72201-2031

Charter Number: 752
Date: April 17, 1990
County: Pulaski
FDIC Certificate Number: 32960

Home Page: www.arbankersbank.com

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: 33,719
Federal Funds and Repos: 5,650
Investments: 99,712
Net Loans: 16,645
Premises and Fixed Assets: 793
Other Real Estate: 0
Other Assets: 7,982
Total Assets: 164,501
Total Trust Assets: 0

Deposits: 146,593
Federal Funds and Borrowings: 440
Other Liabilities: 1,069
Subordinated Debt: 0
Total Liabilities: 148,102
Total Equity Capital: 16,399
Total Liabilities and Capital: 164,501
Number of Shares Outstanding: 50,000

Directors: John Brannan, Jr.; Lunsford W. Bridges; Gary R. Canada, Sr.; 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
Trust Powers: Yes

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

Charter Number: 748
Date: May 4, 1989
County: Pulaski
FDIC Certificate Number: 91280

Home Page: www.bankoflittlerock.com

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: 6,955
Federal Funds and Repos: 0
Investments: 24,861
Net Loans: 91,380
Premises and Fixed Assets: 6,709
Other Real Estate: 1,585
Other Assets: 2,302
Total Assets: 133,792
Total Trust Assets: 0

Deposits: 114,116
Federal Funds and Borrowings: 6,095
Other Liabilities: 987
Subordinated Debt: 0
Total Liabilities: 121,198
Total Equity Capital: 12,594
Total Liabilities and Capital: 133,792
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
Trust Powers: Yes

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

Charter Number: 121
Date: March 24, 1903
County: Pulaski
FDIC Certificate Number: 110

Home Page: www.bankozarks.com

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:41,495
Federal Funds and Repos: 0
Investments:637,985
Net Loans:1,536,561
Premises and Fixed Assets:96,109
Other Real Estate:372
Other Assets:99,343
Total Assets:2,411,865
Total Trust Assets:526,993

Deposits:1,841,510
Federal Funds and Borrowings:397,257
Other Liabilities:9,926
Subordinated Debt: 0
Total Liabilities:2,248,693

Total Equity Capital:163,172
Total Liabilities and Capital:2,411,865
Number of Shares Outstanding:2,340

Directors: Jean Arehart; Ian Arnof; Steven M. Arnold; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; 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 (2), Bryant, Cabot (2), Clarksville (2), Clinton, Conway (4), Dallas[TX], Fayetteville, Fort Smith (3), Frisco[TX], Harrison (2), Hot Springs, Jasper, Lonoke, Lonsdale, Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (4), Ozark (2), Paris, Rogers, Russellville (3), 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
Trust Powers: Yes

12224 Chenal Parkway
P. O. Box 8210
72211

Charter Number: 771
Date: July 30, 1997
County: Pulaski
FDIC Certificate Number: 34562

Home Page: www.thecapitalbank.com

Member of Federal Reserve System

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

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

VP: Jeanette Nation
VP/Aud: Catherine Davis

Cash and Due from:	2,885	Deposits:	109,193
Federal Funds and Repos:	0	Federal Funds and Borrowings:	13,307
Investments:	70,152	Other Liabilities:	600
Net Loans:	50,737	Subordinated Debt:	0
Premises and Fixed Assets:	4,367	Total Liabilities:	123,100
Other Real Estate:	200		
Other Assets:	3,113	Total Equity Capital:	8,354
Total Assets:	131,454	Total Liabilities and Capital:	131,454
Total Trust Assets:	0	Number of Shares Outstanding:	32,013

Directors: Melinda Ballard; Jack Hartsell; Joseph W. Park; Kyle E. Patton; Boyd Rothwell; 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
Trust Powers: Yes

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

Charter Number: 720
Date: July 28, 1966
County: Pulaski
FDIC Certificate Number: 19662

Home Page: www.eaglebank.com

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:	3,561	Deposits:	99,889
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,573
Investments:	49,890	Other Liabilities:	445
Net Loans:	60,277	Subordinated Debt:	0
Premises and Fixed Assets:	836	Total Liabilities:	110,907
Other Real Estate:	139		
Other Assets:	3,707	Total Equity Capital:	7,503
Total Assets:	118,410	Total Liabilities and Capital:	118,410
Total Trust Assets:	0	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: None

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
Trust Powers: Yes

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

Charter Number: 710
Date: August 29, 1955
County: Pulaski
FDIC Certificate Number: 17562

Home Page: www.pulaskibank.com

Member of Federal Reserve System

Bank Holding Company
Pulaski Investment Corporation, Little Rock, AR

Chm: James C. East
CEO/Pres: J. Hunter East

TO: Robert Plummer

Cash and Due from:19,108
Federal Funds and Repos: 0
Investments:60,114
Net Loans:373,930
Premises and Fixed Assets:23,319
Other Real Estate:71
Other Assets:14,660
Total Assets:491,202
Total Trust Assets:126,377

Deposits:393,045
Federal Funds and Borrowings:46,843
Other Liabilities:6,321
Subordinated Debt:6,000
Total Liabilities:452,209
Total Equity Capital:38,993
Total Liabilities and Capital:491,202
Number of Shares Outstanding:1,850

Directors: Albert B. Braunfisch; J. Hunter East; James C. East; Robert C. Magee; 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
Trust Powers: No

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

Charter Number: 670
Date: March 9, 1935
County: Lonoke
FDIC Certificate Number: 15050

Home Page: www.firststatebk.com

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:3,172
Federal Funds and Repos: 0
Investments:60,370
Net Loans:214,537
Premises and Fixed Assets:3,982
Other Real Estate: 0
Other Assets:7,103
Total Assets:289,164
Total Trust Assets: 0

Deposits:219,572
Federal Funds and Borrowings:41,915
Other Liabilities: 993
Subordinated Debt: 0
Total Liabilities:262,480
Total Equity Capital:26,684
Total Liabilities and Capital:289,164
Number of Shares Outstanding:16,000

Directors: Robert S. Bailey, Jr.; 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.; Joe S. Mills; Daina B. Newcomb; D. Scott Rogerson; 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
Trust Powers: Yes

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

Charter Number: 217
Date: September 26, 1906
County: Columbia
FDIC Certificate Number: 1291

Home Page: www.fbtarkansas.com

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

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

Cash and Due from:..... 10,981
Federal Funds and Repos: 0
Investments: 144,763
Net Loans: 309,332
Premises and Fixed Assets:..... 8,605
Other Real Estate: 300
Other Assets: 23,038
Total Assets: 497,019
Total Trust Assets: 86,990

Deposits: 416,040
Federal Funds and Borrowings: 30,576
Other Liabilities: 5,288
Subordinated Debt: 0
Total Liabilities: 451,904

Total Equity Capital: 45,115
Total Liabilities and Capital: 497,019
Number of Shares Outstanding: 100,000

Directors: John E. Alexander, Jr.; Ronny J. Bell; Bob L. Burns; Dr. Jason Franks; Steve Keith; Bruce D. Maloch; 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
Trust Powers: Yes

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

Charter Number: 313
Date: June 22, 1910
County: Columbia
FDIC Certificate Number: 12531

Home Page: www.peoplesbankmagnolia.com

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

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

Pres: Todd D. Smith
SVP/Cash: Jill McClinton

Cash and Due from:..... 14,533
Federal Funds and Repos: 1,570
Investments: 8,501
Net Loans: 43,277
Premises and Fixed Assets:..... 1,563
Other Real Estate: 227
Other Assets: 948
Total Assets: 70,619
Total Trust Assets: 0

Deposits: 51,974
Federal Funds and Borrowings: 12,806
Other Liabilities: 304
Subordinated Debt: 0
Total Liabilities: 65,084

Total Equity Capital: 5,535
Total Liabilities and Capital: 70,619
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

Branches in Town: One

Other Branches: Waldo

Southern State Bank Malvern, AR

VOICE: (501) 332-2462
FAX: (501) 332-8437
Population: 9,021
Trust Powers: No

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

Charter Number: 763
Date: December 31, 1992
County: Hot Spring
FDIC Certificate Number: 33456

Home Page: www.southernstatebank.com

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:2,560
Federal Funds and Repos: 0
Investments:24,122
Net Loans:52,270
Premises and Fixed Assets:3,350
Other Real Estate:21
Other Assets:2,556
Total Assets:84,879
Total Trust Assets: 0

Deposits:70,249
Federal Funds and Borrowings:7,734
Other Liabilities: 542
Subordinated Debt: 0
Total Liabilities:78,525

Total Equity Capital:6,354
Total Liabilities and Capital:84,879
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

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
Trust Powers: Yes

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

Charter Number: 775
Date: October 8, 1998
County: Crittenden
FDIC Certificate Number: 34887

Home Page: www.firstcommunitybank.us

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:3,157
Federal Funds and Repos:2,080
Investments:26,104
Net Loans:55,800
Premises and Fixed Assets:4,964
Other Real Estate:45
Other Assets:2,274
Total Assets:94,424
Total Trust Assets: 0

Deposits:79,843
Federal Funds and Borrowings:6,000
Other Liabilities: 676
Subordinated Debt: 0
Total Liabilities:86,519

Total Equity Capital:7,905
Total Liabilities and Capital:94,424
Number of Shares Outstanding:60,000

Directors: Thomas J. Anderson; Michael D. East; Frank A. Fogleman; Frank 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
Trust Powers: No

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

Charter Number: 704
Date: October 31, 1951
County: Poinsett
FDIC Certificate Number: 17047

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

Chm: Charles Luter
CEO/Pres: Chris M. Lehman

VP: Joyce Loyd

Cash and Due from:..... 1,833
Federal Funds and Repos: 0
Investments: 22,201
Net Loans: 23,552
Premises and Fixed Assets:..... 941
Other Real Estate: 68
Other Assets: 930
Total Assets: 49,525
Total Trust Assets: 0

Deposits: 42,527
Federal Funds and Borrowings: 1,730
Other Liabilities: 223
Subordinated Debt: 0
Total Liabilities: 44,480
Total Equity Capital: 5,045
Total Liabilities and Capital: 49,525
Number of Shares Outstanding: 2,000

Directors: Charles A. Banks; 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
Trust Powers: Yes

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

Charter Number: 128
Date: June 8, 1903
County: Woodruff
FDIC Certificate Number: 1523

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

Chm/CEO/Pres: Sean H. Williams

AVP: Nathan Dabbs

Cash and Due from:..... 1,054
Federal Funds and Repos: 1,710
Investments: 20,724
Net Loans: 40,223
Premises and Fixed Assets:..... 446
Other Real Estate: 31
Other Assets: 1,202
Total Assets: 65,390
Total Trust Assets: 0

Deposits: 57,633
Federal Funds and Borrowings: 0
Other Liabilities: 118
Subordinated Debt: 0
Total Liabilities: 57,751
Total Equity Capital: 7,639
Total Liabilities and Capital: 65,390
Number of Shares Outstanding: 20,000

Directors: Bari Cain; John D. Eldridge, III; Fletcher C. Lewis; Alan Morris; Arthur Oliver; 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
Trust Powers: Yes

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

Charter Number: 661
Date: December 5, 1933
County: Desha
FDIC Certificate Number: 11242

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

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

Pres/TO: James M. Smith
VP/Cash: Stephen Wilson

Cash and Due from:2,070
Federal Funds and Repos: 0
Investments:31,275
Net Loans:63,465
Premises and Fixed Assets:453
Other Real Estate: 0
Other Assets:3,505
Total Assets:100,768
Total Trust Assets:64,037

Deposits:80,637
Federal Funds and Borrowings:3,600
Other Liabilities: 914
Subordinated Debt: 0
Total Liabilities:85,151

Total Equity Capital:15,617
Total Liabilities and Capital:100,768
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 M. Smith; 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
Trust Powers: No

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

Charter Number: 667
Date: July 25, 1934
County: Polk
FDIC Certificate Number: 14597

Home Page: www.unionbankofmena.com

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:4,224
Federal Funds and Repos: 0
Investments:31,760
Net Loans:98,467
Premises and Fixed Assets:4,859
Other Real Estate: 12
Other Assets:4,424
Total Assets:143,746
Total Trust Assets: 0

Deposits:124,091
Federal Funds and Borrowings:8,819
Other Liabilities: 662
Subordinated Debt: 0
Total Liabilities:133,572

Total Equity Capital:10,174
Total Liabilities and Capital:143,746
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
Trust Powers: Yes

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

Charter Number: 396
Date: November 29, 1912
County: Drew
FDIC Certificate Number: 90

Home Page: www.commercial-bank.net

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

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

SVP: Michael Efir
SVP/TO: Rusty Smith

Cash and Due from:..... 5,868
Federal Funds and Repos: 0
Investments:..... 51,809
Net Loans:..... 98,281
Premises and Fixed Assets:..... 2,241
Other Real Estate:..... 1,148
Other Assets:..... 3,827
Total Assets:..... 163,174
Total Trust Assets:..... 10,700

Deposits:..... 146,877
Federal Funds and Borrowings:..... 494
Other Liabilities:..... 1,708
Subordinated Debt:..... 0
Total Liabilities:..... 149,079
Total Equity Capital:..... 14,095
Total Liabilities and Capital:..... 163,174
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: Four

Other Branches: None

Union Bank And Trust Company Monticello, AR

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

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

Charter Number: 448
Date: September 15, 1915
County: Drew
FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

Chm/CEO: Zach McClendon, Jr.
Pres: Davis Dickson

SVP/Cash: Reathel Harris
TO: Gail Hooker

Cash and Due from:..... 7,538
Federal Funds and Repos: 680
Investments:..... 37,408
Net Loans:..... 123,729
Premises and Fixed Assets:..... 5,645
Other Real Estate:..... 585
Other Assets:..... 8,364
Total Assets:..... 183,949
Total Trust Assets:..... 22,823

Deposits:..... 151,665
Federal Funds and Borrowings:..... 17,598
Other Liabilities:..... 1,556
Subordinated Debt:..... 0
Total Liabilities:..... 170,819
Total Equity Capital:..... 13,130
Total Liabilities and Capital:..... 183,949
Number of Shares Outstanding:..... 80,000

Directors: Ted Carmical; Frank Carson, Jr.; Jonathan H. Davis; Charles F. Dearman, Jr.; Dave Dickson; 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

Petit Jean State Bank Morrilton, AR

VOICE: (501) 354-4988
FAX: (501) 354-6560
Population: 6,550
Trust Powers: No

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

Charter Number: 777
Date: January 27, 1999
County: Conway
FDIC Certificate Number: 35084

Home Page: www.pjsb.com

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

Chm/Pres: Charles S. Penick
EVP: Suzanne Hartman

SVP: Greg Eby

Cash and Due from:3,442
Federal Funds and Repos: 0
Investments:13,140
Net Loans:80,696
Premises and Fixed Assets:922
Other Real Estate:737
Other Assets:3,205
Total Assets:102,142
Total Trust Assets: 0

Deposits:87,579
Federal Funds and Borrowings:2,846
Other Liabilities: 496
Subordinated Debt: 0
Total Liabilities:90,921

Total Equity Capital:11,221
Total Liabilities and Capital:102,142
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
Trust Powers: Yes

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

Charter Number: 147
Date: August 10, 1906
County: Baxter
FDIC Certificate Number: 5622

Home Page: www.fsbmtnhome.com

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:7,404
Federal Funds and Repos: 0
Investments:116,224
Net Loans:161,994
Premises and Fixed Assets:5,757
Other Real Estate:585
Other Assets:5,914
Total Assets:297,878
Total Trust Assets:56,985

Deposits:248,502
Federal Funds and Borrowings:24,718
Other Liabilities:1,863
Subordinated Debt: 0
Total Liabilities:275,083

Total Equity Capital:22,795
Total Liabilities and Capital:297,878
Number of Shares Outstanding:110,000

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

Branches in Town: Three

Other Branches: Bull Shoals, Gassville, Mountain View

Bank of Mountain View Mountain View, AR

VOICE: (870) 269-3815
FAX: (870) 269-2899
Population: 2,876
Trust Powers: No

121 East Main Street
P. O. Box 1228
72560-1228

Charter Number: 446
Date: July 21, 1915
County: Stone
FDIC Certificate Number: 12530

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

Chm: James G. Hinkle
CEO/EVP/Sec: M. L. Waddington

Pres: Ron Sims

Cash and Due from:..... 2,468
Federal Funds and Repos: 6,610
Investments: 93,856
Net Loans: 81,305
Premises and Fixed Assets:..... 2,289
Other Real Estate: 40
Other Assets: 20,168
Total Assets: 206,736
Total Trust Assets: 0

Deposits: 153,309
Federal Funds and Borrowings: 25,000
Other Liabilities: 877
Subordinated Debt: 0
Total Liabilities: 179,186
Total Equity Capital: 27,550
Total Liabilities and Capital: 206,736
Number of Shares Outstanding: 4,000

Directors: John W. Allison; Weldon Duncan; James G. Hinkle; Ron Sims; Ron W. Strother; Kenneth Sutton

Branches in Town: One

Other Branches: None

Allied Bank Mulberry, AR

VOICE: (479) 997-1154
FAX: (479) 997-1161
Population: 1,627
Trust Powers: No

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

Charter Number: 81
Date: January 15, 1902
County: Crawford
FDIC Certificate Number: 91

Member of Federal Reserve System

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

CEO: Lex Golden

SVP/Cash: Dianna J. Millsap

Cash and Due from:..... 2,704
Federal Funds and Repos: 5,051
Investments: 30,460
Net Loans: 72,216
Premises and Fixed Assets:..... 3,815
Other Real Estate: 141
Other Assets: 6,620
Total Assets: 121,007
Total Trust Assets: 0

Deposits: 101,636
Federal Funds and Borrowings: 7,000
Other Liabilities: 775
Subordinated Debt: 0
Total Liabilities: 109,411
Total Equity Capital: 11,596
Total Liabilities and Capital: 121,007
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, Van Buren

Diamond State Bank Murfreesboro, AR

VOICE: (870) 285-2172
FAX: (870) 285-2755
Population: 1,764
Trust Powers: No

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

Charter Number: 175
Date: December 19, 1904
County: Pike
FDIC Certificate Number: 1527

Home Page: www.diamondstatebank.com

Bank Holding Company
Bainum Bancorp II, Glenwood, AR

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

Cash: Brenda Roberts

Cash and Due from:5,707
Federal Funds and Repos: 0
Investments:71,332
Net Loans:137,968
Premises and Fixed Assets:4,136
Other Real Estate:371
Other Assets:4,878
Total Assets:224,392
Total Trust Assets: 0

Deposits:187,750
Federal Funds and Borrowings:19,478
Other Liabilities: 870
Subordinated Debt: 0
Total Liabilities:208,098
Total Equity Capital:16,294
Total Liabilities and Capital:224,392
Number of Shares Outstanding:10,296

Directors: Tim Brotherton; Duke Bainum; Evea 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
Trust Powers: Yes

120 Hazel
P. O. Box 650
72112-0650

Charter Number: 694
Date: March 20, 1946
County: Jackson
FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

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:7,889
Federal Funds and Repos: 0
Investments:51,018
Net Loans:74,262
Premises and Fixed Assets:6,459
Other Real Estate:1,914
Other Assets:4,036
Total Assets:145,578
Total Trust Assets:10,324

Deposits:127,955
Federal Funds and Borrowings:4,407
Other Liabilities:1,787
Subordinated Debt: 0
Total Liabilities:134,149
Total Equity Capital:11,429
Total Liabilities and Capital:145,578
Number of Shares Outstanding:9,000

Directors: Roger A. Bowman; Thomas R. Curtner; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; @ald A. Saracini; J. Edward Scoggins; Dr. Larry Williams

Branches in Town: One

Other Branches: Batesville (2), McCrory, Newark, Pleasant Plains, Tuckerman

Twin City Bank North Little Rock, AR

VOICE: (501) 812-1461
FAX: (501) 812-1459
Population: 60,433
Trust Powers: Yes

2716 Lakewood Village Place
P.O. Box 16270
72116

Charter Number: 757
Date: July 26, 1991
County: Pulaski
FDIC Certificate Number: 33472

Home Page: www.twincitybank.net

Member of Federal Reserve System

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

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

EVP: Gordon Silaski
TO: Michael McBryde

Cash and Due from:..... 20,565
Federal Funds and Repos:..... 750
Investments:..... 208,879
Net Loans:..... 392,530
Premises and Fixed Assets:..... 14,812
Other Real Estate:..... 0
Other Assets:..... 16,572
Total Assets:..... 654,108
Total Trust Assets:..... 0

Deposits:..... 486,790
Federal Funds and Borrowings:..... 118,636
Other Liabilities:..... 3,037
Subordinated Debt:..... 0
Total Liabilities:..... 608,463
Total Equity Capital:..... 45,645
Total Liabilities and Capital:..... 654,108
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; William Sutton

Branches in Town: Five

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

Southern Bank of Commerce Paragould, AR

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

1727 West Kingshighway
P. O. Box 1605
72450

Charter Number: 781
Date: November 4, 1999
County: Greene
FDIC Certificate Number: 35335

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

Member of Federal Reserve System

Bank Holding Company
None

Chm: Louise Miller
CEO/Pres: Greg Miller

SVP: Donna Miller
SVP: Keith Milligan

Cash and Due from:..... 1,652
Federal Funds and Repos:..... 0
Investments:..... 1,033
Net Loans:..... 30,786
Premises and Fixed Assets:..... 1,488
Other Real Estate:..... 60
Other Assets:..... 726
Total Assets:..... 35,745
Total Trust Assets:..... 0

Deposits:..... 30,748
Federal Funds and Borrowings:..... 120
Other Liabilities:..... 175
Subordinated Debt:..... 0
Total Liabilities:..... 31,043
Total Equity Capital:..... 4,702
Total Liabilities and Capital:..... 35,745
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
Trust Powers: Yes

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

Charter Number: 141
Date: February 1, 1910
County: Ashley
FDIC Certificate Number: 92

Home Page: www.delta-trust.com

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:9,012
Federal Funds and Repos:17,965
Investments:27,147
Net Loans:149,211
Premises and Fixed Assets:5,637
Other Real Estate:1,353
Other Assets:4,097
Total Assets:214,422
Total Trust Assets:235,799

Deposits:190,918
Federal Funds and Borrowings:4,406
Other Liabilities:471
Subordinated Debt:0
Total Liabilities:195,795
Total Equity Capital:18,627
Total Liabilities and Capital:214,422
Number of Shares Outstanding:16,000

Directors: Jon Bierbaum; B. R. Brown; Mary Good; Dewayne Haynes; J. French Hill; Robert LaRoche; Michael Montgomery; George O'Connor; Carroll Penick; George L. Pugh; Leyden Pugh; Thomas R. Pugh, Sr.; Thomas R. Pugh, Jr.; Lisenne Rockefeller; Jane Rogers; Morin M. Scott, Jr.; Neill Sloan; Philip A. Tappan

Branches in Town: None

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

Evolve Bank & Trust Parkin, AR

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

123 West Parkin
P. O. Box 526
72373-0526

Charter Number: 568
Date: June 5, 1925
County: Cross
FDIC Certificate Number: 1299

Bank Holding Company
Parkin Bancorp, Inc., Parkin, AR

Chm: Scot Lenoir
CEO: Scott Stafford

Pres: John Cooper
EVP: Kenneth Lenoir

Cash and Due from:2,495
Federal Funds and Repos:2,948
Investments:8,652
Net Loans:17,938
Premises and Fixed Assets:158
Other Real Estate:83
Other Assets:2,504
Total Assets:34,778
Total Trust Assets:0

Deposits:24,042
Federal Funds and Borrowings:2,000
Other Liabilities:277
Subordinated Debt:0
Total Liabilities:26,319
Total Equity Capital:8,459
Total Liabilities and Capital:34,778
Number of Shares Outstanding:4,000

Directors: Donald Clanton; John Cooper; J. De DeHart; Scot Lenoir; Victor Saig; Scott Stafford; Stephen Valentine

Branches in Town: None

Other Branches: West Memphis

Chart Bank Perryville, AR

VOICE: (501) 889-2318
FAX: (501) 889-5727
Population: 1,458
Trust Powers: No

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

Charter Number: 690
Date: December 8, 1945
County: Perry
FDIC Certificate Number: 16355

Home Page: www.mychartbank.com

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

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

EVP: Joe Carter
CFO: Ken Jennings

Cash and Due from:.....2,350
Federal Funds and Repos:25
Investments:34,671
Net Loans:74,160
Premises and Fixed Assets:.....3,633
Other Real Estate:71
Other Assets:4,550
Total Assets:119,460
Total Trust Assets:0

Deposits:93,403
Federal Funds and Borrowings:13,631
Other Liabilities:694
Subordinated Debt:0
Total Liabilities:107,728
Total Equity Capital:11,732
Total Liabilities and Capital:119,460
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

Branches in Town: None

Other Branches: Bigelow, Morrilton

Piggott State Bank Piggott, AR

VOICE: (870) 598-3802
FAX: (870) 598-2026
Population: 3,894
Trust Powers: No

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

Charter Number: 613
Date: March 10, 1930
County: Clay
FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com

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

Chm/CEO/Pres: Paula O. Blackwell
VP: Debra A. Mills

VP/Cash: James C. Poole

Cash and Due from:.....2,583
Federal Funds and Repos:700
Investments:26,292
Net Loans:31,411
Premises and Fixed Assets:.....715
Other Real Estate:19
Other Assets:968
Total Assets:62,688
Total Trust Assets:0

Deposits:55,417
Federal Funds and Borrowings:1,123
Other Liabilities:418
Subordinated Debt:0
Total Liabilities:56,958
Total Equity Capital:5,730
Total Liabilities and Capital:62,688
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
Trust Powers: No

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

Charter Number: 251
Date: January 22, 1908
County: Ashley
FDIC Certificate Number: 5629

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:1,485
Federal Funds and Repos:3,170
Investments:3,799
Net Loans:34,248
Premises and Fixed Assets:1,643
Other Real Estate:25
Other Assets:526
Total Assets:44,896
Total Trust Assets:0

Deposits:39,417
Federal Funds and Borrowings:0
Other Liabilities:154
Subordinated Debt:0
Total Liabilities:39,571
Total Equity Capital:5,325
Total Liabilities and Capital:44,896
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,
Little Rock, Marshall

Bank of Prescott Prescott, AR

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

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

Charter Number: 162
Date: August 10, 1904
County: Nevada
FDIC Certificate Number: 101

Home Page: www.bankofprescott.com

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:2,921
Federal Funds and Repos:2,790
Investments:26,489
Net Loans:32,673
Premises and Fixed Assets:407
Other Real Estate:0
Other Assets:1,627
Total Assets:66,907
Total Trust Assets:0

Deposits:57,757
Federal Funds and Borrowings:820
Other Liabilities:128
Subordinated Debt:0
Total Liabilities:58,705
Total Equity Capital:8,202
Total Liabilities and Capital:66,907
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
Trust Powers: No

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

Charter Number: 650
Date: March 7, 1932
County: Cleveland
FDIC Certificate Number: 8730

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: 2,027
Federal Funds and Repos: 3,200
Investments: 10,608
Net Loans: 12,395
Premises and Fixed Assets: 137
Other Real Estate: 0
Other Assets: 1,027
Total Assets: 29,394
Total Trust Assets: 0

Deposits: 24,966
Federal Funds and Borrowings: 0
Other Liabilities: 68
Subordinated Debt: 0
Total Liabilities: 25,034
Total Equity Capital: 4,360
Total Liabilities and Capital: 29,394
Number of Shares Outstanding: 4,000

Directors: James R. Hopson; James L. Moore, Jr.; Lee Moore; Frank Wilson

Branches in Town: None

Other Branches: None

Bank of Rogers Rogers, AR

VOICE: (479) 621-6800
FAX: (479) 621-6801
Population: 38,829
Trust Powers: No

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

Charter Number: 765
Date: October 26, 1995
County: Benton
FDIC Certificate Number: 34085

Home Page: www.bankrogers.com

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: 4,043
Federal Funds and Repos: 0
Investments: 13,193
Net Loans: 123,486
Premises and Fixed Assets: 8,257
Other Real Estate: 297
Other Assets: 21,877
Total Assets: 171,153
Total Trust Assets: 0

Deposits: 125,648
Federal Funds and Borrowings: 14,358
Other Liabilities: 2,104
Subordinated Debt: 0
Total Liabilities: 142,110
Total Equity Capital: 29,043
Total Liabilities and Capital: 171,153
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
Trust Powers: No

3350 Pinnacle Hills Parkway
P.O. Box 190
72758

Charter Number: 57
Date: April 23, 1900
County: Benton
FDIC Certificate Number: 20160

Home Page: www.parkway-bank.com

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

Chm/CEO: Jerry Sadler
Reg Pres: Jerry Carmichael

Reg Pres: Chris Lampkin

Cash and Due from:4,902
Federal Funds and Repos:2,690
Investments:20,134
Net Loans:117,899
Premises and Fixed Assets:5,440
Other Real Estate:190
Other Assets:2,148
Total Assets:153,403
Total Trust Assets:0

Deposits:130,736
Federal Funds and Borrowings:9,330
Other Liabilities:878
Subordinated Debt:0
Total Liabilities:140,944

Total Equity Capital:12,459
Total Liabilities and Capital:153,403
Number of Shares Outstanding:20,000

Directors: Mack Borgognoni; C. E. Bridewell; Jerry Carmichael; David Covington; Dean Eisma; Chris Lampkin; Oneida Larimore; Michael J. Necessary; Benton Newcome; Joel Newcome; Robert D. Pugh; Mickey D. Rapier; 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
Trust Powers: Yes

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

Charter Number: 672
Date: July 8, 1935
County: Benton
FDIC Certificate Number: 15233

Home Page: www.simmonsfirst.com

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:6,573
Federal Funds and Repos:8,000
Investments:43,267
Net Loans:199,213
Premises and Fixed Assets:8,019
Other Real Estate:224
Other Assets:11,324
Total Assets:276,620
Total Trust Assets:0

Deposits:239,624
Federal Funds and Borrowings:9,833
Other Liabilities:2,285
Subordinated Debt:0
Total Liabilities:251,742

Total Equity Capital:24,878
Total Liabilities and Capital:276,620
Number of Shares Outstanding:18,000

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

Branches in Town: One

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

First Arkansas Valley Bank

Russellville, AR

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

401 North Arkansas Avenue
 P. O. Box 4026
 72811

Charter Number: 714
 Date: August 29, 1961
 County: Pope
 FDIC Certificate Number: 18434

Home Page: www.firstarkansas.com

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

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

EVP: Mike Jacimore
VP/TO: Ellen Tarkington

Cash and Due from:..... 13,777
 Federal Funds and Repos:..... 8,625
 Investments:..... 168,165
 Net Loans:..... 346,902
 Premises and Fixed Assets:..... 14,014
 Other Real Estate:..... 590
 Other Assets:..... 65,469
 Total Assets:..... 617,542
 Total Trust Assets:..... 38,310

Deposits:..... 445,435
 Federal Funds and Borrowings:..... 71,768
 Other Liabilities:..... 2,982
 Subordinated Debt:..... 0
 Total Liabilities:..... 520,185
 Total Equity Capital:..... 97,357
 Total Liabilities and Capital:..... 617,542
 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), Fort Smith, Morrilton (2),
 Pottsville, Searcy (3)

First State Bank

Russellville, AR

VOICE: (479) 498-2400
 FAX: (479) 498-2465
 Population: 23,682
 Trust Powers: No

3103 East Main
 P. O. Box 10610
 72812

Charter Number: 663
 Date: January 12, 1934
 County: Pope
 FDIC Certificate Number: 13632

Home Page: www.fsbmybank.com

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:..... 4,079
 Federal Funds and Repos:..... 8,400
 Investments:..... 122,434
 Net Loans:..... 124,731
 Premises and Fixed Assets:..... 3,593
 Other Real Estate:..... 49
 Other Assets:..... 9,377
 Total Assets:..... 272,663
 Total Trust Assets:..... 0

Deposits:..... 210,415
 Federal Funds and Borrowings:..... 43,447
 Other Liabilities:..... 936
 Subordinated Debt:..... 0
 Total Liabilities:..... 254,798
 Total Equity Capital:..... 17,865
 Total Liabilities and Capital:..... 272,663
 Number of Shares Outstanding:..... 20,000

Directors: James C. 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: Four

Other Branches: Ola, Plainview

Simmons First Bank of Russellville Russellville, AR

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

800 North Arkansas Avenue
P. O. Box 3010
72801

Charter Number: 192
Date: September 29, 1905
County: Pope
FDIC Certificate Number: 13081

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

Chm/CEO: Ronald B. Jackson
Reg Pres: Scott Hill

Reg Pres: Denton Tumbleson

Cash and Due from:5,009
Federal Funds and Repos:1,885
Investments:37,166
Net Loans:124,493
Premises and Fixed Assets:5,511
Other Real Estate:315
Other Assets:22,888
Total Assets:197,267
Total Trust Assets:0

Deposits:151,864
Federal Funds and Borrowings:9,637
Other Liabilities:2,291
Subordinated Debt:0
Total Liabilities:163,792

Total Equity Capital:33,475
Total Liabilities and Capital:197,267
Number of Shares Outstanding:1,500

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
Trust Powers: No

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

Charter Number: 266
Date: December 9, 1908
County: Fulton
FDIC Certificate Number: 11243

Home Page: www.bksalem.net

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

Chm/CEO/Pres: Mark Montgomery

Cash: Teresa Wray

Cash and Due from:1,805
Federal Funds and Repos:116
Investments:11,994
Net Loans:94,270
Premises and Fixed Assets:2,105
Other Real Estate:250
Other Assets:4,669
Total Assets:115,209
Total Trust Assets:0

Deposits:90,761
Federal Funds and Borrowings:12,618
Other Liabilities:1,724
Subordinated Debt:0
Total Liabilities:105,103

Total Equity Capital:10,106
Total Liabilities and Capital:115,209
Number of Shares Outstanding:20,000

Directors: D. Karrol Fowlkes; Mark Montgomery; Marvin Newton; C. Dwayne Plumlee; Guy R. "Buck" 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
Trust Powers: No

600 Main Street
P. O. Box 85
72863-0085

Charter Number: 578
Date: April 7, 1926
County: Logan
FDIC Certificate Number: 5632

Bank Holding Company
None

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

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due from:..... 2,140
Federal Funds and Repos: 0
Investments: 34,652
Net Loans: 19,425
Premises and Fixed Assets:..... 555
Other Real Estate: 0
Other Assets: 769
Total Assets: 57,541
Total Trust Assets: 0

Deposits: 47,093
Federal Funds and Borrowings: 1,025
Other Liabilities: 135
Subordinated Debt: 0
Total Liabilities: 48,253
Total Equity Capital: 9,288
Total Liabilities and Capital: 57,541
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: Subiaco

First Security Bank Searcy, AR

VOICE: (501) 279-3400
FAX: (501) 279-3486
Population: 18,928
Trust Powers: Yes

314 North Spring
P. O. Box 1009
72145-1009

Charter Number: 649
Date: February 6, 1932
County: White
FDIC Certificate Number: 5633

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO: Reynie Rutledge
Pres: Michael C. Hutsell

TO: Frank Faust

Cash and Due from:..... 56,209
Federal Funds and Repos: 20,364
Investments: 364,674
Net Loans: 907,831
Premises and Fixed Assets:..... 48,846
Other Real Estate: 415
Other Assets: 49,495
Total Assets: 1,447,834
Total Trust Assets: 302,329

Deposits: 1,276,440
Federal Funds and Borrowings: 52,864
Other Liabilities: 4,484
Subordinated Debt: 0
Total Liabilities: 1,333,788
Total Equity Capital: 114,046
Total Liabilities and Capital: 1,447,834
Number of Shares Outstanding: 24,000

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

Branches in Town: Four

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

Simmons First Bank of Searcy Searcy, AR

VOICE: (501) 268-7575
FAX: (501) 279-3059
Population: 18,928
Trust Powers: No

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

Charter Number: 528
Date: February 17, 1922
County: White
FDIC Certificate Number: 12696

Home Page: www.Simmonsfirst.com

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis

EVP: Jerry Morgan

Cash and Due from:	4,006	Deposits:	106,120
Federal Funds and Repos:	0	Federal Funds and Borrowings:	9,887
Investments:	23,522	Other Liabilities:	965
Net Loans:	94,195	Subordinated Debt:	0
Premises and Fixed Assets:	3,799	Total Liabilities:	116,972
Other Real Estate:	554		
Other Assets:	8,722	Total Equity Capital:	17,826
Total Assets:	134,798	Total Liabilities and Capital:	134,798
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Richard Cargile; Brooks Davis; Dennis Donovan; Al Fowler; Joseph Giezeman; 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
Trust Powers: No

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

Charter Number: 786
Date: September 11, 2000
County: Grant
FDIC Certificate Number: 57058

Home Page: www.peoplesbankar.com

Bank Holding Company
None

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

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

Cash and Due from:	1,872	Deposits:	68,259
Federal Funds and Repos:	4,285	Federal Funds and Borrowings:	0
Investments:	26,277	Other Liabilities:	267
Net Loans:	40,828	Subordinated Debt:	0
Premises and Fixed Assets:	1,656	Total Liabilities:	68,526
Other Real Estate:	0		
Other Assets:	1,871	Total Equity Capital:	8,263
Total Assets:	76,789	Total Liabilities and Capital:	76,789
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

Smackover State Bank Smackover, AR

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

708 North Broadway
P. O. Drawer 107
71762-0107

Charter Number: 600
Date: April 18, 1928
County: Union
FDIC Certificate Number: 5623

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:..... 3,501
Federal Funds and Repos: 0
Investments: 63,554
Net Loans: 59,263
Premises and Fixed Assets:..... 2,792
Other Real Estate: 76
Other Assets:..... 1,892
Total Assets:..... 131,078
Total Trust Assets:..... 2,369

Deposits: 115,672
Federal Funds and Borrowings: 1,295
Other Liabilities: 493
Subordinated Debt: 0
Total Liabilities: 117,460
Total Equity Capital:..... 13,618
Total Liabilities and Capital: 131,078
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
Trust Powers: No

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

Charter Number: 457
Date: September 19, 1916
County: Dallas
FDIC Certificate Number: 93

Home Page: www.riversidebanc.com

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:..... 1,121
Federal Funds and Repos: 0
Investments: 3,512
Net Loans: 43,459
Premises and Fixed Assets:..... 1,697
Other Real Estate: 130
Other Assets:..... 1,507
Total Assets:..... 51,426
Total Trust Assets:..... 0

Deposits: 37,303
Federal Funds and Borrowings: 10,085
Other Liabilities: 253
Subordinated Debt: 0
Total Liabilities: 47,641
Total Equity Capital:..... 3,785
Total Liabilities and Capital: 51,426
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
Trust Powers: No

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

Charter Number: 106
Date: December 8, 1902
County: Lafayette
FDIC Certificate Number: 5624

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

Chm/Pres: J. Paul Nipper

Cash: Brenda Scroggins

Cash and Due from:	1,727	Deposits:	57,695
Federal Funds and Repos:	0	Federal Funds and Borrowings:	610
Investments:	42,149	Other Liabilities:	368
Net Loans:	22,200	Subordinated Debt:	0
Premises and Fixed Assets:	150	Total Liabilities:	58,673
Other Real Estate:	753		
Other Assets:	603	Total Equity Capital:	8,909
Total Assets:	67,582	Total Liabilities and Capital:	67,582
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
Trust Powers: No

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

Charter Number: 567
Date: April 27, 1925
County: Lincoln
FDIC Certificate Number: 5634

Home Page: www.bankofstarcity.com

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

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

EVP: Kelley Hunt

Cash and Due from:	2,152	Deposits:	76,183
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,618
Investments:	24,229	Other Liabilities:	257
Net Loans:	60,902	Subordinated Debt:	0
Premises and Fixed Assets:	3,730	Total Liabilities:	83,058
Other Real Estate:	363		
Other Assets:	1,495	Total Equity Capital:	9,813
Total Assets:	92,871	Total Liabilities and Capital:	92,871
Total Trust Assets:	0	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

Security Bank Stephens, AR

VOICE: (870) 786-5416
FAX: (870) 786-5419
Population: 1,152
Trust Powers: No

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

Charter Number: 692
Date: February 8, 1946
County: Ouachita
FDIC Certificate Number: 16395

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

Chm/CEO: Carol Reaves
Pres: Guy R. "Buck" Smith

EVP: Duncan Grayson
EVP/Cash: Cheryl Brown

Cash and Due from: 1,130
Federal Funds and Repos: 1,575
Investments: 4,270
Net Loans: 27,596
Premises and Fixed Assets: 1,239
Other Real Estate: 231
Other Assets: 1,615
Total Assets: 37,656
Total Trust Assets: 0

Deposits: 32,313
Federal Funds and Borrowings: 1,962
Other Liabilities: 597
Subordinated Debt: 0
Total Liabilities: 34,872

Total Equity Capital: 2,784
Total Liabilities and Capital: 37,656
Number of Shares Outstanding: 11,000

Directors: Duncan Grayson; Carol Reaves; Guy R. Smith; Guy R. "Buck" 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
Trust Powers: Yes

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

Charter Number: 687
Date: December 29, 1944
County: Arkansas
FDIC Certificate Number: 16216

Home Page: www.mebanking.com

Member of Federal Reserve System

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

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

Cash: Carol Fowler
TO: Richard McMinn

Cash and Due from: 9,944
Federal Funds and Repos: 0
Investments: 98,114
Net Loans: 193,680
Premises and Fixed Assets: 3,497
Other Real Estate: 240
Other Assets: 20,562
Total Assets: 326,037
Total Trust Assets: 42,728

Deposits: 238,778
Federal Funds and Borrowings: 42,011
Other Liabilities: 2,289
Subordinated Debt: 0
Total Liabilities: 283,078

Total Equity Capital: 42,959
Total Liabilities and Capital: 326,037
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
Trust Powers: No

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

Charter Number: 354
Date: October 2, 1911
County: Poinsett
FDIC Certificate Number: 11244

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:1,512
Federal Funds and Repos:550
Investments:28,579
Net Loans:51,164
Premises and Fixed Assets:1,174
Other Real Estate:14
Other Assets:5,448
Total Assets:88,441
Total Trust Assets:0

Deposits:68,239
Federal Funds and Borrowings:3,700
Other Liabilities:593
Subordinated Debt:0
Total Liabilities:72,532

Total Equity Capital:15,909
Total Liabilities and Capital:88,441
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
Trust Powers: Yes

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

Charter Number: 328
Date: December 20, 1910
County: Crawford
FDIC Certificate Number: 8738

Home Page: www.cbankandtrust.com

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:20,942
Federal Funds and Repos:0
Investments:72,588
Net Loans:182,467
Premises and Fixed Assets:4,798
Other Real Estate:80
Other Assets:7,366
Total Assets:288,241
Total Trust Assets:8,094

Deposits:251,048
Federal Funds and Borrowings:4,197
Other Liabilities:2,371
Subordinated Debt:0
Total Liabilities:257,616

Total Equity Capital:30,625
Total Liabilities and Capital:288,241
Number of Shares Outstanding:16,000

Directors: Jimmy G. Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morril H. Harriman; D. Keith Hefner; L. Scott McBrayer; 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
Trust Powers: No

2925 Alma Highway, Suite A
72956

Charter Number: 784
Date: July 7, 2000
County: Crawford
FDIC Certificate Number: 35573

Home Page: www.firstcommunity-bank.com

Bank Holding Company
None

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

SVP: Rex Woods
Cash: Karen Brown

Cash and Due from: 1,427
Federal Funds and Repos: 870
Investments: 12,773
Net Loans: 33,492
Premises and Fixed Assets: 794
Other Real Estate: 315
Other Assets: 932
Total Assets: 50,603
Total Trust Assets: 0

Deposits: 43,402
Federal Funds and Borrowings: 2,346
Other Liabilities: 264
Subordinated Debt: 0
Total Liabilities: 46,012

Total Equity Capital: 4,591
Total Liabilities and Capital: 50,603
Number of Shares Outstanding: 48,640

Directors: Jim Fincher; James David Garner; John Hall; Tim Hodges; Richard Hodo; Mark Manes; 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
Trust Powers: Yes

Main Street
P. O. Box 29
71671-0029

Charter Number: 739
Date: December 12, 1978
County: Bradley
FDIC Certificate Number: 94

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: 5,514
Federal Funds and Repos: 0
Investments: 35,524
Net Loans: 55,864
Premises and Fixed Assets: 1,999
Other Real Estate: 545
Other Assets: 3,307
Total Assets: 102,753
Total Trust Assets: 1,976

Deposits: 92,169
Federal Funds and Borrowings: 19
Other Liabilities: 584
Subordinated Debt: 0
Total Liabilities: 92,772

Total Equity Capital: 9,981
Total Liabilities and Capital: 102,753
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
Trust Powers: Yes

201 South Main
P. O. Box 350
71671-0350

Charter Number: 80
Date: December 28, 1901
County: Bradley
FDIC Certificate Number: 81

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:6,257
Federal Funds and Repos:6,200
Investments:46,697
Net Loans:62,336
Premises and Fixed Assets:834
Other Real Estate:274
Other Assets:1,742
Total Assets:124,340
Total Trust Assets:33,644

Deposits:98,269
Federal Funds and Borrowings:9,950
Other Liabilities:511
Subordinated Debt:0
Total Liabilities:108,730

Total Equity Capital:15,610
Total Liabilities and Capital:124,340
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
Trust Powers: Yes

1 Cross County Plaza
P. O. Box 9
72396-0009

Charter Number: 25
Date: June 5, 1891
County: Cross
FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com

Member of Federal Reserve System

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

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

Pres: David Dowd
TO: Vincent E. Guest

Cash and Due from:3,610
Federal Funds and Repos:0
Investments:30,385
Net Loans:133,009
Premises and Fixed Assets:6,065
Other Real Estate:334
Other Assets:4,403
Total Assets:177,806
Total Trust Assets:7,990

Deposits:128,333
Federal Funds and Borrowings:29,170
Other Liabilities:636
Subordinated Debt:0
Total Liabilities:158,139

Total Equity Capital:19,667
Total Liabilities and Capital:177,806
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, Jonesboro

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2006

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:..... 1,594
Federal Funds and Repos: 0
Investments: 5,319
Net Loans: 40,897
Premises and Fixed Assets:..... 1,792
Other Real Estate: 161
Other Assets:..... 1,671
Total Assets:..... 51,434
Total Trust Assets:..... 0

Deposits: 0
Federal Funds and Borrowings: 43,003
Other Liabilities: 2,957
Subordinated Debt: 0
Total Liabilities: 45,960

Total Equity Capital:..... 5,474
Total Liabilities and Capital: 51,434
Number of Shares Outstanding:..... 1,060

Directors: John W. Ahlen; Carl E. Baggett; George E. Campbell; Rush B. Deacon; Mac Dodson; 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, 2006

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660
FAX: (501) 520-3667
Population: 35,750

135 Section Line Road, C-1
71913

Charter Number: 35001
Date: Jun. 17, 1998
County: Garland

CEO/Pres: William L. Kerst, Jr.

CFO: Leslie Ballentine

Directors: Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L. Kerst, Jr.; 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
FAX: (501) 663-6772
Population: 183,133

2610 Cantrell Road
P.O. Box 16270
72202

Charter Number: 35000
Date: May. 22, 2001
County: Pulaski

Chm/CEO: Michael McBryde
Pres/COO: Richard P. Clark, II

VP: Dot Weaver
VP: Lisa Whitworth

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; Buddy Sutton

Branches in Town: None

Other Branches: Conway, El Dorado

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2006

**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
County: Sebastian

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
County: Pulaski

Chm/CEO: C. Sam Walls

**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
County: Pulaski

Chm/CEO: C. Sam Walls

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

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

103 East Seventh Street, Suite 207
72201

Charter Number: 30010
Date: Nov. 4, 2002
County: Pulaski

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
County: Pulaski

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
County: Perry

Pres: John C. Branscum
Treas: James C. Hawkins

Sec: Doug Brandon

REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2006

Commerce Capital Development Company, LLC
Little Rock, AR

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

200 South Commerce Street, Suite 400
72201

Charter Number: 45001
Date: Aug. 28, 2003
County: Pulaski

Chm: Luther Wayne Britt
VChm: Michael Smith

Pres: C. Sam Walls

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2006

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
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	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	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	Evolve Bank & Trust	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
	Hot Springs Bank & Trust Company	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 Southern State Bank	Malvern Malvern
Independence	The Citizens Bank First Community Bank First Southern Bank	Batesville Batesville Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	First National Bank of Altheimer Pine Bluff National Bank Simmons First National Bank	Altheimer Pine Bluff Pine Bluff
Lafayette	Community State Bank The First National Bank of Lewisville Bodcaw Bank	Bradley Lewisville 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
Logan	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
Lonoke	Community Bank Bank of England First State Bank	Cabot England Lonoke
Madison	First State Bank of Northwest Arkansas	Huntsville
Marion	Twin Lakes Community Bank	Flippin
Mississippi	Farmers Bank And Trust Company The First National Bank in Blytheville	Blytheville Blytheville
Monroe	Bank of Brinkley The Merchants and Planters Bank	Brinkley Clarendon
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden Security Bank	Bearden 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 Murfreestown
Poinsett	Little River Bank First Delta Bank Bank of Trumann	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
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
	Bank of Fayetteville	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
	River Town Bank	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2006

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

CFO/VP: Brent Black

Subsidiaries:

Elk Horn Bank and Trust Company
First Bank of the Delta, N.A.
Phillips Insurance Services, Inc.
First Investment Advisory Services, Inc.
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
Delta Southern Bank

Arkadelphia, AR
West Helena, AR
Elaine, AR
Helena, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Ruleville, MS

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 Bank
Summit Real Estate Investments, Inc.
Tucker Insurance, LLC d/b/a Summit Insurance Group

Arkadelphia, AR
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

Sec: Greg Shaver

Subsidiaries:

The Citizens Bank
Citizens Investments, Inc.
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR
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
BBI Insurance Agency, Inc.

Bearden, AR
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 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

Central Mortgage Company

Arvest Bank Operations, Inc.

Arvest Mortgage Company

Arvest Insurance, Inc.

Arvest Investments, Inc.

First Place on the Creeks, L.L.C.

Trust Title Company LLC

WACO Title Company

ATC Services, Inc.

Security Bankcard Center, Inc.

Superior Financial Statutory Trust I

Superior Financial Statutory Trust II

CFB Aviation, LLC

Arvest Trust Company N. A.

Arvest Statutory Trust I

Bentonville, AR

Fayetteville, AR

Fort Smith, AR

Little Rock, AR

Lowell, AR

Lowell, AR

Rogers, AR

Rogers, AR

Rogers, AR

Springdale, AR

Springdale, AR

Bartlesville, OK

Norman, OK

Hartford, CT

Hartford, CT

Bentonville, AR

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
 Central Mortgage Company
 Arvest Bank Operations, Inc.
 Arvest Mortgage Company
 Arvest Insurance, Inc.
 Arvest Investments, Inc.
 First Place on the Creeks, L.L.C.
 Trust Title Company LLC
 WACO Title Company
 ATC Services, Inc.
 Security Bankcard Center, Inc.
 Superior Financial Statutory Trust I
 Superior Financial Statutory Trust II

Fort Smith, AR
 Little Rock, AR
 Lowell, AR
 Lowell, AR
 Rogers, AR
 Rogers, AR
 Rogers, AR
 Springdale, AR
 Springdale, AR
 Bartlesville, OK
 Norman, OK
 Hartford, CT
 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

Chm/CEO/Pres: Steve Bell
VP: Paula O. Blackwell

Sec: Randy Scott

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
VP: Jerry G. Hartline

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 Pettersen
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: J. Baxter Sharp, III

CEO/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, Suite 300
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
Community Bank
Community Insurance Agency, Inc.
Grand Prairie Title Company, Inc.
First State Bank
First Data Solutions, Inc.
First State Mortgage
Bank of Mountain View
Sylamore Properties, Inc.
Twin City Bank
Marine Bank of the Florida Keys
Home Bancshares Statutory Trust I
Home BancShares Statutory Trust II
FirsTrust Financial Services, Inc.
Mountain Lodge Limited Partnership
Community Financial Statutory Trust I
Marine Bancorp Statutory Trust I

Fayetteville, AR
Fayetteville, AR
Cabot, AR
Cabot, AR
Cabot, AR
Conway, AR
Conway, AR
Conway, AR
Mountain View, AR
Mountain View, AR
North Little Rock, AR
Marathon, FL
Conway, AR
Conway, AR
Little Rock, AR
Mountain View, AR
Hartford, CT
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

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 of DeQueen
First National Bank

Hope, AR
Blevins, AR
Hope, AR
Lewisville, AR
Hot Springs, AR
Hot Springs, AR
DeQueen, 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.
Planters & Merchants Bank
P & M Real Estate, Inc.
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR
DeWitt, AR
Gillett, AR
Gillett, AR
DeWitt, AR

M & F Financial Corporation
Dumas, AR

RSSD Number: 1099506
VOICE: (870) 382-4311
FAX: (870) 382-5901

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

Chm/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 Financial Banc Corporation Statutory Trust I

First Financial Banc Corporation Statutory Trust II

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

England, AR
Little Rock, 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

Bankshares of Fayetteville, Inc.
Fayetteville, AR

RSSD Number: 2516970
VOICE: (479) 444-4444
FAX: (479) 444-1529

One South Block
P.O. Box 1728
72702

CEO: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton

Subsidiaries:

The Bank of Fayetteville
Bank of Fayetteville East Square LLC
BOF Cato Springs, LLC
Bankshares of Fayetteville Statutory Trust I

Fayetteville, AR
Fayetteville, AR
Fayetteville, AR
Fayetteville, 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: Robert Y. Taylor

Pres: Justin Salter

Subsidiaries:

Chambers Bank of North Arkansas

Fayetteville, AR

White River Bancshares Company
Fayetteville, AR

RSSD Number: 3306589
VOICE: (479) 684-3700
FAX: (479) 684-3795

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

Bank Holding Company
Community First Bancshares, Inc., Harrison, 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.
Brown-Hiller, Inc.
Realty Appraisals, Inc.
B-H-C & Associates of Oklahoma
National Bank of Sallisaw

Fort Smith, AR
Rogers, AR
Van Buren, AR
Van Buren, AR
Fort Smith, AR
Fort Smith, AR
Sallisaw, OK
Sallisaw, OK

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
 The First National Bank of Hope
 The First National Bank of Lewisville

Blevins, AR
 Hope, AR
 Lewisville, AR

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

RSSD Number: 1139091
 VOICE: (870) 832-2501
 FAX: (870) 832-2577

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

Chm/CEO/Pres: Edith H. Smith
VP: C. E. Hendrix, Jr.

Treas/Sec: Carl E. Hendrix, III

Subsidiaries:

Horatio State Bank

Horatio, AR

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: Richard T. Smith

Subsidiaries:

Bank of Salem
SABCO Insurance, Inc.
Security Bank
Ouachita Properties, Inc.
Stephens Security Insurance Agency, Inc.

Salem, AR
Salem, AR
Stephens, AR
Stephens, AR
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: Jay Barber

Subsidiaries:

First Arkansas Bank & Trust
First Arkansas Mortgage Company
First Arkansas Statutory Trust I

Jacksonville, AR
Jacksonville, AR
Jacksonville, 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 D. 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:

Liberty Bank of Arkansas
Freedom Insurance Group, Inc.
Town & Country Insurance Agency, Inc.
First Arkansas Valley Bank
Liberty Statutory Trust I
Liberty Statutory Trust II
MSB Capital Trust I
Russellville Statutory Trust I

Jonesboro, AR
Jonesboro, AR
Jonesboro, AR
Russellville, AR
Jonesboro, AR
Jonesboro, AR
Jonesboro, 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 Agency
The Jefferson Bank

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: John W. Alderson, IV

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
Boston, MA
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) 748-4840

8201 Cantrell Road, Suite 315
 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
 72223

Chm/CEO/Pres: J. French Hill
EVP: Carroll Penick

Sec: Carolyn F. Warner

Subsidiaries:

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

Parkdale, AR
 Little Rock, AR
 Little Rock, AR
 Little Rock, AR
 Dallas, TX

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

Ch: 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 I

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

SVP: Amy B. Pearson
Sec: Karen K. Hardke

Subsidiaries:

First State Bank
First State Land Co., Inc.
Lonoke Statutory Trust I
Lonoke Statutory Trust II

Lonoke, AR
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: Charles Luter

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

Chm: William W. Bowman
Pres: James M. Smith

VP: John H. Potter, Jr.

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
First National Bank at Paris
Union Bankshares Statutory Trust, Inc.

Mena, AR
Paris, AR
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: Zach McClendon, Jr.

Pres: Dave Dickson

Subsidiaries:

Union Bank And Trust Company

Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

RSSD Number: 2877402
 VOICE: (501) 354-4988
 FAX: (501) 354-6560

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

Pres: Charles S. Penick

Subsidiaries:

Petit Jean State Bank

Morrilton, AR

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

Bank Holding Company
Evolve Financial Group, Inc., Memphis, TN

Chm: Scot Lenoir**Sec:** Scott Stafford**Subsidiaries:**

Evolve Bank & Trust

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: Robert M. Hill, Sr.**Sec:** Herby Branscum, Jr.**Subsidiaries:**

Chart Bank Perryville, AR

Perry County Bancshares Statutory Trust

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

Jefferson Bancshares, Inc.
Pine Bluff, AR

RSSD Number: 2267665
VOICE: (870) 535-7222
FAX: (870) 540-1224

912 Poplar Street
P.O. Box 7878
71601-4861

Chm/CEO: John P. Garrison
VChm: Marie Cotner

Pres/COO: Chuck Morgan
Treas/Sec: Ruby G. Owen

Subsidiaries:
Hot Springs Bank & Trust Company
Pine Bluff National Bank
Jefferson Insurance and Financial Services, LLC
Jefferson Title Company, LLC

Hot Springs, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, 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: J. Thomas May
Pres/COO: David L. Bartlett

EVP: Marty Casteel
EVP/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, N.A.
 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

CFO/Sec: Donna Harpenau

Subsidiaries:
First State Bank
Nimrod Real Estate, Inc.
First State Bank Capital Statutory Trust
FSB Capital III
FSB Capital Trust II

Russellville, AR
Plainview, AR
Hartford, CT
Russellville, AR
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 Conway

First Security Bank of Mountain Home

Peoples Real Estate Management Co.

First Security Bank

Heartland Renaissance Fund Sub 1 LLC

First Security Investment Advisors, Inc.

First Security Real Estate Management, Inc.

FNBS Investments Inc.

Crews & Associates, Inc.

First Security Leasing, Inc.

Torrent Fire Co. #4 LLC

Cheyenne Aircraft LLC

Conway, AR

Mountain Home, AR

Mountain Home, AR

Searcy, AR

Conway, AR

Searcy, AR

Searcy, AR

Las Vegas, NV

Little Rock, AR

Little Rock, AR

Little Rock, AR

Searcy, 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

OUT OF STATE

BANK HOLDING COMPANIES

AND

THEIR ARKANSAS

SUBSIDIARIES

JUNE 30, 2006

Evolve Financial Group, Inc.
Memphis, TN

RSSD Number: 3343351
VOICE: (901) 624-5500
FAX: (901) 624-5540

8000 Centerview Parkway, Suite 500
38018

Chm/CEO: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Parkin Bancorp, Inc.
 Evolve Bank & Trust
Evolve Advisors, Inc.
Evolve Benefits Group, Inc.
Evolve Financial Services, Inc.
Evolve Mortgage Services, Inc.
Evolve Securities, Inc.

Parkin, AR
Parkin, AR
Memphis, TN
Memphis, TN
Memphis, TN
Memphis, TN
Memphis, TN

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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