

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
2011**



**MIKE BEEBE**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



**NINETY-SEVENTH ANNUAL**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 2011**



## STATE OF ARKANSAS

### OFFICE OF STATE BANK DEPARTMENT

June 30, 2011

Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Seventh Annual Report of the Bank Commissioner of Arkansas, pursuant to the provisions of Act 89 of 1997. The Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office for the fiscal year ending June 30, 2011.

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,

  
Candace A. Franks  
Bank Commissioner



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LEGAL HOLIDAYS

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

Robert E. Lee's Birthday .....Third Monday in January

Martin Luther King, Jr. Day .....Third Monday in January

Presidents Day ..... Third Monday in February

Memorial Day ..... Last Monday in May

Independence Day .....July 4

Labor Day .....First Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve ..... December 24

Christmas Day..... December 25

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

## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

| No. | Name                        | Date of Appointment | Date Service Ended |
|-----|-----------------------------|---------------------|--------------------|
| 1.  | John M. Davis.....          | October 6, 1913     | October 3, 1918    |
| 2.  | A. J. Reap.....             | October 3, 1918     | March 22, 1919     |
| 3.  | W. T. Maxwell.....          | March 22, 1919      | September 1, 1921  |
| 4.  | Charles McKee.....          | September 1, 1921   | July 28, 1925      |
| 5.  | Loid Rainwater.....         | July 28, 1925       | February 8, 1927   |
| 6.  | Walter E. Taylor.....       | February 8, 1927    | January 10, 1933   |
| 7.  | Marion Wasson .....         | January 10, 1933    | January 12, 1937   |
| 8.  | Grover S. Jernigan .....    | January 12, 1937    | January 14, 1941   |
| 9.  | Thomas W. Leggett.....      | January 14, 1941    | February 1, 1949   |
| 10. | S. J. Dean.....             | February 1, 1949    | December 31, 1949  |
| 11. | Ed. I. McKinley, Jr. ....   | December 31, 1949   | March 14, 1953     |
| 12. | A. R. Merritt.....          | March 14, 1953      | February 8, 1955   |
| 13. | Dick Simpson.....           | February 8, 1955    | March 2, 1967      |
| 14. | H. C. Adams .....           | March 3, 1967       | March 16, 1979     |
| 15. | Don R. Clark (Acting) ..... | March 16, 1979      | April 19, 1979     |
| 16. | B. J. Lambert, Jr. ....     | April 19, 1979      | April 15, 1983     |
| 17. | Marlin D. Jackson.....      | April 15, 1983      | October 1, 1987    |
| 18. | Bill J. Ford.....           | October 1, 1987     | July 31, 1998      |
| 19. | Frank White .....           | August 1, 1998      | May 21, 2003       |
| 20. | Bunny Adcock .....          | June 23, 2003       | June 11, 2007      |
| 21. | Candace A. Franks .....     | June 13, 2007       | .....              |

## STATE BANKING BOARD MEMBERS

Mr. Gary Hudson  
Chairman  
The Farmers and Merchants Bank  
P. O. Box 1010  
Stuttgart, AR 72160  
VOICE: (870) 673-6911  
FAX: (870) 673-4282  
TERM EXPIRES: 12-31-13

Mr. Rodney Parks  
Vice Chairman  
10606 Yosemite Valley Drive  
Little Rock, AR 72212  
VOICE: (501) 975-8535  
TERM EXPIRES: 12-31-13

Mr. Creed Spann  
P. O. Box 21670  
Hot Springs, AR 71903  
VOICE: (501) 525-2733  
FAX: (501) 525-1763  
TERM EXPIRES: 12-31-11

Mr. Charles Smith  
P. O. Box 180490  
Fort Smith, AR 72918  
VOICE: (479) 788-7427  
FAX: (479) 434-4388  
TERM EXPIRES: 12-31-13

Mr. Marcus McCain  
Summit Bank  
P. O. Box 965  
Arkadelphia, AR 71923-0965  
VOICE: (870) 230-8067  
FAX: (870) 246-0016  
TERM EXPIRES: 12-31-14

Mr. John Freeman  
Liberty Bank of Arkansas  
P. O. Box 7514  
Jonesboro, AR 72403  
VOICE: (870) 934-9000  
FAX: (870) 268-1525  
TERM EXPIRES: 12-31-15

Arkansas State Bank Department  
 400 Hardin Road, Suite 100  
 Little Rock, AR 72211-3502  
 VOICE: (501) 324-9019 FAX: (501) 324-9028  
[www.arkansas.gov/bank](http://www.arkansas.gov/bank)

## **DEPARTMENTAL ROSTER**

### **Candace A. Franks - Bank Commissioner**

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

Susannah T. Marshall - Deputy Bank Commissioner  
 Examination, Supervision and Regulation  
 Regulatory Enforcement Actions  
 Personnel/Examination  
 Application Information

## **EXAMINATION AND SUPERVISION**

Assistant Deputy Bank Commissioners:

H. Wilks Marshall, Jr.  
 Richard D. Buzbee  
 Larry M. Hillyard  
 Baker L. Moseley

Regulatory Examinations/Regulatory and Banking Procedures  
 Bank Performance Evaluation and Monitoring  
 Personnel Recruitment and Management

## **EXAMINATION PERSONNEL**

### **LITTLE ROCK OFFICE**

Gary W. Bush – Certified Examinations Manager  
 Robert M. Henry – Certified Bank Senior Examiner  
 Matthew A. Rose – Commissioned Senior Examiner  
 Mark Rye – Commissioned Senior Examiner  
 Lance A. Nutt – Bank Senior Examiner  
 Jim E. Homan – Bank Examiner  
 David “Chip” Bartlett – Bank Examiner  
 Jordan A. Patterson – Bank Examiner  
 Eric Roberts – Bank Examiner

**LITTLE ROCK OFFICE**

Michael G. Saunders – Certified Examinations Manager  
Luke B. Webre – Certified Bank Senior Examiner  
Jerry C. Corrothers – Certified Bank Senior Examiner  
Kevin C. Mosley – Certified Bank Senior Examiner  
Kelly M. Victory – Certified Bank Senior Examiner  
Dharmin H. Patel – Bank Senior Examiner  
Chris K. Davis – Bank Senior Examiner  
Jonathan E. Bull – Bank Senior Examiner

**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

Ken Leavell – Certified Examinations Manager  
Joseph M. Payne – Certified Bank Senior Examiner  
Thomas L. Cook – Certified Bank Senior Examiner  
Landi S. Mkhize – Commissioned Senior Examiner  
Shawn M. Dunham – Bank Senior Examiner  
J. D. Chambliss – Bank Examiner  
Jordan M. Hurst – Bank Examiner  
Raychel Malone – Bank Examiner  
Chris Rittelmeyer – Bank Examiner

**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 K. Householder – Certified Examinations Manager  
William R. Milum – Bank Senior Examiner  
R. D. Jackson – Certified Bank Senior Examiner  
Shaun G. Perkins – Certified Bank Senior Examiner  
Chris A. Dillon – Certified Bank Senior Examiner  
W. Kent Darr – Commissioned Senior Examiner  
Thomas J. Anderson – Commissioned Senior Examiner  
Scott J. Smith – Bank Examiner

**TRUST**

Thomas M. Narrell – Certified Examinations Manager  
Jamie A. Bazarow – Certified Bank Senior Examiner  
Stacey D. Leder – Commissioned Senior Examiner

## **INFORMATION SYSTEMS**

Jeffrey A. Cameron – Certified Examinations Manager  
Michael L. Green – Certified Bank Senior Examiner  
Carey W. Sharp – Certified Bank Senior Examiner

## **SPECIAL PROJECTS**

Mary C. Pennebaker – Certified Examinations Manager

## **APPLICATION INFORMATION**

John W. Ashby – Certified Examinations Manager  
Gregg Qualls – Certified Bank Senior Examiner  
Cara K. Lank – Certified Bank Senior Examiner  
Self Examination  
Bank Reports of Condition and Income  
Bank Holding Company Reports of Condition  
and Income  
Research and Financial Analysis  
Public Information Requests  
Application Analysis  
Consumer Complaints

## **TRAINING**

Richard S. Plotkin – Certified Examinations Manager  
Jacklyn G. Powell – Commissioned Senior Examiner  
Training/Orientation/Education

## **LEGAL DIVISION**

P. Brent Taylor – Attorney  
Rules and Regulations  
Legal Filings and Inquiries  
Consumer Complaints

## **INFORMATION TECHNOLOGY**

Robert L. Hughes – Administrator  
Mitch L. Vire – Systems Specialist  
Greg F. Langley – Systems Specialist  
Data Processing Support  
Research and Development  
Application Programming

**ADMINISTRATION DIVISION**

Gail Green – Fiscal Division Manager

Vicki A. Wise – Human Resource Analyst

Devan E. May – Human Resource Analyst

Sharon K. Hacker – Accountant

Accounting and Employee Services

Budget/Personnel/Payroll

Performance Evaluation

Expense Disbursement

Purchasing

Cynthia L. Nixon – Executive Assistant to the Commissioner

Jane R. English – Administrative Analyst

Lori A. Morrison – Administrative Analyst

Martha A. Guinn – Administrative Analyst

Kimberly A. Brown – Administrative Specialist

Administrative Support

Examination Support and Processing

Data Entry

Barbara A. Mahoney – Administrative Analyst

Rules and Regulations Manual Distribution Inquiries

Charter Amendments and Charter Information

Certificates of Good Standing

## STATE CHARTERED BANKS MERGED FROM JULY 1, 2010, TO JUNE 30, 2011

### BANK

### MERGED INTO

Planters & Merchants Bank  
Gillett

DeWitt Bank and Trust  
DeWitt

Arkansas Banker's Bank  
Little Rock

First National Banker's Bank  
Baton Rouge, LA

## STATE CHARTERED BANKS LIQUIDATED FROM JULY 1, 2010, TO JUNE 30, 2011

### BANK

### LOCATION

First Southern Bank

Batesville

## CHARTER CONVERSIONS

Simmons First Bank of El Dorado, N.A.  
100 W. Grove  
El Dorado, Arkansas

(Converted to a state charter December 16, 2010 and became  
Simmons First Bank of El Dorado)

## BRANCHES APPROVED FROM JULY 1, 2010, TO JUNE 30, 2011

| <b>BANK</b>                          | <b>LOCATION</b>                                                                                                                                                                                                               |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Southern Bancorp Bank<br>Arkadelphia | 1888 Main Street Crossing, Suite D<br>Madison, MS                                                                                                                                                                             |
| Summit Bank<br>Arkadelphia           | 201 Skyline Drive, Suite 38<br>Conway                                                                                                                                                                                         |
| Summit Bank<br>Arkadelphia           | Lot 5, E. Gate Plaza, Phase I<br>Lonsdale                                                                                                                                                                                     |
| Heartland Community Bank<br>Bryant   | 5100 Kavanaugh Boulevard<br>Little Rock                                                                                                                                                                                       |
| Centennial Bank<br>Conway            | Mobile Branch<br>Bay County, FL<br>Calhoun County, FL<br>Franklin County, FL<br>Gulf County, FL<br>Lake County, F<br>Leon, County, FL<br>Liberty County, FL<br>Orange County, FL<br>Seminole County, FL<br>Wakulla County, FL |
| Arvest Bank<br>Fayetteville          | 2700 Shackelford Road<br>Little Rock                                                                                                                                                                                          |
| Arvest Bank<br>Fayetteville          | 3184 E. Sunshine Street<br>Springfield, MO                                                                                                                                                                                    |
| Arvest Bank<br>Fayetteville          | 2251 N. 9 <sup>th</sup> Street<br>Broken Arrow, OK                                                                                                                                                                            |
| Bank of the Ozarks<br>Little Rock    | 3336 E. Hebron Parkway<br>Carrollton, TX                                                                                                                                                                                      |
| Bank of the Ozarks<br>Little Rock    | 600 Keller Parkway<br>Keller, TX                                                                                                                                                                                              |
| Bank of the Ozarks<br>Little Rock    | 5925 W. Park Boulevard<br>Plano, TX                                                                                                                                                                                           |

| <b>BANK</b>                         | <b>LOCATION</b>                              |
|-------------------------------------|----------------------------------------------|
| Evolve Bank & Trust<br>West Memphis | 302 N. Main Street<br>Brinkley               |
| Evolve Bank & Trust<br>West Memphis | 8000 Centerview Parkway<br>Cordova, TN       |
| Evolve Bank & Trust<br>West Memphis | 6070 Poplar Avenue, Suite 100<br>Memphis, TN |

## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

| <b>BANK</b>                            | <b>CITY</b>    |
|----------------------------------------|----------------|
| Bank of Bearden                        | Bearden        |
| Heartland Community Bank               | Bryant         |
| Bank of Cave City                      | Cave City      |
| Chambers Bank                          | Danville       |
| Decatur State Bank                     | Decatur        |
| Bank of Delight                        | Delight        |
| First State Bank of DeQueen            | DeQueen        |
| Arkansas County Bank                   | DeWitt         |
| First Financial Bank                   | El Dorado      |
| Cornerstone Bank                       | Eureka Springs |
| Bank of Gravett                        | Gravette       |
| First Service Bank                     | Greenbrier     |
| 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           |
| Commercial Bank & Trust Company        | Monticello     |
| Allied Bank                            | Mulberry       |
| Diamond Bank                           | Murfreesboro   |
| 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, 2010 through June 30, 2011.

## RECEIPTS

|                                            |                     |
|--------------------------------------------|---------------------|
| Cash Balance July 1, 2010 .....            | \$5,402,663.75      |
| Examination and Assessment Fees.....       | 7,857,262.17        |
| Charter and Amendment Fees.....            | 75,980.00           |
| Interstate Sharing Fees.....               | 71,995.00           |
| Miscellaneous/Non-Revenue Income .....     | 734.50              |
| Reimbursement for M & R Sales.....         | 9,702.29            |
| Refund to Expenditures – Prior Year .....  | 17,620.31           |
| Refund to Expenditures– Current Year ..... | 1,221.36            |
| Total Receipts .....                       | <u>8,034,515.63</u> |
|                                            | \$13,437,179.38     |

## DISBURSEMENTS

|                                          |                     |
|------------------------------------------|---------------------|
| Salaries .....                           | 4,803,949.71        |
| Extra Help Salaries .....                | 0.00                |
| S.S., Retirement and Insurance           |                     |
| Matching.....                            | 1,246,873.01        |
| Maintenance and General Operations ..... | 1,180,908.74        |
| Conference Fees and Travel.....          | 248,642.54          |
| Professional Fees and Services.....      | 39,417.58           |
| Capital Outlay.....                      | 163,536.11          |
| Refunds Issued .....                     | 0.00                |
| Service Charge by State Treasurer.....   | 120,078.58          |
| Total Disbursements .....                | 7,803,406.27        |
| Cash Balance June 30, 2011 .....         | <u>5,633,773.11</u> |
|                                          | \$13,437,179.38     |

FEDERAL DEPOSIT INSURANCE CORPORATION

Dallas Regional Office  
1601 Bryan Street  
Dallas, Texas 75201  
VOICE: (214) 754-0098  
FAX: (972) 761-2082  
<http://www.fdic.gov>

Kristie K. Elmquist .. Acting Regional Director/Supervision/Consumer Protection  
Joseph A. Meade ..... Acting Deputy Regional Director/Risk Management  
Julie Banfield ..... Deputy Regional Director/Consumer Protection  
Cheryl Couch..... Assistant Regional Director  
Mark Taylor..... Assistant Regional Director  
John Perez ..... Assistant Regional Director  
Stephen Zachary ..... Regional Counsel

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

Wayne Nichols ..... Assistant Regional Director  
Chris Finnegan ..... Assistant Regional Director/Compliance

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

Mark Evans..... Field Supervisor/Risk Management  
Linda Wallace..... Field 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  
Linda Wallace..... Field Supervisor/Compliance

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

Victor Ingram ..... Field Supervisor/Risk Management  
Sandra Jesberger ..... 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>

|                             |                                                                                     |
|-----------------------------|-------------------------------------------------------------------------------------|
| James B. Bullard .....      | President                                                                           |
| David A. Saperaro .....     | First Vice President                                                                |
| Karl W. Ashman .....        | Senior Vice President                                                               |
| Karen Branding .....        | Senior Vice President<br>Public and Community Affairs                               |
| Cletus C. Coughlin .....    | Senior Vice President<br>& Deputy Director of Research                              |
| Mary H. Karr .....          | Senior Vice President<br>General Counsel & Corporate Secretary                      |
| Kathleen O. Paese .....     | Senior Vice President<br>Treasury Relations & Office Support                        |
| Julie L. Stackhouse .....   | Senior Vice President<br>Banking Supervision, Credit and Center for Online Learning |
| Christopher J. Waller ..... | Senior Vice President<br>Director of Research                                       |
| Richard G. Anderson .....   | Vice President<br>& Research Automation Advisor                                     |
| John P. Baumgartner .....   | Vice President<br>Cash Management/Administration                                    |
| Timothy A. Bosch .....      | Vice President<br>Banking Supervision                                               |
| Marilyn K. Corona .....     | Vice President<br>Financial Management                                              |
| William T. Gavin .....      | Vice President<br>& Research Coordinator                                            |
| Jean M. Lovati .....        | Vice President<br>Human Resources                                                   |

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

Michael J. Mueller ..... Vice President  
Support Services

Kim D. Nelson ..... Vice President  
Risk Management, Statistics, Credit & Payment Applications

Daniel L. Thornton..... Vice President  
& Economic Advisor

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

Little Rock Branch  
111 Center Street  
Suite 1000 (10<sup>th</sup> Floor)  
Little Rock, Arkansas 72201  
VOICE: (501) 324-8300  
FAX: (501) 324-8201

Robert A. Hopkins ..... Senior Branch Executive

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

Martha L. Perine-Beard..... Senior Branch Executive

Louisville Branch  
101 South 5th Street, Suite 1920  
Louisville, Kentucky 40202  
VOICE: (502) 568-9200  
FAX: (502) 568-9247

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

## COMPTROLLER OF THE CURRENCY

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

Gilbert D. Barker..... Deputy Comptroller  
 Dennis Havener..... 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 63<sup>rd</sup> 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

Carey Phillipi..... 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
- Charlie Blanchard..... Chairman  
Chairman & CEO  
First State Bank, Russellville
- John Freeman ..... Chairman-Elect  
President  
Liberty Bank of Arkansas, Jonesboro
- David Bartlett ..... Vice Chairman  
President & COO  
Simmons First National Corp., Pine Bluff
- Mark Ferguson ..... Treasurer  
Executive Vice President  
First Security Bank, Searcy
- Eddie Holt ..... Past Chairman  
President & CEO  
First National Bank of Crossett, Crossett

**EMERGING LEADERS SECTION OFFICERS**

Mark Wilson.....President  
Vice President  
First Arkansas Bank & Trust, Jacksonville

Jennifer Ruhlman .....Vice President  
Assistant Vice President  
Bank of the Ozarks, Little Rock

(To be named)..... Secretary/Treasurer

**ARKANSAS COMMUNITY BANKERS ASSOCIATION**

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

- Richard Trammell..... Executive Director
- Cole Martin ..... President  
First Security Bank, Searcy, Clarksville Office
- George Worthen..... Vice President  
Bank of Little Rock, Little Rock
- Martin Carpenter ..... Treasurer  
First National Banking Company, Ash Flat
- Sam Beller ..... Secretary  
Bank of Cave City, Cave City

CONFERENCE OF STATE BANK SUPERVISORS

1129 20<sup>th</sup> Street, NW, 9<sup>th</sup> Floor  
Washington, DC 20036  
VOICE: (202) 296-2840  
FAX: (202) 296-1928  
<http://www.csbs.org>

|                        |                                                                            |
|------------------------|----------------------------------------------------------------------------|
| Neil Milner .....      | President & CEO                                                            |
| John Ryan .....        | Executive Vice President                                                   |
| Tom Harlow .....       | Chief Financial Officer                                                    |
| Anthony Donfor .....   | Vice President, IT                                                         |
| Cecelia Smith .....    | Senior Manager and Executive Assistant                                     |
| Roger Stromberg.....   | Senior Vice President/Professional Development                             |
| Sebastien Monnet ..... | Vice President/Professional Development                                    |
| Georgia High .....     | Vice President, Accreditation & Certification/<br>Professional Development |
| John “Buz” Gorman..... | General Counsel/Legislative                                                |
| Margaret Liu .....     | Senior Vice President/Deputy General Counsel                               |
| Edward Smith.....      | Vice President, Membership & Bank Relations                                |
| Bill Matthews .....    | Senior Vice President, Mortgage Initiative                                 |
| Tim Doyle .....        | Vice President/Mortgage Policy and Operations                              |
| Barbara Michels .....  | Vice President/Mortgage Information and Development                        |
| Pete Marks .....       | Vice President/Mortgage Testing and Education                              |
| Mike Stevens .....     | Senior Vice President/Regulatory Policy                                    |
| Mary Beth Quist.....   | Senior Vice President/Supervisory Processes                                |
| Chuck Cross.....       | Vice President/Mortgage Regulatory Policy                                  |
| John Prendergast.....  | Vice President/Non-Depository Suerpvision                                  |

# **CONSOLIDATED REPORT OF CONDITION DATA** **96 STATE CHARTERED COMMERCIAL BANKS** (in millions)

**JUNE 30, 2011**

## **ASSETS**

|                                                                              |          |
|------------------------------------------------------------------------------|----------|
| Cash and balances due from depository institutions:                          |          |
| a. Noninterest-bearing balances and currency and coin.....                   | \$791    |
| b. Interest-bearing balances .....                                           | 2,251    |
| Securities:                                                                  |          |
| a. Held to maturity .....                                                    | 1,118    |
| b. Available-for sale.....                                                   | 8,743    |
| Federal funds sold and securities purchased under agreements to resell ..... | 371      |
| Net Loans and Leases.....                                                    | 27,769   |
| Trading assets .....                                                         | 1        |
| Premises and fixed assets.....                                               | 1,241    |
| Other real estate owned .....                                                | 561      |
| Goodwill and other intangibles .....                                         | 943      |
| All other assets .....                                                       | 1,981    |
| Total assets.....                                                            | \$45,770 |

## **LIABILITIES**

|                                                                                  |          |
|----------------------------------------------------------------------------------|----------|
| Deposits:                                                                        |          |
| a. In domestic offices .....                                                     | \$37,334 |
| (1) Noninterest-bearing .....                                                    | 5,601    |
| (2) Interest-bearing .....                                                       | 31,733   |
| 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 ..... | 562      |
| Trading liabilities .....                                                        | 0        |
| Other borrowed money.....                                                        | 2,481    |
| Subordinated notes and debentures .....                                          | 2        |
| All other liabilities .....                                                      | 314      |
| Total liabilities.....                                                           | 40,693   |

## **EQUITY CAPITAL**

|                                                               |          |
|---------------------------------------------------------------|----------|
| Minority interest in consolidated subsidiaries .....          | 4        |
| Perpetual preferred stock .....                               | 11       |
| Common stock.....                                             | 20       |
| Surplus.....                                                  | 2,660    |
| Undivided profits .....                                       | 2,382    |
| Total equity capital.....                                     | 5,077    |
| Total liabilities, minority interest and equity capital ..... | \$45,770 |

# CONSOLIDATED STATEMENT OF CONDITION OF THE 53 STATE CHARTERED TRUST DEPARTMENTS (in millions)

## JUNE 30, 2011

### ASSETS

|                                                  |         |
|--------------------------------------------------|---------|
| 1. Non-interest Bearing Deposits:                |         |
| a. Own Bank and Affiliate Institutions .....     | \$9     |
| b. Other Institutions .....                      | 0       |
| 2. Interest Bearing Deposits:                    |         |
| a. Own Bank and Affiliate Institutions .....     | 277     |
| b. Other Institutions .....                      | 383     |
| 3. U.S. Government and Agency Obligations .....  | 473     |
| 4. State, County and Municipal Obligations ..... | 273     |
| 5. Other Short-Term Obligations.....             | 26      |
| 6. Other Notes and Bonds .....                   | 123     |
| 7. Money Market Funds .....                      | 305     |
| 8. Other Mutual Funds .....                      | 326     |
| 9. Stocks.....                                   | 867     |
| 10. Collective Investment Fund Units .....       | 4       |
| 11. Real Estate Mortgages .....                  | 28      |
| 12. Real Estate.....                             | 220     |
| 13. Miscellaneous Assets .....                   | 214     |
| 14. Other .....                                  | (15)    |
| 15. Total .....                                  | \$3,513 |

### LIABILITIES

#### Personal Accounts:

|                                   |       |
|-----------------------------------|-------|
| 16. Personal Trusts .....         | \$737 |
| 17. Estates & Guardianships ..... | 41    |

#### Employee Benefit Accounts:

|                    |     |
|--------------------|-----|
| 18. Trusts .....   | 542 |
| 19. Agencies ..... | 288 |

#### All Other Agencies:

|                                      |     |
|--------------------------------------|-----|
| 20. Investment Mgmt & Advisory ..... | 532 |
| 21. Custodial .....                  | 829 |
| 22. All Other .....                  | 144 |

#### Corporate and Municipal Securities Appointments:

|                             |     |
|-----------------------------|-----|
| 23. Bond Trusteeships ..... | 385 |
| 24. Agencies .....          | 13  |

#### Collective Investment Funds:

|                             |         |
|-----------------------------|---------|
| 25. Employee Benefits ..... | 0       |
| 26. Other .....             | 0       |
| 27. Profit Accounts .....   | 0       |
| 28. Suspense Accounts ..... | 2       |
| 29. Total .....             | \$3,513 |

# **CONSOLIDATED REPORT OF CONDITION DATA** **26 NATIONAL BANKS** (in millions)

**JUNE 30, 2011**

## **ASSETS**

|                                                                              |          |
|------------------------------------------------------------------------------|----------|
| Cash and balances due from depository institutions:                          |          |
| a. Noninterest-bearing balances and currency and coin.....                   | \$279    |
| b. Interest-bearing balances .....                                           | 877      |
| Securities:                                                                  |          |
| a. Held-to-maturity.....                                                     | 399      |
| b. Available-for-sale .....                                                  | 1,799    |
| Federal funds sold and securities purchased under agreements to resell ..... | 137      |
| Net loans and leases .....                                                   | 7,019    |
| Trading assets .....                                                         | 5        |
| Premises and fixed assets.....                                               | 336      |
| Other real estate owned .....                                                | 257      |
| Goodwill and other intangibles .....                                         | 120      |
| All other assets .....                                                       | 399      |
| Total assets.....                                                            | \$11,627 |

## **LIABILITIES**

|                                                                                  |         |
|----------------------------------------------------------------------------------|---------|
| Deposits:                                                                        |         |
| a. In domestic offices .....                                                     | \$9,568 |
| (1) Noninterest-bearing .....                                                    | 1,622   |
| (2) Interest-bearing.....                                                        | 7,946   |
| 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 ..... | 177     |
| Trading liabilities .....                                                        | 0       |
| Other borrowed money.....                                                        | 482     |
| Subordinated notes and debentures .....                                          | 0       |
| All other liabilities .....                                                      | 77      |
| Total liabilities.....                                                           | 10,304  |
| Minority interest in consolidated subsidiaries.....                              | 0       |

## **EQUITY CAPITAL**

|                                                               |          |
|---------------------------------------------------------------|----------|
| Perpetual preferred stock .....                               | 1        |
| Common stock.....                                             | 14       |
| Surplus.....                                                  | 682      |
| Undivided profits .....                                       | 626      |
| Total equity capital.....                                     | 1,323    |
| Total liabilities, minority interest and equity capital ..... | \$11,627 |

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2011**

| <b>BANK</b>                             | <b>CITY</b>    | <b>RATIO</b> |
|-----------------------------------------|----------------|--------------|
| Southern Bancorp Bank                   | Arkadelphia    | 7.25         |
| Summit Bank                             | Arkadelphia    | 9.28         |
| First National Banking Company          | Ash Flat       | 10.58        |
| The Bank of Augusta                     | Augusta        | 12.17        |
| Citizens State Bank                     | Bald Knob      | 8.29         |
| The Citizens Bank                       | Batesville     | 9.85         |
| First Community Bank                    | Batesville     | 8.64         |
| Bank of Bearden                         | Bearden        | 16.32        |
| The First National Bank of Berryville   | Berryville     | 13.51        |
| Farmers Bank and Trust Company          | Blytheville    | 9.02         |
| First Western Bank                      | Booneville     | 8.29         |
| Community State Bank                    | Bradley        | 9.04         |
| Heartland Community Bank                | Bryant         | 10.35        |
| The First National Bank of Izard County | Calico Rock    | 30.00        |
| Bank of Cave City                       | Cave City      | 9.69         |
| The Merchants & Planters Bank           | Clarendon      | 10.76        |
| Centennial Bank                         | Conway         | 11.41        |
| First National Bank of Crossett         | Crossett       | 9.76         |
| First State Bank                        | Crossett       | 9.60         |
| Chambers Bank                           | Danville       | 10.66        |
| River Town Bank                         | Dardanelle     | 10.31        |
| Decatur State Bank                      | Decatur        | 7.68         |
| Bank of Delight                         | Delight        | 19.73        |
| First State Bank of DeQueen             | DeQueen        | 8.05         |
| Arkansas County Bank                    | DeWitt         | 9.27         |
| DeWitt Bank and Trust Company           | DeWitt         | 14.44        |
| Merchants and Farmers Bank              | Dumas          | 8.61         |
| First Financial Bank                    | El Dorado      | 8.62         |
| Simmons First Bank of El Dorado         | El Dorado      | 9.59         |
| Bank of England                         | England        | 10.95        |
| The Eudora Bank                         | Eudora         | 9.43         |
| Cornerstone Bank                        | Eureka Springs | 9.40         |
| Arvest Bank                             | Fayetteville   | 8.95         |
| Signature Bank of Arkansas              | Fayetteville   | 10.51        |
| The Bank of Fayetteville                | Fayetteville   | 8.53         |

| <b>BANK</b>                              | <b>CITY</b>   | <b>RATIO</b> |
|------------------------------------------|---------------|--------------|
| Twin Lakes Community Bank                | Flippin       | 11.22        |
| Fordyce Bank & Trust Co.                 | Fordyce       | 10.20        |
| First National Bank of Eastern Arkansas  | Forrest City  | 10.22        |
| Forrest City Bank, National Association  | Forrest City  | 11.60        |
| The First National Bank of Fort Smith    | Fort Smith    | 11.61        |
| Bank of Gravett                          | Gravette      | 11.49        |
| The First National Bank in Green Forest  | Green Forest  | 10.34        |
| First Service Bank                       | Greenbrier    | 9.63         |
| Farmers Bank                             | Greenwood     | 19.89        |
| Farmers Bank                             | Hamburg       | 11.30        |
| Calhoun County Bank                      | Hampton       | 8.68         |
| Community First Bank                     | Harrison      | 10.04        |
| Heber Springs State Bank                 | Heber Springs | 10.76        |
| Helena National Bank                     | Helena        | 13.58        |
| Horatio State Bank                       | Horatio       | 10.24        |
| First National Bank                      | Hot Springs   | 10.97        |
| Hot Springs Bank & Trust Company         | Hot Springs   | 11.87        |
| Simmons First Bank of Hot Springs        | Hot Springs   | 9.09         |
| First State Bank of Northwest Arkansas   | Huntsville    | 13.87        |
| First Arkansas Bank and Trust            | Jacksonville  | 11.43        |
| Heritage Bank, National Association      | Jonesboro     | 12.67        |
| Liberty Bank of Arkansas                 | Jonesboro     | 10.58        |
| Simmons First Bank of Jonesboro          | Jonesboro     | 9.90         |
| Bank of Lake Village                     | Lake Village  | 10.75        |
| Simmons First Bank of South Arkansas     | Lake Village  | 9.44         |
| Little River Bank                        | Lepanto       | 11.42        |
| Bank of Little Rock                      | Little Rock   | 9.53         |
| Bank of the Ozarks                       | Little Rock   | 10.82        |
| The Capital Bank                         | Little Rock   | 11.19        |
| Central Bank                             | Little Rock   | 13.59        |
| Eagle Bank and Trust Company             | Little Rock   | 8.74         |
| Metropolitan National Bank               | Little Rock   | 5.46         |
| One Bank & Trust, National Association   | Little Rock   | 8.41         |
| First State Bank                         | Lonoke        | 8.30         |
| Farmers Bank & Trust Company             | Magnolia      | 8.84         |
| The Peoples Bank                         | Magnolia      | 7.69         |
| The Malvern National Bank                | Malvern       | 10.13        |
| First Community Bank of Eastern Arkansas | Marion        | 12.81        |
| First Delta Bank                         | Marked Tree   | 9.92         |
| Bank of McCrory                          | McCrory       | 10.42        |
| The First National Bank of McGehee       | McGehee       | 12.57        |

| <b>BANK</b>                                    | <b>CITY</b>       | <b>RATIO</b> |
|------------------------------------------------|-------------------|--------------|
| McGehee Bank                                   | McGehee           | 15.48        |
| The Union Bank of Mena                         | Mena              | 9.04         |
| Commercial Bank & Trust Company                | Monticello        | 10.08        |
| Union Bank & Trust Company                     | Monticello        | 9.55         |
| Petit Jean State Bank                          | Morrilton         | 9.75         |
| First National Bank & Trust Company            | Mountain Home     | 11.80        |
| Ozark Heritage Bank, N. A.                     | Mountain View     | 6.98         |
| Allied Bank                                    | Mulberry          | 8.63         |
| Diamond Bank                                   | Murfreesboro      | 9.31         |
| Merchants & Planters Bank                      | Newport           | 7.74         |
| National Bank of Arkansas in North Little Rock | North Little Rock | 8.42         |
| First National Bank                            | Paragould         | 11.48        |
| The First National Bank at Paris               | Paris             | 11.09        |
| Delta Trust & Bank                             | Parkdale          | 8.66         |
| Piggott State Bank                             | Piggott           | 9.75         |
| Pine Bluff National Bank                       | Pine Bluff        | 11.85        |
| Simmons First National Bank                    | Pine Bluff        | 8.87         |
| Home Bank of Arkansas                          | Portland          | 9.04         |
| Bank of Prescott                               | Prescott          | 12.87        |
| The Bank of Rison                              | Rison             | 18.49        |
| Parkway Bank                                   | Rogers            | 9.85         |
| Pinnacle Bank                                  | Rogers            | 10.67        |
| Simmons First Bank of Northwest Arkansas       | Rogers            | 12.97        |
| First State Bank                               | Russellville      | 10.52        |
| Simmons First Bank of Russellville             | Russellville      | 14.95        |
| Bank of Salem                                  | Salem             | 10.75        |
| Logan County Bank                              | Scranton          | 17.76        |
| First Security Bank                            | Searcy            | 8.40         |
| Simmons First Bank of Searcy                   | Searcy            | 10.41        |
| Peoples Bank                                   | Sheridan          | 12.08        |
| Smackover State Bank                           | Smackover         | 10.16        |
| Riverside Bank                                 | Sparkman          | 7.60         |
| Legacy National Bank                           | Springdale        | 10.43        |
| Bodcaw Bank                                    | Stamps            | 10.34        |
| Bank of Star City                              | Star City         | 11.91        |
| Security Bank                                  | Stephens          | 7.28         |
| The Farmers & Merchants Bank                   | Stuttgart         | 10.00        |
| Citizens Bank & Trust Company                  | Van Buren         | 9.73         |
| First Community Bank of Crawford County        | Van Buren         | 8.19         |
| The First National Bank of Lawrence County     | Walnut Ridge      | 10.51        |
| First State Bank of Warren                     | Warren            | 10.43        |

| BANK                             | CITY         | RATIO |
|----------------------------------|--------------|-------|
| Warren Bank and Trust Company    | Warren       | 14.12 |
| Evolve Bank & Trust              | West Memphis | 8.68  |
| Fidelity National Bank           | West Memphis | 9.46  |
| Cross County Bank                | Wynne        | 12.81 |
| The First National Bank of Wynne | Wynne        | 10.18 |

**NATIONAL BANKS****JUNE 30, 2011****(000's omitted)**

| <b>BANK</b>                                    | <b>CITY</b>       | <b>ASSETS</b> |
|------------------------------------------------|-------------------|---------------|
| First National Banking Company                 | Ash Flat          | 362,476       |
| The First National Bank of Berryville          | Berryville        | 138,784       |
| The First National Bank of Izard County        | Calico Rock       | 142,373       |
| First National Bank of Crossett                | Crossett          | 142,902       |
| First National Bank of Eastern Arkansas        | Forrest City      | 338,856       |
| Forrest City Bank, National Association        | Forrest City      | 51,291        |
| The First National Bank of Fort Smith          | Fort Smith        | 1,106,438     |
| The First National Bank in Green Forest        | Green Forest      | 360,567       |
| Helena National Bank                           | Helena            | 177,031       |
| First National Bank                            | Hot Springs       | 665,967       |
| Heritage Bank, National Association            | Jonesboro         | 236,753       |
| Metropolitan National Bank                     | Little Rock       | 1,176,383     |
| One Bank & Trust, National Association         | Little Rock       | 430,834       |
| The Malvern National Bank                      | Malvern           | 465,023       |
| The First National Bank of McGehee             | McGehee           | 50,485        |
| First National Bank and Trust Company          | Mountain Home     | 382,842       |
| Ozark Heritage Bank, N. A.                     | Mountain View     | 64,668        |
| National Bank of Arkansas in North Little Rock | North Little Rock | 194,132       |
| First National Bank                            | Paragould         | 671,632       |
| The First National Bank at Paris               | Paris             | 121,080       |
| Pine Bluff National Bank                       | Pine Bluff        | 397,767       |
| Simmons First National Bank                    | Pine Bluff        | 1,834,458     |
| Legacy National Bank                           | Springdale        | 253,673       |
| The First National Bank of Lawrence County     | Walnut Ridge      | 175,396       |
| Fidelity National Bank                         | West Memphis      | 327,259       |
| The First National Bank of Wynne               | Wynne             | 258,438       |



**REPORT OF THE**

**NINETY-SIX**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2011**

Southern Bancorp Bank  
Arkadelphia, AR

VOICE: (870) 246-5811  
FAX: (870) 246-5284  
Trust Powers: Yes

601 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

Chm: Sherman Tate  
CEO: Walter Smiley

CFO/VP: Scott Fife

|                            |           |                                |           |
|----------------------------|-----------|--------------------------------|-----------|
| Cash and Due from:         | 65,872    | Deposits:                      | 900,615   |
| Federal Funds and Repos:   | 0         | Federal Funds and Borrowings:  | 92,842    |
| Investments:               | 274,517   | Other Liabilities:             | 7,871     |
| Net Loans:                 | 651,590   | Subordinated Debt:             | 0         |
| Premises and Fixed Assets: | 50,868    | Total Liabilities:             | 1,001,328 |
| Other Real Estate:         | 3,491     |                                |           |
| Other Assets:              | 72,120    | Total Equity Capital:          | 117,130   |
| Total Assets:              | 1,118,458 | Total Liabilities and Capital: | 1,118,458 |
| Total Trust Assets:        | 14,983    | Number of Shares Outstanding:  | 24,000    |

Directors: Hugh Arant, Jr.; Kim Evans; Scott Fife; James W. Harrington; Dr. Glendall Jones, Jr.; Walter Morris, Jr.; Sherman Tate

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (4), Clarksdale[MS] (2), Drew[MS], El Dorado (3), Elaine, Friars Point[MS], Gosnell, Greenville[MS] (2), Helena-West Helena (3), Hernando[MS], Hot Springs (2), Indianola[MS], Lambert[MS], Leland[MS], Madison[MS], Malvern, Manila (2), Marvell, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Trumann, Webb[MS]

## Summit Bank Arkadelphia, AR

VOICE: (870) 246-8070  
FAX: (870) 246-7122  
Trust Powers: No

409 Main Street  
71923-0965

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

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

Member of Federal Reserve System

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

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

**EVP/CFO:** Brent W. Black  
**EVP/CAO:** John A. Bryant

Cash and Due from: .....115,260  
Federal Funds and Repos: ..... 0  
Investments: .....254,074  
Net Loans: .....696,061  
Premises and Fixed Assets: .....12,800  
Other Real Estate: .....1,083  
Other Assets: .....40,941  
Total Assets: .....1,120,219  
Total Trust Assets: ..... 0

Deposits: .....922,102  
Federal Funds and Borrowings: .....91,441  
Other Liabilities: .....3,448  
Subordinated Debt: ..... 0  
Total Liabilities: .....1,016,991  
  
Total Equity Capital: .....103,228  
Total Liabilities and Capital: .....1,120,219  
Number of Shares Outstanding: .....3,100

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

**Branches in Town:** One

**Other Branches:** Benton (2), Bryant, Hope (2), Hot Springs (5), Hot Springs Village, Little Rock (3), Magnolia (2), Malvern (2)

## The Bank of Augusta Augusta, AR

VOICE: (870) 347-2511  
FAX: (870) 347-2654  
Trust Powers: Yes

100 South Second Street  
72006-0120

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

Bank Holding Company  
None

**Chm:** John R. Eldridge  
**CEO/VChm:** Charles P. Eldridge

**Pres:** William D. "Bill" Patton  
**SVP:** Ronnie Jones

Cash and Due from: .....2,195  
Federal Funds and Repos: .....2,145  
Investments: .....21,500  
Net Loans: .....30,115  
Premises and Fixed Assets: .....260  
Other Real Estate: ..... 0  
Other Assets: .....2,678  
Total Assets: .....58,893  
Total Trust Assets: .....1,418

Deposits: .....50,255  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: .....1,431  
Subordinated Debt: ..... 0  
Total Liabilities: .....51,686  
  
Total Equity Capital: .....7,207  
Total Liabilities and Capital: .....58,893  
Number of Shares Outstanding: .....8,000

**Directors:** Dr. Steven Collier; Winston Collier; W. P. Daniel, Jr.; W. P. Daniel, III; Charlie Eldridge; John R. Eldridge; R. E. Gregory, Jr.; Ronald Jones

**Branches in Town:** One

**Other Branches:** None

**Citizens State Bank**  
Bald Knob, AR

VOICE: (501) 724-3241  
FAX: (501) 724-5985  
Trust Powers: Yes

306 South Elm Street  
72010-0200

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

Home Page: [www.csb-bk.com](http://www.csb-bk.com)

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

**Chm/CEO/TO:** Larry E. Kircher  
**VChm/Sec:** Molly H. Kircher

**Pres:** Wendell Nier  
**EVP/Cash:** Peggy Reed

|                            |        |
|----------------------------|--------|
| Cash and Due from:         | 2,086  |
| Federal Funds and Repos:   | 1,350  |
| Investments:               | 46,975 |
| Net Loans:                 | 18,643 |
| Premises and Fixed Assets: | 534    |
| Other Real Estate:         | 235    |
| Other Assets:              | 3,988  |
| Total Assets:              | 73,811 |
| Total Trust Assets:        | 2,162  |

|                                |        |
|--------------------------------|--------|
| Deposits:                      | 65,779 |
| Federal Funds and Borrowings:  | 0      |
| Other Liabilities:             | 833    |
| Subordinated Debt:             | 0      |
| Total Liabilities:             | 66,612 |
| Total Equity Capital:          | 7,199  |
| Total Liabilities and Capital: | 73,811 |
| Number of Shares Outstanding:  | 4,000  |

**Directors:** Bob J. Clark; Larry E. Kircher; Molly H. Kircher; Wendell Nier; James W. Staggs

### Branches in Town: Two

**Other Branches:** Bradford

**First Community Bank**  
Batesville, AR

VOICE: (870) 612-3400  
FAX: (870) 612-3412  
Trust Powers: Yes

1325 Harrison Street  
72501-4327

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

Home Page: [www.firstcommunity.net](http://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:** Chris Treat

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 24,068  |
| Federal Funds and Repos:   | 1,196   |
| Investments:               | 114,023 |
| Net Loans:                 | 535,441 |
| Premises and Fixed Assets: | 20,844  |
| Other Real Estate:         | 3,069   |
| Other Assets:              | 12,248  |
| Total Assets:              | 710,889 |
| Total Trust Assets:        | 65,045  |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 572,942 |
| Federal Funds and Borrowings:  | 72,692  |
| Other Liabilities:             | 1,451   |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 647,085 |
|                                |         |
| Total Equity Capital:          | 63,804  |
| Total Liabilities and Capital: | 710,889 |
| Number of Shares Outstanding:  | 34,523  |

**Directors:** Donald C. Bedell; Don Bucklew; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, III; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; Frank Tripp; Sheila Wagon

**Branches in Town: Two**

**Other Branches:** Bald Knob, Cabot, Cave City, Goodman[MO], Hardy, Jane[MO], Mountain Home, Neosho[MO], Searcy (3)

## The Citizens Bank Batesville, AR

VOICE: (870) 793-4441  
FAX: (870) 698-6299  
Trust Powers: Yes

200 South Third Street  
72503-2156

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

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

Member of Federal Reserve System

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

**CEO/Pres:** John Dews  
**EVP/Sec:** Greg Shaver

**SVP:** Robb Roberts  
**SVP/TO:** Robin Brock

Cash and Due from: .....10,830  
Federal Funds and Repos: .....4,535  
Investments: .....145,572  
Net Loans: .....333,949  
Premises and Fixed Assets: .....8,313  
Other Real Estate: .....2,396  
Other Assets: .....12,081  
Total Assets: .....517,676  
Total Trust Assets: .....82,390

Deposits: .....417,700  
Federal Funds and Borrowings: .....45,233  
Other Liabilities: .....1,444  
Subordinated Debt: .....0  
Total Liabilities: .....464,377  
  
Total Equity Capital: .....53,299  
Total Liabilities and Capital: .....517,676  
Number of Shares Outstanding: .....16,500

**Directors:** John Dews; Virginia Henry; Dr. Lackey G. Moody, M.D.; Doyle "Rog" Rogers, Jr.; Doyle W. Rogers; Jay F. Shell; Kay Southerland; Jeffery F. Teague; Paula Terrell

**Branches in Town:** Six

**Other Branches:** Cave City, Imboden,  
Mountain View, Pleasant Plains

## Bank of Bearden Bearden, AR

VOICE: (870) 687-2233  
FAX: (870) 687-2474  
Trust Powers: No

#1 Second Street  
71720-0135

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

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

**Chm/Pres:** Rick Green  
**EVP:** Ken Riley

**VP:** Donnie Castleberry  
**VP/Cash:** Susan Lusby

Cash and Due from: .....3,605  
Federal Funds and Repos: .....3,885  
Investments: .....5,703  
Net Loans: .....20,540  
Premises and Fixed Assets: .....106  
Other Real Estate: .....0  
Other Assets: .....266  
Total Assets: .....34,105  
Total Trust Assets: .....0

Deposits: .....28,241  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....66  
Subordinated Debt: .....0  
Total Liabilities: .....28,307  
  
Total Equity Capital: .....5,798  
Total Liabilities and Capital: .....34,105  
Number of Shares Outstanding: .....8,300

**Directors:** John E. Anthony; Steven M. Anthony; Rick Green; Kenneth D. Keeton; Ronald A. Ramsay; Ken Riley; Russell G. Weatherly; Betty Word

**Branches in Town:** None

**Other Branches:** None

Farmers Bank And Trust Company

Blytheville, AR

VOICE: (870) 763-8101400 West MainCharter Number: 253

FAX: (870) 763-350072316-0688Date: March 16, 1908

Trust Powers: YesFDIC Certificate Number: 1027

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

Member of Federal Reserve System

Bank Holding Company

Farmers Bancorp, Inc., Blytheville, AR

Chm/CEO: Steve BellCFO: Shelly Crosskno

Pres/COO: Randy ScottAVP/TO: Mary Lee

Cash and Due from:..... 25,106Deposits: ..... 341,939

Federal Funds and Repos: ..... 0Federal Funds and Borrowings: ..... 13,620

Investments: ..... 20,340Other Liabilities: ..... 2,027

Net Loans: ..... 322,608Subordinated Debt: ..... 0

Premises and Fixed Assets:..... 8,417Total Liabilities: ..... 357,586

Other Real Estate: ..... 9,000Total Equity Capital:..... 34,440

Other Assets:..... 6,555Total Liabilities and Capital: ..... 392,026

Total Assets:..... 392,026Number of Shares Outstanding:..... 40,000

Total Trust Assets:..... 14,466

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

Gaylon M. Lawrence, Jr.; Randy Scott; Harold Sudbury, Jr.

Branches in Town: FourOther Branches: Franklin[TN],

Nashville[TN]

First Western Bank

Booneville, AR

VOICE: (479) 936-200080 West MainCharter Number: 397

FAX: (479) 878-346572927-0238Date: April 18, 1910

Trust Powers: YesFDIC Certificate Number: 13083

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

Bank Holding Company

First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. HamptonReg Pres: Jerry Standridge

Reg Pres: Nathan E. GairhanEVP/CFO: Lynne Coan

Cash and Due from:..... 12,636Deposits: ..... 251,845

Federal Funds and Repos: ..... 8,430Federal Funds and Borrowings: ..... 0

Investments: ..... 34,295Other Liabilities: ..... 3,656

Net Loans: ..... 191,655Subordinated Debt: ..... 0

Premises and Fixed Assets:..... 9,647Total Liabilities: ..... 255,501

Other Real Estate: ..... 10,917Total Equity Capital:..... 23,860

Other Assets:..... 11,781Total Liabilities and Capital: ..... 279,361

Total Assets:..... 279,361Number of Shares Outstanding:..... 100,000

Total Trust Assets:..... 0

Directors: Dan Brown; Bob H. Crafton; Nathan E. Gairhan; John T. Hampton; John Mack;

Jack McHaney; David Remy; Howard L. Slinkard; Jerry Standridge; Johnny Williams;

DeAnne Witherspoon, O.D.; Jane Woolley; Shirley Young

Branches in Town: OneOther Branches: Bella Vista, Caulksville,

Fort Smith, Magazine, Rogers (3)

## Community State Bank Bradley, AR

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

208 West Fourth Street  
71826-0120

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

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

**Pres:** Lex Golden  
**EVP:** Jeff Hobbs

**VP:** Sherri Jones  
**VP/Cash:** Regina Wootton

Cash and Due from: .....1,322  
Federal Funds and Repos: .....3,024  
Investments: .....6,303  
Net Loans: .....16,973  
Premises and Fixed Assets: .....544  
Other Real Estate: .....181  
Other Assets: .....947  
Total Assets: .....29,294  
Total Trust Assets: .....0

Deposits: .....26,056  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....29  
Subordinated Debt: .....0  
Total Liabilities: .....26,085  
  
Total Equity Capital: .....3,209  
Total Liabilities and Capital: .....29,294  
Number of Shares Outstanding: .....10,000

**Directors:** John Bishop; Alex Golden; Lex Golden; Jeffrey C. Hobbs; Ben Rice; Frank Swift

**Branches in Town:** None

**Other Branches:** None

## Heartland Community Bank Bryant, AR

VOICE: (501) 847-7982  
FAX: (501) 847-7983  
Trust Powers: No

4937 Highway 5 North  
72022

Charter Number: 791  
Date: July 17, 2008  
FDIC Certificate Number: 28761

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

Member of Federal Reserve System

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

**CEO:** Richard D. O'Brien  
**EVP:** Mark S. Hoffpauir

**SVP:** Joe Gregory  
**CFO:** Judy Lawton

Cash and Due from: .....2,147  
Federal Funds and Repos: .....3,600  
Investments: .....13,025  
Net Loans: .....132,817  
Premises and Fixed Assets: .....4,891  
Other Real Estate: .....3,549  
Other Assets: .....8,805  
Total Assets: .....168,834  
Total Trust Assets: .....0

Deposits: .....134,791  
Federal Funds and Borrowings: .....12,629  
Other Liabilities: .....970  
Subordinated Debt: .....0  
Total Liabilities: .....148,390  
  
Total Equity Capital: .....20,444  
Total Liabilities and Capital: .....168,834  
Number of Shares Outstanding: .....487,958

**Directors:** Steve Didion; Richard D. O'Brien; L. Walter Quinn, Jr.

**Branches in Town:** None

**Other Branches:** Fordyce, Little Rock, Sheridan

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

VOICE: (870) 283-5301

133 South Main Street

Charter Number: 209

FAX: (870) 283-6466

72521-0490

Date: July 2, 1906

Trust Powers: Yes

FDIC Certificate Number: 105

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

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

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

**SVP/Cash:** Wanda Daniel

**SVP:** Gayla Hickman

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 2,887  | Deposits:                      | 77,253 |
| Federal Funds and Repos:   | 55     | Federal Funds and Borrowings:  | 6,817  |
| Investments:               | 24,107 | Other Liabilities:             | 1,284  |
| Net Loans:                 | 59,880 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 905    | Total Liabilities:             | 85,354 |
| Other Real Estate:         | 1,758  |                                |        |
| Other Assets:              | 5,885  | Total Equity Capital:          | 10,123 |
| Total Assets:              | 95,477 | Total Liabilities and Capital: | 95,477 |
| Total Trust Assets:        | 0      | Number of Shares Outstanding:  | 4,000  |

**Directors:** James E. Baxter; Samuel F. Beller; Dennis Esteb; John H. Pettersen; 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

297 Madison

Charter Number: 21

FAX: (870) 747-3498

72029-0280

Date: July 23, 1890

Trust Powers: No

FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

**Chm:** J. Baxter Sharp, III

**Pres:** J. Kendall Henry

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 2,180  | Deposits:                      | 33,961 |
| Federal Funds and Repos:   | 3,180  | Federal Funds and Borrowings:  | 0      |
| Investments:               | 20,710 | Other Liabilities:             | 236    |
| Net Loans:                 | 12,103 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 324    | Total Liabilities:             | 34,197 |
| Other Real Estate:         | 0      |                                |        |
| Other Assets:              | 352    | Total Equity Capital:          | 4,652  |
| Total Assets:              | 38,849 | Total Liabilities and Capital: | 38,849 |
| Total Trust Assets:        | 0      | Number of Shares Outstanding:  | 5,660  |

**Directors:** James W. Faulkner; J. Kendall Henry; B. J. Hopson; E. Davidson Lee; Kirby Meacham, Jr.; J. Baxter Sharp, III

**Branches in Town:** None

**Other Branches:** None

## Centennial Bank Conway, AR

VOICE: (501) 328-4663  
FAX: (501) 328-4601  
Trust Powers: Yes

620 Chestnut Street  
72032

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

Home Page: [www.my100bank.com](http://www.my100bank.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: .....281,339  
Federal Funds and Repos: .....7,595  
Investments: .....541,534  
Net Loans: .....2,304,170  
Premises and Fixed Assets: .....90,121  
Other Real Estate: .....41,796  
Other Assets: .....411,331  
Total Assets: .....3,677,886  
Total Trust Assets: .....0

Deposits: .....2,955,714  
Federal Funds and Borrowings: .....215,756  
Other Liabilities: .....19,297  
Subordinated Debt: .....0  
Total Liabilities: .....3,190,767  
  
Total Equity Capital: .....487,119  
Total Liabilities and Capital: .....3,677,886  
Number of Shares Outstanding: .....2,400

**Directors:** Milburn Adams; Robert H. Adcock, Jr.; John W. Allison; Rick Ashley; William C. Brazil; Dale Bruns; Jack Engelkes; William J. Farris, Jr.; Kevin Hester; Randy E. Mayor; Jim Rankin, Jr.; C. Randall Sims

**Branches in Town:** Six

**Other Branches:** Apalachicola[FL], Beebe (2), Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clermont[FL], Crawfordville[FL] (2), Eastpoint[FL], Fordyce, Greenbrier, Heber Springs, Islamorada[FL], Jacksonville (3), Key Largo[FL], Key West[FL] (4), Lake Mary[FL], Little Rock (10), Longwood[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL] (2), Morrilton, Mountain View (2), North Little Rock (6), Orlando[FL] (2), Panacea[FL], Panama City[FL] (3), Panama City Beach[FL] (2), Port Charlotte[FL], Port Saint Joe[FL], Punta Gorda[FL], Quitman, Rison, Saint George Island[FL], Searcy (3), Sherwood (2), Summerland Key[FL], Tallahassee[FL] (5), Vilonia, Ward, Winter Park[FL]

First State Bank

Crossett, AR

VOICE: (870) 364-5131200 Pine StreetCharter Number: 718

FAX: (870) 364-632971635-0638Date: May 13, 1963

Trust Powers: NoFDIC Certificate Number: 18987

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

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

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

**VP:** David H. Bell  
**VP:** Tressie A. Mills

|                                 |        |                                      |         |
|---------------------------------|--------|--------------------------------------|---------|
| Cash and Due from:.....         | 5,125  | Deposits: .....                      | 35,467  |
| Federal Funds and Repos: .....  | 197    | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....              | 13,455 | Other Liabilities: .....             | 153     |
| Net Loans: .....                | 17,170 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 1,391  | Total Liabilities: .....             | 35,620  |
| Other Real Estate: .....        | 849    |                                      |         |
| Other Assets: .....             | 1,143  | Total Equity Capital:.....           | 3,710   |
| Total Assets:.....              | 39,330 | Total Liabilities and Capital: ..... | 39,330  |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....   | 100,000 |

**Directors:** Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Harry D. Stephens, Jr.; Dr. John D. Tice; Barney White

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

Chambers Bank

Danville, AR

VOICE: (479) 495-2236901 MainCharter Number: 615

FAX: (479) 495-465072833-0609Date: October 3, 1930

Trust Powers: NoFDIC Certificate Number: 5615

Home Page: [www.chambers-bank.com](http://www.chambers-bank.com)

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

**Chm:** Edward J. Taylor  
**CEO/Pres:** Bill Donnell

**EVP:** Philip Alexander

|                                 |         |                                      |         |
|---------------------------------|---------|--------------------------------------|---------|
| Cash and Due from:.....         | 8,331   | Deposits: .....                      | 599,304 |
| Federal Funds and Repos: .....  | 24,485  | Federal Funds and Borrowings: .....  | 30,599  |
| Investments: .....              | 51,033  | Other Liabilities: .....             | 4,845   |
| Net Loans: .....                | 564,779 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 11,496  | Total Liabilities: .....             | 634,748 |
| Other Real Estate: .....        | 26,546  |                                      |         |
| Other Assets: .....             | 28,934  | Total Equity Capital:.....           | 80,856  |
| Total Assets:.....              | 715,604 | Total Liabilities and Capital: ..... | 715,604 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....   | 10,000  |

**Directors:** Thomas Akin; John Ed Chambers, III; Bill Donnell; Nathan George; Robert R. Redfern; Edward J. Taylor

**Branches in Town:** One**Other Branches:** Amity, Bentonville, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Goshen, Havana, Hot Springs, Hot Springs Village, Kirby, Mansfield, Mena, Springdale (2), Waldron

## River Town Bank Dardanelle, AR

VOICE: (479) 229-3311  
FAX: (479) 229-4180  
Trust Powers: Yes

102 North Front Street  
72834-0577

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

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

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

**Chm:** Ronald L. Taylor  
**Pres:** William R. Bullock

**SVP:** Tom Ed Bullock  
**Cash:** Janelle Parker

Cash and Due from: .....23,417  
Federal Funds and Repos: ..... 0  
Investments:.....4,983  
Net Loans:.....132,752  
Premises and Fixed Assets: .....6,789  
Other Real Estate:.....1,647  
Other Assets: .....4,461  
Total Assets: .....174,049  
Total Trust Assets: ..... 0

Deposits: .....145,273  
Federal Funds and Borrowings: .....9,554  
Other Liabilities:..... 696  
Subordinated Debt: ..... 0  
Total Liabilities: .....155,523

Total Equity Capital: .....18,526  
Total Liabilities and Capital: .....174,049  
Number of Shares Outstanding: .....8,000

**Directors:** Dee Abrams; Barbara Bullock; Bunny Bullock; Tom Ed Bullock; William R. Bullock, Sr.; Fanny George; Blake Tarpley; Ronald L. Taylor; Adam C. Waldron

**Branches in Town:** One

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

## Decatur State Bank Decatur, AR

VOICE: (479) 752-3281  
FAX: (479) 752-8154  
Trust Powers: No

Hwy. 59 North  
72722-0038

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

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

Bank Holding Company  
Peterson Holding Company, Decatur, AR

**Chm/Pres:** R. Mark Londagin

**Cash:** Wanda Tormey

Cash and Due from: .....3,124  
Federal Funds and Repos: .....12,200  
Investments:.....10,801  
Net Loans:.....142,136  
Premises and Fixed Assets: .....4,060  
Other Real Estate:.....2,738  
Other Assets: .....3,273  
Total Assets: .....178,332  
Total Trust Assets: ..... 0

Deposits: .....156,654  
Federal Funds and Borrowings: .....7,000  
Other Liabilities:..... 251  
Subordinated Debt: ..... 0  
Total Liabilities: .....163,905

Total Equity Capital: .....14,427  
Total Liabilities and Capital: .....178,332  
Number of Shares Outstanding: .....7,000

**Directors:** Tom M. Edmiston; Debbie Evans; M. Elaine Gardner; 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  
Trust Powers: No

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix  
**Pres:** Glenn Vasser

**SVP:** Rusty Silvey  
**COO/VP:** Vince Grimes

|                            |        |
|----------------------------|--------|
| Cash and Due from:         | 3,294  |
| Federal Funds and Repos:   | 8,190  |
| Investments:               | 19,318 |
| Net Loans:                 | 48,526 |
| Premises and Fixed Assets: | 332    |
| Other Real Estate:         | 366    |
| Other Assets:              | 1,233  |
| Total Assets:              | 81,259 |
| Total Trust Assets:        | 0      |

|                                |            |
|--------------------------------|------------|
| Deposits:                      | 64,554     |
| Federal Funds and Borrowings:  | 101        |
| Other Liabilities:             | 103        |
| Subordinated Debt:             | 0          |
| Total Liabilities:             | 64,758     |
| <br>Total Equity Capital:      | <br>16,501 |
| Total Liabilities and Capital: | 81,259     |
| Number of Shares Outstanding:  | 15,583     |

**Directors:** Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; Bev Jordan; 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  
Trust Powers: No

402 West Collin Raye Drive  
71832-0970

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

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

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  
**SVP:** J. Marc Jackson

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 6,124   |
| Federal Funds and Repos:   | 269     |
| Investments:               | 43,325  |
| Net Loans:                 | 118,255 |
| Premises and Fixed Assets: | 5,613   |
| Other Real Estate:         | 304     |
| Other Assets:              | 5,468   |
| Total Assets:              | 179,358 |
| Total Trust Assets:        | 0       |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 159,229 |
| Federal Funds and Borrowings:  | 4,416   |
| Other Liabilities:             | 1,536   |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 165,181 |
| Total Equity Capital:          | 14,177  |
| Total Liabilities and Capital: | 179,358 |
| Number of Shares Outstanding:  | 76,000  |

**Directors:** Julie Brown; Gary Dan Futrell; Gary L. Golden; Ronald Moore; Edward Revels; Dennis Smiley; Don Stemple

**Branches in Town: One**

**Other Branches:** Dierks, Lockesburg,  
Murfreesboro, Nashville

## Arkansas County Bank DeWitt, AR

VOICE: (870) 946-3551  
FAX: (870) 946-1562  
Trust Powers: Yes

220 West Cross Street  
72042

Charter Number: 790  
Date: September 26, 2006  
FDIC Certificate Number: 3858

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

Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

**CEO/Pres:** Warren A. Jennings, Jr.  
**EVP:** Gary Oltmann

**VP/Cash:** Mary Jacobs  
**VP/TO:** Gena M. Jennings

Cash and Due from: .....13,517  
Federal Funds and Repos: ..... 0  
Investments: .....32,736  
Net Loans: .....103,231  
Premises and Fixed Assets: .....4,878  
Other Real Estate: ..... 0  
Other Assets: .....2,402  
Total Assets: .....156,764  
Total Trust Assets: .....21,957

Deposits: .....118,689  
Federal Funds and Borrowings: .....22,820  
Other Liabilities: ..... 181  
Subordinated Debt: ..... 0  
Total Liabilities: .....141,690  
  
Total Equity Capital: .....15,074  
Total Liabilities and Capital: .....156,764  
Number of Shares Outstanding: ..... 1

**Directors:** Dale K. Bennett; Kim B. Bethea; Georgea M. Greaves; M. Edward Hord;  
Waymon Hornbeck; Mary M. Jennings; Warren Jennings, Jr.; Warren A. Jennings, Sr.; K.  
Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Jimmie Rodgers; Gary Sebree

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

## DeWitt Bank And Trust Company DeWitt, AR

VOICE: (870) 946-3531  
FAX: (870) 946-2815  
Trust Powers: Yes

Second and Jefferson Streets  
72042-0071

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

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

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

**EVP:** Tricia Bull  
**TO:** Jason Grantham

Cash and Due from: .....14,864  
Federal Funds and Repos: ..... 0  
Investments: .....53,014  
Net Loans: .....56,650  
Premises and Fixed Assets: .....905  
Other Real Estate: .....1,994  
Other Assets: .....8,548  
Total Assets: .....135,975  
Total Trust Assets: .....36,511

Deposits: .....89,910  
Federal Funds and Borrowings: .....23,652  
Other Liabilities: ..... 973  
Subordinated Debt: ..... 0  
Total Liabilities: .....114,535  
  
Total Equity Capital: .....21,440  
Total Liabilities and Capital: .....135,975  
Number of Shares Outstanding: .....54,000

**Directors:** Tricia Bull; Donald Ray Dickson; James L. Fly, Jr.; David L. Jessup; Charles E.  
Lumsden; Nancy F. Rasco; Jack Whitmore

**Branches in Town:** None

**Other Branches:** Gillett, St. Charles



## Simmons First Bank of El Dorado El Dorado, AR

VOICE: (870) 862-8161  
FAX: (870) 881-5129  
Trust Powers: Yes

100 W. Grove  
71730-5642

Charter Number: 792  
Date: December 17, 2010  
FDIC Certificate Number: 3860

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

Member of Federal Reserve System

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

**CEO/Pres:** Robert L. Robinson, IV  
**SVP:** Leslie "Snuggs" Brown

**SVP:** Asa "Buddy" Lockwood  
**VP:** Elizabeth "Betty" Flournoy

Cash and Due from: .....37,052  
Federal Funds and Repos: ..... 0  
Investments: .....92,802  
Net Loans: .....85,102  
Premises and Fixed Assets: .....3,591  
Other Real Estate: ..... 9  
Other Assets: .....6,372  
Total Assets: .....224,928  
Total Trust Assets: ..... 0

Deposits: .....189,029  
Federal Funds and Borrowings: .....12,250  
Other Liabilities: .....1,583  
Subordinated Debt: ..... 0  
Total Liabilities: .....202,862  
  
Total Equity Capital: .....22,066  
Total Liabilities and Capital: .....224,928  
Number of Shares Outstanding: ..... 600

**Directors:** Aubra Anthony, Jr.; David Bartlett; Steven Cosse'; T. Alan Gober; Phillip G. Herring; Denny McConathy; Kenneth P. Oliver, Jr.; Robert L. Robinson, IV; Floyd M. Thomas, Jr.; Larkin Wilson, III

**Branches in Town:** Three

**Other Branches:** Strong

## Bank of England England, AR

VOICE: (501) 842-2555  
FAX: (501) 842-2422  
Trust Powers: No

123 South Main Street  
72046-0070

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

Home Page: [www.bankofengland-ar.com](http://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:** Allen Evans  
**Cash:** Sheila Rice

Cash and Due from: .....3,166  
Federal Funds and Repos: .....1,810  
Investments: .....41,190  
Net Loans: .....158,104  
Premises and Fixed Assets: .....4,411  
Other Real Estate: .....563  
Other Assets: .....8,328  
Total Assets: .....217,572  
Total Trust Assets: ..... 0

Deposits: .....173,781  
Federal Funds and Borrowings: .....16,660  
Other Liabilities: .....4,028  
Subordinated Debt: ..... 0  
Total Liabilities: .....194,469  
  
Total Equity Capital: .....23,103  
Total Liabilities and Capital: .....217,572  
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 Luebke

**Branches in Town:** One

**Other Branches:** Carlisle, Little Rock, Lonoke, North Little Rock

**The Eudora Bank**  
**Eudora, AR**

VOICE: (870) 355-8311  
FAX: (870) 355-8509  
Trust Powers: No

111 North Main Street  
71640-0250

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

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

**Chm:** Charles F. Poole

**CEO/Pres:** Robert Schultz

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 1,433  | Deposits:                      | 26,047 |
| Federal Funds and Repos:   | 0      | Federal Funds and Borrowings:  | 20     |
| Investments:               | 15,135 | Other Liabilities:             | 78     |
| Net Loans:                 | 11,762 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 142    | Total Liabilities:             | 26,145 |
| Other Real Estate:         | 0      |                                |        |
| Other Assets:              | 543    | Total Equity Capital:          | 2,870  |
| Total Assets:              | 29,015 | Total Liabilities and Capital: | 29,015 |
| Total Trust Assets:        | 0      | Number of Shares Outstanding:  | 14,000 |

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

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

**Cornerstone Bank**  
**Eureka Springs, AR**

VOICE: (479) 253-2265  
FAX: (479) 253-1165  
Trust Powers: No

70 South Main  
72632-0309

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

Home Page: [www.cstonebank.net](http://www.cstonebank.net)  
Bank Holding Company  
Eureka Bancshares, Inc., Eureka Springs, AR

**CEO/Pres:** Charles T. Cross

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 2,991   | Deposits:                      | 121,198 |
| Federal Funds and Repos:   | 0       | Federal Funds and Borrowings:  | 7,999   |
| Investments:               | 38,799  | Other Liabilities:             | 779     |
| Net Loans:                 | 86,297  | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 7,841   | Total Liabilities:             | 129,976 |
| Other Real Estate:         | 2,651   |                                |         |
| Other Assets:              | 5,461   | Total Equity Capital:          | 14,064  |
| Total Assets:              | 144,040 | Total Liabilities and Capital: | 144,040 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 4,000   |

**Directors:** Genes L. Bland; Charles T. Cross; Claude C. Cross; John F. Cross, Sr.; Johnice Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Michael Mathews; Daniel J. Mumaugh; Archie B. Ryan, Jr.; Randy Wolfenbarger

**Branches in Town:** One                      **Other Branches:** Berryville, Holiday Island

## Arvest Bank Fayetteville, AR

VOICE: (479) 750-1400  
FAX: (479) 770-1615  
Trust Powers: Yes

75 North East Street  
72702-1327

Charter Number: 31  
Date: December 24, 1892  
FDIC Certificate Number: 8728

Home Page: [www.arvest.com](http://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  
**EVPI/CFO:** Karla S. Payne

Cash and Due from: .....1,554,231  
Federal Funds and Repos: ..... 0  
Investments: .....1,932,843  
Net Loans: .....7,011,820  
Premises and Fixed Assets: .....354,707  
Other Real Estate: .....92,214  
Other Assets: .....1,018,350  
Total Assets: .....11,964,165  
Total Trust Assets: ..... 0

Deposits: .....9,921,711  
Federal Funds and Borrowings: .....658,172  
Other Liabilities: .....103,586  
Subordinated Debt: ..... 0  
Total Liabilities: .....10,683,469  
  
Total Equity Capital: .....1,280,696  
Total Liabilities and Capital: .....11,964,165  
Number of Shares Outstanding: .....350,692

**Directors:** Claudia Bratcher; Cliff Gibbs; Scott Grigsby; J. Robert Kelly; James M. King; Bradley Krieger; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Jim C. Walton

**Branches in Town:** 10

**Other Branches:** Ada[OK], Alma, Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (5), Berryville (2), Branson[MO] (2), Broken Arrow[OK] (3), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (5), Elgin[OK], Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (9), Gardner[KS], Gentry, Gravette, Greenwood, Grove[OK], Harrison (3), Hindsville, Holiday Island, Hollister[MO], Hot Springs (3), Huntsville, Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (5), Kansas [OK], Kansas City[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lee's Summit[MO] (2), Lenexa[KS], Lincoln, Little Rock (10), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Moore[OK], Morrilton, Mountain Home (2), Muskogee[OK] (2), Neosho[MO] (2), Nixa[MO], Noel[MO], Norman[OK] (7), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (3), Sallisaw[OK] (2), Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (3), Stillwater[OK] (2), Stilwell[OK], Tahlequah[OK], Tontitown, Tulsa[OK] (19), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

Signature Bank of Arkansas  
Fayetteville, AR

VOICE: (479) 684-3700      3878 N. Crossover Road, Suite 20      Charter Number: 660  
FAX: (479) 684-3795      72703      Date: August 28, 1933  
Trust Powers: Yes      FDIC Certificate Number: 89

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

**Chm/CEO/Pres/TO:** Gary R. Head  
**CFO:** Russell W. Nugent, Jr.

**CCO:** Daniel J. Lewis  
**COO:** Marilyn Hendricks

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 8,973   | Deposits:                      | 387,887 |
| Federal Funds and Repos:   | 7,835   | Federal Funds and Borrowings:  | 52,775  |
| Investments:               | 51,750  | Other Liabilities:             | 2,384   |
| Net Loans:                 | 385,094 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 7,351   | Total Liabilities:             | 443,046 |
| Other Real Estate:         | 22,390  |                                |         |
| Other Assets:              | 19,596  | Total Equity Capital:          | 59,943  |
| Total Assets:              | 502,989 | Total Liabilities and Capital: | 502,989 |
| Total Trust Assets:        | 491     | Number of Shares Outstanding:  | 30,000  |

**Directors:** Gary R. Head ; Dan Bowers; John A. Dominick; Matthew Duffy; Greg Lee; Jerry P. Maland; Dave Morton; Todd Simmons

**Branches in Town:** None      **Other Branches:** Bentonville, Brinkley (2), Springdale

The Bank of Fayetteville  
Fayetteville, AR

VOICE: (479) 444-4444      One South Block      Charter Number: 789  
FAX: (479) 443-1529      72701      Date: December 1, 2005  
Trust Powers: Yes      FDIC Certificate Number: 26975

Home Page: [www.bof.com](http://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/CFO:** Sam Stricklin

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 13,336  | Deposits:                      | 327,010 |
| Federal Funds and Repos:   | 0       | Federal Funds and Borrowings:  | 28,493  |
| Investments:               | 63,125  | Other Liabilities:             | 2,026   |
| Net Loans:                 | 279,498 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 8,225   | Total Liabilities:             | 357,529 |
| Other Real Estate:         | 15,181  |                                |         |
| Other Assets:              | 17,748  | Total Equity Capital:          | 39,584  |
| Total Assets:              | 397,113 | Total Liabilities and Capital: | 397,113 |
| Total Trust Assets:        | 53,091  | Number of Shares Outstanding:  | 847,569 |

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

**Branches in Town:** Four      **Other Branches:** Farmington, Prairie Grove, West Fork

## Twin Lakes Community Bank Flippin, AR

VOICE: (870) 453-8522  
FAX: (870) 453-8525  
Trust Powers: No

301 South First Street  
72634

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

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

Member of Federal Reserve System

Bank Holding Company

First National Corporation of Wynne, Wynne, AR

**Chm/CEO/Pres:** Judy R. Loving  
**CFO/VP:** Marcus Walser

**COO/VP:** Sandy Garrison

Cash and Due from: .....2,549  
Federal Funds and Repos: .....5,160  
Investments: .....10,148  
Net Loans: .....58,883  
Premises and Fixed Assets: .....4,369  
Other Real Estate: .....276  
Other Assets: .....1,591  
Total Assets: .....82,976  
Total Trust Assets: .....0

Deposits: .....72,945  
Federal Funds and Borrowings: .....100  
Other Liabilities: .....196  
Subordinated Debt: .....0  
Total Liabilities: .....73,241  
  
Total Equity Capital: .....9,735  
Total Liabilities and Capital: .....82,976  
Number of Shares Outstanding: .....469,594

**Directors:** Keith Daffron; Jeff Gilbrech; Randy Hopper; Philip Hurst; Judy R. Loving; Jeff Magness; Sean Williams

**Branches in Town:** None

**Other Branches:** Mountain Home, Norfolk

## Fordyce Bank & Trust Company Fordyce, AR

VOICE: (870) 352-3107  
FAX: (870) 352-5202  
Trust Powers: Yes

200 West Fourth Street  
71742-2202

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

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

Member of Federal Reserve System

Bank Holding Company

FBT Bancshares, Inc., Fordyce, AR

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

**EVP:** Bruce Dawson  
**EVP:** Don Lyle

Cash and Due from: .....15,366  
Federal Funds and Repos: .....0  
Investments: .....47,627  
Net Loans: .....54,328  
Premises and Fixed Assets: .....2,383  
Other Real Estate: .....144  
Other Assets: .....4,902  
Total Assets: .....124,750  
Total Trust Assets: .....1,204

Deposits: .....93,814  
Federal Funds and Borrowings: .....15,550  
Other Liabilities: .....2,461  
Subordinated Debt: .....0  
Total Liabilities: .....111,825  
  
Total Equity Capital: .....12,925  
Total Liabilities and Capital: .....124,750  
Number of Shares Outstanding: .....8,000

**Directors:** Joe D. Barnes; Suzette Crutchfield; James V. Hulse, Jr.; Roy McClain; Anthony Nutt; John N. Summers; Greg Terry; Charles B. Trussell; Clyde Williams

**Branches in Town:** One

**Other Branches:** Pine Bluff, Rison, White Hall

**Bank of Gravett**  
**Gravette, AR**

VOICE: (479) 787-5251  
FAX: (479) 787-6102  
Trust Powers: No

211 Main Street SE  
72736

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

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

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

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

**SVP:** Kenny Hancock  
**SVP:** Jim Sloan

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 6,201   | Deposits:                      | 124,131 |
| Federal Funds and Repos:   | 4,525   | Federal Funds and Borrowings:  | 5,000   |
| Investments:               | 43,028  | Other Liabilities:             | 873     |
| Net Loans:                 | 78,761  | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 3,017   | Total Liabilities:             | 130,004 |
| Other Real Estate:         | 3,625   |                                |         |
| Other Assets:              | 7,761   | Total Equity Capital:          | 16,914  |
| Total Assets:              | 146,918 | Total Liabilities and Capital: | 146,918 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 4,000   |

**Directors:** Albert P. Dunagin; Sharron Edmondson; Jim A. Edmonson; Kenny R. Hancock; John R. Meade; William R. Meade; Richard T. Pollreis; Jim R. Sloan; David N. Wills

**Branches in Town:** One

**Other Branches:** Centerton, Hiwassee

**First Service Bank**  
**Greenbrier, AR**

VOICE: (501) 679-7200  
FAX: (501) 679-5104  
Trust Powers: No

136 South Broadview  
72058-0430

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

Home Page: [www.1stServiceBank.com](http://www.1stServiceBank.com)

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

**Chm/CEO/Pres:** Thomas H. Grumbles  
**Reg Pres:** Phillip Ellis

**CFO/COO:** Kenneth Barnard

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 7,945   | Deposits:                      | 176,341 |
| Federal Funds and Repos:   | 9,080   | Federal Funds and Borrowings:  | 6,587   |
| Investments:               | 17,300  | Other Liabilities:             | 1,229   |
| Net Loans:                 | 152,209 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 9,518   | Total Liabilities:             | 184,157 |
| Other Real Estate:         | 3,302   |                                |         |
| Other Assets:              | 4,398   | Total Equity Capital:          | 19,595  |
| Total Assets:              | 203,752 | Total Liabilities and Capital: | 203,752 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 15,000  |

**Directors:** James Beavers; Steve Bone; Dr. Gary Bowman; Melton Cotton; Thomas H. Grumbles; Jim Hawks; Dr. Kyle D. Hensley; 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  
Trust Powers: Yes

71 West Center  
72936-0610

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

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

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

**Chm:** Elizabeth Wilkinson  
**CEO:** Stanhope Wilkinson

**TO:** Norman Wilkinson

Cash and Due from: .....3,526  
Federal Funds and Repos: .....10,600  
Investments: .....68,366  
Net Loans: .....80,718  
Premises and Fixed Assets: .....17,260  
Other Real Estate: .....2,663  
Other Assets: .....3,838  
Total Assets: .....186,971  
Total Trust Assets: .....3,811

Deposits: .....147,929  
Federal Funds and Borrowings: .....281  
Other Liabilities: .....242  
Subordinated Debt: .....0  
Total Liabilities: .....148,452

Total Equity Capital: .....38,519  
Total Liabilities and Capital: .....186,971  
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, Lavaca, Mansfield

## Farmers Bank Hamburg, AR

VOICE: (870) 853-5222  
FAX: (870) 853-2333  
Trust Powers: No

210 North Main  
71646-0350

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

Bank Holding Company  
None

**Chm:** Nancy Foote Spivey  
**CEO/Pres:** Kenneth Allbritton

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

Cash and Due from: .....10,352  
Federal Funds and Repos: .....0  
Investments: .....18,084  
Net Loans: .....10,898  
Premises and Fixed Assets: .....758  
Other Real Estate: .....407  
Other Assets: .....643  
Total Assets: .....41,142  
Total Trust Assets: .....0

Deposits: .....36,393  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....75  
Subordinated Debt: .....0  
Total Liabilities: .....36,468

Total Equity Capital: .....4,674  
Total Liabilities and Capital: .....41,142  
Number of Shares Outstanding: .....44,520

**Directors:** Gene Barnes; William E. Foote, IV; Nancy C. Foote Spivey; Freddie Martin; Jack Shell; Bobby J. Witherington

**Branches in Town:** None

**Other Branches:** None

**First Bank  
Hampton, AR**

VOICE: (870) 837-8300  
FAX: (870) 837-8310  
Trust Powers: No

302 West Main Street  
71744-0008

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

Home Page: [www.ccb-fbsa.com](http://www.ccb-fbsa.com)  
Bank Holding Company  
Harrell Bancshares, Inc., Camden, AR

**Chm:** Searcy W. Harrell, Jr.  
**CEO/Pres:** Phillip J. Foster

**Reg Pres:** Jonathan Harrell  
**Reg Pres:** John F. Marsh

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 5,093   | Deposits:                      | 224,504 |
| Federal Funds and Repos:   | 3,735   | Federal Funds and Borrowings:  | 588     |
| Investments:               | 65,150  | Other Liabilities:             | 1,527   |
| Net Loans:                 | 162,921 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 4,134   | Total Liabilities:             | 226,619 |
| Other Real Estate:         | 1,323   |                                |         |
| Other Assets:              | 7,987   | Total Equity Capital:          | 23,724  |
| Total Assets:              | 250,343 | Total Liabilities and Capital: | 250,343 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 4,000   |

**Directors:** L. D. Becton, III; Dan H. Byars; 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. Mosley; John David Neeley; Richard L. Smith

**Branches in Town:** None

**Other Branches:** Camden (4), Junction City, Rogers, Siloam Springs

**Community First Bank  
Harrison, AR**

VOICE: (870) 391-8000  
FAX: (870) 391-8081  
Trust Powers: Yes

200 East Ridge  
72601

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

Home Page: [www.communityfirstbank.com](http://www.communityfirstbank.com)  
Bank Holding Company  
Community First Bancshares, Inc., Harrison, AR

**Chm:** Jerry Maland  
**CEO/Pres:** David Morton

**CFO/COO:** Ann Main  
**CCO:** Danny Criner

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 5,961   | Deposits:                      | 390,781 |
| Federal Funds and Repos:   | 15,970  | Federal Funds and Borrowings:  | 80,106  |
| Investments:               | 115,950 | Other Liabilities:             | 2,375   |
| Net Loans:                 | 352,519 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 12,046  | Total Liabilities:             | 473,262 |
| Other Real Estate:         | 10,815  |                                |         |
| Other Assets:              | 14,040  | Total Equity Capital:          | 54,039  |
| Total Assets:              | 527,301 | Total Liabilities and Capital: | 527,301 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 60,000  |

**Directors:** Dan R. Bowers; Danny Criner; J. Kirkwood Dupps; Jim Harp; Elizabeth Kelley; Ann Main; Jerry Maland; Meredith Miller; David Morton; James Nelson; Jim Sprott; Deretha Walker

**Branches in Town:** One

**Other Branches:** Berryville, Eureka Springs, Pea Ridge

## Heber Springs State Bank Heber Springs, AR

VOICE: (501) 362-5821  
FAX: (501) 362-9348  
Trust Powers: Yes

Second and Main Streets  
72543-0030

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

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

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.  
**CEO/Pres:** Jeff Lynch

**EVP:** Janice Parrott  
**SVP:** Cathey Cox

Cash and Due from: .....6,187  
Federal Funds and Repos: .....7,935  
Investments: .....96,337  
Net Loans: .....73,532  
Premises and Fixed Assets: .....5,280  
Other Real Estate: .....872  
Other Assets: .....5,516  
Total Assets: .....195,659  
Total Trust Assets: .....0

Deposits: .....168,267  
Federal Funds and Borrowings: .....3,984  
Other Liabilities: .....1,186  
Subordinated Debt: .....0  
Total Liabilities: .....173,437  
  
Total Equity Capital: .....22,222  
Total Liabilities and Capital: .....195,659  
Number of Shares Outstanding: .....17,656

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

**Branches in Town:** One

**Other Branches:** Drasco, Fairfield Bay, Greens Ferry, Quitman, Rose Bud, Vilonia

## Horatio State Bank Horatio, AR

VOICE: (870) 832-2501  
FAX: (870) 832-2577  
Trust Powers: No

123 Main Street  
71842-0347

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

Bank Holding Company  
Pioneer Bancshares, Inc. of Horatio, Arkansas, Horatio, AR

**Chm/CEO/Pres:** Carl E. Hendrix, III  
**EVP:** Todd B. Trimble

**SVP:** Edith H. Smith  
**VP:** C. E. Hendrix, Jr.

Cash and Due from: .....12,412  
Federal Funds and Repos: .....4,940  
Investments: .....17,070  
Net Loans: .....82,699  
Premises and Fixed Assets: .....737  
Other Real Estate: .....18  
Other Assets: .....1,517  
Total Assets: .....119,393  
Total Trust Assets: .....0

Deposits: .....106,798  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....152  
Subordinated Debt: .....0  
Total Liabilities: .....106,950  
  
Total Equity Capital: .....12,443  
Total Liabilities and Capital: .....119,393  
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  
Trust Powers: Yes

4446 Central Avenue  
71913

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

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

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

**Chm:** John P. Garrison  
**CEO/Pres:** Harold Hardwick

**EVP/TO:** Richard L. Metcalf  
**SVP/CFO/COO:** J. Franklin Bolton

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 4,008  | Deposits:                      | 81,745 |
| Federal Funds and Repos:   | 3,230  | Federal Funds and Borrowings:  | 2,435  |
| Investments:               | 18,264 | Other Liabilities:             | 166    |
| Net Loans:                 | 63,955 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 4,650  | Total Liabilities:             | 84,346 |
| Other Real Estate:         | 750    |                                |        |
| Other Assets:              | 1,023  | Total Equity Capital:          | 11,534 |
| Total Assets:              | 95,880 | Total Liabilities and Capital: | 95,880 |
| Total Trust Assets:        | 24,258 | Number of Shares Outstanding:  | 94,900 |

**Directors:** John P. Garrison; Daniel B. Hamby, Jr.; Harold Hardwick; Rodney P. Herndon; Annette Kline; Richard L. Metcalf; Charles G. Morgan, Jr.; Sherrill B. Nicolosi; Scott Pittillo

**Branches in Town:** Two                      **Other Branches:** Hot Springs Village (2)

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

VOICE: (501) 318-1000  
FAX: (501) 318-6018  
Trust Powers: Yes

100 Werner Drive  
71913

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

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

Member of Federal Reserve System  
Bank Holding Company  
Simmons First National Corporation, Pine Bluff, AR

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

**SVP:** Chris White  
**VP:** Linda Hogaboom

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 24,460  | Deposits:                      | 127,872 |
| Federal Funds and Repos:   | 0       | Federal Funds and Borrowings:  | 10,505  |
| Investments:               | 52,573  | Other Liabilities:             | 2,253   |
| Net Loans:                 | 67,946  | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 3,006   | Total Liabilities:             | 140,630 |
| Other Real Estate:         | 627     |                                |         |
| Other Assets:              | 21,249  | Total Equity Capital:          | 29,231  |
| Total Assets:              | 169,861 | Total Liabilities and Capital: | 169,861 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 18,663  |

**Directors:** Sara Barnett; David L. Bartlett; Stuart A. Fleischner, D.D.S.; Louis F. Kleinman; James "Bart" Newman; Lance A. Porter, D.D.S.; Sam P. Stathakis, Jr.; Steven W. Trusty

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

## First State Bank of Northwest Arkansas Huntsville, AR

VOICE: (479) 582-0700  
FAX: (479) 251-8253  
Trust Powers: Yes

432 Madison 1650  
72740-0667

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

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

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

**Chm:** Sam Mathias  
**CEO/Pres:** Larry Olson

**EVP/COO:** Marivel Radcliffe  
**SVP:** Mark A. Marks

Cash and Due from: .....1,482  
Federal Funds and Repos: .....11,885  
Investments: .....9,853  
Net Loans: .....43,655  
Premises and Fixed Assets: .....3,343  
Other Real Estate: .....3,086  
Other Assets: .....6,250  
Total Assets: .....79,554  
Total Trust Assets: ..... 0

Deposits: .....61,824  
Federal Funds and Borrowings: .....6,000  
Other Liabilities: ..... 687  
Subordinated Debt: ..... 0  
Total Liabilities: .....68,511

Total Equity Capital: .....11,043  
Total Liabilities and Capital: .....79,554  
Number of Shares Outstanding: .....27,000

**Directors:** Curtis Hutchins; Sam Mathias; Bob Nickle; Larry Olson; Janie Waters Reed; Lew Thompson; Arthur Thurman

**Branches in Town:** One

**Other Branches:** Fayetteville

## First Arkansas Bank & Trust Jacksonville, AR

VOICE: (501) 982-4511  
FAX: (501) 982-5769  
Trust Powers: Yes

600 West Main  
72076

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

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

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

**Chm/CEO/Pres:** Larry T. Wilson  
**EVP:** John Hardwick

**SVP/CFO:** Kim Crook

Cash and Due from: .....16,902  
Federal Funds and Repos: .....352  
Investments: .....274,197  
Net Loans: .....313,801  
Premises and Fixed Assets: .....18,532  
Other Real Estate: .....2,108  
Other Assets: .....54,781  
Total Assets: .....680,673  
Total Trust Assets: .....90,242

Deposits: .....516,087  
Federal Funds and Borrowings: .....51,882  
Other Liabilities: .....4,348  
Subordinated Debt: ..... 0  
Total Liabilities: .....572,317

Total Equity Capital: .....108,356  
Total Liabilities and Capital: .....680,673  
Number of Shares Outstanding: .....200,000

**Directors:** Cecil Alexander; Tommy Bond; Thad Gray; Pat Hagge; John C. Hardwick; James E. Peacock; Kathryn W. Roberts; Wetzel Stark; Larry T. Wilson; Michael K. Wilson

**Branches in Town:** Four

**Other Branches:** Austin, Cabot (4), Clinton, Concord, Damascus, El Paso, Gravel Ridge, Greenbrier (2), Greers Ferry, Heber Springs (4), Marshall, North Little Rock, Pangburn, Quitman, Sherwood (2)

**Liberty Bank of Arkansas**  
**Jonesboro, AR**

VOICE: (870) 934-9000  
FAX: (870) 268-1525  
Trust Powers: Yes

2901 East Highland Drive  
72401

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

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

Member of Federal Reserve System

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:         | 38,552    | Deposits:                      | 2,005,853 |
| Federal Funds and Repos:   | 120       | Federal Funds and Borrowings:  | 250,011   |
| Investments:               | 632,424   | Other Liabilities:             | 2,733     |
| Net Loans:                 | 1,692,762 | Subordinated Debt:             | 0         |
| Premises and Fixed Assets: | 80,541    | Total Liabilities:             | 2,258,597 |
| Other Real Estate:         | 31,926    |                                |           |
| Other Assets:              | 140,704   | Total Equity Capital:          | 358,432   |
| Total Assets:              | 2,617,029 | Total Liabilities and Capital: | 2,617,029 |
| Total Trust Assets:        | 318,769   | 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:** Six

**Other Branches:** Atkins, Batesville, Bay, Bentonville, Clarksville, Dardanelle (2), Fayetteville, Fort Smith (3), Gentry, Highland, Monette, Morrilton, Mountain Home (2), Paragould (3), Pottsville, Rector, Rogers, Russellville (4), Searcy (3), Siloam Springs (3), Springdale (2), Tontitown, Van Buren

## Simmons First Bank of Northeast Arkansas Jonesboro, AR

VOICE: (870) 933-8000  
FAX: (870) 933-7565  
Trust Powers: Yes

1720 South Caraway Road  
72401

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

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

Member of Federal Reserve System

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: .....         | 8,541   | Deposits: .....                      | 261,168 |
| Federal Funds and Repos: .....   | 930     | Federal Funds and Borrowings: .....  | 12,164  |
| Investments: .....               | 25,067  | Other Liabilities: .....             | 2,853   |
| Net Loans: .....                 | 257,582 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 6,547   | Total Liabilities: .....             | 276,185 |
| Other Real Estate: .....         | 330     |                                      |         |
| Other Assets: .....              | 8,130   | Total Equity Capital: .....          | 30,942  |
| Total Assets: .....              | 307,127 | Total Liabilities and Capital: ..... | 307,127 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 175,000 |

**Directors:** David Bartlett; Barry K. Ledbetter; Ben Owens, Jr.; David Pyle; Jim Scurlock; Berl A. Smith; Mark Wimpy

**Branches in Town:** Two

**Other Branches:** Paragould, Weiner

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

VOICE: (870) 265-5366  
FAX: (870) 265-5558  
Trust Powers: Yes

417 Main Street  
71653-0271

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

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

Member of Federal Reserve System

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

**Chm/CEO:** Freddie G. Black  
**Pres:** Tommy R. Jarrett

**SVP:** William F. "Bill" Wisener

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 28,650  | Deposits: .....                      | 139,317 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 9,120   |
| Investments: .....               | 39,151  | Other Liabilities: .....             | 1,232   |
| Net Loans: .....                 | 89,279  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 3,427   | Total Liabilities: .....             | 149,669 |
| Other Real Estate: .....         | 0       |                                      |         |
| Other Assets: .....              | 6,101   | Total Equity Capital: .....          | 16,939  |
| Total Assets: .....              | 166,608 | Total Liabilities and Capital: ..... | 166,608 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 12,500  |

**Directors:** Freddie G. Black; Robert G. Bridewell, Sr.; James W. Haddock; Craig Hunt; Tommy R. Jarrett; Beverly M. Rowe; Jerry Selby; Harold Smith

**Branches in Town:** One

**Other Branches:** Dermott, Dumas, Monticello

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

VOICE: (870) 265-2241  
FAX: (870) 265-2125  
Trust Powers: No

201 Main Street  
71653-0727

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

Home Page: [www.bankoflakevillage.com](http://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:.....         | 2,006  | Deposits: .....                      | 51,508 |
| Federal Funds and Repos: .....  | 2,155  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....              | 15,430 | Other Liabilities: .....             | 185    |
| Net Loans: .....                | 35,329 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 1,214  | Total Liabilities: .....             | 51,693 |
| Other Real Estate: .....        | 283    |                                      |        |
| Other Assets: .....             | 1,628  | Total Equity Capital:.....           | 6,352  |
| Total Assets:.....              | 58,045 | Total Liabilities and Capital: ..... | 58,045 |
| 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.; Joseph J. Pieroni; Charles H. Weissinger, Jr.; Guy Mattingly  
Weissinger

**Branches in Town:** One

**Other Branches:** None

**Little River Bank**  
**Lepanto, AR**

VOICE: (870) 475-2306  
FAX: (870) 475-3070  
Trust Powers: Yes

202 Greenwood  
72354-0340

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

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

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

**CEO/Pres:** Frankie L. Pratt  
**EVP:** Lois Criddle

**VP:** Ray Hackworth  
**VP:** Jana Malone

|                                 |        |                                      |        |
|---------------------------------|--------|--------------------------------------|--------|
| Cash and Due from:.....         | 3,784  | Deposits: .....                      | 35,132 |
| Federal Funds and Repos: .....  | 6,090  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....              | 10,534 | Other Liabilities: .....             | 129    |
| Net Loans: .....                | 18,844 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 250    | Total Liabilities: .....             | 35,261 |
| Other Real Estate: .....        | 440    |                                      |        |
| Other Assets: .....             | 455    | Total Equity Capital:.....           | 5,136  |
| Total Assets:.....              | 40,397 | Total Liabilities and Capital: ..... | 40,397 |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....   | 10,000 |

**Directors:** Hadley Ingram Arnold; Scott Arnold, IV; Julianne Ingram; Danette W. Lawrie;  
Junaway Payne; Danna Perry; Ernest B. Portis; Frankie L. Pratt; Juliet Romano; Henry G.  
Watkins, III

**Branches in Town:** None

**Other Branches:** None

**Bank of Little Rock**  
**Little Rock, AR**

VOICE: (501) 376-0800  
FAX: (501) 376-1642  
Trust Powers: Yes

200 North State Street  
72201

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

Home Page: [www.bankoflittlerock.com](http://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

**SVP/Cash:** Lee A. Swearingen

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 9,235   | Deposits: .....                      | 160,938 |
| Federal Funds and Repos: .....   | 7,290   | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....               | 37,563  | Other Liabilities: .....             | 849     |
| Net Loans: .....                 | 106,498 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 6,396   | Total Liabilities: .....             | 161,787 |
| Other Real Estate: .....         | 6,809   |                                      |         |
| Other Assets: .....              | 4,847   | Total Equity Capital: .....          | 16,851  |
| Total Assets: .....              | 178,638 | Total Liabilities and Capital: ..... | 178,638 |
| Total Trust Assets: .....        | 0       | Number of Shares Outstanding: .....  | 100,000 |

**Directors:** Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell; George G. Worthen

**Branches in Town:** Four

**Other Branches:** None

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

VOICE: (501) 978-2265  
FAX: (501) 978-2340  
Trust Powers: Yes

17901 Chenal Parkway  
72223

Charter Number: 121  
Date: March 3, 1903  
FDIC Certificate Number: 110

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

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

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

**CFO:** Greg McKinney  
**TO:** Rex Kyle

|                            |           |                                |           |
|----------------------------|-----------|--------------------------------|-----------|
| Cash and Due from:         | 81,313    | Deposits:                      | 3,179,159 |
| Federal Funds and Repos:   | 0         | Federal Funds and Borrowings:  | 332,085   |
| Investments:               | 476,639   | Other Liabilities:             | 68,102    |
| Net Loans:                 | 2,663,137 | Subordinated Debt:             | 0         |
| Premises and Fixed Assets: | 181,010   | Total Liabilities:             | 3,579,346 |
| Other Real Estate:         | 114,095   |                                |           |
| Other Assets:              | 491,784   | Total Equity Capital:          | 428,632   |
| Total Assets:              | 4,007,978 | Total Liabilities and Capital: | 4,007,978 |
| Total Trust Assets:        | 1,129,775 | Number of Shares Outstanding:  | 2,340     |

**Directors:** Jean Arehart; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Walter M. Kimbrough; Henry Mariani; Robert Proost; R. L. Qualls; Mark D. Ross; Kenneth Smith

**Branches in Town:** Eight

**Other Branches:** Adairsville[GA], Allen[TX], Alma, Altus, Athens[GA], Bainbridge[GA] (2), Bella Vista (2), Bellefonte, Benton (3), Bentonville (2), Bluffton[SC], Bradenton[FL] (2), Brunswick[GA], Bryant, Cabot (2), Cairo[GA], Calhoun[GA], Carrollton[GA], Carrollton[TX], Cartersville[GA] (2), Clarksville (2), Clinton, Conway (4), Cumming[GA], Dallas[GA], Dallas[TX], Dawsonville[GA] (2), Douglasville[GA], Fayetteville (2), Fort Smith (3), Frisco[TX] (2), Harrison (2), Hot Springs (3), Jasper, Keller[TX], Lake Park[GA], Lewisville[TX], Lonoke, Lonsdale, Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL], Mountain Home (2), Mulberry, Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Paris, Palmetto[FL], Plano[TX], Rogers (3), Rome[GA], Russellville (3), Savannah[GA], Senoia[GA], Sharpsburg[GA], Sherwood, Springdale, St. Simons Island[GA], Stockbridge[GA], Texarkana, Texarkana[TX] (2), Valdosta[GA] (3), Van Buren (2), Western Grove, Wilmington[NC], Yellville

## Central Bank Little Rock, AR

VOICE: (501) 221-6400  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

**Chm:** Francis X. "Skip" Frantz  
**CEO/Pres:** Wade Ruckle

**SVP/CLO:** Megan Powell  
**RMO:** David R. Estes

Cash and Due from: .....1,209  
Federal Funds and Repos: .....1,180  
Investments: .....17,933  
Net Loans: .....61,597  
Premises and Fixed Assets: .....130  
Other Real Estate: .....784  
Other Assets: .....1,478  
Total Assets: .....84,311  
Total Trust Assets: .....0

Deposits: .....68,240  
Federal Funds and Borrowings: .....2,937  
Other Liabilities: .....812  
Subordinated Debt: .....0  
Total Liabilities: .....71,989

Total Equity Capital: .....12,322  
Total Liabilities and Capital: .....84,311  
Number of Shares Outstanding: .....160,000

**Directors:** James R. Burks; David Estes; Francis X. "Skip" Frantz; James B. Malone; Michael Murphy; John Reese; R. Steve Roberson; Wade Ruckle; Rodney Thomason

**Branches in Town:** None

**Other Branches:** None

## Eagle Bank & Trust Company Little Rock, AR

VOICE: (501) 223-2000  
FAX: (501) 223-0373  
Trust Powers: Yes

650 South Shackleford, Suite 150  
72211

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

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

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.  
**CEO/Pres:** Cathy Owen

**SVP/CLO:** Joe Dunn  
**SVP/Cash:** Paul Castleberry

Cash and Due from: .....2,672  
Federal Funds and Repos: .....1,775  
Investments: .....67,007  
Net Loans: .....58,915  
Premises and Fixed Assets: .....572  
Other Real Estate: .....785  
Other Assets: .....4,746  
Total Assets: .....136,472  
Total Trust Assets: .....0

Deposits: .....111,596  
Federal Funds and Borrowings: .....11,169  
Other Liabilities: .....691  
Subordinated Debt: .....0  
Total Liabilities: .....123,456

Total Equity Capital: .....13,016  
Total Liabilities and Capital: .....136,472  
Number of Shares Outstanding: .....8,000

**Directors:** Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley T. Hastings, Sr.; Catherine H. Owen

**Branches in Town:** None

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

**The Capital Bank**  
Little Rock, AR

VOICE: (501) 228-6000  
FAX: (501) 228-6006  
Trust Powers: Yes

12224 Chenal Parkway  
72211

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Kyle E. Patton  
**EVP/CFO:** Jeanette Nation

**SVP:** Donna Hall  
**VP:** Alan Harrison

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 1,467   |
| Federal Funds and Repos:   | 640     |
| Investments:               | 79,594  |
| Net Loans:                 | 64,563  |
| Premises and Fixed Assets: | 3,996   |
| Other Real Estate:         | 5,598   |
| Other Assets:              | 5,778   |
| Total Assets:              | 161,636 |
| Total Trust Assets:        | 0       |

|                                      |         |
|--------------------------------------|---------|
| Deposits: .....                      | 109,801 |
| Federal Funds and Borrowings: .....  | 33,761  |
| Other Liabilities: .....             | 507     |
| Subordinated Debt: .....             | 0       |
| Total Liabilities: .....             | 144,069 |
|                                      |         |
| Total Equity Capital: .....          | 17,567  |
| Total Liabilities and Capital: ..... | 161,636 |
| Number of Shares Outstanding: .....  | 32,013  |

**Directors:** Melinda Ballard; Joseph W. Park; Kyle E. Patton; Boyd Rothwell; Warren Stephenson

**Branches in Town:** None

**Other Branches:** None

**First State Bank**  
Lonoke, AR

VOICE: (501) 676-3106  
FAX: (501) 676-5046  
Trust Powers: No

101 South Center Street  
72086-0320

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

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

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

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

**Pres:** J. Bruce Loftin

|                            |         |
|----------------------------|---------|
| Cash and Due from:         | 11,170  |
| Federal Funds and Repos:   | 6,000   |
| Investments:               | 31,578  |
| Net Loans:                 | 188,308 |
| Premises and Fixed Assets: | 3,631   |
| Other Real Estate:         | 15,695  |
| Other Assets:              | 7,591   |
| Total Assets:              | 263,973 |
| Total Trust Assets:        | 0       |

|                                |         |
|--------------------------------|---------|
| Deposits:                      | 228,734 |
| Federal Funds and Borrowings:  | 10,377  |
| Other Liabilities:             | 1,261   |
| Subordinated Debt:             | 0       |
| Total Liabilities:             | 240,372 |
| Total Equity Capital:          | 23,601  |
| Total Liabilities and Capital: | 263,973 |
| 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.; Charles E. Knox; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Robert Dale Miller; Daina B. Newcomb; Alan “Chuck” Sharp; Marvin D. Thaxton, Jr.

**Branches in Town: One**

**Other Branches:** Carlisle, Fayetteville, Gurdon, Heber Springs, Springdale

## Farmers Bank and Trust Company Magnolia, AR

VOICE: (870) 235-7000  
FAX: (870) 235-7039  
Trust Powers: Yes

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

**CFO:** Drew Chandler  
**TO:** Todd Smith

Cash and Due from: .....11,343  
Federal Funds and Repos: ..... 0  
Investments: .....130,782  
Net Loans: .....505,635  
Premises and Fixed Assets: .....11,882  
Other Real Estate: .....8,070  
Other Assets: .....31,711  
Total Assets: .....699,423  
Total Trust Assets: .....88,255

Deposits: .....595,160  
Federal Funds and Borrowings: .....27,482  
Other Liabilities: .....6,324  
Subordinated Debt: ..... 0  
Total Liabilities: .....628,966  
  
Total Equity Capital: .....70,457  
Total Liabilities and Capital: .....699,423  
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:** Benton, Camden (4),  
Malvern (2), Taylor

## The Peoples Bank Magnolia, AR

VOICE: (870) 234-5777  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson  
71754-0340

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

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

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

**Chm:** S. Clark Fincher  
**CEO/Pres:** Mary L. Fowler

**EVPI/COO:** Jill McClinton  
**CFO:** Jonathan Baird

Cash and Due from: .....58,227  
Federal Funds and Repos: .....1,245  
Investments: .....40,630  
Net Loans: .....50,748  
Premises and Fixed Assets: .....1,897  
Other Real Estate: .....73  
Other Assets: .....3,148  
Total Assets: .....155,968  
Total Trust Assets: ..... 0

Deposits: .....116,047  
Federal Funds and Borrowings: .....27,701  
Other Liabilities: ..... 474  
Subordinated Debt: ..... 0  
Total Liabilities: .....144,222  
  
Total Equity Capital: .....11,746  
Total Liabilities and Capital: .....155,968  
Number of Shares Outstanding: .....10,000

**Directors:** Jonathan Baird; Clark Fincher; Dorothy J. Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; J. David Scott; Laura Scott; Richard Scott

**Branches in Town:** One

**Other Branches:** Waldo

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

VOICE: (870) 739-7300  
FAX: (870) 739-2234  
Trust Powers: Yes

205 Block Street  
72364-0747

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

Home Page: [www.firstcommunitybank.us](http://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:** Brenda Eldridge  
**EVP:** Jack Nall

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 7,500   | Deposits:                      | 86,436  |
| Federal Funds and Repos:   | 760     | Federal Funds and Borrowings:  | 2,000   |
| Investments:               | 4,996   | Other Liabilities:             | 596     |
| Net Loans:                 | 79,314  | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 4,687   | Total Liabilities:             | 89,032  |
| Other Real Estate:         | 1,825   |                                |         |
| Other Assets:              | 2,920   | Total Equity Capital:          | 12,970  |
| Total Assets:              | 102,002 | Total Liabilities and Capital: | 102,002 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 60,000  |

**Directors:** Michael D. East; Frank A. Fogleman; Julian Hardin; Allen B. Helms, Jr.; 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  
Trust Powers: No

214 Hester Parker Drive  
72365-0635

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

Home Page: [www.firstdeltabank.com](http://www.firstdeltabank.com)  
Bank Holding Company  
Tyronza Bancshares, Inc., Marked Tree, AR

**Chm:** Charles Luter

**CEO/Pres:** Chris M. Lehman

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 2,012  | Deposits:                      | 43,915 |
| Federal Funds and Repos:   | 0      | Federal Funds and Borrowings:  | 3,010  |
| Investments:               | 24,518 | Other Liabilities:             | 464    |
| Net Loans:                 | 24,325 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 679    | Total Liabilities:             | 47,389 |
| Other Real Estate:         | 367    |                                |        |
| Other Assets:              | 957    | Total Equity Capital:          | 5,469  |
| Total Assets:              | 52,858 | Total Liabilities and Capital: | 52,858 |
| Total Trust Assets:        | 0      | 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  
Trust Powers: Yes

124 Edmonds Avenue  
72101-0370

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

Member of Federal Reserve System

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

**CEO:** Vance Thompson, III  
**Pres:** Tim St. Clair

**VP:** Nathan Dabbs

Cash and Due from: .....2,570  
Federal Funds and Repos: .....1,955  
Investments: .....37,774  
Net Loans: .....29,750  
Premises and Fixed Assets: .....670  
Other Real Estate: .....300  
Other Assets: .....1,237  
Total Assets: .....74,256  
Total Trust Assets: .....0

Deposits: .....66,170  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....156  
Subordinated Debt: .....0  
Total Liabilities: .....66,326  
  
Total Equity Capital: .....7,930  
Total Liabilities and Capital: .....74,256  
Number of Shares Outstanding: .....20,000

**Directors:** Bari Cain; John D. Eldridge, III; Fletcher C. Lewis; Alan Morris; Arthur Oliver; Elden Jan Thompson; John G. Thompson; Vance M. Thompson, III

**Branches in Town:** None

**Other Branches:** None

## McGehee Bank McGehee, AR

VOICE: (870) 222-3151  
FAX: (870) 222-6159  
Trust Powers: Yes

301 North Second Street  
71654-0787

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

Home Page: [www.mcgeheebank.com](http://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: .....13,225  
Federal Funds and Repos: .....2,500  
Investments: .....16,918  
Net Loans: .....70,841  
Premises and Fixed Assets: .....390  
Other Real Estate: .....0  
Other Assets: .....3,580  
Total Assets: .....107,454  
Total Trust Assets: .....70,058

Deposits: .....89,430  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....1,097  
Subordinated Debt: .....0  
Total Liabilities: .....90,527  
  
Total Equity Capital: .....16,927  
Total Liabilities and Capital: .....107,454  
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  
Trust Powers: No

303 Hwy. 71 North  
71953-0898

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

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

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

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

**EVP/CFO:** Michael Myers

|                                 |         |                                      |         |
|---------------------------------|---------|--------------------------------------|---------|
| Cash and Due from:.....         | 25,648  | Deposits: .....                      | 157,278 |
| Federal Funds and Repos: .....  | 1,720   | Federal Funds and Borrowings: .....  | 3,176   |
| Investments: .....              | 11,759  | Other Liabilities: .....             | 1,459   |
| Net Loans: .....                | 131,736 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 3,927   | Total Liabilities: .....             | 161,913 |
| Other Real Estate: .....        | 108     |                                      |         |
| Other Assets: .....             | 3,286   | Total Equity Capital:.....           | 16,271  |
| Total Assets:.....              | 178,184 | Total Liabilities and Capital: ..... | 178,184 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....   | 12,000  |

**Directors:** J. Richard Carver; Robert A. Carver; John A. Crawford; Philip B. Hensley; David Maddox; Pauline Morrow; Edward W. Stevenson; John 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  
Trust Powers: Yes

212 West Gaines Street  
71655

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

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

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

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

**SVP:** Michael Efird  
**SVP/TO:** Rusty Smith

|                                 |         |                                      |         |
|---------------------------------|---------|--------------------------------------|---------|
| Cash and Due from:.....         | 6,982   | Deposits: .....                      | 140,121 |
| Federal Funds and Repos: .....  | 0       | Federal Funds and Borrowings: .....  | 0       |
| Investments: .....              | 44,477  | Other Liabilities: .....             | 689     |
| Net Loans: .....                | 99,569  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 1,528   | Total Liabilities: .....             | 140,810 |
| Other Real Estate: .....        | 2,203   |                                      |         |
| Other Assets: .....             | 2,186   | Total Equity Capital:.....           | 16,135  |
| Total Assets:.....              | 156,945 | Total Liabilities and Capital: ..... | 156,945 |
| Total Trust Assets:.....        | 12,863  | Number of Shares Outstanding:.....   | 8,000   |

**Directors:** Joe Brannen; C. C. Gibson, III; 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) 460-6464  
Trust Powers: Yes

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

**Chm/CEO:** Zach McClendon, Jr.  
**Pres:** Dave Dickson

**EVPI/Cash:** Reathel Privett  
**TO:** Gail Hooker

Cash and Due from: .....7,288  
Federal Funds and Repos: .....258  
Investments: .....49,286  
Net Loans: .....119,517  
Premises and Fixed Assets: .....3,711  
Other Real Estate: .....191  
Other Assets: .....8,461  
Total Assets: .....188,712  
Total Trust Assets: .....18,427

Deposits: .....146,848  
Federal Funds and Borrowings: .....21,777  
Other Liabilities: .....1,260  
Subordinated Debt: .....0  
Total Liabilities: .....169,885

Total Equity Capital: .....18,827  
Total Liabilities and Capital: .....188,712  
Number of Shares Outstanding: .....80,000

**Directors:** Mike Akin; Ted Carmical; Charles F. Dearman, Jr.; Dave Dickson; Tommy V. Maxwell; John S. McClendon; Robin McClendon; Zach McClendon, Jr.; Richard Reinhart; Virgil Trotter

**Branches in Town:** Two

**Other Branches:** Warren

## Petit Jean State Bank Morrilton, AR

VOICE: (501) 354-4988  
FAX: (501) 354-6560  
Trust Powers: No

707 North Saint Joseph Street  
72110

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

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

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

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

**SVP:** Mike Dunaway

Cash and Due from: .....21,210  
Federal Funds and Repos: .....1,296  
Investments: .....51,284  
Net Loans: .....68,953  
Premises and Fixed Assets: .....2,752  
Other Real Estate: .....409  
Other Assets: .....4,597  
Total Assets: .....150,501  
Total Trust Assets: .....0

Deposits: .....131,723  
Federal Funds and Borrowings: .....3,686  
Other Liabilities: .....437  
Subordinated Debt: .....0  
Total Liabilities: .....135,846

Total Equity Capital: .....14,655  
Total Liabilities and Capital: .....150,501  
Number of Shares Outstanding: .....50,000

**Directors:** Hall M. Calhoun, III; Katherine Foust; Todd Haynes; Michael D. Koone; Otto Lienhart, II; John Maus; Charles Ormond; Charles S. Penick; Larry Wayne Smith; Stanton C. Willis

**Branches in Town:** One

**Other Branches:** None

**Allied Bank  
Mulberry, AR**

VOICE: (479) 997-1154  
FAX: (479) 997-1161  
Trust Powers: No

311 Main Street  
72947-0480

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

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

Member of Federal Reserve System

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

|                                 |                                      |
|---------------------------------|--------------------------------------|
| <b>CEO/Pres:</b> Alex Golden    | <b>SVPI/Cash:</b> Dianna J. Millsap  |
| 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: .....        | Total Equity Capital:.....           |
| Other Assets:.....              | Total Liabilities and Capital: ..... |
| Total Assets:.....              | Number of Shares Outstanding:.....   |
| Total Trust Assets:.....        |                                      |

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

**Branches in Town:** One

**Other Branches:** Alma, Little Rock (3),  
Mansfield, Ozark, Van Buren

**Diamond Bank  
Murfreesboro, AR**

VOICE: (870) 285-2172  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

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

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

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

|                                 |                                      |
|---------------------------------|--------------------------------------|
| <b>Chm/CEO:</b> Tim Bainum      | <b>Pres:</b> Ken "Mac" McClanahan    |
| 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: .....        | Total Equity Capital:.....           |
| Other Assets:.....              | Total Liabilities and Capital: ..... |
| Total Assets:.....              | Number of Shares Outstanding:.....   |
| Total Trust Assets:.....        |                                      |

**Directors:** Evea Bainum; Tim Bainum; Tim Brotherton; Richard Cox; Robert Evans; John Hearnberger; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; Harold A. Smith; George E. Steel, Jr.

**Branches in Town:** None

**Other Branches:** DeQueen, Dierks,  
Glenwood, Hope, Hot Springs (3), Mena,  
Mineral Springs, Mount Ida, Nashville (2)

## Merchants & Planters Bank Newport, AR

VOICE: (870) 523-3601  
FAX: (870) 523-3473  
Trust Powers: Yes

120 Hazel  
72112-0650

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

Home Page: [www.mandpbank.com](http://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/CLO:** Carla P. Stiges  
**SVP/Cash:** Patricia Davis

Cash and Due from: .....17,523  
Federal Funds and Repos: .....767  
Investments: .....79,785  
Net Loans: .....98,150  
Premises and Fixed Assets: .....5,791  
Other Real Estate: .....924  
Other Assets: .....7,938  
Total Assets: .....210,878  
Total Trust Assets: .....30,938

Deposits: .....188,698  
Federal Funds and Borrowings: .....4,292  
Other Liabilities: .....1,309  
Subordinated Debt: .....0  
Total Liabilities: .....194,299

Total Equity Capital: .....16,579  
Total Liabilities and Capital: .....210,878  
Number of Shares Outstanding: .....9,000

**Directors:** R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; Benjy Harris; Terry Scoggins; Dr. Larry Williams

**Branches in Town:** One

**Other Branches:** Batesville (2), Des Arc, McCrory, Newark, Swifton, Tuckerman

## Delta Trust & Bank Parkdale, AR

VOICE: (870) 473-2217  
FAX: (870) 473-2492  
Trust Powers: Yes

1853 Highway 165 South  
71661-0037

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

Home Page: [www.delta-trust.com](http://www.delta-trust.com)

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

**VChm/CEO:** J. French Hill  
**VChm/COO:** Carroll Penick

**Pres:** Chris Roberts  
**EVP/TO:** Jim Shenep

Cash and Due from: .....16,766  
Federal Funds and Repos: .....13,740  
Investments: .....75,730  
Net Loans: .....247,413  
Premises and Fixed Assets: .....3,902  
Other Real Estate: .....5,062  
Other Assets: .....5,878  
Total Assets: .....368,491  
Total Trust Assets: .....444,506

Deposits: .....333,391  
Federal Funds and Borrowings: .....959  
Other Liabilities: .....904  
Subordinated Debt: .....0  
Total Liabilities: .....335,254

Total Equity Capital: .....33,237  
Total Liabilities and Capital: .....368,491  
Number of Shares Outstanding: .....16,000

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

**Branches in Town:** None

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

**Piggott State Bank**  
**Piggott, AR**

VOICE: (870) 598-3802  
FAX: (870) 598-2026  
Trust Powers: No

212 West Cherry  
72454-0307

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

Home Page: [www.piggottstatebank.com](http://www.piggottstatebank.com)  
Member of Federal Reserve System  
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:.....         | 9,784  | Deposits: .....                      | 65,195 |
| Federal Funds and Repos: .....  | 0      | Federal Funds and Borrowings: .....  | 803    |
| Investments: .....              | 36,064 | Other Liabilities: .....             | 923    |
| Net Loans: .....                | 28,096 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 567    | Total Liabilities: .....             | 66,921 |
| Other Real Estate: .....        | 0      |                                      |        |
| Other Assets: .....             | 779    | Total Equity Capital:.....           | 8,369  |
| Total Assets:.....              | 75,290 | Total Liabilities and Capital: ..... | 75,290 |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....   | 4,000  |

**Directors:** Steve Bell; Paula O. Blackwell; James C. Poole  
**Branches in Town:** One                      **Other Branches:** None

**Home Bank of Arkansas**  
**Portland, AR**

VOICE: (870) 737-2236  
FAX: (870) 737-2816  
Trust Powers: No

113 Hwy 165 South  
71663-0178

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

Home Page: [www.homebankofar.com](http://www.homebankofar.com)  
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:.....         | 1,131  | Deposits: .....                      | 67,836 |
| Federal Funds and Repos: .....  | 4,630  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....              | 3,675  | Other Liabilities: .....             | 210    |
| Net Loans: .....                | 57,953 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 2,261  | Total Liabilities: .....             | 68,046 |
| Other Real Estate: .....        | 3,620  |                                      |        |
| Other Assets: .....             | 1,835  | Total Equity Capital:.....           | 7,059  |
| Total Assets:.....              | 75,105 | Total Liabilities and Capital: ..... | 75,105 |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....   | 4,000  |

**Directors:** Joe Benton, III; Jerold Brock; Bill Hannah; Terry Milam; Roy Montgomery; John Stacks; Jack Treat  
**Branches in Town:** None                      **Other Branches:** Center Ridge, Damascus, Greenbrier, Little Rock, Marshall

## Bank of Prescott Prescott, AR

VOICE: (870) 887-2688  
FAX: (870) 887-6822  
Trust Powers: Yes

East Second at Main  
71857-0490

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

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

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

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

**EVP:** Gary McCauley  
**Treas/Sec:** Karen McLelland

Cash and Due from: .....3,097  
Federal Funds and Repos: ..... 0  
Investments: .....33,028  
Net Loans: .....33,328  
Premises and Fixed Assets: .....360  
Other Real Estate: .....230  
Other Assets: .....1,543  
Total Assets: .....71,586  
Total Trust Assets: ..... 0

Deposits: .....60,261  
Federal Funds and Borrowings: .....1,173  
Other Liabilities: ..... 457  
Subordinated Debt: ..... 0  
Total Liabilities: .....61,891

Total Equity Capital: .....9,695  
Total Liabilities and Capital: .....71,586  
Number of Shares Outstanding: .....24,000

**Directors:** John Warren Brannan, Sr.; John Warren Brannan, Jr.; Brad Crain; Carl Dalrymple, Jr.; Jason Gutierrez; Billy Hines; Phillip McAdams; Gary McCauley; Larry Rhodes; Robert Smith

**Branches in Town:** None

**Other Branches:** None

## The Bank of Rison Rison, AR

VOICE: (870) 325-6251  
FAX: (870) 325-7661  
Trust Powers: No

200 Main Street  
71665-0345

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

Bank Holding Company  
None

**Chm:** Lee Moore  
**VP:** Cliff Hopson

**VPI/Cash:** Felicia Bowlin

Cash and Due from: .....3,976  
Federal Funds and Repos: .....6,000  
Investments: .....6,504  
Net Loans: .....13,577  
Premises and Fixed Assets: .....127  
Other Real Estate: .....256  
Other Assets: .....542  
Total Assets: .....30,982  
Total Trust Assets: ..... 0

Deposits: .....25,238  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 23  
Subordinated Debt: ..... 0  
Total Liabilities: .....25,261

Total Equity Capital: .....5,721  
Total Liabilities and Capital: .....30,982  
Number of Shares Outstanding: .....4,000

**Directors:** Helen Hopson; Lee Moore; Frank Wilson

**Branches in Town:** None

**Other Branches:** None

**Parkway Bank  
Rogers, AR**

VOICE: (479) 464-9797  
FAX: (479) 464-9796  
Trust Powers: No

3350 Pinnacle Hills Parkway  
72758

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

Home Page: [www.parkway-bank.com](http://www.parkway-bank.com)

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

**CEO/Pres:** Robert Y. Taylor  
**Reg Pres:** Chris Lampkin

**CFO:** Leslie Borgognoni

|                                 |         |                                      |         |
|---------------------------------|---------|--------------------------------------|---------|
| Cash and Due from:.....         | 5,164   | Deposits: .....                      | 90,247  |
| Federal Funds and Repos: .....  | 1,520   | Federal Funds and Borrowings: .....  | 12,600  |
| Investments: .....              | 21,238  | Other Liabilities: .....             | 372     |
| Net Loans: .....                | 73,160  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 5,009   | Total Liabilities: .....             | 103,219 |
| Other Real Estate: .....        | 6,985   |                                      |         |
| Other Assets: .....             | 3,209   | Total Equity Capital:.....           | 13,066  |
| Total Assets:.....              | 116,285 | Total Liabilities and Capital: ..... | 116,285 |
| Total Trust Assets:.....        | 0       | Number of Shares Outstanding:.....   | 20,000  |

**Directors:** Chris Lampkin; Michael J. Necessary; Benton Newcome; Joel Newcome; Eddie Scherm; Robert Y. Taylor

**Branches in Town:** None

**Other Branches:** Crossett, Monticello, Portland

**Pinnacle Bank  
Rogers, AR**

VOICE: (479) 619-2000  
FAX: (479) 619-2701  
Trust Powers: No

4201 W. New Hope Road, Suite 101  
72758

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

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

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

**Chm/CEO:** Wade Ruckle

|                                 |        |                                      |         |
|---------------------------------|--------|--------------------------------------|---------|
| Cash and Due from:.....         | 312    | Deposits: .....                      | 71,183  |
| Federal Funds and Repos: .....  | 7,461  | Federal Funds and Borrowings: .....  | 9,804   |
| Investments: .....              | 12,764 | Other Liabilities: .....             | 358     |
| Net Loans: .....                | 62,271 | Subordinated Debt: .....             | 2,000   |
| Premises and Fixed Assets:..... | 205    | Total Liabilities: .....             | 83,345  |
| Other Real Estate: .....        | 8,657  |                                      |         |
| Other Assets: .....             | 2,221  | Total Equity Capital:.....           | 10,546  |
| Total Assets:.....              | 93,891 | Total Liabilities and Capital: ..... | 93,891  |
| Total Trust Assets:.....        | 0      | Number of Shares Outstanding:.....   | 150,000 |

**Directors:** Wade Ruckle; Guy Fisher; Thomas Garrison; Jack Lee Gregory; Clarence Guinn; Bruce Loftin; Alan L. Sharp; Ralph Verneti

**Branches in Town:** None

**Other Branches:** None

## Simmons First Bank of Northwest Arkansas Rogers, AR

VOICE: (479) 246-0781  
FAX: (479) 246-9354  
Trust Powers: Yes

3975 West New Hope Road  
72758

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

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

Member of Federal Reserve System

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

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

**VP:** Erica Preston  
**VP/Cash:** Darlene Cheatham

Cash and Due from: .....32,024  
Federal Funds and Repos: ..... 0  
Investments: .....50,238  
Net Loans: .....143,095  
Premises and Fixed Assets: .....13,885  
Other Real Estate: .....12,488  
Other Assets: .....12,486  
Total Assets: .....264,216  
Total Trust Assets: ..... 0

Deposits: .....215,380  
Federal Funds and Borrowings: .....9,287  
Other Liabilities: .....2,053  
Subordinated Debt: ..... 0  
Total Liabilities: .....226,720  
  
Total Equity Capital: .....37,496  
Total Liabilities and Capital: .....264,216  
Number of Shares Outstanding: ..... 600

**Directors:** David Bartlett; Dennis Ferguson; Charles Clark Irwin; Sonya Jones; Thomas W. Spillyards; Jim Tull

**Branches in Town:** One

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

## First State Bank Russellville, AR

VOICE: (479) 498-2400  
FAX: (479) 498-2465  
Trust Powers: No

3103 East Main  
72802

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

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

Bank Holding Company  
First State Banking Corporation, Russellville, AR

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

**EVP:** Toni B. Laws

Cash and Due from: .....4,222  
Federal Funds and Repos: .....6,520  
Investments: .....24,681  
Net Loans: .....123,555  
Premises and Fixed Assets: .....6,276  
Other Real Estate: .....2,561  
Other Assets: .....7,808  
Total Assets: .....175,623  
Total Trust Assets: ..... 0

Deposits: .....145,923  
Federal Funds and Borrowings: .....9,168  
Other Liabilities: ..... 667  
Subordinated Debt: ..... 0  
Total Liabilities: .....155,758  
  
Total Equity Capital: .....19,865  
Total Liabilities and Capital: .....175,623  
Number of Shares Outstanding: .....20,000

**Directors:** James C. Biggers; Charles Blanchard; Charles B. "Chip" Blanchard; William H. Bowen; Terry Freeman; 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

**Simmons First Bank of Russellville**  
**Russellville, AR**

VOICE: (479) 967-8000  
FAX: (479) 968-6491  
Trust Powers: Yes

800 North Arkansas Avenue  
72801

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

Home Page: [www.simmonsfirst.com](http://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:.....         | 24,228  | Deposits: .....                      | 133,509 |
| Federal Funds and Repos: .....  | 0       | Federal Funds and Borrowings: .....  | 9,025   |
| Investments: .....              | 35,138  | Other Liabilities: .....             | 6,222   |
| Net Loans: .....                | 98,297  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 4,280   | Total Liabilities: .....             | 148,756 |
| Other Real Estate: .....        | 622     |                                      |         |
| Other Assets: .....             | 22,666  | Total Equity Capital:.....           | 36,475  |
| Total Assets: .....             | 185,231 | Total Liabilities and Capital: ..... | 185,231 |
| Total Trust Assets: .....       | 0       | Number of Shares Outstanding:.....   | 1,500   |

**Directors:** Leon Anderson; Terry Bowie; Keith Cogswell; Ronald B. Jackson; Ike Allen Laws, III; Ed R. Stingley, III; Harve Taylor

**Branches in Town:** Two

**Other Branches:** Clarksville (2)

**Bank of Salem**  
**Salem, AR**

VOICE: (870) 895-2591  
FAX: (870) 895-3825  
Trust Powers: No

207 West Church Street  
72576-0338

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Mark Montgomery

**Cash:** Lucinda Bishop

|                                 |         |                                      |         |
|---------------------------------|---------|--------------------------------------|---------|
| Cash and Due from:.....         | 4,567   | Deposits: .....                      | 110,228 |
| Federal Funds and Repos: .....  | 2,025   | Federal Funds and Borrowings: .....  | 3,329   |
| Investments: .....              | 2,591   | Other Liabilities: .....             | 1,634   |
| Net Loans: .....                | 110,449 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 1,734   | Total Liabilities: .....             | 115,191 |
| Other Real Estate: .....        | 1,327   |                                      |         |
| Other Assets: .....             | 6,584   | Total Equity Capital:.....           | 14,086  |
| Total Assets: .....             | 129,277 | Total Liabilities and Capital: ..... | 129,277 |
| Total Trust Assets: .....       | 0       | Number of Shares Outstanding:.....   | 20,000  |

**Directors:** D. Karrol Fowlkes; Mark Montgomery; C. Dwayne Plumlee; James "Jim" Short; Guy R. "Buck" Smith; John Ed Welch

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola

## Logan County Bank Scranton, AR

VOICE: (479) 938-2511  
FAX: (479) 938-7084  
Trust Powers: No

600 Main Street  
72863-0085

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

Bank Holding Company  
None

**Chm:** Joe Fritsche  
**CEO/Pres:** Gary Fritsche

**VP:** Jerry L. Davis  
**Cash:** Don Fritsche

Cash and Due from: .....5,239  
Federal Funds and Repos: .....755  
Investments: .....39,857  
Net Loans: .....22,564  
Premises and Fixed Assets: .....403  
Other Real Estate: .....68  
Other Assets: .....841  
Total Assets: .....69,727  
Total Trust Assets: .....0

Deposits: .....56,999  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....285  
Subordinated Debt: .....0  
Total Liabilities: .....57,284  
  
Total Equity Capital: .....12,443  
Total Liabilities and Capital: .....69,727  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

**Other Branches:** Subiaco

## First Security Bank Searcy, AR

VOICE: (501) 279-3400  
FAX: (501) 279-3486  
Trust Powers: Yes

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

**EVP:** J. Mark Ferguson  
**TO:** Frank Faust

Cash and Due from: .....84,518  
Federal Funds and Repos: .....67,172  
Investments: .....1,861,019  
Net Loans: .....1,565,005  
Premises and Fixed Assets: .....85,582  
Other Real Estate: .....21,185  
Other Assets: .....101,072  
Total Assets: .....3,785,553  
Total Trust Assets: .....535,103

Deposits: .....3,043,499  
Federal Funds and Borrowings: .....374,387  
Other Liabilities: .....6,687  
Subordinated Debt: .....0  
Total Liabilities: .....3,424,573  
  
Total Equity Capital: .....360,980  
Total Liabilities and Capital: .....3,785,553  
Number of Shares Outstanding: .....24,000

**Directors:** Dr. David Burks; Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson

**Branches in Town:** Three

**Other Branches:** Beebe (3), Bella Vista, Benton (3), Bentonville, Bryant (3), Bull Shoals, Cabot (3), Clarksville (5), Clinton, Coal Hill, Conway (6), Fayetteville (5), Gassville, Greenbrier, Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (6), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (2), Pangburn, Rogers (3), Springdale (5), Vilonia

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

VOICE: (501) 268-7575  
FAX: (501) 268-1551  
Trust Powers: No

401 South Main  
72143

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Brooks Davis

**VP:** Kelley Burton

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 14,997  | Deposits:                      | 121,823 |
| Federal Funds and Repos:   | 0       | Federal Funds and Borrowings:  | 11,532  |
| Investments:               | 25,294  | Other Liabilities:             | 1,922   |
| Net Loans:                 | 100,201 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 4,069   | Total Liabilities:             | 135,277 |
| Other Real Estate:         | 126     |                                |         |
| Other Assets:              | 9,099   | Total Equity Capital:          | 18,509  |
| Total Assets:              | 153,786 | Total Liabilities and Capital: | 153,786 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 10,000  |

**Directors:** Richard Cargile; Brooks Davis; Dennis Donovan; Al Fowler; Joseph Giezeman; David E. Johnston; Glenn Rambin; Robert Underwood

**Branches in Town:** Two

**Other Branches:** Beebe

**Peoples Bank  
Sheridan, AR**

VOICE: (870) 942-5707  
FAX: (870) 942-2489  
Trust Powers: No

1120 S. Rock Street  
72150

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

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

Bank Holding Company  
None

**CEO/Pres:** John D. Manatt

**SVP:** Roy E. Baxley

**EVP:** Craig L. Manatt

**SVP:** G. Jannette Jones

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 5,349   | Deposits:                      | 100,669 |
| Federal Funds and Repos:   | 210     | Federal Funds and Borrowings:  | 0       |
| Investments:               | 45,377  | Other Liabilities:             | 632     |
| Net Loans:                 | 58,789  | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 2,673   | Total Liabilities:             | 101,301 |
| Other Real Estate:         | 292     |                                |         |
| Other Assets:              | 2,650   | Total Equity Capital:          | 14,039  |
| Total Assets:              | 115,340 | Total Liabilities and Capital: | 115,340 |
| Total Trust Assets:        | 0       | Number of Shares Outstanding:  | 56,562  |

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

**Branches in Town:** None

**Other Branches:** Little Rock

## Smackover State Bank Smackover, AR

VOICE: (870) 725-3051  
FAX: (870) 725-3049  
Trust Powers: Yes

708 North Broadway  
71762-0107

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

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

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: .....4,138  
Federal Funds and Repos: .....6,035  
Investments: .....90,425  
Net Loans: .....69,565  
Premises and Fixed Assets: .....2,517  
Other Real Estate: .....31  
Other Assets: .....1,361  
Total Assets: .....174,072  
Total Trust Assets: .....2,332

Deposits: .....154,015  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....930  
Subordinated Debt: .....0  
Total Liabilities: .....154,945

Total Equity Capital: .....19,127  
Total Liabilities and Capital: .....174,072  
Number of Shares Outstanding: .....100,000

**Directors:** Dr. Richard Davis; Gary deYampert; J. Drew Tennyson; James M. Tennyson; 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  
Trust Powers: No

Commerce & Main Streets  
71763-0127

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

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

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

**CEO/VChm:** Stephen C. Davis

**Pres:** Robert G. Dudley, Jr.

Cash and Due from: .....833  
Federal Funds and Repos: .....0  
Investments: .....2,300  
Net Loans: .....50,929  
Premises and Fixed Assets: .....2,344  
Other Real Estate: .....1,181  
Other Assets: .....1,642  
Total Assets: .....59,229  
Total Trust Assets: .....0

Deposits: .....50,916  
Federal Funds and Borrowings: .....3,560  
Other Liabilities: .....124  
Subordinated Debt: .....0  
Total Liabilities: .....54,600

Total Equity Capital: .....4,629  
Total Liabilities and Capital: .....59,229  
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:** Little Rock

**Bodcaw Bank  
Stamps, AR**

VOICE: (870) 533-4486  
FAX: (870) 533-4456  
Trust Powers: No

307 Thomas Street  
71860-0008

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

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

**Chm:** J. Paul Nipper  
**Pres/Sec:** Scott Hultberg

**Cash:** Brenda Scroggins

|                                 |        |                                      |        |
|---------------------------------|--------|--------------------------------------|--------|
| Cash and Due from:.....         | 4,011  | Deposits: .....                      | 68,300 |
| Federal Funds and Repos: .....  | 1,140  | Federal Funds and Borrowings: .....  | 0      |
| Investments: .....              | 43,844 | Other Liabilities: .....             | 475    |
| Net Loans: .....                | 27,105 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets:..... | 98     | Total Liabilities: .....             | 68,775 |
| Other Real Estate: .....        | 50     |                                      |        |
| Other Assets: .....             | 847    | Total Equity Capital:.....           | 8,320  |
| Total Assets: .....             | 77,095 | Total Liabilities and Capital: ..... | 77,095 |
| Total Trust Assets: .....       | 0      | Number of Shares Outstanding:.....   | 10,000 |

**Directors:** Charles L. Cabe, Jr.; Scott Hultberg; Billie Nipper; J. Paul Nipper; Michael Sandefur; Danny K. Smith; John W. Smith, Jr.

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

**Bank of Star City  
Star City, AR**

VOICE: (870) 628-4286  
FAX: (870) 628-5274  
Trust Powers: No

116 North Lincoln  
71667-0069

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

Home Page: [www.bankofstarcity.com](http://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:.....         | 1,851   | Deposits: .....                      | 80,023  |
| Federal Funds and Repos: .....  | 0       | Federal Funds and Borrowings: .....  | 10,749  |
| Investments: .....              | 32,074  | Other Liabilities: .....             | 229     |
| Net Loans: .....                | 64,023  | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets:..... | 3,328   | Total Liabilities: .....             | 91,001  |
| Other Real Estate: .....        | 119     |                                      |         |
| Other Assets: .....             | 1,882   | Total Equity Capital:.....           | 12,276  |
| Total Assets: .....             | 103,277 | Total Liabilities and Capital: ..... | 103,277 |
| Total Trust Assets: .....       | 0       | Number of Shares Outstanding:.....   | 15,000  |

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

**Branches in Town:** None                      **Other Branches:** Dumas, Pine Bluff (2),  
White Hall

## Security Bank Stephens, AR

VOICE: (870) 786-5416  
FAX: (870) 786-5419  
Trust Powers: No

105 Ruby Street  
71764-0007

Charter Number: 692  
Date: February 8, 1946  
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/CFO:** Cheryl Brown

Cash and Due from: .....938  
Federal Funds and Repos: .....1,350  
Investments: .....6,935  
Net Loans: .....34,865  
Premises and Fixed Assets: .....1,806  
Other Real Estate: .....102  
Other Assets: .....2,234  
Total Assets: .....48,230  
Total Trust Assets: .....0

Deposits: .....43,598  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....1,181  
Subordinated Debt: .....0  
Total Liabilities: .....44,779  
  
Total Equity Capital: .....3,451  
Total Liabilities and Capital: .....48,230  
Number of Shares Outstanding: .....11,000

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

708 S. Main Street  
72160-1016

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

Home Page: [www.mebanking.com](http://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:** Gary Hudson

Cash and Due from: .....12,554  
Federal Funds and Repos: .....1  
Investments: .....192,367  
Net Loans: .....336,875  
Premises and Fixed Assets: .....6,935  
Other Real Estate: .....7,609  
Other Assets: .....43,018  
Total Assets: .....599,359  
Total Trust Assets: .....59,745

Deposits: .....478,573  
Federal Funds and Borrowings: .....37,583  
Other Liabilities: .....4,785  
Subordinated Debt: .....0  
Total Liabilities: .....520,941  
  
Total Equity Capital: .....78,418  
Total Liabilities and Capital: .....599,359  
Number of Shares Outstanding: .....100,000

**Directors:** Gerald Carter; Greg Connell; Gary Hudson; Roy O. McCollum, III; Don Patillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Patricia M. Townsend; Ray Vester

**Branches in Town:** Four

**Other Branches:** Bigelow, Des Arc, DeValls Bluff, DeWitt, Hazen, Marianna, Moro, Morrilton, Perryville

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

VOICE: (479) 474-1201  
FAX: (479) 410-1340  
Trust Powers: Yes

3110 Alma Hwy.  
72956-0469

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

Home Page: [www.cbankandtrust.com](http://www.cbankandtrust.com)  
Member of Federal Reserve System  
Bank Holding Company  
First Bank Corp., Fort Smith, AR

**CEO/Pres:** D. Keith Hefner  
**EVP:** Lance L. Lanier

**SVP:** Joe Dan Stewart  
**TO:** Cindy Winborn

|                            |         |                                |         |
|----------------------------|---------|--------------------------------|---------|
| Cash and Due from:         | 7,805   | Deposits:                      | 315,766 |
| Federal Funds and Repos:   | 0       | Federal Funds and Borrowings:  | 2,049   |
| Investments:               | 106,525 | Other Liabilities:             | 2,326   |
| Net Loans:                 | 223,589 | Subordinated Debt:             | 0       |
| Premises and Fixed Assets: | 4,158   | Total Liabilities:             | 320,141 |
| Other Real Estate:         | 3,764   |                                |         |
| Other Assets:              | 11,295  | Total Equity Capital:          | 36,995  |
| Total Assets:              | 357,136 | Total Liabilities and Capital: | 357,136 |
| Total Trust Assets:        | 8,492   | 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  
Trust Powers: No

2925 Alma Highway, Suite A  
72956

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

Home Page: [www.firstcommunity-bank.com](http://www.firstcommunity-bank.com)  
Bank Holding Company  
Ashley Bancstock Company, Crossett, AR

**Chm:** Eddie Holt  
**CEO/Pres:** Jim Fincher

**VP:** Alisa Kelly  
**Cash:** Karen Brown

|                            |        |                                |        |
|----------------------------|--------|--------------------------------|--------|
| Cash and Due from:         | 2,720  | Deposits:                      | 81,134 |
| Federal Funds and Repos:   | 5,440  | Federal Funds and Borrowings:  | 4,011  |
| Investments:               | 5,004  | Other Liabilities:             | 365    |
| Net Loans:                 | 73,019 | Subordinated Debt:             | 0      |
| Premises and Fixed Assets: | 4,230  | Total Liabilities:             | 85,510 |
| Other Real Estate:         | 1,156  |                                |        |
| Other Assets:              | 5,002  | Total Equity Capital:          | 11,061 |
| Total Assets:              | 96,571 | Total Liabilities and Capital: | 96,571 |
| Total Trust Assets:        | 0      | Number of Shares Outstanding:  | 52,840 |

**Directors:** Jim Fincher; John Hall; Tim Hodges; Richard Hodo; Eddie Holt; Clovis Satterfield

**Branches in Town:** One

**Other Branches:** Alma

## First State Bank of Warren Warren, AR

VOICE: (870) 226-2601  
FAX: (870) 226-2253  
Trust Powers: Yes

Main Street  
71671-0029

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

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

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: .....8,309  
Federal Funds and Repos: ..... 0  
Investments: .....42,843  
Net Loans: .....46,050  
Premises and Fixed Assets: .....1,219  
Other Real Estate: .....353  
Other Assets: .....1,423  
Total Assets: .....100,197  
Total Trust Assets: .....1,690

Deposits: .....88,937  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 377  
Subordinated Debt: ..... 0  
Total Liabilities: .....89,314

Total Equity Capital: .....10,883  
Total Liabilities and Capital: .....100,197  
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  
Trust Powers: Yes

201 South Main  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

**Chm/Pres:** John B. Frazer, Jr.  
**SVP/CFO/COO/TO:** Hunter W. Johnson

**SVP/CLO:** Kelly Ashcraft  
**SVP/Cash:** James E. Smith

Cash and Due from: .....4,457  
Federal Funds and Repos: .....780  
Investments: .....68,824  
Net Loans: .....54,602  
Premises and Fixed Assets: .....899  
Other Real Estate: ..... 0  
Other Assets: .....1,802  
Total Assets: .....131,364  
Total Trust Assets: .....25,106

Deposits: .....108,493  
Federal Funds and Borrowings: .....2,847  
Other Liabilities: ..... 200  
Subordinated Debt: ..... 0  
Total Liabilities: .....111,540

Total Equity Capital: .....19,824  
Total Liabilities and Capital: .....131,364  
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.; Dr. Rocky K. Lindsey; Jeffrey B. McGaha; Dr. Kerry F. Pennington

**Branches in Town:** Two

**Other Branches:** Hermitage

Evolve Bank & Trust  
West Memphis, AR

VOICE: (901) 624-5500301 Shoppingway BoulevardCharter Number: 568  
FAX: (901) 624-554072301-1719Date: June 5, 1925  
Trust Powers: YesFDIC Certificate Number: 1299

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

Member of Federal Reserve System

Bank Holding Company  
Evolve Bancorp, Inc., West Memphis, AR

|                                 |                                      |
|---------------------------------|--------------------------------------|
| <b>Chm:</b> Scot Lenoir         | <b>EVP/TO:</b> Kenneth Lenoir        |
| <b>CEO/Pres:</b> Scott Stafford | <b>EVP/COO:</b> John Chandler        |
| 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:** Donald Clanton; J. De DeHart; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; W. Scott Stafford; Stephen Valentine

Branches in Town: None

Other Branches: Brinkley, Cordova[TN],  
Parkin, Wynne

## Cross County Bank Wynne, AR

VOICE: (870) 238-8171  
FAX: (870) 238-4052  
Trust Powers: Yes

1 Cross County Plaza  
72396-0009

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

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

Member of Federal Reserve System

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

**Chm:** Dr. Willard G. Burks  
**CEO/Pres/TO:** David Dowd

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

|                                  |         |                                      |         |
|----------------------------------|---------|--------------------------------------|---------|
| Cash and Due from: .....         | 5,347   | Deposits: .....                      | 144,059 |
| Federal Funds and Repos: .....   | 0       | Federal Funds and Borrowings: .....  | 3,923   |
| Investments: .....               | 21,034  | Other Liabilities: .....             | 166     |
| Net Loans: .....                 | 129,875 | Subordinated Debt: .....             | 0       |
| Premises and Fixed Assets: ..... | 5,028   | Total Liabilities: .....             | 148,148 |
| Other Real Estate: .....         | 4,572   |                                      |         |
| Other Assets: .....              | 3,598   | Total Equity Capital: .....          | 21,306  |
| Total Assets: .....              | 169,454 | Total Liabilities and Capital: ..... | 169,454 |
| Total Trust Assets: .....        | 8,822   | 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, 2011**

## Arkansas Capital Corporation Little Rock, AR

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

200 River Market Avenue, Suite 400  
72201-1766

Charter Number: 1006  
Date: August 6, 1958

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

Bank Holding Company  
None

**Chm:** Rush Deacon  
**CEO:** C. Sam Walls

**Pres:** Dennis Cooper  
**EVP:** Jay W. Wisener

|                                  |        |                                      |        |
|----------------------------------|--------|--------------------------------------|--------|
| Cash and Due from: .....         | 4,000  | Deposits: .....                      | 0      |
| Federal Funds and Repos: .....   | 0      | Federal Funds and Borrowings: .....  | 41,768 |
| Investments: .....               | 4,941  | Other Liabilities: .....             | 1,874  |
| Net Loans: .....                 | 35,787 | Subordinated Debt: .....             | 0      |
| Premises and Fixed Assets: ..... | 1,064  | Total Liabilities: .....             | 43,642 |
| Other Real Estate: .....         | 327    |                                      |        |
| Other Assets: .....              | 1,292  | Total Equity Capital: .....          | 3,769  |
| Total Assets: .....              | 47,411 | Total Liabilities and Capital: ..... | 47,411 |
| Total Trust Assets: .....        | 0      | Number of Shares Outstanding: .....  | 1,077  |

**Directors:** Orville E. Abrams; John W. Ahlen; Phil Baldwin; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush B. Deacon; Mac Dodson; Maria Haley; Virgil L. Miller, Jr.; David H. Shindler; William T. Staed; Kathy Struckman; C. Sam Walls

**Branches in Town:** None

**Other Branches:** Fayetteville, Jonesboro

**REPORT OF**

**TRUST COMPANIES**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**

**Centennial Trust Company  
Conway, AR**

VOICE: (501) 312-1442  
FAX: (501) 312-1477

719 Harkrider, Suite 100  
72032

Charter Number: 35000  
Date: May. 22, 2001

**CEO/Pres/CFO:** Randy Mayor

**Directors:** Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims

**Branches in Town:** One

**Other Branches:** El Dorado

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

VOICE: (501) 520-3660  
FAX: (501) 520-3667

135 Section Line Road, C-1  
71913

Charter Number: 35001  
Date: June 17, 1998

**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:** El Dorado, Hot Springs  
Village, Little Rock, Russellville

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**

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

VOICE: (501) 889-2621  
FAX: (501) 889-2966

P. O. Box 869  
72126-0869

Charter Number: 30003  
Date: Aug. 18, 1994

**Pres:** Mark Roland  
**VP:** John C. Branscum

**Treas:** James C. Hawkins

**REPORT OF THE**

**CAPITAL DEVELOPMENT COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**

**Commerce Capital Development Company, LLC**  
**Little Rock, AR**

VOICE: (501) 374-9247    200 Rivermarket Avenue, Suite 400    Charter Number: 45001  
FAX: (501) 374-9425    72201    Date: Aug. 28, 2003

**Pres:** C. Sam Walls

**Sec:** Sam Walls, III

**LIST OF**

**COMMERCIAL BANKS**

**BY COUNTY**

**AND**

**MAP OF**

**ARKANSAS COUNTIES**

**JUNE 30, 2011**

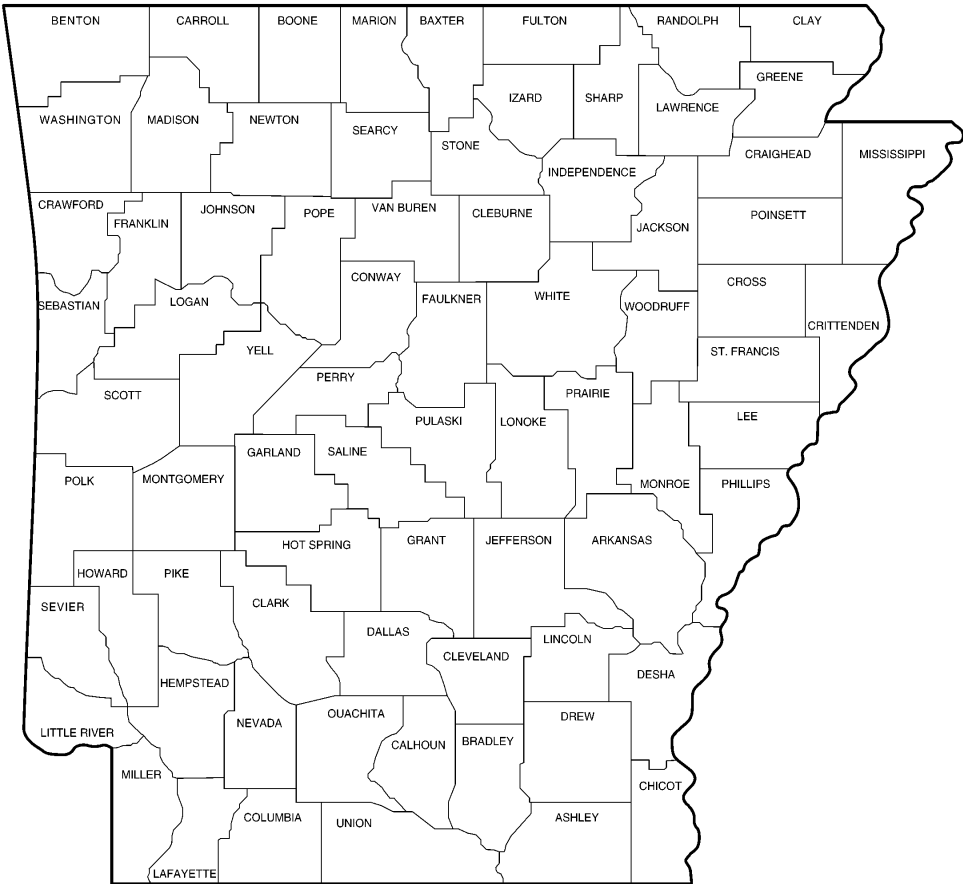
| <b>COUNTY</b>    | <b>BANK</b>                                                                                                        | <b>CITY</b>                                             |
|------------------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| <b>Arkansas</b>  | Arkansas County Bank<br>DeWitt Bank And Trust Company<br>The Farmers and Merchants Bank                            | DeWitt<br>DeWitt<br>Stuttgart                           |
| <b>Ashley</b>    | First National Bank of Crossett<br>First State Bank<br>Farmers Bank<br>Delta Trust & Bank<br>Home Bank of Arkansas | Crossett<br>Crossett<br>Hamburg<br>Parkdale<br>Portland |
| <b>Baxter</b>    | First National Bank and Trust Company                                                                              | Mountain Home                                           |
| <b>Benton</b>    | Decatur State Bank<br>Bank of Gravett<br>Parkway Bank<br>Pinnacle Bank<br>Simmons First Bank of Northwest Arkansas | Decatur<br>Gravette<br>Rogers<br>Rogers<br>Rogers       |
| <b>Boone</b>     | Community First Bank                                                                                               | Harrison                                                |
| <b>Bradley</b>   | First State Bank of Warren<br>Warren Bank and Trust Company                                                        | Warren<br>Warren                                        |
| <b>Calhoun</b>   | Calhoun County Bank                                                                                                | Hampton                                                 |
| <b>Carroll</b>   | The First National Bank of Berryville<br>Cornerstone Bank<br>The First National Bank in Green Forest               | Berryville<br>Eureka Springs<br>Green Forest            |
| <b>Chicot</b>    | The Eudora Bank<br>The Bank of Lake Village<br>Simmons First Bank of South Arkansas                                | Eudora<br>Lake Village<br>Lake Village                  |
| <b>Clark</b>     | Southern Bancorp Bank<br>Summit Bank                                                                               | Arkadelphia<br>Arkadelphia                              |
| <b>Clay</b>      | Piggott State Bank                                                                                                 | Piggott                                                 |
| <b>Cleburne</b>  | Heber Springs State Bank                                                                                           | Heber Springs                                           |
| <b>Cleveland</b> | The Bank of Rison                                                                                                  | Rison                                                   |
| <b>Columbia</b>  | Farmers Bank and Trust Company<br>The Peoples Bank                                                                 | Magnolia<br>Magnolia                                    |

| COUNTY       | BANK                                     | CITY         |
|--------------|------------------------------------------|--------------|
| Conway       | Petit Jean State Bank                    | Morrilton    |
| Craighead    | Heritage Bank, National Association      | 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       |
|              | Evolve Bank & Trust                      | West Memphis |
|              | Fidelity National Bank                   | West Memphis |
| Cross        | 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     | Centennial 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    |
| Hot Spring   | The Malvern National Bank                | Malvern      |
| Independence | The Citizens Bank                        | Batesville   |
|              | First Community Bank                     | Batesville   |

| <b>COUNTY</b>      | <b>BANK</b>                                                                 | <b>CITY</b>                     |
|--------------------|-----------------------------------------------------------------------------|---------------------------------|
| <b>Izard</b>       | The First National Bank of Izard County                                     | Calico Rock                     |
| <b>Jackson</b>     | Merchants & Planters Bank                                                   | Newport                         |
| <b>Jefferson</b>   | Pine Bluff National Bank<br>Simmons First National Bank                     | Pine Bluff<br>Pine Bluff        |
| <b>Lafayette</b>   | Community State Bank<br>Bodcaw Bank                                         | Bradley<br>Stamps               |
| <b>Lawrence</b>    | The First National Bank of Lawrence County                                  | Walnut Ridge                    |
| <b>Lincoln</b>     | Bank of Star City                                                           | Star City                       |
| <b>Logan</b>       | First Western Bank<br>The First National Bank at Paris<br>Logan County Bank | Booneville<br>Paris<br>Scranton |
| <b>Lonoke</b>      | Bank of England<br>First State Bank                                         | England<br>Lonoke               |
| <b>Madison</b>     | First State Bank of Northwest Arkansas                                      | Huntsville                      |
| <b>Marion</b>      | Twin Lakes Community Bank                                                   | Flippin                         |
| <b>Mississippi</b> | Farmers Bank And Trust Company                                              | Blytheville                     |
| <b>Monroe</b>      | The Merchants and Planters Bank                                             | Clarendon                       |
| <b>Nevada</b>      | Bank of Prescott                                                            | Prescott                        |
| <b>Ouachita</b>    | Bank of Bearden<br>Security Bank                                            | Bearden<br>Stephens             |
| <b>Phillips</b>    | Helena National Bank                                                        | Helena                          |
| <b>Pike</b>        | Bank of Delight<br>Diamond Bank                                             | Delight<br>Murfreesboro         |
| <b>Poinsett</b>    | Little River Bank<br>First Delta Bank                                       | Lepanto<br>Marked Tree          |
| <b>Polk</b>        | The Union Bank of Mena                                                      | Mena                            |
| <b>Pope</b>        | First State Bank<br>Simmons First Bank of Russellville                      | Russellville<br>Russellville    |

| <b>COUNTY</b>      | <b>BANK</b>                                    | <b>CITY</b>       |
|--------------------|------------------------------------------------|-------------------|
| <b>Pulaski</b>     | First Arkansas Bank & Trust                    | Jacksonville      |
|                    | Bank of Little Rock                            | Little Rock       |
|                    | Bank of the Ozarks                             | Little Rock       |
|                    | The Capital Bank                               | Little Rock       |
|                    | Central Bank                                   | Little Rock       |
|                    | Eagle Bank & Trust Company                     | Little Rock       |
|                    | Metropolitan National Bank                     | Little Rock       |
|                    | One Bank & Trust, National Association         | Little Rock       |
|                    | National Bank of Arkansas in North Little Rock | North Little Rock |
| <b>Saline</b>      | Heartland Community Bank                       | Bryant            |
| <b>Sebastian</b>   | The First National Bank of Fort Smith          | Fort Smith        |
|                    | Farmers Bank                                   | Greenwood         |
| <b>Sevier</b>      | First State Bank of DeQueen                    | DeQueen           |
|                    | Horatio State Bank                             | Horatio           |
| <b>Sharp</b>       | First National Banking Company                 | Ash Flat          |
|                    | Bank of Cave City                              | Cave City         |
| <b>St. Francis</b> | First National Bank of Eastern Arkansas        | Forrest City      |
|                    | Forrest City Bank, National Association        | Forrest City      |
| <b>Stone</b>       | Ozark Heritage Bank, N. A.                     | Mountain View     |
| <b>Union</b>       | First Financial Bank                           | El Dorado         |
|                    | Simmons First Bank of El Dorado                | El Dorado         |
|                    | Smackover State Bank                           | Smackover         |
| <b>Washington</b>  | Arvest Bank                                    | Fayetteville      |
|                    | The Bank of Fayetteville                       | Fayetteville      |
|                    | Signature Bank of Arkansas                     | Fayetteville      |
|                    | Legacy National Bank                           | Springdale        |
| <b>White</b>       | Citizens State Bank                            | Bald Knob         |
|                    | First Security Bank                            | Searcy            |
|                    | Simmons First Bank of Searcy                   | Searcy            |
| <b>Woodruff</b>    | The Bank of Augusta                            | Augusta           |
|                    | Bank of McCrory                                | McCrory           |
| <b>Yell</b>        | Chambers Bank                                  | Danville          |
|                    | River Town Bank                                | Dardanelle        |

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2011**

**Southern Bancorp Inc.  
Arkadelphia, AR**

RSSD Number: 1248939  
VOICE: (870) 246-3945  
FAX: (870) 246-2182

605 Main, Suite 202  
71923-6037

**CEO:** Walter Smiley

**CFO:** Scott Fife

**Subsidiaries:**

Southern Bancorp Bank  
    Phillips Insurance Agency, Inc.  
    First Investment Advisory Services, Inc.  
Southern Development Capital Trust  
Southern Development Statutory Trust III  
Southern Development Statutory Trust IV  
Southern Property Corporation of the Delta

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

**Summit Bancorp, Inc.  
Arkadelphia, AR**

RSSD Number: 2618388  
VOICE: (870) 246-8070  
FAX: (870) 246-7122

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

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

**EVP/CFO:** Brent Black  
**EVP/CAO:** John A. Bryant

**Subsidiaries:**

Summit Bank  
    Summit Real Estate Investments, Inc.

Arkadelphia, AR  
Arkadelphia, AR

**Citizens State Bankshares of Bald Knob, Inc.  
Bald Knob, AR**

RSSD Number: 1096822  
VOICE: (501) 724-3241  
FAX: (501) 724-5985

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

**Chm/CEO/Pres:** Larry E. Kircher

**VChm/Sec:** Molly H. 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

200 South Third Street  
P. O. Box 2156  
72503-2156

**CEO/Pres:** John Dews

**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

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

First Community Bank  
Batesville Insurance Agency, Inc.  
First Community Real Estate, Inc.  
WR Holding Co., LLC

Batesville, AR  
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:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, 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

**Sec:** Karla Payne

**Subsidiaries:**

|                                       |                  |
|---------------------------------------|------------------|
| Arvest Holdings, Inc.                 | Bentonville, AR  |
| Arvest Bank                           | Fayetteville, AR |
| Central Mortgage Company              | Little Rock, AR  |
| Arvest Bank Operations, Inc.          | Lowell, AR       |
| Arvest Insurance, Inc.                | Lowell, AR       |
| Arvest Investments, Inc.              | Lowell, AR       |
| Arvest Mortgage Company               | Lowell, AR       |
| ABREHB, LLC                           | Lowell, AR       |
| RHV, LLC                              | Lowell, AR       |
| First Place on the Creeks, LLC        | Rogers, AR       |
| WACO Title Company                    | Springdale, AR   |
| ATC Services, Inc.                    | Bartlesville, OK |
| Security Bankcard Center, Inc.        | Norman, OK       |
| Southwest Cattlemen's Corporation     | Tulsa, OK        |
| Superior Finance Company              | Tulsa, OK        |
| Superior Financial Statutory Trust II | Hartford, CT     |
| CFB Aviation, LLC                     | Bentonville, AR  |
| AREH, LLC                             | Lowell, AR       |
| ABREHA, LLC                           | Lowell, AR       |
| ABREHC, LLC                           | Lowell, AR       |
| ABREHD, LLC                           | Lowell, AR       |
| Arvest Trust Company, N. A.           | Rogers, AR       |
| Arvest Statutory Trust I              | Hartford, CT     |

**Arvest Holdings, Inc.**  
**Bentonville, AR**

|                       |                              |
|-----------------------|------------------------------|
| RSSD Number: 1845673  | 125 West Central, Suite #218 |
| VOICE: (479) 464-1500 | P. O. Box 1860               |
| FAX: (479) 464-1540   | 72712                        |

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

|                                    |                                         |
|------------------------------------|-----------------------------------------|
| <b>Chm/CEO/Pres:</b> Jim C. Walton | <b>VP/Treas/Sec:</b> Richard D. Chapman |
|------------------------------------|-----------------------------------------|

**Subsidiaries:**

|                                       |                  |
|---------------------------------------|------------------|
| Arvest Bank                           | Fayetteville, AR |
| Central Mortgage Company              | Little Rock, AR  |
| Arvest Bank Operations, Inc.          | Lowell, AR       |
| Arvest Insurance, Inc.                | Lowell, AR       |
| Arvest Investments, Inc.              | Lowell, AR       |
| Arvest Mortgage Company               | Lowell, AR       |
| ABREHB, LLC                           | Lowell, AR       |
| RHV, LLC                              | Lowell, AR       |
| First Place on the Creeks, LLC        | Rogers, AR       |
| WACO Title Company                    | Springdale, AR   |
| ATC Services, Inc.                    | Bartlesville, OK |
| Security Bankcard Center, Inc.        | Norman, OK       |
| Southwest Cattlemen's Corporation     | Tulsa, OK        |
| Superior Finance Company              | Tulsa, OK        |
| Superior Financial Statutory Trust II | Hartford, CT     |

**Farmers Bancorp, Inc.**  
**Blytheville, AR**

|                       |                      |
|-----------------------|----------------------|
| RSSD Number: 1247615  | 400 West Main Street |
| VOICE: (870) 763-8101 | P. O. Box 688        |
| FAX: (870) 763-3500   | 72316-0688           |

|                                 |                         |
|---------------------------------|-------------------------|
| <b>Chm/CEO/Pres:</b> Steve Bell | <b>Sec:</b> Randy Scott |
| <b>VP:</b> Paula O. Blackwell   |                         |

**Subsidiaries:**

|                                |                 |
|--------------------------------|-----------------|
| Farmers Bank And Trust Company | Blytheville, 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, Inc.  
First Western Insurance Agency, Inc.  
First Western Mortgage, Inc.  
First Western Properties, Inc.  
WPC, LLC  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, 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, Inc.  
First Western Insurance Agency, Inc.  
First Western Mortgage, Inc.  
First Western Properties, Inc.  
WPC, LLC  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, AR  
Booneville, AR  
Booneville, 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:**  
First 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) 328-4679

719 Harkrider Street, Suite 100  
P. O. Box 966  
72032

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

**CFO:** Randy E. Mayor

### Subsidiaries:

Centennial Bank  
Centennial Insurance Agency, Inc.  
Grand Prairie Title Company, Inc.  
OSB Reacquisitions, LLC  
Cook Insurance Agency, Inc.  
Coastal St. Andrews Properties, LLC  
Centennial Trust Company  
Home BancShares Statutory Trust I  
Home BancShares Statutory Trust II  
Marine Bancorp Statutory Trust I  
Centennial (AR) Statutory Trust I

Conway, AR  
Cabot, AR  
Cabot, AR  
Conway, AR  
Apalachicola, FL  
Panama City Beach, FL  
Conway, AR  
Hartford, CT  
Hartford, CT  
Hartford, CT  
Wilmington, DE

## Ashley Bancstock Company Crossett, AR

RSSD Number: 1099337  
VOICE: (870) 364-1300  
FAX: (870) 364-2205

218 Main Street  
71635

**CEO/Pres:** Edward Holt  
**EVP:** Jim V. Fincher

**Treas/Sec:** Gerald G. Crawford, II

### Subsidiaries:

First National Bank of Crossett  
First Community Bank of Crawford County  
Ashley Bancstock Company Statutory Trust I

Crossett, AR  
Van Buren, AR  
Crossett, AR

**Evergreen Bancshares, Inc.**  
**Crossett, AR**

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

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

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**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:**  
Chambers Bank  
CBI Holdings, Inc.  
Sloan Capital Trust I

Danville, AR  
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:** William R. Bullock, Sr.

**Sec:** Sharon Wilson

**Subsidiaries:**  
River Town Bank

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/CEO/Pres:** R. Mark Londagin

**Subsidiaries:**

Decatur State Bank  
Decatur Insurance Agency  
Grand Savings Bank

Decatur, AR  
Decatur, AR  
Grove, 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.  
FSBI Statutory Trust I

DeQueen, AR  
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.  
P & M Realty, Inc.  
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

|                       |                |
|-----------------------|----------------|
| RSSD Number: 1099243  | 220 West Cross |
| VOICE: (870) 946-3551 | P. O. Box 511  |
| FAX: (870) 946-1562   | 72042-0511     |

|                                      |                                     |
|--------------------------------------|-------------------------------------|
| <b>Pres:</b> Warren A. Jennings, Sr. | <b>Sec:</b> Warren A. Jennings, Jr. |
|--------------------------------------|-------------------------------------|

**Subsidiaries:**  
Arkansas County BankDeWitt, AR

**M & F Financial Corporation**  
**Dumas, AR**

|                       |                      |
|-----------------------|----------------------|
| RSSD Number: 1099506  | 500 Highway 65 South |
| VOICE: (870) 382-4311 | P. O. Box 187        |
| FAX: (870) 382-5901   | 71639-0187           |

|                                  |                                   |
|----------------------------------|-----------------------------------|
| <b>Chm/CEO:</b> L. Ashton Adcock | <b>Treas/Sec:</b> Betty B. Trites |
| <b>Pres:</b> J. Michael Jones    |                                   |

**Subsidiaries:**  
Merchants & Farmers BankDumas, AR

**First Financial Banc Corporation**  
**El Dorado, AR**

|                       |                             |
|-----------------------|-----------------------------|
| RSSD Number: 2568102  | 214 North Washington Street |
| VOICE: (870) 863-7000 | P. O. Box 1754              |
| FAX: (870) 881-5393   | 71730-1754                  |

|                                     |                           |
|-------------------------------------|---------------------------|
| <b>CEO/Pres:</b> J. Stephen Cameron | <b>COO:</b> Jerry Bullard |
| <b>CFO:</b> Melissa Jerry           | <b>Sec:</b> Debra Martin  |

**Subsidiaries:**  
First Financial BankEl Dorado, AR  
First Title Services, Inc.El Dorado, AR  
First Financial Banc Corporation Statutory Trust IEl Dorado, AR  
First Financial Statutory Trust IIIEl 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  
72046-0070

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
Little Rock, AR

## **Eureka Bancshares, Inc. Eureka Springs, AR**

RSSD Number: 2941769  
VOICE: (479) 253-3000  
FAX: (479) 253-3004

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

**Chm/CEO/Pres:** John F. Cross

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

## **Bankshares of Fayetteville, Inc. Fayetteville, AR**

RSSD Number: 2516970  
VOICE: (479) 444-4444  
FAX: (479) 443-1529

One South Block Avenue  
P. O. Box 1728  
72701

**CEO/Pres:** Mary Beth Brooks  
**EVP:** Bob King

**EVP:** Billie Pelton  
**EVP:** Sam Stricklin

**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

**White River Bancshares Company**  
**Fayetteville, AR**

|                       |                                  |
|-----------------------|----------------------------------|
| RSSD Number: 3306589  | 3878 N. Crossover Road, Suite 20 |
| VOICE: (479) 684-3700 | P. O. Box 8550                   |
| FAX: (479) 684-3795   | 72703                            |

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

|                                    |                                  |
|------------------------------------|----------------------------------|
| <b>Chm/CEO/Pres:</b> Gary R. Head  | <b>CCO:</b> Daniel J. Lewis      |
| <b>CFO:</b> Russell W. Nugent, Jr. | <b>COO:</b> Marilyn K. Hendricks |

**Subsidiaries:**  
Signature Bank of Arkansas Fayetteville, AR

**FBT Bancshares, Inc.**  
**Fordyce, AR**

|                       |                     |
|-----------------------|---------------------|
| RSSD Number: 1099092  | 200 West 4th Street |
| VOICE: (870) 352-3107 | 71742-2202          |
| FAX: (870) 352-5202   |                     |

|                                          |                                     |
|------------------------------------------|-------------------------------------|
| <b>Chm/CEO/Pres:</b> James V. Hulse, Jr. | <b>EVP:</b> Don Lyle                |
| <b>EVP:</b> Bruce Dawson                 | <b>EVP/Sec:</b> Suzette Crutchfield |

**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:** Samuel T. Sicard

**SVP:** Mont S. Echols, Jr.  
**VP:** James G. Williamson, Jr.

### Subsidiaries:

The First National Bank of Fort Smith  
Citizens Bank & Trust Company  
PMF, Inc.  
National Bank of Sallisaw  
Brown-Hiller, Inc.  
First Asset Holdings, LLC  
Realty Appraisals, Inc.  
Brown-Hiller-Clark & Associates of Oklahoma, Inc.

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

## Bainum Bancorp Glenwood, AR

RSSD Number: 1491333  
VOICE: (870) 356-2121  
FAX: (870) 356-6327

205 Hwy 70 East  
P. O. Box 500  
71943

**Chm:** Timothy E. Bainum

**Sec:** Lynda Robbins

### Subsidiaries:

Diamond 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 SE 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) 679-7200  
FAX: (501) 679-5104

136 South Broadview  
P. O. Box 190  
72058-0430

**Chm/CEO/Pres:** Thomas H. Grumbles

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**  
First Service Bank  
First Service Realty

Greenbrier, AR  
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

**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

**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  | 1801 Central Avenue, Suite D |
| VOICE: (501) 623-4292 | 71901                        |
| FAX: (501) 624-7187   |                              |

**Chm/CEO:** G. R. Buck Smith

**Subsidiaries:**

|                                          |              |
|------------------------------------------|--------------|
| Bank of Salem                            | Salem, AR    |
| SABCO Insurance, Inc.                    | Salem, AR    |
| Security Bank                            | Stephens, AR |
| Ouachita Properties, Inc.                | Stephens, AR |
| Stephens Security Insurance Agency, Inc. | Stephens, AR |

**First Arkansas BancShares, Inc.**  
**Jacksonville, AR**

|                       |                      |
|-----------------------|----------------------|
| RSSD Number: 1096550  | 600 West Main Street |
| VOICE: (501) 982-4511 | P. O. Box 827        |
| FAX: (501) 982-5769   | 72078-0827           |

|                                      |                           |
|--------------------------------------|---------------------------|
| <b>Chm/CEO/Pres:</b> Larry T. Wilson | <b>SVP/CFO:</b> Kim Crook |
| <b>EVP/Sec:</b> John Hardwick        | <b>Sec:</b> John McNee    |

**Subsidiaries:**

|                                  |                  |
|----------------------------------|------------------|
| First Arkansas Bank & Trust      | Jacksonville, AR |
| First Arkansas Mortgage Company  | Jacksonville, AR |
| First Arkansas Statutory Trust I | Jacksonville, 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  
72403

**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.  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
MSB Capital Trust I  
Russellville Statutory Trust I

Jonesboro, AR  
Jonesboro, AR  
Jonesboro, 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 Bank  
The Jefferson Agency  
Jefferson Ag Credit

Lake Village, AR  
Lake Village, AR  
Fayette, MS  
Fayette, MS  
Greenville, 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:** Scott Arnold, IV

**Sec:** Lois Criddle

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Allcorp, Inc.**  
**Little Rock, AR**

RSSD Number: 4152877  
VOICE: (501) 707-1154  
FAX: (501) 707-1161

5701 Kavanaugh Boulevard  
72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

## Bank of the Ozarks, Inc. Little Rock, AR

RSSD Number: 1097089  
VOICE: (501) 978-2265  
FAX: (501) 978-2205

17901 Chenal Parkway  
P. O. Box 8811  
72231-8811

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

**CFO:** Greg McKinney

### Subsidiaries:

|                                   |                 |
|-----------------------------------|-----------------|
| Bank of the Ozarks                | Little Rock, AR |
| ASMSA Investment Fund, LLC        | Little Rock, AR |
| BOTO, LLC                         | Little Rock, AR |
| Open Avenues Investment Fund, LLC | Little Rock, AR |
| The Highlands Group, Inc.         | Little Rock, AR |
| Jaxsonville-Ocala Station, LLC    | Bradenton, FL   |
| Wares Creek Corporate Park, LLC   | Bradenton, FL   |
| West Manatee Avenue Property, LLC | Bradenton, FL   |
| FCB Properties, Inc.              | Valdosta, GA    |
| PAB State Credits, LLC            | Valdosta, GA    |
| HOJ Equities, LLC                 | Dallas, TX      |
| Ozark Capital Statutory Trust II  | Hartford, CT    |
| Ozark Capital Statutory Trust III | Wilmington, DE  |
| Ozark Capital Statutory Trust IV  | Wilmington, DE  |
| Ozark Capital Statutory Trust V   | Chicago, IL     |

## 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/CFO:** Jeanette Nation

### Subsidiaries:

|                  |                 |
|------------------|-----------------|
| The Capital Bank | Little Rock, AR |
|------------------|-----------------|

**Delta Trust & Banking Corporation**  
**Little Rock, AR**

RSSD Number: 2834115  
VOICE: (501) 907-2286  
FAX: (501) 907-2299

11700 Cantrell Road  
P. O. Box 17607  
72223

**Chm/CEO:** J. French Hill  
**Pres:** Carroll Penick

**Sec:** Becky Hughes

**Subsidiaries:**

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

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

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
VOICE: (501) 376-0800  
FAX: (501) 374-7937

200 North State Street  
P. O. Box 34090  
72203

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

**SVP/Cash:** Lee A. Swearingen

**Subsidiaries:**

Bank of Little Rock  
BLR Mortgage Corp.  
Hallmark Loan & Inv. Co.  
Little Rock Mortgage Corp.

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  
Arkansas Mortgage Company, Inc.  
Little Rock Title Company  
Riverside Mortgage Company, Inc.

Sparkman, AR  
Fayetteville, AR  
Little Rock, AR  
Little Rock, AR

**Rock Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 3770313  
VOICE: (501) 664-8722  
FAX: (501) 663-8753

One Information Way  
72202

**Chm/CEO/Pres:** L. Walter Quinn

**Atty:** Joseph W. Gregory

**Subsidiaries:**

Heartland Community Bank  
HCB Properties, Inc.  
Heartland Insurance, LLC  
HCB Investments, Inc.  
Rock Bancshares Statutory Trust I  
Rock Bancshares Statutory Trust II

Bryant, AR  
Bryant, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**State Holding Company**  
**Little Rock, AR**

|                       |                                  |
|-----------------------|----------------------------------|
| RSSD Number: 1100046  | 650 South Shackleford, Suite 450 |
| VOICE: (501) 223-3450 | 72211                            |
| FAX: (501) 223-8008   |                                  |

|                                    |                               |
|------------------------------------|-------------------------------|
| <b>Chm:</b> Harry L. Hastings, Jr. | <b>EVP:</b> Paul Castleberry  |
| <b>CEO/Pres:</b> Catherine H. Owen | <b>SVP:</b> Laura Bogoslavsky |

|                                 |                   |
|---------------------------------|-------------------|
| <b>Subsidiaries:</b>            |                   |
| Heber Springs State Bank        | Heber Springs, AR |
| Eagle Development Company North | Heber Springs, AR |
| Eagle Bank & Trust Company      | Little Rock, AR   |
| Eagle Development Company South | Little Rock, AR   |
| State Mortgage Company          | Little Rock, AR   |

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

|                       |                         |
|-----------------------|-------------------------|
| RSSD Number: 1491614  | 101 South Center Street |
| VOICE: (501) 676-3106 | P. O. Box 320           |
| FAX: (501) 676-5046   | 72086-0320              |

|                               |                          |
|-------------------------------|--------------------------|
| <b>Chm:</b> Neil Bennett, Jr. | <b>Sec:</b> Karen Hardke |
| <b>CEO:</b> David R. Estes    |                          |

|                            |            |
|----------------------------|------------|
| <b>Subsidiaries:</b>       |            |
| First State Bank           | Lonoke, AR |
| First State Land Co., Inc. | Lonoke, AR |
| Lonoke Statutory Trust I   | Lonoke, AR |
| Lonoke Statutory Trust II  | 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  
**Sec:** Sharon Gathright

**Subsidiaries:**  
The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
VOICE: (870) 235-7000  
FAX: (870) 235-7039

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

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

**EVP:** Bruce D. Maloch  
**Sec:** T. H. Bradley

**Subsidiaries:**  
Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, 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  
72364-0747

**Pres:** M. Don Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**  
First Community Bank of Eastern Arkansas  
FCB Insurance Services, Inc.

Marion, AR  
Marion, AR

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

|                       |                         |
|-----------------------|-------------------------|
| RSSD Number: 1139783  | 214 Hester Parker Drive |
| VOICE: (870) 358-6000 | P. O. Box 635           |
| FAX: (870) 358-6001   | 72365-0635              |

|                           |                              |
|---------------------------|------------------------------|
| <b>Chm:</b> Charles Luter | <b>Pres:</b> Chris M. Lehman |
|---------------------------|------------------------------|

|                                          |                 |
|------------------------------------------|-----------------|
| <b>Subsidiaries:</b><br>First Delta Bank | Marked Tree, AR |
|------------------------------------------|-----------------|

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

|                       |                          |
|-----------------------|--------------------------|
| RSSD Number: 1094967  | 105 South Edmonds Avenue |
| VOICE: (870) 731-2526 | P. O. Box 388            |
| FAX: (870) 731-2527   | 72101-0388               |

|                                   |                                    |
|-----------------------------------|------------------------------------|
| <b>CEO/Pres:</b> John G. Thompson | <b>Sec:</b> Vance M. Thompson, III |
| <b>AVP:</b> Caleb Thompson        |                                    |

|                                         |             |
|-----------------------------------------|-------------|
| <b>Subsidiaries:</b><br>Bank of McCrory | McCrory, AR |
|-----------------------------------------|-------------|

**McGehee Bank Employee Stock Ownership Plan**  
**McGehee, AR**

|                       |                                  |
|-----------------------|----------------------------------|
| RSSD Number: 3487965  | 301 North 2 <sup>nd</sup> Street |
| VOICE: (870) 222-3151 | P. O. Box 787                    |
| FAX: (870) 222-6159   | 71654-0787                       |

|                               |                             |
|-------------------------------|-----------------------------|
| <b>Chm:</b> William W. Bowman | <b>Pres:</b> James M. Smith |
| <b>VChm:</b> John H. Potter   |                             |

|                                                                                                    |                                           |
|----------------------------------------------------------------------------------------------------|-------------------------------------------|
| <b>Subsidiaries:</b><br>Southeast Financial Bankstock Corporation<br>McGehee Bank<br>McBank Realty | McGehee, AR<br>McGehee, AR<br>McGehee, AR |
|----------------------------------------------------------------------------------------------------|-------------------------------------------|

**Southeast Financial Bankstock Corporation**  
**McGehee, AR**

RSSD Number: 1096662  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2<sup>nd</sup> Street  
P. O. Box 787  
71654-0787

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

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

**Pres:** James M. Smith

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

RSSD Number: 1099805  
VOICE: (479) 394-2211  
FAX: (479) 394-3809

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

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

**EVP/CFO:** Michael D. Myers  
**Sec:** David Maddox

**Subsidiaries:**

The Union Bank of Mena  
The First National Bank at Paris  
Union Bankshares Statutory Trust I

Mena, AR  
Paris, AR  
Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

RSSD Number: 1098198  
VOICE: (870) 367-2025  
FAX: (870) 367-1151

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

**Chm:** Bennie Ryburn, Jr.  
**Pres:** George T. Harris

**SVP:** Michael Efird  
**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

**Sec:** John S. McClendon

**Subsidiaries:**  
Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

**Petit Jean Bancshares, Inc.**  
**Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

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

**Pres:** Charles S. Penick

**Subsidiaries:**  
Petit Jean State Bank

Morrilton, AR

## **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/Pres:** Alex Golden

**Subsidiaries:**

Acme Holding Company, Inc.  
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Mulberry, AR  
Little Rock, 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

**Sec:** Amy McCay

**Subsidiaries:**

Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Little Rock, AR  
Mulberry, AR

**M & P Community Bancshares, Inc.**  
**Newport, AR**

|                       |                  |
|-----------------------|------------------|
| RSSD Number: 1491306  | 120 Hazel Street |
| VOICE: (870) 523-3601 | P. O. Box 650    |
| FAX: (870) 523-3473   | 72112-0650       |

Bank Holding Company  
M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, AR

|                                    |                                |
|------------------------------------|--------------------------------|
| <b>Chm/CEO:</b> Jim S. Gowen, Sr.  | <b>VP/Sec:</b> Carla P. Stiger |
| <b>Pres/COO:</b> Jim S. Gowen, Jr. | <b>Treas:</b> Pat Davis        |

**Subsidiaries:**  
Merchants & Planters Bank  
M & P Community Statutory Trust II  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR  
Newport, AR

**M & P Community Bancshares, Inc. 401(K) Employee Stock  
Ownership Plan**  
**Newport, AR**

|                       |                  |
|-----------------------|------------------|
| RSSD Number: 3394429  | 120 Hazel Street |
| VOICE: (870) 523-3601 | P. O. Box 650    |
| FAX: (870) 523-3473   | 72112            |

|                                    |                                |
|------------------------------------|--------------------------------|
| <b>Chm/CEO:</b> Jim S. Gowen, Sr.  | <b>VP/Sec:</b> Carla P. Stiger |
| <b>Pres/COO:</b> Jim S. Gowen, Jr. | <b>Treas:</b> Pat Davis        |

**Subsidiaries:**  
M & P Community Bancshares, Inc.  
Merchants & Planters Bank  
M & P Community Statutory Trust II  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR  
Newport, AR  
Newport, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

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

**Chm/CEO/Pres:** Paula O. Blackwell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**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:** John P. Garrison  
**Pres/CEO:** Chuck Morgan

**EVP/CFO:** Scott Pittillo

**Subsidiaries:**

Hot Springs Bank & Trust Company  
Pine Bluff National Bank  
Jefferson Bancshares Capital Trust  
Jefferson Bancshares Capital Trust II

Hot Springs, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR

**Simmons First National Corporation**  
**Pine Bluff, AR**

|                       |                 |
|-----------------------|-----------------|
| RSSD Number: 1094828  | 501 Main Street |
| VOICE: (870) 541-1000 | P. O. Box 7009  |
| FAX: (870) 541-1123   | 71611-7009      |

|                                    |                                   |
|------------------------------------|-----------------------------------|
| <b>Chm/CEO:</b> J. Thomas May      | <b>EVP:</b> Marty Casteel         |
| <b>Pres/COO:</b> David L. Bartlett | <b>EVP/CFO:</b> Robert A. Fehlman |

|                                          |                  |
|------------------------------------------|------------------|
| <b>Subsidiaries:</b>                     |                  |
| Simmons First Bank of El Dorado          | El Dorado, AR    |
| Simmons First Bank of Hot Springs        | Hot Springs, AR  |
| Simmons First Bank of Northeast Arkansas | Jonesboro, AR    |
| Simmons First Bank of South Arkansas     | Lake Village, AR |
| Simmons First National Bank, N.A.        | Pine Bluff, AR   |
| Simmons First Investment Group           | Little Rock, AR  |
| Simmons First Trust Company, N.A.        | Pine Bluff, AR   |
| Simmons First Bank of Northwest Arkansas | Rogers, AR       |
| Simmons First Bank of Russellville       | Russellville, AR |
| Simmons First Bank of Searcy             | Searcy, AR       |
| Arkansas Fund, Inc.                      | Pine Bluff, AR   |
| Simmons First Capital Trust II           | Pine Bluff, AR   |
| Simmons First Capital Trust III          | Pine Bluff, AR   |
| Simmons First Capital Trust IV           | Pine Bluff, AR   |
| Simmons First Mortgage Corporation       | Pine Bluff, AR   |

**Parkway Bankshares, Inc.**  
**Portland, AR**

|                       |                    |
|-----------------------|--------------------|
| RSSD Number: 1141188  | 217 N. Main Street |
| VOICE: (870) 737-2226 | 571 West Gaines    |
| FAX: (870) 737-4263   | 71663              |

|                               |                                        |
|-------------------------------|----------------------------------------|
| <b>Chm:</b> Joel Newcome      | <b>VP/Treas/Sec:</b> Leslie Borgognoni |
| <b>Pres:</b> Robert Y. Taylor |                                        |

|                      |            |
|----------------------|------------|
| <b>Subsidiaries:</b> |            |
| 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:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

**Pinnacle Bancshares, Inc.**  
**Rogers, AR**

RSSD Number: 3451416  
VOICE: (479) 619-2000  
FAX: (479) 619-2702

4201 West New Hope Road, Suite 101  
72758

**Chm:** Wade Ruckle

**Subsidiaries:**  
Pinnacle Bank

Rogers, 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/VP:** Andrea Nicholson

**Subsidiaries:**  
First State Bank  
Nimrod Real Estate, Inc.  
FSB Capital Trust II  
FSB Capital Trust III

Russellville, AR  
Russellville, AR  
Russellville, AR  
Russellville, AR

**First Security Bancorp**  
**Searcy, AR**

RSSD Number: 1096505  
VOICE: (501) 279-3401  
FAX: (501) 279-3486

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

**Chm/CEO:** Reynie Rutledge                      **Pres:** Bill Scholl

**Subsidiaries:**

First Security Bank  
    UFS, Inc.  
    Heartland Renaissance Fund Sub 1, LLC  
    Peoples Real Estate Management Co.  
    First Security Investment Advisors, Inc.  
    First Security Real Estate Management, Inc.  
    FNBS Investments, Inc.  
Crews & Associates, Inc.  
First Security Finance, Inc.  
Eastview of NWA, LLC  
Torrent Fire Co. #4, LLC  
Union Air, LLC  
Cheyenne Aircraft, LLC

Searcy, AR  
Benton, AR  
Conway, AR  
Mountain Home, AR  
Searcy, AR  
Searcy, AR  
Las Vegas, NV  
Little Rock, AR  
Little Rock, AR  
Searcy, AR  
Searcy, AR  
Searcy, AR  
Wilmington, DE

**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:** James B. Yeager  
**SVP:** J. Drew Tennyson                      **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  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

First State Bank of Northwest Arkansas  
FSB Properties, LLC

Huntsville, AR  
Fayetteville, 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. Box 1010  
72160-1016

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

The Farmers and Merchants Bank  
F & M Realty, Inc.  
Perry County Bankshares Statutory Trust

Stuttgart, AR  
Stuttgart, AR  
Perryville, 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

**Evolve Bancorp, Inc.  
West Memphis, AR**

RSSD Number: 1142411  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

301 Shoppingway Boulevard  
72301

Bank Holding Company  
Evolve Financial Group, Inc., Memphis, TN

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, 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:** David Dowd

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
Janus Title, LLC

Wynne, AR  
Wynne, AR

**First National Corporation of Wynne**  
**Wynne, AR**

RSSD Number: 1132159  
VOICE: (870) 238-2361  
FAX: (870) 238-8148

528 Merriman Avenue  
P. O. Box 129  
72396

**CEO/Pres:** Sean H. Williams  
**VP:** Paul Hall

**Treas:** Dianne Henderson  
**Sec:** Lisa G. Jackson

**Subsidiaries:**

Twin Lakes Community Bank  
The First National Bank of Wynne

Flippin, AR  
Wynne, AR

**OUT OF STATE  
BANK HOLDING COMPANIES  
AND  
THEIR ARKANSAS  
SUBSIDIARIES**

**JUNE 30, 2011**

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

RSSD Number: 2806662  
VOICE: (870) 355-8311  
FAX: (870) 355-8509

600 East Main Street  
71263

**Chm:** Charles F. Poole

**Pres:** Gene Keith

**Subsidiaries:**

The Eudora Bank  
West Carroll Community Bank

Eudora, AR  
Oak Grove, LA

**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:**

Evolve Bancorp, Inc.  
Evolve Bank & Trust

West Memphis, AR  
West Memphis, AR



## ABBREVIATIONS

|           |                               |
|-----------|-------------------------------|
| Chm:      | Chairman of the Board         |
| Chm Emer: | Chairman Emeritus             |
| 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      |
| RMO:      | Risk Management Officer       |
| Aud:      | Auditor                       |
| TO:       | Trust Officer                 |
| ATO:      | Assistant Trust Officer       |
| Treas:    | Treasurer                     |
| Sec:      | Secretary                     |
| Atty:     | Attorney                      |

**NOTES**

## NOTES

**NOTES**