

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2007**



MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner

Ninety-Third Report

NINETY-THIRD ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2007

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2007

Honorable Mike Beebe
Governor of Arkansas
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Third 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, 2007.

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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*Denotes changes which occurred after June 30, 2007.

LEGAL HOLIDAYS

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

Robert E. Lee's BirthdayThird Monday in January

Martin Luther King, Jr. DayThird Monday in January

Presidents Day Third Monday in February

Memorial Day Last Monday in May

Independence DayJuly 4

Labor DayFirst Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

STATE BANKING BOARD MEMBERS

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

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

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

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

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

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

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/

***DEPARTMENTAL ROSTER**

Candace Franks - Bank Commissioner

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

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

Brent Taylor – Staff Attorney
Consumer Complaints
Inquiries
Legal Filings

Barbara Mahoney – Management Project Analyst I
Certificates of Good Standing
Charter Amendments and Charter Information
Rules and Regulations Manual

EXAMINATION AND SUPERVISION DIVISION

Richard Buzbee and Wilks Marshall, Jr. – Chief Examiners
Regulatory Examinations/Regulatory and Banking Procedures
Bank Performance Evaluation and Monitoring
Division Personnel/Recruitment and Management

Larry Hillyard and Baker Moseley – Assistant Chief Examiners

Gary Bush	-	Regional Supervisor (Little Rock)
Robert Carr, III	-	Information Systems Supervisor
John Householder	-	Regional Supervisor (Jonesboro)
Ken Leavell	-	Regional Supervisor (Northwest Arkansas)
Thomas Narrell	-	Trust Supervisor
Mary Pennebaker	-	Bank Holding Company Supervisor
Michael Saunders	-	Regional Supervisor (Little Rock)

John Ashby-Financial Analyst Supervisor

Cara Lank – Financial Analyst
 Kevin Mosley – Financial Analyst
 Gregg Qualls – Financial Analyst
 Self Examination
 Bank Reports of Condition and Income
 Bank Holding Company Reports of Condition and Income
 Research and Financial Analysis
 Public Information Requests
 Application Analysis
 Consumer Complaints

Richard Plotkin – Bank Review Administrator/Training

Jacklyn Powell – Training Manager
 Training/Orientation/Education
 Administrative Support
 Devan May – Administrative Assistant II

INFORMATION TECHNOLOGY**Robert Hughes - Director**

Greg Langley - Sr. Systems Programmer
 Mitch Vire - Sr. Systems Programmer
 Data Processing Support
 Research and Development
 Application Programming

ADMINISTRATION DIVISION**Gail Green - Fiscal Manager**

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

Cynthia Nixon - Management Project Analyst Supervisor

Lori Morrison - Accountant
 Kimberly Brown - Administrative Assistant II
 Jane English - Administrative Assistant II
 Martha Guinn - Administrative Assistant II
 Administrative Support
 Examination Support and Processing
 Data Entry

EXAMINATION PERSONNEL

NORTHWEST ARKANSAS OFFICE

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

Ken Leavell – Regional Supervisor
Evelyn Wade – Bank Senior Examiner II
David Coleman – Financial Examiner II
Neal Elliott – Financial Examiner II
Landi Mkhize – Financial Examiner II
Hunter Norton – Financial Examiner II
Mac Tatman – Financial Examiner II
Rebecca Burns – Financial Examiner Trainee

JONESBORO OFFICE

924 South Main
72401-3597
P. O. Box 9374
72403-9374
VOICE: (870) 972-1744
FAX: (870) 972-1762
Jonesboro@banking.state.ar.us

John Householder – Regional Supervisor
R. D. Jackson – Commissioned Senior Examiner
Shaun Perkins – Commissioned Senior Examiner
Chris Dillon – Bank Senior Examiner
Kent Darr – Bank Senior Examiner
William Milum – Bank Senior Examiner
Nathan Elliott – Financial Examiner II
Jason Corder – Financial Examiner I

LITTLE ROCK OFFICE

Gary Bush – Regional Supervisor
Robert Henry – Commissioned Senior Examiner
David Raymond – Bank Senior Examiner
Matthew Rose – Financial Examiner II
Mark Rye – Financial Examiner II
Tonya Fisher – Financial Examiner I
Robert McDonald – Financial Examiner Trainee

Michael Saunders – Regional Supervisor
Dana Cook – Commissioned Senior Examiner
Charles Moneymaker – Commissioned Senior Examiner
Kelly Victory – Commissioned Senior Examiner
Luke Webre – Commissioned Senior Examiner
Dharmin Patel – Financial Examiner II
Tyler Choate – Financial Examiner I
Brandon Scallion – Financial Examiner I

BANK HOLDING COMPANY

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

TRUST

Thomas Narrell - Trust Supervisor
Jamie Bazarow – Commissioned Senior Examiner
Stacey Leder – Bank Senior Examiner

INFORMATION SYSTEMS

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

STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

BANK	NEW NAME/LOCATION
Pinnacle Bank Bentonville	Pinnacle Bank Rogers
Bank of Blevins Blevins	Central Bank Little Rock
Diamond State Bank Murfreesboro	Diamond Bank Murfreesboro

STATE CHARTERED BANKS MERGED FROM JULY 1, 2006, TO JUNE 30, 2007

BANK	MERGED INTO
Bank of Brinkley Brinkley	Signature Bank of Arkansas Fayetteville
Arkansas Diamond Bank Glenwood	Diamond Bank Murfreesboro
Pulaski Bank and Trust Company Little Rock	First Community Bank Jonesboro
First Arkansas Valley Bank Russellville	Liberty Bank of Arkansas Jonesboro
First National Bank of Stuttgart Stuttgart	Arkansas County Bank DeWitt
Caney Valley National Bank Caney, KS	Arvest Bank Fayetteville

CHARTER CONVERSIONS

First National Bank of DeWitt
220 W. Cross Street
DeWitt, Arkansas
(Converted to a state charter September 26, 2006 and became
Arkansas County Bank)

BRANCHES APPROVED FROM JULY 1, 2006, TO JUNE 30, 2007

BANK	LOCATION
First Security Bank of Conway Conway	624 Hwy 265 South Mayflower
First State Bank Conway	6039 Heber Springs Road Quitman
First State Bank Conway	411 Hartsfield Drive Searcy
First State Bank Conway	815 N. Maple Searcy
First State Bank Conway	Mobile Branch White County
River Town Bank Dardanelle	SE Corner College & Hogan Conway
First State Bank of DeQueen DeQueen	202 Main Street Dierks
First State Bank of DeQueen DeQueen	201 S. Washington Murfreesboro
DeWitt Bank and Trust Company DeWitt	Hwy 1 & Adams Road St. Charles
First Financial Bank El Dorado	2300 E. Main Street El Dorado
Arvest Bank Fayetteville	2600 Donaghey Avenue Conway
Arvest Bank Fayetteville	1435 E. Bradford Parkway Springfield, MO
Arvest Bank Fayetteville	420 South Elm Jenks, OK
Hot Springs Bank & Trust Company Hot Springs	102 Airport Road Hot Springs

BANK	LOCATION
Hot Springs Bank & Trust Company Hot Springs	105 Convention Boulevard Hot Springs
Liberty Bank Jonesboro	9117 Hwy 71 South Fort Smith
Liberty Bank Jonesboro	4625 Old Greenwood Road Jonesboro
Bank of the Ozarks Little Rock	62 W & One Mile Road Fayetteville
Bank of the Ozarks Little Rock	Malvern Ave. & Ridgeway Blvd. Hot Springs
Bank of the Ozarks Little Rock	Airport Road & SH 270/70 Bypass Hot Springs
Bank of the Ozarks Little Rock	Corner S Osage Rd & New Hope Rd Rogers
Bank of the Ozarks Little Rock	Oakbend & FM 1040 Lewisville, TX
First State Bank Lonoke	Tract 9B Southridge Village Heber Springs
First State Bank Lonoke	700 S. Jones Springdale
The Peoples Bank Magnolia	103 Hwy 79 Bypass Magnolia
Union Bank and Trust Company Monticello	1705 E. Harding Pine Bluff
Twin City Bank North Little Rock	2302 N. Reynolds Road Bryant
Parkway Bank Rogers	1100 SE Walton Blvd. Bentonville
Parkway Bank Rogers	2000 W. Walnut Rogers

BANK	LOCATION
First Security Bank Searcy	Alcoa Road/I-30 Bryant
First Security Bank Searcy	613 Southwest Drive Jonesboro
First Security Bank Searcy	1341 Stadium Jonesboro
First Security Bank Searcy	Corner of Hwy 107 & Indian Hills North Little Rock
First Community Bank of Crawford County Van Buren	641 Hwy 71 North Alma

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

BANK	CITY
Bank of Bearden	Bearden
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
Bank of Gravett	Gravette
First State Bank of Northwest Arkansas	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Allied Bank	Mulberry
Diamond Bank	Murfreesboro
Chart Bank	Perryville
The Bank of Rison	Rison
Riverside Bank	Sparkman
Bank of Star City	Star City
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2006 through June 30, 2007.

RECEIPTS

Cash Balance June 30, 2006.....	\$3,344,544.72
Examination and Assessment Fees	7,293,171.77
Charter and Amendment Fees	132,950.00
Miscellaneous Fees	2,588.00
Reimbursement for M & R Sales	5,776.64
Refund to Expenditures – Prior Year	4,273.83
Refund to Expenditures – Current Year	6,404.18
Total Receipts	<u>7,445,164.42</u>
	\$10,789,709.14

DISBURSEMENTS

Salaries.....	4,147,525.33
Extra Help Salaries.....	0.00
Maintenance and General Operations.....	1,045,226.51
S.S., Retirement and Insurance	
Matching	1,084,866.57
Conference Fees and Travel	240,442.59
Professional Fees and Services	29,158.60
Capital Outlay.....	125,156.94
Refunds Issued	2,500.00
Service Charge by State Treasurer	111,391.84
Total Disbursements	6,786,268.38
Cash Balance June 30, 2007	<u>4,003,440.76</u>
	\$10,789,709.14

FEDERAL DEPOSIT INSURANCE CORPORATION

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

Stan Ivie.....Regional Director – Supervision/Consumer Protection
M. Anthony Lowe Deputy Regional Director/Risk Management
Julie BanfieldDeputy Regional Director/Compliance
Cheryl Couch.....Assistant Regional Director
Mark Taylor.....Assistant Regional Director
Nann Wright.....Assistant Regional Director
Stephen Zachary Regional Counsel

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

Wayne Nichols Assistant Regional Director

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

Deborah S. Calvert..... Field Supervisor/Risk Management
Linda Wallace..... Field Supervisor/Compliance

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

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

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

Terry Michlitsch Field Supervisor/Risk Management
Wayne Perun..... Field Supervisor/Compliance

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

411 Locust Street
P. O. Box 442
St. Louis, Missouri 63166
VOICE: (314) 444-8444
FAX: (314) 444-8740
<http://www.stls.frb.org>

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

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

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

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

Michael D. Renfro General Auditor
Audit

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

Robert A. 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>

Jeri Gilland..... Deputy Comptroller
Janice J. McQuary Assistant Deputy Comptroller
Randall M. Ryskamp.....District Counsel
Karen Bryant Licensing Manager

Little Rock Field Office
Ozark National Life Building
10201 West Markham, Suite 105
Little Rock, Arkansas 72205-2180
VOICE: (501) 225-7228
FAX: (501) 225-2711

F. Christian Dunn Assistant Deputy Comptroller

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

F. Christian Dunn Assistant Deputy Comptroller

Central and Western Oklahoma Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, Oklahoma 73116-7909
VOICE: (405) 848-8058
FAX: (405) 848-8085

Kyle M. Jones..... Assistant Deputy Comptroller

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

Leigh R. Hoge Assistant Deputy Comptroller

ARKANSAS BANKERS ASSOCIATION

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

- Ken D. Hammonds..... President & CEO
- John Womack..... Chairman
President & CEO of Arvest Bank – Fort Smith Office
Arvest Bank, Fayetteville
- Joe Miles Chairman - Elect
President
First National Bank & Trust, Mountain Home
- Tandy Menefee Vice Chairman
President & CEO
Timberland Bank, El Dorado
- Jimmy Thomason..... Treasurer
President & CEO
Arkansas Bankers' Bank, Little Rock
- Larry T. Wilson Past Chairman
Chairman, President & CEO
First Arkansas Bank & Trust, Jacksonville

EMERGING LEADERS SECTION OFFICERS (formerly Young Bankers Section)

Matthew GillPresident
Vice President
Legacy National Bank, Springdale

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

Joe BlanksVice President
Assistant Vice President
Pine Bluff National Bank, Pine Bluff

Paul McAnally Secretary/Treasurer
Vice President
Bank of Trumann, Trumann

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

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

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

CONFERENCE OF STATE BANK SUPERVISORS

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

- Neil Milner.....President & CEO
- John RyanExecutive Vice President
- Sharon Bias Chief Financial Officer
- Cecelia SmithExecutive Assistant/Office Coordinator
- Mary White Vice President/Communications
- Roger Stromberg..... Senior Vice President/Professional Development
- Georgia High Director, Accreditation & Certification/Professional Development
- Leslie Woolley Vice President/International and Congressional Relations
- John “Buz” Gorman.....General Counsel/Legislative
- Ed Smith Vice President, Membership & Bank Relations
- Mary Beth Puccinelli.... Senior Vice President/Regulatory – Supervisory Processes
- Michael Stevens Senior Vice President/Regulatory Policy
- Beth Jones..... Vice President/Regulatory Counsel
- William “Bill” Matthews Senior Vice President/Mortgage Project
- Chuck Cross Director/Special Projects

CONSOLIDATED REPORT OF CONDITION DATA 113 STATE CHARTERED COMMERCIAL BANKS

(in millions)

JUNE 30, 2007

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$873
b. Interest-bearing balances	95
Securities:	
a. Held to maturity	926
b. Available-for sale	6,172
Federal funds sold and securities purchased under agreements to resell	895
Net Loans and Leases	23,618
Trading assets	5
Premises and fixed assets	1,025
Other real estate owned	59
Goodwill and other intangibles	783
All other assets	905
Total assets	\$35,356

LIABILITIES

Deposits:	
a. In domestic offices	\$29,059
(1) Noninterest-bearing	3,883
(2) Interest-bearing	25,176
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	577
Trading liabilities	0
Other borrowed money	1,991
Subordinated notes and debentures	0
All other liabilities	235
Total liabilities	31,862
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	4
Common stock	29
Surplus	1,904
Undivided profits	1,557
Total equity capital	3,494
Total liabilities, minority interest and equity capital	\$35,356

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

JUNE 30, 2007

ASSETS

1.	Non-interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions		\$22
	b. Other Institutions		4
2.	Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions		213
	b. Other Institutions		126
3.	U.S. Government and Agency Obligations		540
4.	State, County and Municipal Obligations		137
5.	Other Short-Term Obligations		18
6.	Other Notes and Bonds		58
7.	Money Market Funds		252
8.	Other Mutual Funds		306
9.	Stocks		534
10.	Collective Investment Fund Units		0
11.	Real Estate Mortgages		39
12.	Real Estate		136
13.	Miscellaneous Assets		58
14.	Other		(15)
15.	Total		\$2,428

LIABILITIES

Personal Accounts:

16.	Personal Trusts		\$525
17.	Estates & Guardianships		35

Employee Benefit Accounts:

18.	Trusts		271
19.	Agencies		203

All Other Agencies:

20.	Investment Mgmt & Advisory		458
21.	Custodial		486
22.	All Other		147

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships		297
24.	Agencies		6

Collective Investment Funds:

25.	Employee Benefits		0
26.	Other		0
27.	Profit Accounts		0
28.	Suspense Accounts		0
29.	Total		\$2,428

CONSOLIDATED REPORT OF CONDITION DATA 32 NATIONAL BANKS (in millions)

JUNE 30, 2007

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	\$370
b. Interest-bearing balances	115
Securities:	
a. Held-to-maturity	286
b. Available-for-sale	2,083
Federal funds sold and securities purchased under agreements to resell	202
Net loans and leases	8,413
Trading assets	5
Premises and fixed assets	312
Other real estate owned	33
Goodwill and other intangibles	105
All other assets	325
Total assets	\$12,249

LIABILITIES

Deposits:	
a. In domestic offices	\$9,903
(1) Noninterest-bearing	1,244
(2) Interest-bearing	8,659
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	392
Trading liabilities	0
Other borrowed money	610
Subordinated notes and debentures	0
All other liabilities	77
Total liabilities	10,982
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	0
Common stock	16
Surplus	558
Undivided profits	693
Total equity capital	1,267
Total liabilities, minority interest and equity capital	\$12,249

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2007

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	17.55
Elk Horn Bank and Trust Company	Arkadelphia	7.49
Summit Bank	Arkadelphia	8.91
First National Banking Company	Ash Flat	9.30
The Bank of Augusta	Augusta	12.42
Citizens State Bank	Bald Knob	10.89
The Citizens Bank	Batesville	8.69
First Community Bank	Batesville	7.35
First Southern Bank	Batesville	15.67
Bank of Bearden	Bearden	17.63
The Union Bank of Benton	Benton	7.45
Pinnacle Bank	Bentonville	10.01
The First National Bank of Berryville	Berryville	14.60
Farmers Bank and Trust Company	Blytheville	7.62
The First National Bank in Blytheville	Blytheville	9.20
First Western Bank	Booneville	8.21
Community State Bank	Bradley	11.80
Community Bank	Cabot	8.82
The First National Bank of Izard County	Calico Rock	27.11
Bank of Cave City	Cave City	8.70
The Merchants and Planters Bank	Clarendon	12.07
First Security Bank of Conway	Conway	7.40
First State Bank	Conway	8.60
First National Bank of Crossett	Crossett	11.56
First State Bank	Crossett	10.03
Chambers Bank	Danville	13.94
River Town Bank	Dardanelle	11.44
Decatur State Bank	Decatur	11.27
Bank of Delight	Delight	18.32
The First National Bank of De Queen	DeQueen	9.66
First State Bank of DeQueen	DeQueen	10.25
Arkansas County Bank	DeWitt	13.91
DeWitt Bank and Trust Company	DeWitt	15.01
Merchants & Farmers Bank	Dumas	9.01
First Financial Bank	El Dorado	7.98

BANK	CITY	RATIO
Simmons First Bank of El Dorado, N. A.	El Dorado	8.12
Timberland Bank	El Dorado	8.58
Bank of England	England	9.98
The Eudora Bank	Eudora	9.12
Bank of Eureka Springs	Eureka Springs	10.64
Arvest Bank	Fayetteville	6.70
Bank of Arkansas, N. A.	Fayetteville	9.34
The Bank of Fayetteville	Fayetteville	8.09
Chambers Bank of North Arkansas	Fayetteville	10.78
Signature Bank of Arkansas	Fayetteville	10.55
Twin Lakes Community Bank	Flippin	36.55
Fordyce Bank & Trust Company	Fordyce	10.03
First National Bank of Eastern Arkansas	Forrest City	12.36
Forrest City Bank, National Association	Forrest City	12.95
The First National Bank of Fort Smith	Fort Smith	13.62
Planters & Merchants Bank	Gillett	16.14
Bank of Gravett	Gravette	10.11
The First National Bank in Green Forest	Green Forest	9.60
First Service Bank	Greenbrier	8.15
Farmers Bank	Greenwood	18.74
Farmers Bank	Hamburg	9.37
Calhoun County Bank	Hampton	11.68
Community First Bank	Harrison	7.61
Greers Ferry Lake State Bank	Heber Springs	8.39
Heber Springs State Bank	Heber Springs	8.67
Helena National Bank	Helena	13.69
Horatio State Bank	Horatio	12.02
First National Bank	Hot Springs	9.04
Hot Springs Bank & Trust Company	Hot Springs	22.88
Simmons First Bank of Hot Springs	Hot Springs	8.92
First State Bank of Northwest Arkansas	Huntsville	13.34
First Arkansas Bank & Trust	Jacksonville	14.05
Heritage Bank	Jonesboro	9.73
Liberty Bank of Arkansas	Jonesboro	8.50
Simmons First Bank of Jonesboro	Jonesboro	8.45
Centennial Bank	Kingsland	8.30
The Bank of Lake Village	Lake Village	9.40
Simmons First Bank of South Arkansas	Lake Village	10.87
Little River Bank	Lepanto	12.51
Arkansas Bankers' Bank	Little Rock	12.88
Bank of Little Rock	Little Rock	9.37

BANK	CITY	RATIO
Bank of the Ozarks	Little Rock	8.81
The Capital Bank	Little Rock	8.27
Central Bank	Little Rock	36.41
Eagle Bank & Trust Company	Little Rock	7.66
Metropolitan National Bank	Little Rock	7.53
One Bank & Trust, National Association	Little Rock	8.25
First State Bank	Lonoke	8.71
Farmers Bank and Trust Company	Magnolia	8.60
The Peoples Bank	Magnolia	7.75
The Malvern National Bank	Malvern	11.78
Southern State Bank	Malvern	9.02
First National Bank at Marianna	Marianna	12.46
First Community Bank of Eastern Arkansas	Marion	9.57
First Delta Bank	Marked Tree	9.68
Bank of McCrory	McCrory	12.50
The First National Bank of McGehee	McGehee	14.27
McGehee Bank	McGehee	15.15
The Union Bank of Mena	Mena	8.15
Commercial Bank & Trust Company	Monticello	9.17
Union Bank and Trust Company	Monticello	7.58
Petit Jean State Bank	Morrilton	10.57
First National Bank and Trust Company	Mountain Home	12.57
First Security Bank of Mountain Home	Mountain Home	8.38
Bank of Mountain View	Mountain View	7.81
Allied Bank	Mulberry	8.34
Diamond State Bank	Murfreesboro	9.21
Merchants & Planters Bank	Newport	8.55
National Bank of Arkansas in North Little Rock	North Little Rock	9.22
Twin City Bank	North Little Rock	8.04
First National Bank	Paragould	11.67
Southern Bank of Commerce	Paragould	12.51
The First National Bank at Paris	Paris	11.33
Delta Trust & Bank	Parkdale	8.98
Evolve Bank & Trust	Parkin	8.33
Chart Bank	Perryville	10.90
Piggott State Bank	Piggott	10.22
Pine Bluff National Bank	Pine Bluff	10.74
Simmons First National Bank	Pine Bluff	7.53
Home Bank of Arkansas	Portland	10.16
Bank of Prescott	Prescott	14.64
The Bank of Rison	Rison	16.46

BANK	CITY	RATIO
ANB Financial, N. A.	Rogers	8.89
Bank of Rogers	Rogers	9.49
Parkway Bank	Rogers	9.17
Simmons First Bank of Northwest Arkansas	Rogers	7.45
First State Bank	Russellville	8.94
Simmons First Bank of Russellville	Russellville	9.98
Bank of Salem	Salem	9.87
Logan County Bank	Scranton	16.20
First Security Bank	Searcy	7.22
Simmons First Bank of Searcy	Searcy	10.45
Peoples Bank	Sheridan	12.09
Smackover State Bank	Smackover	10.85
Riverside Bank	Sparkman	7.71
Legacy National Bank	Springdale	12.31
Bodcaw Bank	Stamps	15.62
Bank of Star City	Star City	12.22
Security Bank	Stephens	7.95
The Farmers and Merchants Bank	Stuttgart	14.62
Bank of Trumann	Trumann	16.70
Citizens Bank & Trust Company	Van Buren	10.52
First Community Bank of Crawford County	Van Buren	9.06
The First National Bank of Lawrence County	Walnut Ridge	11.42
First State Bank of Warren	Warren	10.81
Warren Bank and Trust Company	Warren	13.21
First Bank of the Delta, N. A.	West Helena	9.74
Fidelity National Bank	West Memphis	9.31
Cross County Bank	Wynne	11.76
The First National Bank of Wynne	Wynne	10.02

NATIONAL BANKS**JUNE 30, 2007****(000's omitted)**

BANK	CITY	ASSETS
First National Bank of Altheimer	Altheimer	14,313
First National Banking Company	Ash Flat	372,590
The First National Bank of Berryville	Berryville	124,541
The First National Bank in Blytheville	Blytheville	196,254
The First National Bank of IZARD County	Calico Rock	127,178
First National Bank of Crossett	Crossett	136,182
The First National Bank of DeQueen	DeQueen	315,462
Simmons First Bank of El Dorado, N.A.	El Dorado	213,804
Bank of Arkansas, N.A.	Fayetteville	222,153
First National Bank of Eastern Arkansas	Forrest City	266,122
Forrest City Bank, N.A.	Forrest City	46,212
The First National Bank of Fort Smith	Fort Smith	816,209
The First National Bank in Green Forest	Green Forest	339,592
Helena National Bank	Helena	148,046
First National Bank	Hot Springs	431,812
Metropolitan National Bank	Little Rock	1,817,436
One Bank & Trust, National Association	Little Rock	357,949
The Malvern National Bank	Malvern	373,898
First National Bank at Marianna	Marianna	53,795
The First National Bank of McGehee	McGehee	44,914
First National Bank and Trust Company	Mountain Home	358,424
National Bank of Arkansas in North Little Rock	North Little Rock	205,358
First National Bank	Paragould	531,078
The First National Bank at Paris	Paris	104,035
Pine Bluff National Bank	Pine Bluff	299,260
Simmons First National Bank	Pine Bluff	1,286,597
ANB Financial National Association	Rogers	1,947,476
Legacy National Bank	Springdale	247,365
The First National Bank of Lawrence County	Walnut Ridge	140,846
First Bank of the Delta, N.A.	West Helena	204,463
Fidelity National Bank	West Memphis	234,312
The First National Bank of Wynne	Wynne	271,107

REPORT OF THE

ONE HUNDRED THIRTEEN

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2007

Elk Horn Bank and Trust Company 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.ehbt.com

Member of Federal Reserve System
Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm/CEO: William G. Wright
Pres: Alan Sing

VP: Ken Armstrong

Cash and Due from:..... 4,805
Federal Funds and Repos:..... 0
Investments:..... 50,804
Net Loans:..... 120,045
Premises and Fixed Assets:..... 5,784
Other Real Estate:..... 550
Other Assets:..... 9,972
Total Assets:..... 191,960
Total Trust Assets:..... 0

Deposits:..... 171,583
Federal Funds and Borrowings:..... 2,705
Other Liabilities:..... 867
Subordinated Debt:..... 0
Total Liabilities:..... 175,155
Total Equity Capital:..... 16,805
Total Liabilities and Capital:..... 191,960
Number of Shares Outstanding:..... 24,000

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

Branches in Town: Two

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

Summit Bank Arkadelphia, AR

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

409 Main Street
71923-0965

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

Home Page: www.summitbankdirect.com

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

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

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

Cash and Due from:..... 15,168
Federal Funds and Repos:..... 16,125
Investments:..... 105,043
Net Loans:..... 655,969
Premises and Fixed Assets:..... 13,656
Other Real Estate:..... 85
Other Assets:..... 26,874
Total Assets:..... 832,920
Total Trust Assets:..... 0

Deposits:..... 687,618
Federal Funds and Borrowings:..... 67,273
Other Liabilities:..... 4,979
Subordinated Debt:..... 0
Total Liabilities:..... 759,870
Total Equity Capital:..... 73,050
Total Liabilities and Capital:..... 832,920
Number of Shares Outstanding:..... 3,100

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

Branches in Town: One

Other Branches: Benton (2), Hope (2), Hot Springs (5), Hot Springs Village, Little Rock (2), 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/Pres: Moody Whitehead

VP: Ronnie Jones
VP/TO: Martha Ray

Cash and Due from:.....	1,094	Deposits:.....	41,010
Federal Funds and Repos:.....	1,005	Federal Funds and Borrowings:.....	0
Investments:.....	20,732	Other Liabilities:.....	846
Net Loans:.....	22,706	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	227	Total Liabilities:.....	41,856
Other Real Estate:.....	0		
Other Assets:.....	2,039	Total Equity Capital:.....	5,947
Total Assets:.....	47,803	Total Liabilities and Capital:.....	47,803
Total Trust Assets:.....	3,090	Number of Shares Outstanding:.....	8,000

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

Branches in Town: One

Other Branches: None

**Citizens State Bank
Bald Knob, AR**

VOICE: (501) 724-3241
FAX: (501) 724-5985
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

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

Chm: Molly Kircher
CEO/Pres/TO: Larry Kircher

EVP: Wendell Nier
SVP/Cash: Peggy Reed

Cash and Due from:.....	1,683	Deposits:.....	58,425
Federal Funds and Repos:.....	1,020	Federal Funds and Borrowings:.....	0
Investments:.....	28,335	Other Liabilities:.....	1,009
Net Loans:.....	30,329	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,049	Total Liabilities:.....	59,434
Other Real Estate:.....	118		
Other Assets:.....	3,627	Total Equity Capital:.....	6,727
Total Assets:.....	66,161	Total Liabilities and Capital:.....	66,161
Total Trust Assets:.....	2,355	Number of Shares Outstanding:.....	4,000

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

Branches in Town: Two

Other Branches: Bradford

**The Citizens Bank
Batesville, AR**

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

Third and College Streets
72503-2156

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

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

EVP: David Ford
EVP/Sec: Greg Shaver

SVP/TO: Robin Brock

Cash and Due from:..... 10,926
Federal Funds and Repos:..... 895
Investments:..... 149,875
Net Loans:..... 314,403
Premises and Fixed Assets:..... 8,071
Other Real Estate:..... 667
Other Assets:..... 12,771
Total Assets:..... 497,608
Total Trust Assets:..... 74,641

Deposits:..... 360,941
Federal Funds and Borrowings:..... 92,762
Other Liabilities:..... 1,789
Subordinated Debt:..... 0
Total Liabilities:..... 455,492

Total Equity Capital:..... 42,116
Total Liabilities and Capital:..... 497,608
Number of Shares Outstanding:..... 16,500

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

Branches in Town: Six

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

**First Community Bank
Batesville, AR**

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

1325 Harrison Street
72501-4327

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

Home Page: www.firstcommunity.net

Bank Holding Company

First Community Bancshares, Inc., Batesville, AR

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

SVP: Troy Henley
VP/TO: Betty Campbell

Cash and Due from:..... 7,181
Federal Funds and Repos:..... 0
Investments:..... 76,886
Net Loans:..... 328,337
Premises and Fixed Assets:..... 12,075
Other Real Estate:..... 104
Other Assets:..... 8,218
Total Assets:..... 432,801
Total Trust Assets:..... 39,327

Deposits:..... 356,565
Federal Funds and Borrowings:..... 44,654
Other Liabilities:..... 1,370
Subordinated Debt:..... 0
Total Liabilities:..... 402,589

Total Equity Capital:..... 30,212
Total Liabilities and Capital:..... 432,801
Number of Shares Outstanding:..... 34,523

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

Branches in Town: Two

Other Branches: Bald Knob, Cave City, Searcy (3)

First Southern Bank Batesville, AR

VOICE: (870) 612-1212
FAX: (870) 698-1155
Trust Powers: No

1583 South St. Louis Street
72501-7627

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

Home Page: www.firstsouthernbk.com

Bank Holding Company
None

CEO/Pres: Woody Castleberry
EVP: David Hidy

SVP: Floren King

Cash and Due from:.....	609	Deposits:.....	65,836
Federal Funds and Repos:	2,725	Federal Funds and Borrowings:.....	0
Investments:.....	9,202	Other Liabilities:.....	159
Net Loans:.....	62,450	Subordinated Debt:.....	0
Premises and Fixed Assets:	1,750	Total Liabilities:.....	65,955
Other Real Estate:	0		
Other Assets:	1,356	Total Equity Capital:.....	12,097
Total Assets:.....	78,092	Total Liabilities and Capital:.....	78,092
Total Trust Assets:.....	0	Number of Shares Outstanding:	129,434

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

Branches in Town: None

Other Branches: None

Bank of Bearden Bearden, AR

VOICE: (870) 687-2233
FAX: (870) 687-2474
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/Cash: Susan Lusby

Cash and Due from:.....	4,691	Deposits:.....	28,064
Federal Funds and Repos:	2,840	Federal Funds and Borrowings:.....	0
Investments:.....	5,297	Other Liabilities:.....	163
Net Loans:.....	20,964	Subordinated Debt:.....	0
Premises and Fixed Assets:	60	Total Liabilities:.....	28,227
Other Real Estate:	0		
Other Assets:	251	Total Equity Capital:.....	5,876
Total Assets:.....	34,103	Total Liabilities and Capital:.....	34,103
Total Trust Assets:.....	0	Number of Shares Outstanding:	8,300

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

Branches in Town: None

Other Branches: None

The Union Bank of Benton Benton, AR

VOICE: (501) 315-0411
FAX: (501) 303-5433
Trust Powers: Yes

207 West Conway
72015

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

Home Page: www.union-bank.net

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

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

TO: James Handley

Cash and Due from:..... 5,600
Federal Funds and Repos: 3,535
Investments: 117,261
Net Loans: 88,982
Premises and Fixed Assets: 3,974
Other Real Estate: 25
Other Assets: 4,561
Total Assets: 223,938
Total Trust Assets: 823

Deposits:..... 182,362
Federal Funds and Borrowings: 25,750
Other Liabilities:..... 659
Subordinated Debt:..... 0
Total Liabilities:..... 208,771
Total Equity Capital: 15,167
Total Liabilities and Capital:..... 223,938
Number of Shares Outstanding: 75,000

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

Branches in Town: Three

Other Branches: Bryant (2)

Farmers Bank And Trust Company Blytheville, AR

VOICE: (870) 763-8101
FAX: (870) 763-3500
Trust Powers: Yes

400 West Main
72316-0688

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

Home Page: www.farmersbankbly.com

Member of Federal Reserve System

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

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

CFO: Shelly Crosskno
VP/TO: Ron Dawson

Cash and Due from:..... 12,679
Federal Funds and Repos: 0
Investments: 39,178
Net Loans: 240,511
Premises and Fixed Assets: 9,748
Other Real Estate: 2,410
Other Assets: 4,728
Total Assets: 309,254
Total Trust Assets: 16,042

Deposits:..... 263,457
Federal Funds and Borrowings: 20,000
Other Liabilities:..... 1,828
Subordinated Debt:..... 0
Total Liabilities:..... 285,285
Total Equity Capital: 23,969
Total Liabilities and Capital:..... 309,254
Number of Shares Outstanding: 40,000

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

Branches in Town: Four

Other Branches: Franklin[TN], Nashville[TN]

First Western Bank Booneville, AR

VOICE: (479) 675-3000
FAX: (479) 675-4477
Trust Powers: Yes

80 West Main
72927-0238

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

Home Page: www.fwbank.com

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

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

Reg Pres: Shirley Young
EVP/CFO: Lynne Coan

Cash and Due from:..... 4,560
Federal Funds and Repos: 0
Investments:..... 48,353
Net Loans:..... 219,467
Premises and Fixed Assets: 11,952
Other Real Estate: 489
Other Assets: 12,448
Total Assets: 297,269
Total Trust Assets: 0

Deposits:..... 229,010
Federal Funds and Borrowings:..... 40,746
Other Liabilities:..... 3,014
Subordinated Debt: 0
Total Liabilities: 272,770

Total Equity Capital:..... 24,499
Total Liabilities and Capital:..... 297,269
Number of Shares Outstanding: 100,000

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

Branches in Town: One

Other Branches: Bella Vista, Bentonville, Caulksville, Fayetteville, Fort Smith, Magazine, Rogers (3)

Community State Bank Bradley, AR

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

208 West Fourth Street
71826-0120

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

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

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

VP: Mirand Ainsworth
VP/Cash: Regina Wootton

Cash and Due from:..... 1,461
Federal Funds and Repos: 3,460
Investments:..... 1,750
Net Loans:..... 8,277
Premises and Fixed Assets: 190
Other Real Estate: 0
Other Assets: 140
Total Assets: 15,278
Total Trust Assets: 0

Deposits:..... 13,357
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 51
Subordinated Debt: 0
Total Liabilities: 13,408

Total Equity Capital:..... 1,870
Total Liabilities and Capital:..... 15,278
Number of Shares Outstanding: 10,000

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

Branches in Town: None

Other Branches: None

Community Bank Cabot, AR

VOICE: (501) 843-3575
FAX: (501) 941-4285
Trust Powers: Yes

2171 West Main
72023-1028

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

Home Page: www.communitybk.net
Member of Federal Reserve System
Bank Holding Company
Home BancShares, Inc., Conway, AR

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

EVP: Jim Haynes
Sec: Kelly Flynt

Cash and Due from:..... 9,773
Federal Funds and Repos:..... 3,390
Investments:..... 75,356
Net Loans:..... 231,672
Premises and Fixed Assets:..... 15,554
Other Real Estate:..... 138
Other Assets:..... 38,712
Total Assets:..... 374,595
Total Trust Assets:..... 0

Deposits:..... 280,856
Federal Funds and Borrowings:..... 38,702
Other Liabilities:..... 4,313
Subordinated Debt:..... 0
Total Liabilities:..... 323,871
Total Equity Capital:..... 50,724
Total Liabilities and Capital:..... 374,595
Number of Shares Outstanding:..... 25,000

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

Branches in Town: Four

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

Bank of Cave City Cave City, AR

VOICE: (870) 283-5301
FAX: (870) 283-6466
Trust Powers: Yes

133 South Main Street
72521-0490

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

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

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

SVP/Cash: Wanda Daniel

Cash and Due from:..... 2,452
Federal Funds and Repos:..... 3,700
Investments:..... 28,628
Net Loans:..... 59,724
Premises and Fixed Assets:..... 1,167
Other Real Estate:..... 935
Other Assets:..... 5,955
Total Assets:..... 102,561
Total Trust Assets:..... 0

Deposits:..... 84,433
Federal Funds and Borrowings:..... 7,880
Other Liabilities:..... 1,177
Subordinated Debt:..... 0
Total Liabilities:..... 93,490
Total Equity Capital:..... 9,071
Total Liabilities and Capital:..... 102,561
Number of Shares Outstanding:..... 4,000

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

Branches in Town: None

Other Branches: Evening Shade, Lynn, Strawberry

The Merchants and Planters Bank Clarendon, AR

VOICE: (870) 747-3319
FAX: (870) 747-3498
Trust Powers: No

297 Madison
72029-0280

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

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

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

Cash: Estelle Catlett

Cash and Due from:.....	897	Deposits:.....	28,123
Federal Funds and Repos:.....	2,625	Federal Funds and Borrowings:.....	0
Investments:.....	15,021	Other Liabilities:.....	149
Net Loans:.....	12,475	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	259	Total Liabilities:.....	28,272
Other Real Estate:.....	0		
Other Assets:.....	537	Total Equity Capital:.....	3,543
Total Assets:.....	31,814	Total Liabilities and Capital:.....	31,814
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	5,660

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

Branches in Town: None

Other Branches: None

First Security Bank of Conway Conway, AR

VOICE: (501) 450-9800
FAX: (501) 450-9164
Trust Powers: No

1001 Front Street
72032

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

Home Page: www.fsbank.com
Member of Federal Reserve System
Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: Mike Baldwin
CFO: Nancy Kocourek

Cash and Due from:.....	11,314	Deposits:.....	325,261
Federal Funds and Repos:.....	3,335	Federal Funds and Borrowings:.....	15,690
Investments:.....	81,411	Other Liabilities:.....	1,951
Net Loans:.....	254,674	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	11,259	Total Liabilities:.....	342,902
Other Real Estate:.....	0		
Other Assets:.....	9,035	Total Equity Capital:.....	28,126
Total Assets:.....	371,028	Total Liabilities and Capital:.....	371,028
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	54,000

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

Branches in Town: Six

Other Branches: Clinton, Greenbrier, Vilonia

First State Bank Conway, AR

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

620 Chestnut Street
72032

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

Home Page: www.fsbhome.com

Member of Federal Reserve System

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

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

EVP: Kevin Hester
EVP: Randy E. Mayor

Cash and Due from:..... 15,145
Federal Funds and Repos: 0
Investments: 93,643
Net Loans: 428,297
Premises and Fixed Assets: 14,491
Other Real Estate: 18
Other Assets: 26,598
Total Assets: 578,192
Total Trust Assets: 0

Deposits:..... 427,616
Federal Funds and Borrowings: 98,405
Other Liabilities: 3,569
Subordinated Debt:..... 0
Total Liabilities:..... 529,590

Total Equity Capital: 48,602
Total Liabilities and Capital:..... 578,192
Number of Shares Outstanding: 2,400

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

Branches in Town: Six

Other Branches: Greenbrier, Mayflower, Quitman, Searcy, Vilonia

First State Bank Crossett, AR

VOICE: (870) 364-5131
FAX: (870) 364-6329
Trust Powers: No

200 Pine Street
71635-0638

Charter Number: 718
Date: May 13, 1963
FDIC Certificate Number: 18987

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

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

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

Cash and Due from:..... 1,458
Federal Funds and Repos: 2,255
Investments: 7,226
Net Loans: 14,538
Premises and Fixed Assets: 1,613
Other Real Estate: 468
Other Assets: 1,254
Total Assets: 28,812
Total Trust Assets: 0

Deposits:..... 25,829
Federal Funds and Borrowings: 0
Other Liabilities: 90
Subordinated Debt:..... 0
Total Liabilities:..... 25,919

Total Equity Capital: 2,893
Total Liabilities and Capital:..... 28,812
Number of Shares Outstanding: 100,000

Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Harry D. Stephens, Jr.; Henry M. Thomas; Barney White

Branches in Town: Two

Other Branches: None

**Chambers Bank
Danville, AR**

VOICE: (479) 495-2236
FAX: (479) 495-4650
Trust Powers: No

901 Main
72833-0609

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

Home Page: www.chambers-bank.com

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

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

Pres: Bill Donnell
EVP: Philip Alexander

Cash and Due from:..... 7,305
Federal Funds and Repos: 11,805
Investments:..... 39,833
Net Loans:..... 385,459
Premises and Fixed Assets: 8,322
Other Real Estate: 376
Other Assets: 19,951
Total Assets: 473,051
Total Trust Assets: 0

Deposits:..... 384,073
Federal Funds and Borrowings:..... 17,298
Other Liabilities:..... 3,637
Subordinated Debt: 0
Total Liabilities: 405,008

Total Equity Capital:..... 68,043
Total Liabilities and Capital:..... 473,051
Number of Shares Outstanding: 10,000

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

Branches in Town: One

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

**River Town Bank
Dardanelle, AR**

VOICE: (479) 229-3311
FAX: (479) 229-4180
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

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

Pres: Ronald L. Taylor
SVP: Thomas C. Berryhill

Cash: Janelle Parker

Cash and Due from:..... 8,007
Federal Funds and Repos: 0
Investments:..... 18,759
Net Loans:..... 92,612
Premises and Fixed Assets: 6,527
Other Real Estate: 206
Other Assets: 3,585
Total Assets: 129,696
Total Trust Assets: 0

Deposits:..... 112,154
Federal Funds and Borrowings:..... 682
Other Liabilities:..... 742
Subordinated Debt: 0
Total Liabilities: 113,578

Total Equity Capital:..... 16,118
Total Liabilities and Capital:..... 129,696
Number of Shares Outstanding: 8,000

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

Branches in Town: One

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

**Decatur State Bank
Decatur, AR**

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

Hwy. 59 North
72722-0038

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

Home Page: www.decaturstatebank.net
Bank Holding Company
Peterson Holding Company, Decatur, AR

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

Cash: Wanda Tormey

Cash and Due from:..... 4,688
Federal Funds and Repos: 500
Investments: 43,158
Net Loans: 136,837
Premises and Fixed Assets: 2,602
Other Real Estate: 263
Other Assets: 4,231
Total Assets: 192,279
Total Trust Assets: 0

Deposits:..... 140,789
Federal Funds and Borrowings: 29,000
Other Liabilities: 667
Subordinated Debt:..... 0
Total Liabilities:..... 170,456
Total Equity Capital: 21,823
Total Liabilities and Capital:..... 192,279
Number of Shares Outstanding: 7,000

Directors: Vernon L. Austin; Larry D. Curran; Tom M. Edmiston; Debbie Evans; Paul Galyean; Aaron Holcombe; R. Mark Londagin; Richard E. Wilmoth

Branches in Town: None

Other Branches: Gentry, Siloam Springs

**Bank of Delight
Delight, AR**

VOICE: (870) 379-2293
FAX: (870) 379-2575
Trust Powers: No

503 East Antioch
71940-0068

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

Bank Holding Company
None

Chm/CEO: Darwin Hendrix
Pres: Glenn Vasser

SVP: Rusty Silvey

Cash and Due from:..... 2,656
Federal Funds and Repos: 5,530
Investments: 18,723
Net Loans: 50,745
Premises and Fixed Assets: 308
Other Real Estate: 0
Other Assets: 965
Total Assets: 78,927
Total Trust Assets: 0

Deposits:..... 63,842
Federal Funds and Borrowings: 179
Other Liabilities: 287
Subordinated Debt:..... 0
Total Liabilities:..... 64,308
Total Equity Capital: 14,619
Total Liabilities and Capital:..... 78,927
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

Member of Federal Reserve System
Bank Holding Company
First State Bancshares, Inc., DeQueen, AR

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

EVP: Noel Bard

Cash and Due from:.....	2,818	Deposits:.....	71,536
Federal Funds and Repos:.....	360	Federal Funds and Borrowings:.....	6,868
Investments:.....	10,379	Other Liabilities:.....	952
Net Loans:.....	68,967	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,843	Total Liabilities:.....	79,356
Other Real Estate:.....	0	Total Equity Capital:.....	8,554
Other Assets:.....	2,543	Total Liabilities and Capital:.....	87,910
Total Assets:.....	87,910	Number of Shares Outstanding:.....	76,000
Total Trust Assets:.....	0		

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

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro

**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

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

Chm/CEO/Pres: Warren A. Jennings, Sr.
SVP: Sherry P. Criswell

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

Cash and Due from:.....	6,612	Deposits:.....	104,778
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	13,468
Investments:.....	40,880	Other Liabilities:.....	161
Net Loans:.....	80,882	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,617	Total Liabilities:.....	118,407
Other Real Estate:.....	273	Total Equity Capital:.....	17,974
Other Assets:.....	2,117	Total Liabilities and Capital:.....	136,381
Total Assets:.....	136,381	Number of Shares Outstanding:.....	1
Total Trust Assets:.....	15,319		

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; 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

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

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

EVP: Gary Oltmann
TO: Jason Grantham

Cash and Due from:..... 5,503
Federal Funds and Repos:..... 0
Investments:..... 18,781
Net Loans:..... 71,687
Premises and Fixed Assets:..... 688
Other Real Estate:..... 426
Other Assets:..... 4,136
Total Assets:..... 101,221
Total Trust Assets:..... 29,226

Deposits:..... 74,851
Federal Funds and Borrowings:..... 11,191
Other Liabilities:..... 420
Subordinated Debt:..... 0
Total Liabilities:..... 86,462

Total Equity Capital:..... 14,759
Total Liabilities and Capital:..... 101,221
Number of Shares Outstanding:..... 54,000

Directors: Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David L. Jessup; Charles E. Lumsden; Gary Oltmann; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: St. Charles

Merchants & Farmers Bank Dumas, AR

VOICE: (870) 382-4311
FAX: (870) 382-5901
Trust Powers: Yes

500 Highway 65 South
71639

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

Home Page: www.mfbanknet.com

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

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

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

Cash and Due from:..... 3,136
Federal Funds and Repos:..... 0
Investments:..... 18,634
Net Loans:..... 47,789
Premises and Fixed Assets:..... 4,240
Other Real Estate:..... 0
Other Assets:..... 4,384
Total Assets:..... 78,183
Total Trust Assets:..... 31,562

Deposits:..... 68,627
Federal Funds and Borrowings:..... 2,201
Other Liabilities:..... 270
Subordinated Debt:..... 0
Total Liabilities:..... 71,098

Total Equity Capital:..... 7,085
Total Liabilities and Capital:..... 78,183
Number of Shares Outstanding:..... 40,000

Directors: L. Ashton Adcock; Jimmie L. Appleberry; Benny M. Estes; Claud T. Frank; Bruce Gasaway; Marion S. Gill; J. Michael Jones; Don Livingston; William W. Shea; David Walt

Branches in Town: Two

Other Branches: None

First Financial Bank El Dorado, AR

VOICE: (870) 863-7000
FAX: (870) 881-5393
Trust Powers: No

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

Member of Federal Reserve System

Bank Holding Company

First Financial Banc Corporation, El Dorado, AR

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

CFO: Melissa Jerry
COO: Jerry Bullard

Cash and Due from:..... 9,634
Federal Funds and Repos: 0
Investments:..... 13,287
Net Loans:..... 498,168
Premises and Fixed Assets: 6,911
Other Real Estate: 6,688
Other Assets: 25,859
Total Assets: 560,547
Total Trust Assets: 0

Deposits:..... 451,288
Federal Funds and Borrowings:..... 58,797
Other Liabilities: 2,217
Subordinated Debt: 0
Total Liabilities: 512,302

Total Equity Capital:..... 48,245
Total Liabilities and Capital: 560,547
Number of Shares Outstanding: 654,398

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

Branches in Town: Four

Other Branches: Carthage[MS],
Hernando[MS], Senatobia[MS], Smackover

Timberland Bank El Dorado, AR

VOICE: (870) 862-5900
FAX: (870) 862-5432
Trust Powers: No

2421 North West Avenue
71730

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

Home Page: www.TimberlandBank.Net

Bank Holding Company

Timberland Bancshares, Inc., El Dorado, AR

Pres: Tandy Menefee
EVP: Mark Turner

SVP: Carolyn Beavers
SVP: Ken Goudy

Cash and Due from:..... 2,542
Federal Funds and Repos: 0
Investments:..... 23,638
Net Loans:..... 132,279
Premises and Fixed Assets: 1,380
Other Real Estate: 170
Other Assets: 3,005
Total Assets: 163,014
Total Trust Assets: 0

Deposits:..... 133,452
Federal Funds and Borrowings:..... 14,949
Other Liabilities: 877
Subordinated Debt: 0
Total Liabilities: 149,278

Total Equity Capital:..... 13,736
Total Liabilities and Capital: 163,014
Number of Shares Outstanding: 187,890

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

Branches in Town: Two

Other Branches: None

**Bank of England
England, AR**

VOICE: (501) 842-2555
FAX: (501) 842-2422
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

Bank Holding Company
MHBC Investments Limited Partnership, I, England, AR

Chm/CEO/Pres: Gary Canada, Sr.
EVP: Hanna B. Canada

VP: Bobby Montgomery
Cash: Sheila Rice

Cash and Due from:..... 3,375
Federal Funds and Repos: 0
Investments: 26,370
Net Loans: 114,971
Premises and Fixed Assets: 3,180
Other Real Estate: 1,576
Other Assets: 5,788
Total Assets: 155,260
Total Trust Assets: 0

Deposits:..... 130,069
Federal Funds and Borrowings: 8,092
Other Liabilities:..... 1,609
Subordinated Debt:..... 0
Total Liabilities:..... 139,770
Total Equity Capital: 15,490
Total Liabilities and Capital:..... 155,260
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, 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., Eudora, AR

Chm: Charles F. Poole

CEO/Pres: Gene Keith

Cash and Due from:..... 644
Federal Funds and Repos: 0
Investments: 12,353
Net Loans: 15,702
Premises and Fixed Assets: 181
Other Real Estate: 0
Other Assets: 1,673
Total Assets: 30,553
Total Trust Assets: 0

Deposits:..... 26,931
Federal Funds and Borrowings: 770
Other Liabilities:..... 127
Subordinated Debt:..... 0
Total Liabilities:..... 27,828
Total Equity Capital: 2,725
Total Liabilities and Capital:..... 30,553
Number of Shares Outstanding: 14,000

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

Branches in Town: None

Other Branches: None

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

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

70 South Main
72632-0309

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

Home Page: www.bankeureka.com

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

Chm/CEO: John F. Cross

Pres: Charles T. Cross

Cash and Due from:.....	2,170	Deposits:	84,020
Federal Funds and Repos:	1,530	Federal Funds and Borrowings:.....	13,642
Investments:.....	25,161	Other Liabilities:	566
Net Loans:.....	69,449	Subordinated Debt:	0
Premises and Fixed Assets:	6,575	Total Liabilities:	98,228
Other Real Estate:	24	Total Equity Capital:.....	11,626
Other Assets:	4,945	Total Liabilities and Capital:.....	109,854
Total Assets:	109,854	Number of Shares Outstanding:	4,000
Total Trust Assets:	0		

Directors: James D. Bird; Genes L. Bland; Charles T. Cross; Claude C. Cross; John F. Cross; 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: Holiday Island (2)

**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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 272,708
Federal Funds and Repos: 654,000
Investments: 1,244,297
Net Loans: 6,236,237
Premises and Fixed Assets: 280,358
Other Real Estate: 7,254
Other Assets: 638,172
Total Assets:..... 9,333,026
Total Trust Assets:..... 0

Deposits:..... 7,868,920
Federal Funds and Borrowings: 576,003
Other Liabilities:..... 72,686
Subordinated Debt:..... 0
Total Liabilities:..... 8,517,609
Total Equity Capital: 815,417
Total Liabilities and Capital:..... 9,333,026
Number of Shares Outstanding: 350,692

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

Branches in Town: 10

Other Branches: Ada[OK], Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (7), Berryville (2), Bixby[OK], Branson[MO] (2), Broken Arrow[OK] (3), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (4), Elkins, Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (9), Gentry, Gravette, Greenwood, Grove[OK], Harrison (2), Hindsville, Holiday Island, Hot Springs (3), Hot Springs Village, Huntsville (2), Jacksonville, Jay[OK], Joplin[MO] (6), Kansas [OK], Lawton[OK] (4), Lead Hill, Lincoln, Little Rock (8), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Moore[OK] (2), Morrilton, Mountain Home (2), Muskogee[OK] (2), Neosho[MO] (2), Noel[MO], Norman[OK] (7), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (7), Okmulgee[OK], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (3), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (7), Springfield[MO], Stilwell[OK], Tahlequah[OK], Tontitown, Tulsa[OK] (16), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

The Bank of Fayetteville Fayetteville, AR

VOICE: (479) 444-4444
FAX: (479) 443-1529
Trust Powers: Yes

One South Block
72701

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

Home Page: www.bof.com

Member of Federal Reserve System

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

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP/CFO: Sam Stricklin

Cash and Due from:.....	8,710	Deposits:.....	301,189
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	89,350
Investments:.....	100,805	Other Liabilities:	2,919
Net Loans:.....	293,079	Subordinated Debt:.....	0
Premises and Fixed Assets:	7,431	Total Liabilities:.....	393,458
Other Real Estate:	0		
Other Assets:	16,133	Total Equity Capital:.....	32,700
Total Assets:	426,158	Total Liabilities and Capital:.....	426,158
Total Trust Assets:	114,491	Number of Shares Outstanding:	789,604

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

Branches in Town: Five

Other Branches: Prairie Grove, West Fork

Chambers Bank of North Arkansas Fayetteville, AR

VOICE: (479) 973-2265
FAX: (479) 973-2201
Trust Powers: No

1685 East Joyce Blvd.
72703

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

Home Page: www.communitybnk.com

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

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

SVP: Bob Harrison

Cash and Due from:.....	6,165	Deposits:.....	231,705
Federal Funds and Repos:	2,540	Federal Funds and Borrowings:.....	43,000
Investments:.....	4,978	Other Liabilities:	1,899
Net Loans:.....	282,845	Subordinated Debt:.....	0
Premises and Fixed Assets:	5,889	Total Liabilities:.....	276,604
Other Real Estate:	681		
Other Assets:	12,281	Total Equity Capital:.....	38,775
Total Assets:	315,379	Total Liabilities and Capital:.....	315,379
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

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

Branches in Town: None

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

Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700 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

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

CEO: Gary R. Head
CFO: Mike Hill

CCO: Dan Hendricks
COO: Marilyn Hendricks

Cash and Due from:.....	9,992	Deposits:.....	407,054
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	4,810
Investments:.....	49,200	Other Liabilities:.....	4,138
Net Loans:.....	384,115	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	11,620	Total Liabilities:.....	416,002
Other Real Estate:.....	845		
Other Assets:.....	22,827	Total Equity Capital:.....	62,597
Total Assets:.....	478,599	Total Liabilities and Capital:.....	478,599
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	30,000

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

Branches in Town: None

Other Branches: Bella Vista, Bentonville, Brinkley (2), Rogers, Siloam Springs, Springdale

Twin Lakes Community Bank Flippin, AR

VOICE: (870) 453-8522 301 South First Street Charter Number: 620
FAX: (870) 453-8525 72634 Date: December 2, 1930
Trust Powers: No FDIC Certificate Number: 15880

Home Page: www.tlcbank.net

Bank Holding Company
First National Corporation of Wynne, Wynne, AR

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

CFO/VP: Marcus Walser
COO/VP: Sandy Garrison

Cash and Due from:.....	571	Deposits:.....	22,241
Federal Funds and Repos:.....	1,825	Federal Funds and Borrowings:.....	0
Investments:.....	0	Other Liabilities:.....	69
Net Loans:.....	27,785	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,667	Total Liabilities:.....	22,310
Other Real Estate:.....	0		
Other Assets:.....	771	Total Equity Capital:.....	11,309
Total Assets:.....	33,619	Total Liabilities and Capital:.....	33,619
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	469,594

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

Branches in Town: None

Other Branches: None

Fordyce Bank & Trust Company
Fordyce, AR

VOICE: (870) 352-3107
 FAX: (870) 352-5202
 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

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

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

EVP: Don Lyle
SVP/Cash: Wanda Smurl

Cash and Due from:.....2,599
 Federal Funds and Repos: 1,600
 Investments:.....17,782
 Net Loans:.....65,856
 Premises and Fixed Assets:2,783
 Other Real Estate: 0
 Other Assets: 3,154
 Total Assets:93,774
 Total Trust Assets: 1,211

Deposits:.....79,531
 Federal Funds and Borrowings:..... 4,056
 Other Liabilities: 794
 Subordinated Debt: 0
 Total Liabilities: 84,381
 Total Equity Capital:..... 9,393
 Total Liabilities and Capital:..... 93,774
 Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall

Planters & Merchants Bank
Gillett, AR

VOICE: (870) 548-2211
 FAX: (870) 548-2220
 Trust Powers: Yes

210 West Main
 72055-0357

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

Bank Holding Company
 DBT Financial Corporation, DeWitt, AR

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

VP: Carl Gunter
Cash: Alice Perritt

Cash and Due from:.....826
 Federal Funds and Repos: 0
 Investments:.....7,154
 Net Loans:.....12,463
 Premises and Fixed Assets: 1,020
 Other Real Estate: 58
 Other Assets: 4,100
 Total Assets:25,621
 Total Trust Assets: 1,606

Deposits:.....17,892
 Federal Funds and Borrowings:..... 1,290
 Other Liabilities: 411
 Subordinated Debt: 0
 Total Liabilities: 19,593
 Total Equity Capital:..... 6,028
 Total Liabilities and Capital:..... 25,621
 Number of Shares Outstanding: 12,000

Directors: Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David Jessup;
 Charles E. Lumsden; Gary Oltmann; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: None

**Bank of Gravett
Gravette, AR**

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

211 Main Street SE
72736-0149

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

Home Page: www.bankofgravett.net

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

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

SVP: Kenny Hancock
VP: Jim A. Edmonson

Cash and Due from:..... 4,548
Federal Funds and Repos: 10,650
Investments: 75,485
Net Loans: 125,413
Premises and Fixed Assets: 3,537
Other Real Estate: 383
Other Assets: 7,822
Total Assets: 227,838
Total Trust Assets: 0

Deposits:..... 189,912
Federal Funds and Borrowings: 14,000
Other Liabilities: 639
Subordinated Debt:..... 0
Total Liabilities:..... 204,551

Total Equity Capital: 23,287
Total Liabilities and Capital:..... 227,838
Number of Shares Outstanding: 4,000

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

Branches in Town: One

Other Branches: Centerton, Hiwasse

**First Service Bank
Greenbrier, AR**

VOICE: (501) 679-7300
FAX: (501) 679-6461
Trust Powers: No

134 South Broadview
72058-0430

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

Home Page: www.1stServiceBank.com

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

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

Reg Pres: Phillip Ellis
CFO: Kenneth Barnard

Cash and Due from:..... 6,868
Federal Funds and Repos: 0
Investments: 21,764
Net Loans: 147,346
Premises and Fixed Assets: 9,180
Other Real Estate: 530
Other Assets: 4,129
Total Assets: 189,817
Total Trust Assets: 0

Deposits:..... 169,694
Federal Funds and Borrowings: 3,702
Other Liabilities:..... 1,516
Subordinated Debt:..... 0
Total Liabilities:..... 174,912

Total Equity Capital: 14,905
Total Liabilities and Capital:..... 189,817
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; Daniel C. Horton; Doi "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.farmersbankandtrust.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

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

Cash and Due from:..... 4,888
Federal Funds and Repos: 4,725
Investments:..... 50,992
Net Loans:..... 107,127
Premises and Fixed Assets: 20,979
Other Real Estate: 600
Other Assets: 3,341
Total Assets: 192,652
Total Trust Assets: 2,068

Deposits:..... 154,210
Federal Funds and Borrowings:..... 450
Other Liabilities: 835
Subordinated Debt: 0
Total Liabilities: 155,495
Total Equity Capital:..... 37,157
Total Liabilities and Capital:..... 192,652
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: John W. Spivey
CEO/Pres: Michael Townsend

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

Cash and Due from:..... 4,287
Federal Funds and Repos: 0
Investments:..... 16,992
Net Loans:..... 13,555
Premises and Fixed Assets: 980
Other Real Estate: 65
Other Assets: 2,328
Total Assets: 38,207
Total Trust Assets: 0

Deposits:..... 33,118
Federal Funds and Borrowings:..... 0
Other Liabilities: 86
Subordinated Debt: 0
Total Liabilities: 33,204
Total Equity Capital:..... 5,003
Total Liabilities and Capital:..... 38,207
Number of Shares Outstanding: 44,520

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

Branches in Town: None

Other Branches: Crossett

**Calhoun County Bank
Hampton, AR**

VOICE: (870) 798-2207
FAX: (870) 798-4830
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

Bank Holding Company
Harrell Bancshares, Inc., Camden, AR

Chm/CEO/Pres: Searcy W. Harrell, Jr.
EVP: Delois Kitchens

EVP: John F. Marsh
EVP/COO: Phillip J. Foster

Cash and Due from:..... 4,866
Federal Funds and Repos: 1,350
Investments: 48,543
Net Loans: 82,359
Premises and Fixed Assets: 2,295
Other Real Estate: 85
Other Assets: 5,924
Total Assets: 145,422
Total Trust Assets: 0

Deposits:..... 125,302
Federal Funds and Borrowings: 2,071
Other Liabilities:..... 687
Subordinated Debt:..... 0
Total Liabilities:..... 128,060
Total Equity Capital: 17,362
Total Liabilities and Capital:..... 145,422
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: Camden (3), Junction City

**Community First Bank
Harrison, AR**

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

200 East Ridge
72602-0913

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

Home Page: www.communityfirstbank.com

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

Chm: Jerry Maland
CEO/Pres: David Morton

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

Cash and Due from:..... 8,436
Federal Funds and Repos: 1,275
Investments: 60,236
Net Loans: 348,851
Premises and Fixed Assets: 10,857
Other Real Estate: 3,999
Other Assets: 10,047
Total Assets: 443,701
Total Trust Assets: 0

Deposits:..... 341,350
Federal Funds and Borrowings: 66,445
Other Liabilities:..... 3,170
Subordinated Debt:..... 0
Total Liabilities:..... 410,965
Total Equity Capital: 32,736
Total Liabilities and Capital:..... 443,701
Number of Shares Outstanding: 60,000

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

Branches in Town: One

Other Branches: Berryville, Eureka Springs, Pea Ridge

Greers Ferry Lake State Bank Heber Springs, AR

VOICE: (501) 362-5883
FAX: (501) 362-0820
Trust Powers: No

1230 Highway 25B North
72543-0970

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

Home Page: www.gflsb.com

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

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

Pres: Don Rodgers

Cash and Due from:.....	2,862	Deposits:.....	46,546
Federal Funds and Repos:	320	Federal Funds and Borrowings:.....	4,685
Investments:.....	24,045	Other Liabilities:.....	248
Net Loans:.....	25,377	Subordinated Debt:.....	0
Premises and Fixed Assets:	1,927	Total Liabilities:.....	51,479
Other Real Estate:	0		
Other Assets:	1,646	Total Equity Capital:.....	4,698
Total Assets:.....	56,177	Total Liabilities and Capital:.....	56,177
Total Trust Assets:.....	0	Number of Shares Outstanding:	60,000

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

Branches in Town: One

Other Branches: Clinton, Greers Ferry

Heber Springs State Bank Heber Springs, AR

VOICE: (501) 362-5821
FAX: (501) 362-9348
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

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.
CEO/Pres: Bill G. Lynch

EVP: Janice Parrott
SVP: Cathey Cox

Cash and Due from:.....	7,133	Deposits:.....	138,980
Federal Funds and Repos:	1,990	Federal Funds and Borrowings:.....	12,432
Investments:.....	79,984	Other Liabilities:.....	460
Net Loans:.....	63,554	Subordinated Debt:.....	0
Premises and Fixed Assets:	5,329	Total Liabilities:.....	151,872
Other Real Estate:	235		
Other Assets:	6,858	Total Equity Capital:.....	13,211
Total Assets:.....	164,083	Total Liabilities and Capital:.....	165,083
Total Trust Assets:.....	0	Number of Shares Outstanding:	17,656

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

Branches in Town: One

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

Horatio State Bank Horatio, AR

VOICE: (870) 832-2501
FAX: (870) 832-2577
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: Wilburn Smith

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

Cash and Due from:..... 11,562
Federal Funds and Repos: 2,975
Investments: 11,067
Net Loans: 49,813
Premises and Fixed Assets: 881
Other Real Estate: 0
Other Assets: 942
Total Assets: 77,240
Total Trust Assets: 0

Deposits:..... 67,731
Federal Funds and Borrowings: 0
Other Liabilities:..... 265
Subordinated Debt:..... 0
Total Liabilities:..... 67,996
Total Equity Capital: 9,244
Total Liabilities and Capital:..... 77,240
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

4403 Central Avenue, Suite A
71913

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

Home Page: www.hsbanking.com

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

Chm: John P. Garrison
CEO/Pres: Terry L. Kent

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

Cash and Due from:..... 2,060
Federal Funds and Repos: 0
Investments: 3,487
Net Loans: 28,390
Premises and Fixed Assets: 2,650
Other Real Estate: 0
Other Assets: 684
Total Assets: 37,271
Total Trust Assets: 10,708

Deposits:..... 25,387
Federal Funds and Borrowings: 3,427
Other Liabilities:..... 103
Subordinated Debt:..... 0
Total Liabilities:..... 28,917
Total Equity Capital: 8,354
Total Liabilities and Capital:..... 37,271
Number of Shares Outstanding: 100,000

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

Branches in Town: None

Other Branches: Hot Springs Village

Simmons First Bank of Hot Springs Hot Springs, AR

VOICE: (501) 318-1000
FAX: (501) 318-1015
Trust Powers: Yes

100 Werner Drive
71913

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

Home Page: www.simmonsfirst.com

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

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

EVP: Ronnie Twyford
SVP: Rick Harris

Cash and Due from: 2,337
Federal Funds and Repos: 11,220
Investments: 45,039
Net Loans: 80,179
Premises and Fixed Assets: 2,183
Other Real Estate: 0
Other Assets: 20,216
Total Assets: 161,174
Total Trust Assets: 0

Deposits: 124,008
Federal Funds and Borrowings: 7,821
Other Liabilities: 1,935
Subordinated Debt: 0
Total Liabilities: 133,764
Total Equity Capital: 27,410
Total Liabilities and Capital: 161,174
Number of Shares Outstanding: 18,663

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

Highway 412 West
72740-0667

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

Home Page: www.fsbnwa.com

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

Chm: Sam Mathias
CEO/Pres: Curtis Hutchins

SVP: Marivel Radcliffe
SVP: Dave Seal

Cash and Due from: 1,373
Federal Funds and Repos: 775
Investments: 10,940
Net Loans: 49,209
Premises and Fixed Assets: 1,172
Other Real Estate: 309
Other Assets: 2,158
Total Assets: 65,936
Total Trust Assets: 0

Deposits: 53,618
Federal Funds and Borrowings: 3,000
Other Liabilities: 472
Subordinated Debt: 0
Total Liabilities: 57,090
Total Equity Capital: 8,846
Total Liabilities and Capital: 65,936
Number of Shares Outstanding: 27,000

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

Branches in Town: None

Other Branches: Fayetteville

First Arkansas Bank & Trust Jacksonville, AR

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

600 West Main
72078-0827

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

Home Page: www.Firstarkansasbank.com

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

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

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

Cash and Due from:..... 17,148
Federal Funds and Repos: 4,830
Investments: 124,782
Net Loans: 270,578
Premises and Fixed Assets: 11,941
Other Real Estate: 1,987
Other Assets: 44,080
Total Assets: 475,346
Total Trust Assets: 126,628

Deposits:..... 363,372
Federal Funds and Borrowings: 16,841
Other Liabilities: 4,220
Subordinated Debt:..... 0
Total Liabilities:..... 384,433
Total Equity Capital: 90,913
Total Liabilities and Capital:..... 475,346
Number of Shares Outstanding: 200,000

Directors: Cecil Alexander; Jay Barber; Ted Belden; Tommy Bond; John A. Davis; Thad Gray; William A. Gwatney; John C. Hardwick; Kathryn W. Roberts; Wetzell Stark; Larry T. Wilson; Michael K. Wilson

Branches in Town: Five

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

Heritage Bank Jonesboro, AR

VOICE: (870) 802-2344
FAX: (870) 268-2033
Trust Powers: No

2009 Browns Lane
72403-3020

Charter Number: 703
Date: January 23, 1951
FDIC Certificate Number: 16983

Home Page: www.heritagebankark.com

Bank Holding Company
Heritage Capital Corporation, Jonesboro, AR

Chm: Larry Grisham
CEO/Pres: Stephen D. May

EVP/CFO: Diane Steiling

Cash and Due from:..... 9,213
Federal Funds and Repos: 0
Investments: 31,187
Net Loans: 172,686
Premises and Fixed Assets: 6,379
Other Real Estate: 464
Other Assets: 4,340
Total Assets: 224,269
Total Trust Assets: 0

Deposits:..... 171,876
Federal Funds and Borrowings: 30,555
Other Liabilities: 1,173
Subordinated Debt:..... 0
Total Liabilities:..... 203,604
Total Equity Capital: 20,665
Total Liabilities and Capital:..... 224,269
Number of Shares Outstanding: 10,000

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

Branches in Town: Three

Other Branches: Caraway, Leachville, Manila, Monette

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

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:.....	39,092	Deposits:.....	1,782,192
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	214,736
Investments:.....	455,730	Other Liabilities:	11,253
Net Loans:.....	1,566,839	Subordinated Debt:	0
Premises and Fixed Assets:	90,263	Total Liabilities:	2,008,181
Other Real Estate:	231		
Other Assets:	134,135	Total Equity Capital:.....	278,109
Total Assets:	2,286,290	Total Liabilities and Capital:.....	2,286,290
Total Trust Assets:	249,344	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, II; Sam W. Hummelstein; Mike Langford; Charles Luter; Hugh McClain; Lloyd H. McCracken, Jr.; Matt Parker; Roy Reaves; James E. Way; William C. Young, Jr.

Branches in Town: Seven

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

**Simmons First Bank of Jonesboro
Jonesboro, AR**

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

1720 South Caraway Road
72403

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

Home Page: www.simmonsfirst.com

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

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

SVP/Sec: Wayne Bond

Cash and Due from:..... 6,514
Federal Funds and Repos: 1,000
Investments: 25,589
Net Loans: 222,493
Premises and Fixed Assets: 6,495
Other Real Estate: 3
Other Assets: 6,923
Total Assets:..... 269,017
Total Trust Assets:..... 0

Deposits:..... 231,925
Federal Funds and Borrowings: 12,666
Other Liabilities:..... 2,096
Subordinated Debt:..... 0
Total Liabilities:..... 246,687
Total Equity Capital: 22,330
Total Liabilities and Capital:..... 269,017
Number of Shares Outstanding: 175,000

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

Branches in Town: Three

Other Branches: Weiner

**Centennial Bank
Kingsland, AR**

VOICE: (870) 348-5657
FAX: (870) 348-1002
Trust Powers: No

140 First Street
71652-0085

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

Home Page: www.centennialbank.net

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

CEO/Pres: Christopher S. Roberts

Cash and Due from:..... 2,781
Federal Funds and Repos: 5,845
Investments: 27,394
Net Loans: 151,839
Premises and Fixed Assets: 3,503
Other Real Estate: 138
Other Assets: 7,389
Total Assets:..... 198,889
Total Trust Assets:..... 0

Deposits:..... 167,096
Federal Funds and Borrowings: 12,800
Other Liabilities:..... 712
Subordinated Debt:..... 0
Total Liabilities:..... 180,608
Total Equity Capital: 18,281
Total Liabilities and Capital:..... 198,889
Number of Shares Outstanding: 3,060

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

Branches in Town: None

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

The Bank of Lake Village Lake Village, AR

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

201 Main Street
71653-0727

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

Home Page: www.bankoflakevillage.com

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

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

VChm: William W. Bunker
Sec: John Todd Potter

Cash and Due from: 4,410
Federal Funds and Repos: 385
Investments: 15,191
Net Loans: 39,759
Premises and Fixed Assets: 1,633
Other Real Estate: 295
Other Assets: 1,813
Total Assets: 63,486
Total Trust Assets: 0

Deposits: 53,258
Federal Funds and Borrowings: 3,874
Other Liabilities: 248
Subordinated Debt: 0
Total Liabilities: 57,380

Total Equity Capital: 6,106
Total Liabilities and Capital: 63,486
Number of Shares Outstanding: 60,000

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

Branches in Town: One

Other Branches: None

Simmons First Bank of South Arkansas Lake Village, AR

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

417 Main Street
71653-0271

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

Home Page: www.simmonsfirst.com

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

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

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

Cash and Due from: 6,852
Federal Funds and Repos: 3,000
Investments: 40,400
Net Loans: 86,655
Premises and Fixed Assets: 3,403
Other Real Estate: 0
Other Assets: 6,015
Total Assets: 146,325
Total Trust Assets: 0

Deposits: 126,962
Federal Funds and Borrowings: 354
Other Liabilities: 2,140
Subordinated Debt: 0
Total Liabilities: 129,456

Total Equity Capital: 16,869
Total Liabilities and Capital: 146,325
Number of Shares Outstanding: 12,500

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

Branches in Town: One

Other Branches: Dermott, Dumas,
Monticello

**Little River Bank
Lepanto, AR**

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

202 Greenwood
72354-0340

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

Home Page: www.littleriverbank.com

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

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

SVP: Lois Criddle
VP: Ara Sharp

Cash and Due from:..... 1,584
Federal Funds and Repos:..... 300
Investments:..... 19,419
Net Loans:..... 24,164
Premises and Fixed Assets:..... 260
Other Real Estate:..... 21
Other Assets:..... 892
Total Assets:..... 46,640
Total Trust Assets:..... 0

Deposits:..... 35,796
Federal Funds and Borrowings:..... 5,000
Other Liabilities:..... 258
Subordinated Debt:..... 0
Total Liabilities:..... 41,054
Total Equity Capital:..... 5,586
Total Liabilities and Capital:..... 46,640
Number of Shares Outstanding:..... 10,000

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

Branches in Town: None

Other Branches: None

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

VOICE: (501) 371-0535
FAX: (501) 375-2281
Trust Powers: No

1020 West Second Street
72201-2031

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

Home Page: www.arbankersbank.com

Member of Federal Reserve System
Bank Holding Company
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

Chm: Lunsford Bridges
CEO/Pres: James N. Thomason

SVP: Boyd Rothwell

Cash and Due from:..... 8,312
Federal Funds and Repos:..... 7,730
Investments:..... 103,922
Net Loans:..... 19,249
Premises and Fixed Assets:..... 748
Other Real Estate:..... 0
Other Assets:..... 7,458
Total Assets:..... 147,419
Total Trust Assets:..... 0

Deposits:..... 113,005
Federal Funds and Borrowings:..... 15,429
Other Liabilities:..... 1,381
Subordinated Debt:..... 0
Total Liabilities:..... 129,815
Total Equity Capital:..... 17,604
Total Liabilities and Capital:..... 147,419
Number of Shares Outstanding:..... 50,000

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

Branches in Town: None

Other Branches: None

Bank of Little Rock
Little Rock, AR

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

200 North State Street
 72203-4090

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

Home Page: www.bankoflittlerock.com

Member of Federal Reserve System

Bank Holding Company

Little Rock Bankshares, Inc., Little Rock, AR

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

EVP: Larry R. Brown
SVP/Cash: Lee A. Swearingen

Cash and Due from:.....	5,065	Deposits:.....	127,611
Federal Funds and Repos:.....	205	Federal Funds and Borrowings:.....	0
Investments:.....	24,699	Other Liabilities:.....	1,042
Net Loans:.....	98,572	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	7,702	Total Liabilities:.....	128,653
Other Real Estate:.....	3,351		
Other Assets:.....	2,459	Total Equity Capital:.....	13,400
Total Assets:.....	142,053	Total Liabilities and Capital:.....	142,053
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) 978-2205
Trust Powers: Yes

12615 Chenal Parkway
72211

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

Home Page: www.bankozarks.com

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

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

CFO: Paul E. Moore
TO: Rex Kyle

Cash and Due from:..... 42,957
Federal Funds and Repos: 0
Investments: 569,553
Net Loans: 1,735,724
Premises and Fixed Assets: 123,756
Other Real Estate: 2,580
Other Assets: 92,441
Total Assets: 2,567,011
Total Trust Assets: 609,912

Deposits:..... 2,172,548
Federal Funds and Borrowings: 165,870
Other Liabilities: 13,562
Subordinated Debt:..... 0
Total Liabilities:..... 2,351,980
Total Equity Capital: 215,031
Total Liabilities and Capital:..... 2,567,011
Number of Shares Outstanding: 2,340

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

Branches in Town: Seven

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

**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

Member of Federal Reserve System

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

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

VP: Roane Ashmore
VP/Cont: Jeanette Nation

Cash and Due from:.....	3,878	Deposits:.....	122,259
Federal Funds and Repos:.....	2,210	Federal Funds and Borrowings:.....	25,644
Investments:.....	75,577	Other Liabilities:.....	714
Net Loans:.....	70,192	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,360	Total Liabilities:.....	148,617
Other Real Estate:.....	175	Total Equity Capital:.....	11,351
Other Assets:.....	3,576	Total Liabilities and Capital:.....	159,968
Total Assets:.....	159,968	Number of Shares Outstanding:.....	32,013
Total Trust Assets:.....	0		

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

Branches in Town: None

Other Branches: North Little Rock

**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

Bank Holding Company
None

CEO/Pres: John G. Foley*

CFO: David R. Estes

Cash and Due from:.....	566	Deposits:.....	33,197
Federal Funds and Repos:.....	4,110	Federal Funds and Borrowings:.....	0
Investments:.....	12,983	Other Liabilities:.....	92
Net Loans:.....	30,124	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	528	Total Liabilities:.....	33,289
Other Real Estate:.....	0	Total Equity Capital:.....	15,675
Other Assets:.....	653	Total Liabilities and Capital:.....	48,964
Total Assets:.....	48,964	Number of Shares Outstanding:.....	160,000
Total Trust Assets:.....	0		

Directors: David Estes; Tobi Wells Fairley; John G. Foley; Francis X. "Skip" Frantz; Chris Lehman; James B. Malone; Ken O. (Mac) McClanahan; Michael Murphy; John Reese; R. Steve Roberson; Rodney Thomason; David R. Thompson

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

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

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

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

Cash and Due from:..... 3,618
Federal Funds and Repos:..... 50
Investments:..... 45,083
Net Loans:..... 62,745
Premises and Fixed Assets:..... 690
Other Real Estate:..... 68
Other Assets:..... 5,906
Total Assets:..... 118,160
Total Trust Assets:..... 0

Deposits:..... 98,697
Federal Funds and Borrowings:..... 10,455
Other Liabilities:..... 624
Subordinated Debt:..... 0
Total Liabilities:..... 109,776

Total Equity Capital:..... 8,384
Total Liabilities and Capital:..... 118,160
Number of Shares Outstanding:..... 8,000

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

Branches in Town: None

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

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

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

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

EVP: J. Bruce Loftin

Cash and Due from:..... 4,165
Federal Funds and Repos:..... 0
Investments:..... 63,224
Net Loans:..... 239,381
Premises and Fixed Assets:..... 4,551
Other Real Estate:..... 0
Other Assets:..... 8,535
Total Assets:..... 319,856
Total Trust Assets:..... 0

Deposits:..... 239,093
Federal Funds and Borrowings:..... 51,549
Other Liabilities:..... 1,944
Subordinated Debt:..... 0
Total Liabilities:..... 292,586

Total Equity Capital:..... 27,270
Total Liabilities and Capital:..... 319,856
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.; Francis X. Frantz; Stan Green; J. L. Griffin; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Robert Dale Miller; Daina B. Newcomb; D. Scott Rogerson; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.; Gary A. Thompson

Branches in Town: One

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

Farmers Bank and Trust Company Magnolia, AR

VOICE: (870) 235-7000
FAX: (870) 235-7010
Trust Powers: Yes

200 East Main Street
71753

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

Home Page: www.fbtarkansas.com

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

EVP/COO/TO: Bruce D. Maloch
CFO: April Morrison

Cash and Due from: 8,478
Federal Funds and Repos: 0
Investments: 115,090
Net Loans: 335,850
Premises and Fixed Assets: 8,968
Other Real Estate: 347
Other Assets: 22,871
Total Assets: 491,604
Total Trust Assets: 72,488

Deposits: 424,585
Federal Funds and Borrowings: 13,812
Other Liabilities: 5,644
Subordinated Debt: 0
Total Liabilities: 444,041

Total Equity Capital: 47,563
Total Liabilities and Capital: 491,604
Number of Shares Outstanding: 100,000

Directors: John E. Alexander, Jr.; Ronny J. Bell; Bob L. Burns; Dr. Jason Franks; Steve Keith; Bruce D. Maloch; Ken Sibley; T. E. Smith

Branches in Town: Three

Other Branches: Camden (4), 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

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

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

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

Cash and Due from: 13,227
Federal Funds and Repos: 0
Investments: 11,516
Net Loans: 51,495
Premises and Fixed Assets: 2,316
Other Real Estate: 319
Other Assets: 1,111
Total Assets: 79,984
Total Trust Assets: 0

Deposits: 61,279
Federal Funds and Borrowings: 12,439
Other Liabilities: 418
Subordinated Debt: 0
Total Liabilities: 74,136

Total Equity Capital: 5,848
Total Liabilities and Capital: 79,984
Number of Shares Outstanding: 10,000

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

Branches in Town: Two

Other Branches: Waldo

**Southern State Bank
Malvern, AR**

VOICE: (501) 332-2462
FAX: (501) 332-8437
Trust Powers: No

521 East Page
72104-0340

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

Home Page: www.southernstatebank.com
Bank Holding Company
Southern State Bancshares, Inc., Malvern, AR

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

VP: Johnny Gibbs

Cash and Due from:..... 2,264
Federal Funds and Repos: 0
Investments: 20,357
Net Loans: 51,745
Premises and Fixed Assets: 3,170
Other Real Estate: 88
Other Assets: 2,295
Total Assets: 79,919
Total Trust Assets: 0

Deposits:..... 66,409
Federal Funds and Borrowings: 5,851
Other Liabilities: 707
Subordinated Debt: 0
Total Liabilities: 72,967
Total Equity Capital: 6,952
Total Liabilities and Capital: 79,919
Number of Shares Outstanding: 15,906

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

Branches in Town: One

Other Branches: Haskell

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

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

205 Block Street
72364-0747

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

Home Page: www.firstcommunitybank.us
Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

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

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

Cash and Due from:..... 3,803
Federal Funds and Repos: 125
Investments: 25,922
Net Loans: 64,350
Premises and Fixed Assets: 4,787
Other Real Estate: 0
Other Assets: 2,459
Total Assets: 101,446
Total Trust Assets: 0

Deposits:..... 82,100
Federal Funds and Borrowings: 10,000
Other Liabilities: 450
Subordinated Debt: 0
Total Liabilities: 92,550
Total Equity Capital: 8,896
Total Liabilities and Capital: 101,446
Number of Shares Outstanding: 60,000

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

Branches in Town: None

Other Branches: West Memphis

First Delta Bank Marked Tree, AR

VOICE: (870) 358-6000
FAX: (870) 358-6001
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

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

Chm: Charles Luter

CEO/Pres: Chris M. Lehman

Cash and Due from:.....	1,756	Deposits:.....	40,441
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	3,655
Investments:.....	21,830	Other Liabilities:.....	342
Net Loans:.....	23,434	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	858	Total Liabilities:.....	44,438
Other Real Estate:.....	0		
Other Assets:.....	808	Total Equity Capital:.....	4,248
Total Assets:.....	48,686	Total Liabilities and Capital:.....	48,686
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

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

Chm/CEO/Pres: Sean H. Williams

AVP: Nathan Dabbs

Cash and Due from:.....	984	Deposits:.....	54,653
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,525
Investments:.....	17,020	Other Liabilities:.....	320
Net Loans:.....	44,130	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	639	Total Liabilities:.....	56,498
Other Real Estate:.....	230		
Other Assets:.....	1,347	Total Equity Capital:.....	7,854
Total Assets:.....	64,353	Total Liabilities and Capital:.....	64,353
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Bari Cain; John D. Eldridge, III; Fletcher C. Lewis; Alan Morris; Arthur Oliver; H. Ripley Thompson; John G. Thompson; Vance M. Thompson, III; Sean H. Williams

Branches in Town: None

Other Branches: None

**McGehee Bank
McGehee, AR**

VOICE: (870) 222-3151
FAX: (870) 222-6159
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

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from:..... 2,558
Federal Funds and Repos: 500
Investments: 25,702
Net Loans: 65,351
Premises and Fixed Assets: 445
Other Real Estate: 0
Other Assets: 3,565
Total Assets: 98,121
Total Trust Assets: 69,365

Deposits:..... 81,689
Federal Funds and Borrowings: 0
Other Liabilities: 1,057
Subordinated Debt:..... 0
Total Liabilities:..... 82,746
Total Equity Capital: 15,375
Total Liabilities and Capital:..... 98,121
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

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

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

SVP: Jesse Sullivan
SVP/CFO: Michael Myers

Cash and Due from:..... 3,755
Federal Funds and Repos: 2,375
Investments: 23,636
Net Loans: 103,226
Premises and Fixed Assets: 4,686
Other Real Estate: 28
Other Assets: 4,723
Total Assets: 142,429
Total Trust Assets: 0

Deposits:..... 125,421
Federal Funds and Borrowings: 4,691
Other Liabilities: 900
Subordinated Debt:..... 0
Total Liabilities:..... 131,012
Total Equity Capital: 11,417
Total Liabilities and Capital:..... 142,429
Number of Shares Outstanding: 12,000

Directors: Robert A. Carver; John A. Crawford; R. L. Hamilton; Philip B. Hensley; David Maddox; John Maddox; Pauline Morrow; P. T. Plunkett; 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
71657-0150

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

Home Page: www.commercial-bank.net

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

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

SVP: Michael Efirid
SVP/TO: Rusty Smith

Cash and Due from:..... 3,918
Federal Funds and Repos: 0
Investments:..... 59,516
Net Loans:..... 99,208
Premises and Fixed Assets: 1,948
Other Real Estate: 1,180
Other Assets: 4,727
Total Assets: 170,497
Total Trust Assets: 11,458

Deposits:..... 153,987
Federal Funds and Borrowings:..... 362
Other Liabilities:..... 1,283
Subordinated Debt: 0
Total Liabilities: 155,632

Total Equity Capital:..... 14,865
Total Liabilities and Capital:..... 170,497
Number of Shares Outstanding: 8,000

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

Branches in Town: Four

Other Branches: None

Union Bank And Trust Company Monticello, AR

VOICE: (870) 460-6400
FAX: (870) 460-6465
Trust Powers: Yes

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

EVP/Cash: Reathel Harris
TO: Gail Hooker

Cash and Due from:..... 7,105
Federal Funds and Repos: 0
Investments:..... 42,166
Net Loans:..... 118,163
Premises and Fixed Assets: 5,444
Other Real Estate: 233
Other Assets: 8,320
Total Assets: 181,431
Total Trust Assets: 20,834

Deposits:..... 151,483
Federal Funds and Borrowings:..... 15,164
Other Liabilities:..... 1,789
Subordinated Debt: 0
Total Liabilities: 168,436

Total Equity Capital:..... 12,995
Total Liabilities and Capital:..... 181,431
Number of Shares Outstanding: 80,000

Directors: Ted Carmical; Jonathan H. Davis; Charles F. Dearman, Jr.; Dave Dickson; John S. McClendon; Robin McClendon; Zach McClendon, Jr.; John Porter Price; Richard Reinhart; Virgil Trotter

Branches in Town: Two

Other Branches: Dumas, Pine Bluff,
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

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

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

SVP: Greg Eby

Cash and Due from:..... 2,277
Federal Funds and Repos: 3,000
Investments: 22,143
Net Loans: 82,659
Premises and Fixed Assets: 873
Other Real Estate: 713
Other Assets: 3,462
Total Assets: 115,127
Total Trust Assets: 0

Deposits:..... 100,318
Federal Funds and Borrowings: 2,197
Other Liabilities: 610
Subordinated Debt:..... 0
Total Liabilities:..... 103,125
Total Equity Capital: 12,002
Total Liabilities and Capital:..... 115,127
Number of Shares Outstanding: 50,000

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

Branches in Town: None

Other Branches: None

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

VOICE: (870) 425-2166
FAX: (870) 424-4353
Trust Powers: Yes

Ninth and Baker Streets
72654-1906

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

Home Page: www.fsbmtnhome.com

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm: Reynie Rutledge
CEO: Larry G. Nelson

Pres: Tim Coleman
TO: Paul E. Johnson

Cash and Due from:..... 5,702
Federal Funds and Repos: 5,915
Investments: 111,282
Net Loans: 167,487
Premises and Fixed Assets: 5,781
Other Real Estate: 237
Other Assets: 5,865
Total Assets: 302,269
Total Trust Assets:..... 60,916

Deposits:..... 255,379
Federal Funds and Borrowings: 20,836
Other Liabilities: 1,920
Subordinated Debt:..... 0
Total Liabilities:..... 278,135
Total Equity Capital: 24,134
Total Liabilities and Capital:..... 302,269
Number of Shares Outstanding: 110,000

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

Branches in Town: Three

Other Branches: Bull Shoals, Gassville, Mountain View

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

VOICE: (870) 269-3815
FAX: (870) 269-2899
Trust Powers: No

121 East Main Street
72560-1228

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

Home Page: www.bankofmntnview.com

Member of Federal Reserve System

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

Chm: James G. Hinkle

CEO/EVP/Sec: M. L. Waddington

Cash and Due from:.....	4,689	Deposits:.....	153,729
Federal Funds and Repos:.....	4,675	Federal Funds and Borrowings:.....	33,590
Investments:.....	84,974	Other Liabilities:.....	0
Net Loans:.....	94,295	Subordinated Debt:.....	900
Premises and Fixed Assets:.....	3,137	Total Liabilities:.....	188,219
Other Real Estate:.....	26		
Other Assets:.....	25,049	Total Equity Capital:.....	28,626
Total Assets:.....	216,845	Total Liabilities and Capital:.....	216,845
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: John W. Allison; Weldon Duncan; James G. Hinkle; Stotts Isbell; Harold Lancaster; Ron W. Strother; Kenneth Sutton; M. L. Waddington; Kenny Wyatt

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

Member of Federal Reserve System

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

CEO: Lex Golden

SVP/Cash: Dianna J. Millsap

Cash and Due from:.....	3,612	Deposits:.....	116,256
Federal Funds and Repos:.....	3,000	Federal Funds and Borrowings:.....	526
Investments:.....	31,180	Other Liabilities:.....	452
Net Loans:.....	82,907	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,041	Total Liabilities:.....	117,234
Other Real Estate:.....	682		
Other Assets:.....	4,479	Total Equity Capital:.....	12,667
Total Assets:.....	129,901	Total Liabilities and Capital:.....	129,901
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: Alma, Little Rock, Mansfield, Ozark, Van Buren

Diamond 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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm: Tim Bainum
CEO: Duke Bainum

CFO: Marnie Oldner
Sec: Pam Bennett

Cash and Due from:..... 10,314
Federal Funds and Repos: 19,870
Investments: 106,808
Net Loans: 205,516
Premises and Fixed Assets: 7,943
Other Real Estate: 293
Other Assets: 6,090
Total Assets: 356,834
Total Trust Assets: 0

Deposits:..... 313,992
Federal Funds and Borrowings: 10,791
Other Liabilities: 1,085
Subordinated Debt:..... 0
Total Liabilities:..... 325,868

Total Equity Capital: 30,966
Total Liabilities and Capital:..... 356,834
Number of Shares Outstanding: 10,296

Directors: John Hearnberger; Tim Brotherton; Duke Bainum; Eeva Bainum; Timothy Bainum; Rick Cox; Robert Evans; Larry Mitchell; Mike Moore; Marnie Oldner; Mark Skelton; Harold A. Smith; Bill Spigner; George E. Steel, Jr.; Raymond Walls; L. J. Warneke

Branches in Town: None

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

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

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

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

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

Cash and Due from:..... 8,274
Federal Funds and Repos: 2,099
Investments: 53,444
Net Loans: 78,323
Premises and Fixed Assets: 6,061
Other Real Estate: 1,449
Other Assets: 4,063
Total Assets: 153,713
Total Trust Assets: 11,302

Deposits:..... 136,188
Federal Funds and Borrowings: 3,312
Other Liabilities: 1,821
Subordinated Debt:..... 0
Total Liabilities:..... 141,321

Total Equity Capital: 12,392
Total Liabilities and Capital:..... 153,713
Number of Shares Outstanding: 9,000

Directors: R. M. Bledsoe; Roger A. Bowman; Thomas R. Curtner; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; Terry Scoggins; Dr. Larry Williams

Branches in Town: One

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

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

VOICE: (501) 812-1461
FAX: (501) 812-1459
Trust Powers: Yes

2716 Lakewood Village Place
72116

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

Home Page: www.twincitybank.net

Member of Federal Reserve System

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

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

EVP: Gordon Silaski
EVP: Tom Steves

Cash and Due from:.....	20,162	Deposits:.....	541,330
Federal Funds and Repos:.....	4,855	Federal Funds and Borrowings:.....	87,562
Investments:.....	175,745	Other Liabilities:.....	3,317
Net Loans:.....	440,296	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	15,417	Total Liabilities:.....	632,209
Other Real Estate:.....	0		
Other Assets:.....	29,095	Total Equity Capital:.....	53,361
Total Assets:.....	685,570	Total Liabilities and Capital:.....	685,570
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	17,000

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

Branches in Town: Six

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

Southern Bank of Commerce Paragould, AR

VOICE: (870) 236-2500
FAX: (870) 236-7283
Trust Powers: Yes

1727 West Kingshighway
72450

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

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

Member of Federal Reserve System
Bank Holding Company
None

Chm: Louise Miller
CEO/Pres: Greg Miller

SVP: Donna Miller
SVP: Keith Milligan

Cash and Due from:..... 1,501
Federal Funds and Repos:..... 445
Investments:..... 1,247
Net Loans:..... 25,550
Premises and Fixed Assets:..... 1,421
Other Real Estate:..... 581
Other Assets:..... 823
Total Assets:..... 31,568
Total Trust Assets:..... 0

Deposits:..... 27,241
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 176
Subordinated Debt:..... 0
Total Liabilities:..... 27,417
Total Equity Capital:..... 4,151
Total Liabilities and Capital:..... 31,568
Number of Shares Outstanding:..... 3,811,574

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

Branches in Town: None

Other Branches: Brookland, Jonesboro, Leachville

Delta Trust & Bank Parkdale, AR

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

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

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

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

Cash and Due from:..... 7,686
Federal Funds and Repos:..... 0
Investments:..... 27,512
Net Loans:..... 169,894
Premises and Fixed Assets:..... 5,705
Other Real Estate:..... 2,071
Other Assets:..... 4,523
Total Assets:..... 217,391
Total Trust Assets:..... 274,152

Deposits:..... 195,752
Federal Funds and Borrowings:..... 1,382
Other Liabilities:..... 580
Subordinated Debt:..... 0
Total Liabilities:..... 197,714
Total Equity Capital:..... 19,622
Total Liabilities and Capital:..... 217,391
Number of Shares Outstanding:..... 16,000

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

Branches in Town: None

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

**Evolve Bank & Trust
Parkin, AR**

VOICE: (870) 755-5401
FAX: (870) 755-5648
Trust Powers: Yes

123 West Parkin
72373-0526

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

Home Page: www.ebtonline.com

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

Chm: Scot Lenoir
CEO/Pres: Scott Stafford

EVP: John Chandler
EVP: Kenneth Lenoir

Cash and Due from:.....2,744
Federal Funds and Repos: 8,285
Investments:..... 33,179
Net Loans:.....53,268
Premises and Fixed Assets: 211
Other Real Estate: 178
Other Assets: 5,104
Total Assets:..... 102,969
Total Trust Assets:..... 137

Deposits:..... 90,550
Federal Funds and Borrowings:..... 2,000
Other Liabilities: 466
Subordinated Debt:..... 0
Total Liabilities: 93,016
Total Equity Capital:.....9,953
Total Liabilities and Capital:..... 102,969
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: West Memphis

**Chart Bank
Perryville, AR**

VOICE: (501) 889-2318
FAX: (501) 889-5727
Trust Powers: No

813 North Fourche Avenue
72126-0189

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

Home Page: www.mychartbank.com

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

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

EVP: Joe Carter
CFO: Ken Jennings

Cash and Due from:.....2,626
Federal Funds and Repos: 25
Investments:..... 32,169
Net Loans:..... 75,988
Premises and Fixed Assets: 3,656
Other Real Estate: 183
Other Assets: 4,456
Total Assets:..... 119,103
Total Trust Assets:..... 0

Deposits:..... 92,278
Federal Funds and Borrowings:..... 13,464
Other Liabilities: 844
Subordinated Debt:..... 0
Total Liabilities: 106,586
Total Equity Capital:..... 12,517
Total Liabilities and Capital:..... 119,103
Number of Shares Outstanding: 16,000

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

Branches in Town: None

Other Branches: Bigelow, Morrilton

Piggott State Bank Piggott, AR

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

212 West Cherry
72454-0307

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

Home Page: www.piggottstatebank.com

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

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

VP/Cash: James C. Poole

Cash and Due from:..... 3,231
Federal Funds and Repos: 1,600
Investments: 24,835
Net Loans: 30,962
Premises and Fixed Assets: 631
Other Real Estate: 19
Other Assets: 828
Total Assets: 62,106
Total Trust Assets: 0

Deposits:..... 54,604
Federal Funds and Borrowings: 1,079
Other Liabilities: 448
Subordinated Debt:..... 0
Total Liabilities:..... 56,131

Total Equity Capital: 5,975
Total Liabilities and Capital:..... 62,106
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

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:..... 1,966
Federal Funds and Repos: 1,370
Investments: 4,538
Net Loans: 46,812
Premises and Fixed Assets: 1,608
Other Real Estate: 2
Other Assets: 833
Total Assets: 57,129
Total Trust Assets: 0

Deposits:..... 51,157
Federal Funds and Borrowings: 0
Other Liabilities: 209
Subordinated Debt:..... 0
Total Liabilities:..... 51,366

Total Equity Capital: 5,763
Total Liabilities and Capital:..... 57,129
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: Damascus, Greenbrier, Little Rock, Marshall

Bank of Prescott Prescott, AR

VOICE: (870) 887-2688
FAX: (870) 887-6822
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

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

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

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

Cash and Due from:.....2,083
Federal Funds and Repos:3,965
Investments:.....27,149
Net Loans:.....33,018
Premises and Fixed Assets:355
Other Real Estate:0
Other Assets:1,606
Total Assets:68,176
Total Trust Assets:0

Deposits:.....58,499
Federal Funds and Borrowings:.....815
Other Liabilities:264
Subordinated Debt:0
Total Liabilities:59,578
Total Equity Capital:.....8,598
Total Liabilities and Capital:.....68,176
Number of Shares Outstanding:24,000

Directors: John Warren Brannan, Sr.; John Warren Brannan, Jr.; Brad Crain; Carl Dalrymple, Jr.; James E. Franks; Billy Hines; Phillip McAdams; Larry Rhodes; Robert Smith; John Vansickle

Branches in Town: None

Other Branches: None

The Bank of Rison Rison, AR

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

200 Main Street
71665-0345

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

Bank Holding Company
None

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

VP: Cliff Hopson
VP/Cash: Felicia Bowlin

Cash and Due from:.....1,859
Federal Funds and Repos:2,965
Investments:.....9,900
Net Loans:.....13,486
Premises and Fixed Assets:126
Other Real Estate:0
Other Assets:1,093
Total Assets:29,429
Total Trust Assets:0

Deposits:.....24,632
Federal Funds and Borrowings:.....0
Other Liabilities:91
Subordinated Debt:0
Total Liabilities:24,723
Total Equity Capital:.....4,706
Total Liabilities and Capital:.....29,429
Number of Shares Outstanding:4,000

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

Branches in Town: None

Other Branches: None

**Bank of Rogers
Rogers, AR**

VOICE: (479) 621-6800
FAX: (479) 621-6801
Trust Powers: No

801 North Dixieland
72757-0699

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

Home Page: www.bankrogers.com
Member of Federal Reserve System
Bank Holding Company
First Bank Corp., Fort Smith, AR

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

EVP: Scott Franklin

Cash and Due from:..... 2,965
Federal Funds and Repos:..... 0
Investments:..... 20,211
Net Loans:..... 116,488
Premises and Fixed Assets:..... 9,263
Other Real Estate:..... 1,194
Other Assets:..... 21,603
Total Assets:..... 171,724
Total Trust Assets:..... 0

Deposits:..... 124,293
Federal Funds and Borrowings:..... 15,142
Other Liabilities:..... 2,131
Subordinated Debt:..... 0
Total Liabilities:..... 141,566
Total Equity Capital:..... 30,158
Total Liabilities and Capital:..... 171,724
Number of Shares Outstanding:..... 32,150

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

Branches in Town: One

Other Branches: Centerton, Lowell

**Parkway Bank
Rogers, AR**

VOICE: (479) 464-9797
FAX: (479) 464-9796
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
Bank Holding Company
Parkway Bankshares, Inc., Portland, AR

Chm/CEO: Jerry Sadler
Reg Pres: Brad Collier

Reg Pres: Chris Lampkin
CFO: Leslie Borgognoni

Cash and Due from:..... 3,906
Federal Funds and Repos:..... 2,415
Investments:..... 27,270
Net Loans:..... 125,743
Premises and Fixed Assets:..... 8,861
Other Real Estate:..... 1,089
Other Assets:..... 2,747
Total Assets:..... 172,031
Total Trust Assets:..... 0

Deposits:..... 152,245
Federal Funds and Borrowings:..... 3,368
Other Liabilities:..... 752
Subordinated Debt:..... 0
Total Liabilities:..... 156,365
Total Equity Capital:..... 15,666
Total Liabilities and Capital:..... 172,031
Number of Shares Outstanding:..... 20,000

Directors: David Covington; Dean Eisma; Chris Lampkin; Michael J. Necessary; Benton Newcome; Joel Newcome; Robert D. Pugh; Jerry Sadler; Eddie Scherm

Branches in Town: One

Other Branches: Bentonville, Crossett, Monticello (2), Portland

**Pinnacle Bank
Rogers, AR**

VOICE: (479) 619-2000 *4201 W. New Hope Road, Suite 101 Charter Number: 145
 FAX: (479) 619-2701 72758 Date: October 31, 1903
 Trust Powers: No FDIC Certificate Number: 11256

Home Page: www.pinnaclebk.com

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

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

VP: Dee Cameron
VP/Cash: Spencer Pratt

Cash and Due from:.....	727	Deposits:.....	133,927
Federal Funds and Repos:.....	4,470	Federal Funds and Borrowings:.....	14,931
Investments:.....	30,885	Other Liabilities:.....	738
Net Loans:.....	124,177	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	369	Total Liabilities:.....	149,595
Other Real Estate:.....	1,210		
Other Assets:.....	3,800	Total Equity Capital:.....	16,243
Total Assets:.....	165,838	Total Liabilities and Capital:.....	165,838
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	143,950

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

Branches in Town: None

Other Branches: None

**Simmons First Bank of Northwest Arkansas
Rogers, AR**

VOICE: (479) 636-0884 111 North 8th Street Charter Number: 672
 FAX: (479) 636-7819 72756 Date: July 8, 1935
 Trust Powers: Yes FDIC Certificate Number: 15233

Home Page: www.simmonsfirst.com

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

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

SVP: Gail Jordan
VP/Cash: Darlene Cheatham

Cash and Due from:.....	9,015	Deposits:.....	244,459
Federal Funds and Repos:.....	2,500	Federal Funds and Borrowings:.....	9,860
Investments:.....	41,037	Other Liabilities:.....	2,416
Net Loans:.....	209,277	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,398	Total Liabilities:.....	256,735
Other Real Estate:.....	131		
Other Assets:.....	11,565	Total Equity Capital:.....	26,188
Total Assets:.....	282,923	Total Liabilities and Capital:.....	282,923
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,000

Directors: David Bartlett; Dennis Ferguson; Martin Gilbert; Ray Hobbs; Charles Clark Irwin; Eric Pianalto; Thomas W. Spillyards; Jim Tull; Sonya Yates

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
72812

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

Home Page: www.fsbmybank.com

Bank Holding Company
First State Banking Corporation, Russellville, AR

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

EVP: Toni B. Laws
EVP: Max Mathis

Cash and Due from:..... 4,966
Federal Funds and Repos: 3,935
Investments: 74,840
Net Loans: 133,263
Premises and Fixed Assets: 2,905
Other Real Estate: 16
Other Assets: 9,046
Total Assets: 228,971
Total Trust Assets:..... 0

Deposits:..... 162,332
Federal Funds and Borrowings: 45,953
Other Liabilities:..... 1,018
Subordinated Debt:..... 0
Total Liabilities:..... 209,303

Total Equity Capital: 19,668
Total Liabilities and Capital:..... 228,971
Number of Shares Outstanding: 20,000

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

Branches in Town: Four

Other Branches: Ola, Plainview

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

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

800 North Arkansas Avenue
72801

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

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

Reg Pres: Denton Tumbleson

Cash and Due from:..... 6,265
Federal Funds and Repos: 1,570
Investments: 39,384
Net Loans: 123,956
Premises and Fixed Assets: 5,284
Other Real Estate: 314
Other Assets: 22,440
Total Assets: 199,213
Total Trust Assets:..... 0

Deposits:..... 152,340
Federal Funds and Borrowings: 8,866
Other Liabilities:..... 3,805
Subordinated Debt:..... 0
Total Liabilities:..... 165,011

Total Equity Capital: 34,202
Total Liabilities and Capital:..... 199,213
Number of Shares Outstanding: 1,500

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

Branches in Town: Three

Other Branches: Clarksville (2), Hector

**Bank of Salem
Salem, AR**

VOICE: (870) 895-2591
FAX: (870) 895-3825
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

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

Chm/CEO/Pres: Mark Montgomery

Cash: Teresa Wray

Cash and Due from:.....	2,195	Deposits:.....	100,094
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	7,613
Investments:.....	10,677	Other Liabilities:.....	1,273
Net Loans:.....	100,152	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,872	Total Liabilities:.....	108,980
Other Real Estate:.....	280		
Other Assets:.....	5,454	Total Equity Capital:.....	11,650
Total Assets:.....	120,630	Total Liabilities and Capital:.....	120,630
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

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

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due from:.....	1,668	Deposits:.....	52,090
Federal Funds and Repos:.....	1,090	Federal Funds and Borrowings:.....	0
Investments:.....	37,237	Other Liabilities:.....	161
Net Loans:.....	20,643	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	512	Total Liabilities:.....	52,251
Other Real Estate:.....	0		
Other Assets:.....	770	Total Equity Capital:.....	9,669
Total Assets:.....	61,920	Total Liabilities and Capital:.....	61,920
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: None

Other Branches: Subiaco

**First Security Bank
Searcy, AR**

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

314 North Spring
72145-1009

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

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

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

TO: Frank Faust

Cash and Due from:..... 67,771
Federal Funds and Repos: 1,627
Investments: 420,055
Net Loans: 914,119
Premises and Fixed Assets: 58,654
Other Real Estate: 1,821
Other Assets: 56,456
Total Assets:..... 1,520,503
Total Trust Assets:..... 483,521

Deposits:..... 1,314,603
Federal Funds and Borrowings: 75,648
Other Liabilities:..... 8,097
Subordinated Debt:..... 0
Total Liabilities:..... 1,398,348
Total Equity Capital: 122,155
Total Liabilities and Capital:..... 1,520,503
Number of Shares Outstanding: 24,000

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

Branches in Town: Four

Other Branches: Beebe (3), Bella Vista, Bentonville, Bryant, Cabot (3), Clarksville (3), Coal Hill, Fayetteville (5), Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (4), Lowell, Maumelle, McRae, North Little Rock, Pangburn, Rogers (3), Springdale (5)

Simmons First Bank of Searcy Searcy, AR

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

401 South Main
72145-1349

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

Home Page: www.Simmonsfirst.com

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis

VP: Kelley Burton

Cash and Due from:.....	4,490	Deposits:.....	111,645
Federal Funds and Repos:.....	1,100	Federal Funds and Borrowings:.....	8,378
Investments:.....	19,258	Other Liabilities:.....	1,175
Net Loans:.....	101,164	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,727	Total Liabilities:.....	121,198
Other Real Estate:.....	504		
Other Assets:.....	8,508	Total Equity Capital:.....	18,553
Total Assets:.....	139,751	Total Liabilities and Capital:.....	139,751
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

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

Branches in Town: Two

Other Branches: 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

Bank Holding Company
None

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

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

Cash and Due from:.....	1,746	Deposits:.....	72,322
Federal Funds and Repos:.....	6,635	Federal Funds and Borrowings:.....	0
Investments:.....	27,815	Other Liabilities:.....	415
Net Loans:.....	41,759	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,594	Total Liabilities:.....	72,737
Other Real Estate:.....	21		
Other Assets:.....	2,229	Total Equity Capital:.....	9,062
Total Assets:.....	81,799	Total Liabilities and Capital:.....	81,799
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	52,562

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

Branches in Town: None

Other Branches: None

Smackover State Bank
Smackover, AR

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

708 North Broadway
 71762-0107

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

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

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

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

Cash and Due from:..... 3,435
 Federal Funds and Repos: 4,185
 Investments: 63,281
 Net Loans: 60,905
 Premises and Fixed Assets: 2,703
 Other Real Estate: 288
 Other Assets: 1,615
 Total Assets: 136,412
 Total Trust Assets: 3,461

Deposits:..... 121,371
 Federal Funds and Borrowings: 0
 Other Liabilities: 696
 Subordinated Debt:..... 0
 Total Liabilities:..... 122,067
 Total Equity Capital: 14,345
 Total Liabilities and Capital:..... 136,412
 Number of Shares Outstanding: 100,000

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank
Sparkman, AR

VOICE: (870) 678-2251
 FAX: (870) 678-2401
 Trust Powers: No

Commerce & Main Streets
 71763-0127

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

Home Page: www.riversidebanc.com

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

Chm: David Matchet
CEO: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 449
 Federal Funds and Repos: 155
 Investments: 3,376
 Net Loans: 43,873
 Premises and Fixed Assets: 2,496
 Other Real Estate: 104
 Other Assets: 1,624
 Total Assets: 52,077
 Total Trust Assets: 0

Deposits:..... 37,586
 Federal Funds and Borrowings: 10,100
 Other Liabilities: 284
 Subordinated Debt:..... 0
 Total Liabilities:..... 47,970
 Total Equity Capital: 4,107
 Total Liabilities and Capital:..... 52,077
 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/Pres: J. Paul Nipper
EVP: Scott Hultberg

Cash: Brenda Scroggins

Cash and Due from:.....	1,939	Deposits:.....	59,119
Federal Funds and Repos:.....	4,430	Federal Funds and Borrowings:.....	0
Investments:.....	38,086	Other Liabilities:.....	494
Net Loans:.....	24,105	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	116	Total Liabilities:.....	59,613
Other Real Estate:.....	0		
Other Assets:.....	790	Total Equity Capital:.....	9,853
Total Assets:.....	69,466	Total Liabilities and Capital:.....	69,466
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Charles L. Cabe, Jr.; Scott Hultberg; Billie Nipper; J. Paul Nipper; Cynthia Sandefur; Danny K. Smith; J. Woodrow Smith

Branches in Town: None

Other Branches: None

Bank of Star City Star City, AR

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

116 North Lincoln
71667-0069

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

Home Page: www.bankofstarcity.com

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

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

EVP: Kelley Hunt

Cash and Due from:.....	3,979	Deposits:.....	80,774
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	2,262
Investments:.....	20,335	Other Liabilities:.....	345
Net Loans:.....	64,240	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,588	Total Liabilities:.....	83,381
Other Real Estate:.....	398		
Other Assets:.....	1,652	Total Equity Capital:.....	10,811
Total Assets:.....	94,192	Total Liabilities and Capital:.....	94,192
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

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

Branches in Town: None

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

**Security Bank
Stephens, AR**

VOICE: (870) 786-5416
 FAX: (870) 786-5419
 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:..... 1,250
 Federal Funds and Repos: 675
 Investments: 5,486
 Net Loans: 28,075
 Premises and Fixed Assets: 1,201
 Other Real Estate: 708
 Other Assets: 1,868
 Total Assets: 39,263
 Total Trust Assets: 0

Deposits:..... 34,203
 Federal Funds and Borrowings: 1,257
 Other Liabilities: 760
 Subordinated Debt:..... 0
 Total Liabilities:..... 36,220
 Total Equity Capital: 3,043
 Total Liabilities and Capital:..... 39,263
 Number of Shares Outstanding: 11,000

Directors: Duncan Grayson; Carol Reaves; Guy R. Smith; Guy R. "Buck" Smith; Colon Watson; Jay C. Wilson

Branches in Town: None

Other Branches: None

**The Farmers and Merchants Bank
Stuttgart, AR**

VOICE: (870) 673-6911
 FAX: (870) 672-4282
 Trust Powers: Yes

Seventh & Main Streets
 72160-1010

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

Home Page: www.mebanking.com
 Member of Federal Reserve System

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

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

EVP: Gary Hudson
TO: Richard McMinn

Cash and Due from:..... 8,530
 Federal Funds and Repos: 0
 Investments: 98,728
 Net Loans: 205,304
 Premises and Fixed Assets: 3,247
 Other Real Estate: 213
 Other Assets: 21,297
 Total Assets: 337,319
 Total Trust Assets: 40,233

Deposits:..... 237,831
 Federal Funds and Borrowings: 48,784
 Other Liabilities: 2,904
 Subordinated Debt:..... 0
 Total Liabilities:..... 289,519
 Total Equity Capital: 47,800
 Total Liabilities and Capital:..... 337,319
 Number of Shares Outstanding: 100,000

Directors: Jerry Carter; Gary Hudson; Roy O. McCollum, III; Don Pattillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Patricia M. Townsend; Ray Vester

Branches in Town: Four

Other Branches: Des Arc, DeValls Bluff, DeWitt, Hazen

**Bank of Trumann
Trumann, AR**

VOICE: (870) 483-6333
FAX: (870) 483-7512
Trust Powers: No

326 Highway 463
72472-0048

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

Bank Holding Company
First Delta Bankshares, Inc., Blytheville, AR

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

VP: Paul McAnally
AVP: Shirley Benson

Cash and Due from:.....	1,354	Deposits:.....	69,409
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	8,160
Investments:.....	31,986	Other Liabilities:	909
Net Loans:.....	55,098	Subordinated Debt:.....	0
Premises and Fixed Assets:	1,124	Total Liabilities:	78,478
Other Real Estate:	9		
Other Assets:	5,763	Total Equity Capital:.....	16,856
Total Assets:.....	95,334	Total Liabilities and Capital:.....	95,334
Total Trust Assets:.....	0	Number of Shares Outstanding:	60,000

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

Branches in Town: None

Other Branches: None

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

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

3110 Alma Hwy.
72956-0469

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

Home Page: 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: A. C. Moncrief

Cash and Due from:.....	7,267	Deposits:.....	246,528
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	7,565
Investments:.....	70,459	Other Liabilities:	2,780
Net Loans:.....	197,156	Subordinated Debt:.....	0
Premises and Fixed Assets:	4,737	Total Liabilities:	256,873
Other Real Estate:	0		
Other Assets:	7,840	Total Equity Capital:.....	30,586
Total Assets:.....	287,459	Total Liabilities and Capital:.....	287,459
Total Trust Assets:.....	7,043	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

Bank Holding Company
Ashley Bancstock Company, Crossett, AR

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

SVP: Rex Woods
Cash: Karen Brown

Cash and Due from:..... 2,104
Federal Funds and Repos: 0
Investments: 12,279
Net Loans: 42,845
Premises and Fixed Assets: 1,357
Other Real Estate: 65
Other Assets: 3,956
Total Assets: 62,606
Total Trust Assets:..... 0

Deposits:..... 49,792
Federal Funds and Borrowings: 4,593
Other Liabilities:..... 238
Subordinated Debt:..... 0
Total Liabilities:..... 54,623

Total Equity Capital: 7,983
Total Liabilities and Capital:..... 62,606
Number of Shares Outstanding: 48,640

Directors: Jim Fincher; James David Garner; John Hall; Tim Hodges; Richard Hodo; Eddie Holt; Mark Manes; Clovis Satterfield; Tim E. Wise

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

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

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

EVP/TO: Hugh Quimby

Cash and Due from:..... 5,396
Federal Funds and Repos: 0
Investments: 44,015
Net Loans: 47,748
Premises and Fixed Assets: 1,793
Other Real Estate: 690
Other Assets: 2,261
Total Assets: 101,903
Total Trust Assets:..... 1,905

Deposits:..... 90,195
Federal Funds and Borrowings: 667
Other Liabilities:..... 543
Subordinated Debt:..... 0
Total Liabilities:..... 91,405

Total Equity Capital: 10,498
Total Liabilities and Capital:..... 101,903
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

Member of Federal Reserve System

Bank Holding Company
None

Chm: John B. Frazer
Pres/TO: Carlton E. Davis

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

Cash and Due from:.....	5,944	Deposits:.....	99,591
Federal Funds and Repos:.....	2,610	Federal Funds and Borrowings:.....	9,588
Investments:.....	52,413	Other Liabilities:.....	582
Net Loans:.....	61,641	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	859	Total Liabilities:.....	109,761
Other Real Estate:.....	274		
Other Assets:.....	1,743	Total Equity Capital:.....	15,723
Total Assets:.....	125,484	Total Liabilities and Capital:.....	125,484
Total Trust Assets:.....	34,171	Number of Shares Outstanding:.....	48,000

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

Branches in Town: Two

Other Branches: Hermitage

Cross County Bank Wynne, AR

VOICE: (870) 238-8171
FAX: (870) 238-4052
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

Member of Federal Reserve System

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

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

Pres: David Dowd
TO: Vincent E. Guest

Cash and Due from:.....	4,190	Deposits:.....	144,085
Federal Funds and Repos:.....	1,225	Federal Funds and Borrowings:.....	6,681
Investments:.....	31,210	Other Liabilities:.....	838
Net Loans:.....	124,565	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,174	Total Liabilities:.....	151,604
Other Real Estate:.....	304		
Other Assets:.....	3,626	Total Equity Capital:.....	19,691
Total Assets:.....	171,295	Total Liabilities and Capital:.....	171,295
Total Trust Assets:.....	9,247	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. Reddman; 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, 2007

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247
FAX: (501) 374-9425
Trust Powers: No

200 South Commerce, Suite 400
72201-1728

Charter Number: 1006
Date: August 6, 1958

Home Page: www.arcapital.com
Bank Holding Company
None

Chm: David Shindler
CEO: C. Sam Walls

Pres: Rush Deacon
EVP: Jay W. Wisener

Cash and Due from:..... 7,236
Federal Funds and Repos: 0
Investments: 4,965
Net Loans: 35,223
Premises and Fixed Assets: 1,557
Other Real Estate: 222
Other Assets: 1,820
Total Assets:..... 51,024
Total Trust Assets:..... 0

Deposits:..... 0
Federal Funds and Borrowings: 44,141
Other Liabilities:..... 1,937
Subordinated Debt:..... 0
Total Liabilities:..... 46,078
Total Equity Capital: 4,946
Total Liabilities and Capital:..... 51,024
Number of Shares Outstanding:..... 1,078

Directors: Orville E. Abrams; John W. Ahlen; Carl E. Baggett; Phil Baldwin; Rush B. Deacon; Mac Dodson; Maria Haley; James R. Jordan; Virgil L. Miller, Jr.; Bert M. Mullens; Don Pattillo; H. Glenn Rambin; David H. Shindler; William T. Staed; C. Sam Walls

Branches in Town: None

Other Branches: Fayetteville, Jonesboro

REPORT OF

TRUST COMPANIES

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2007

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

VOICE: (501) 520-3660

135 Section Line Road, C-1
71913

Charter Number: 35001

FAX: (501) 520-3667

Date: Jun. 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:** Hot Springs Village, Little
Rock, Russellville**FirsTrust Financial Services, Inc.
Conway, AR**

VOICE: (501) 312-1442

719 Harkrider, Suite 100
72032

Charter Number: 35000

FAX: (501) 312-1477

Date: May. 22, 2001

CEO/Pres: Randy Sims**CFO:** Randy Mayor**Directors:** John Bailey; Robert F. Birch, Jr.; William C. Brazil; Dale Bruns; Tracy M. French;
Stuart W. Hankins; Randy Mayor; C. Randall Sims; Ron Strother; Buddy Sutton**Branches in Town:** None**Other Branches:** Conway, El Dorado

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2007

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

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

1525 Merrill Drive, Suite 3000
72221

Charter Number: 30007
Date: Feb. 19, 1998

Pres: Robert B. Francis

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-5771
FAX: (501) 889-2966

P. O. Box 869
72126-0869

Charter Number: 30003
Date: Aug. 18, 1994
County: Perry

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

Sec: Doug Brandon

REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2007

Commerce Capital Development Company, LLC
Little Rock, AR

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

200 South Commerce Street, Suite 400
72201

Charter Number: 45001
Date: Aug. 28, 2003

Pres: C. Sam Walls

Sec: Sam Walls, III

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2007

COUNTY	BANK	CITY
Arkansas	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home Bank of Arkansas	Portland
Baxter	First National Bank and Trust Company	Mountain Home
	First Security Bank of Mountain Home	Mountain Home
Benton	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	ANB Financial National Association	Rogers
	Bank of Rogers	Rogers
	Parkway Bank	Rogers
	Pinnacle Bank	Rogers
Simmons First Bank of Northwest Arkansas	Rogers	
Boone	Community First Bank	Harrison
Bradley	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
Calhoun	Calhoun County Bank	Hampton
Carroll	The First National Bank of Berryville	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank in Green Forest	Green Forest
Chicot	The Eudora Bank	Eudora
	The Bank of Lake Village	Lake Village
	Simmons First Bank of South Arkansas	Lake Village
Clark	Elk Horn Bank and Trust Company	Arkadelphia
	Summit Bank	Arkadelphia
Clay	Piggott State Bank	Piggott
Cleburne	Greers Ferry Lake State Bank	Heber Springs
	Heber Springs State Bank	Heber Springs
Cleveland	Centennial Bank	Kingsland
	The Bank of Rison	Rison

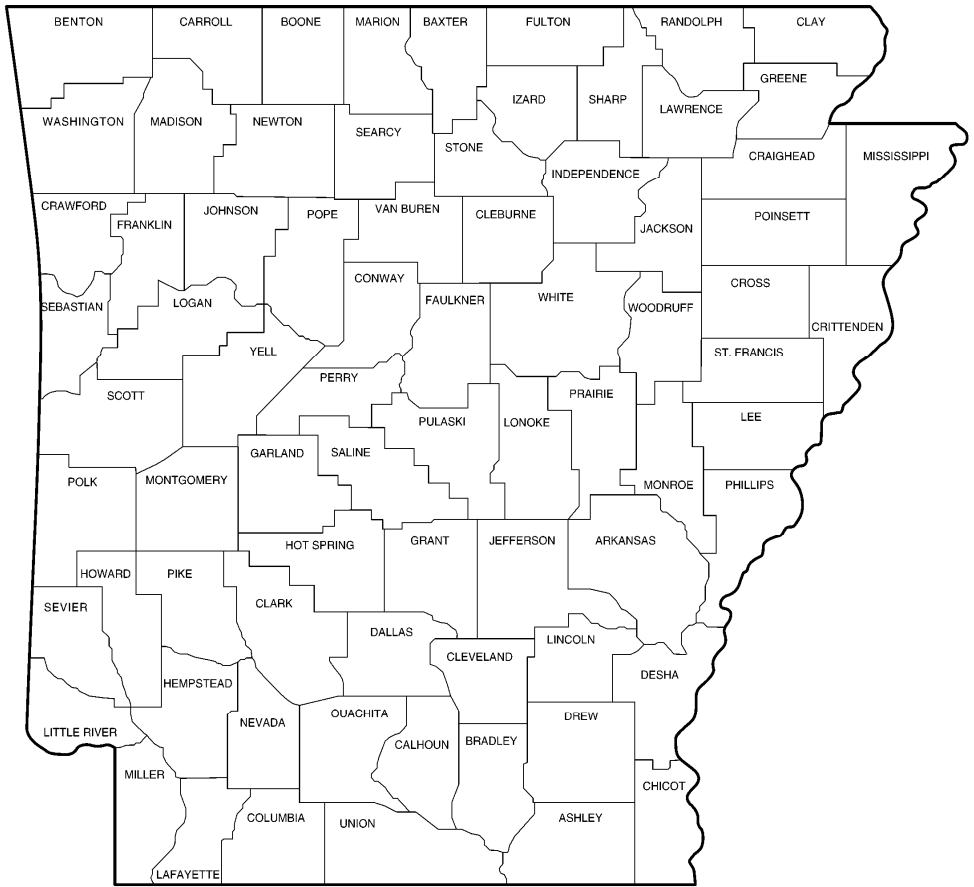
COUNTY	BANK	CITY
Columbia	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
Conway	Petit Jean State Bank	Morrilton
Craighead	Heritage Bank	Jonesboro
	Liberty Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro
Crawford	Allied Bank	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First Community Bank of Crawford County	Van Buren
Crittenden	First Community Bank of Eastern Arkansas	Marion
	Fidelity National Bank	West Memphis
Cross	Evolve Bank & Trust	Parkin
	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
Dallas	Fordyce Bank & Trust Company	Fordyce
	Riverside Bank	Sparkman
Desha	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
Drew	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
Faulkner	First Security Bank of Conway	Conway
	First State Bank	Conway
	First Service Bank	Greenbrier
Fulton	Bank of Salem	Salem
Garland	First National Bank	Hot Springs
	Hot Springs Bank & Trust Company	Hot Springs
	Simmons First Bank of Hot Springs	Hot Springs
Grant	Peoples Bank	Sheridan
Greene	First National Bank	Paragould
	Southern Bank of Commerce	Paragould
Hot Spring	The Malvern National Bank	Malvern
	Southern State Bank	Malvern

COUNTY	BANK	CITY
Independence	The Citizens Bank	Batesville
	First Community Bank	Batesville
	First Southern Bank	Batesville
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
Lafayette	Community State Bank	Bradley
	Bodcaw Bank	Stamps
Lawrence	The First National Bank of Lawrence County	Walnut Ridge
Lee	First National Bank at Marianna	Marianna
Lincoln	Bank of Star City	Star City
Logan	First Western Bank	Booneville
	The First National Bank at Paris	Paris
	Logan County Bank	Scranton
Lonoke	Community Bank	Cabot
	Bank of England	England
	First State Bank	Lonoke
Madison	First State Bank of Northwest Arkansas	Huntsville
Marion	Twin Lakes Community Bank	Flippin
Mississippi	Farmers Bank And Trust Company	Blytheville
	The First National Bank in Blytheville	Blytheville
Monroe	The Merchants and Planters Bank	Clarendon
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden	Bearden
	Security Bank	Stephens
Perry	Chart Bank	Perryville

COUNTY	BANK	CITY
Phillips	Helena National Bank	Helena
	First Bank of the Delta, N.A.	West Helena
Pike	Bank of Delight	Delight
	Diamond Bank	Murfreesboro
Poinsett	Little River Bank	Lepanto
	First Delta Bank	Marked Tree
	Bank of Trumann	Trumann
Polk	The Union Bank of Mena	Mena
Pope	First State Bank	Russellville
	Simmons First Bank of Russellville	Russellville
Pulaski	First Arkansas Bank & Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	The Capital Bank	Little Rock
	Central Bank	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
Twin City Bank	North Little Rock	
Saline	The Union Bank of Benton	Benton
Sebastian	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
Sevier	The First National Bank of DeQueen	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
Sharp	First National Banking Company	Ash Flat
	Bank of Cave City	Cave City
St. Francis	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, N.A.	Forrest City
Stone	Bank of Mountain View	Mountain View

COUNTY	BANK	CITY
Union	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Timberland Bank	El Dorado
	Smackover State Bank	Smackover
Washington	Arvest Bank	Fayetteville
	Bank of Arkansas, N.A.	Fayetteville
	Bank of Fayetteville	Fayetteville
	Chambers Bank of North Arkansas	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
White	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
Woodruff	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
Yell	Chambers Bank	Danville
	River Town Bank	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2007

**Southern Bancorp Inc.
Arkadelphia, AR**

RSSD Number: 1248939
VOICE: (870) 246-3945
FAX: (870) 246-2182

605 Main, Suite 202
71923-6037

Chm/CEO/Pres: Phillip N. Baldwin

CFO/VP: Brent Black

Subsidiaries:

Elk Horn Bank and Trust Company
First Bank of the Delta, N.A.
Phillips Insurance Services, Inc.
First Investment Advisory Services, Inc.
Southern Development Capital Trust
Southern Development Statutory Trust II
Southern Development Statutory Trust III
Southern Development Statutory Trust IV
Southern Property Corporation of the Delta
Delta Southern Bank

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

**Summit Bancorp, Inc.
Arkadelphia, AR**

RSSD Number: 2618388
VOICE: (870) 246-8070
FAX: (870) 246-7122

409 Main Street
P. O. Box 965
71923

Chm/CEO: Ross M. Whipple
VChm/EVP: W. Conner Eldridge

Pres/COO: Marcus J. McCain
EVP/CFO: Christopher M. Wewers

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 Kircher

VChm/Sec: Molly Kircher

Subsidiaries:

Citizens State Bank
Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

**Citizens Bancshares of Batesville, Inc.
Batesville, AR**

RSSD Number: 1131077
VOICE: (870) 793-4441
FAX: (870) 698-6299

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

CEO/Pres: Kevin F. Norton

Sec: Greg Shaver

Subsidiaries:

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

Batesville, AR
Batesville, AR
Batesville, AR

**First Community Bancshares, Inc.
Batesville, AR**

RSSD Number: 2641694
VOICE: (870) 612-3400
FAX: (870) 612-3412

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

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

Sec: Frank Tripp

Subsidiaries:

First Community Bank
Batesville Insurance Agency, Inc.
First Community Real Estate, Inc.

Batesville, AR
Batesville, AR
Batesville, AR

**Bearden Bancshares, Inc.
Bearden, AR**

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

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

Chm/Pres: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

**Union Bancshares of Benton, Inc.
Benton, AR**

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

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

Chm/CEO/Pres: Greg B. Brown

Subsidiaries:

The Union Bank of Benton
Benton Service Corporation
UFS, Inc.

Benton, AR
Benton, AR
Benton, AR

**Arvest Bank Group, Inc.
Bentonville, AR**

RSSD Number: 1095674
VOICE: (479) 464-1500
FAX: (479) 464-1540

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:

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

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

Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
 VOICE: (479) 464-1500
 FAX: (479) 464-1540

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

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:

Arvest Bank	Fayetteville, AR
Superior Finance Company	Fort Smith, AR
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
Arvest Insurance, Inc.	Rogers, AR
Arvest Investments, Inc.	Rogers, AR
First Place on the Creeks, L.L.C.	Rogers, AR
Trust Title Company LLC	Springdale, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Superior Financial Statutory Trust II	Hartford, CT

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
 VOICE: (870) 763-8101
 FAX: (870) 763-3500

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

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

Sec: Randy Scott

Subsidiaries:

Farmers Bank And Trust Company	Blytheville, AR
--------------------------------	-----------------

**First Delta Bankshares, Inc.
Blytheville, AR**

RSSD Number: 1097388
VOICE: (870) 763-4443
FAX: (870) 762-5312

120 South Second Street
P. O. Box 809
72316-0809

Chm/CEO: Jerry T. Sims
VChm: E. G. Sims

Pres: Gary Griffin

Subsidiaries:

The First National Bank in Blytheville
Bank of Trumann

Blytheville, AR
Trumann, AR

**First Western Bancshares ESOT
Booneville, AR**

RSSD Number: 2628994
VOICE: (479) 675-0369
FAX: (479) 675-0751

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

Chm: Jeral L. Hampton

Subsidiaries:

First Western Bancshares, Inc.
First Western Bank
First Western Financial
First Western Insurance Agency, Inc.
First Western Mortgage, Inc.
First Western Properties, Inc.
Westark Real Estate Appraisals

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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 675-0751

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Sec: Debbie Danekas

Subsidiaries:

First Western Bank
First Western Financial
First Western Insurance Agency, Inc.
First Western Mortgage, Inc.
First Western Properties, Inc.
Westark Real Estate Appraisals

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

Community State Bancshares, Inc.
Bradley, AR

RSSD Number: 3058758
VOICE: (870) 894-3322
FAX: (870) 894-3324

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

Pres: Jeffrey C. Hobbs

VP: Jerry G. Hartline

Subsidiaries:

Community State Bank

Bradley, AR

Harrell Bancshares, Inc.
Camden, AR

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

1325 Hwy. 278 Bypass
P. O. Box 10
71701

CEO/Pres: Searcy W. Harrell, Jr.
VP: Jonathan W. Harrell

Sec: Phillip J. Foster

Subsidiaries:

Calhoun County Bank

Hampton, AR

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663
VOICE: (870) 283-5301
FAX: (870) 283-6466

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

Chm: Samuel F. Beller
VChm: Bruce Street

Pres: Margie Pettersen
Treas/Sec: Dennis Esteb

Subsidiaries:

Bank of Cave City
Cave City Properties, Inc.

Cave City, AR
Cave City, AR

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252
VOICE: (870) 747-3319
FAX: (870) 747-3498

297 Madison
P. O. Box 280
72029-0280

Chm: J. Baxter Sharp, III

CEO/Pres: J. Kendall Henry

Subsidiaries:

The Merchants and Planters Bank

Clarendon, AR

Home BancShares, Inc. Conway, AR

RSSD Number: 1491409
VOICE: (501) 328-4663
FAX: (501) 328-4679

719 Harkrider Street, Suite 300
P. O. Box 966
72032

Chm/CEO: John W. Allison
Pres/COO: Ron Strother

CFO: Randy E. Mayor

Subsidiaries:

Community Bank	Cabot, AR
Community Insurance Agency, Inc.	Cabot, AR
First State Insurance	Conway, AR
Grand Prairie Title Company, Inc.	Cabot, AR
First State Bank	Conway, AR
First State Mortgage	Conway, AR
White River Bancshares, Inc.	Fayetteville, AR
Signature Bank	Fayetteville, AR
Bank of Mountain View	Mountain View, AR
Sylamore Properties, Inc.	Mountain View, AR
Twin City Bank	North Little Rock, AR
Marine Bank	Marathon, FL
First Data Solutions, Inc.	Conway, AR
FirsTrust Financial Services, Inc.	Conway, AR
Mountain Lodge Limited Partnership	Mountain View, AR
Community Financial Group Statutory Trust I	Hartford, CT
Home Bancshares Statutory Trust I	Hartford, CT
Home BancShares Statutory Trust II	Hartford, CT
Marine Bancorp Statutory Trust I	Hartford, CT

Ashley Bancstock Company Crossett, AR

RSSD Number: 1099337
VOICE: (870) 364-1300
FAX: (870) 364-2205

218 Main Street
71635

CEO/Pres: Edward Holt
VP: Jim V. Fincher

VP/Sec: Joanne M. Davis
Treas: Gerald G. Crawford, II

Subsidiaries:

First National Bank of Crossett	Crossett, AR
First Community Bank of Crawford County	Van Buren, AR

**Evergreen Bancshares, Inc.
Crossett, AR**

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

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

CEO/Pres: Richard E. Griffin

Subsidiaries:

First State Bank

Crossett, AR

**Chambers Bancshares, Inc.
Danville, AR**

RSSD Number: 1141487
VOICE: (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
 CB Financial Services, Inc.
Community Investment, Inc.
 Chambers Bank of North Arkansas
River Valley Appraisal
Sloan Capital Trust I

Danville, AR
Danville, AR
Fayetteville, AR
Fayetteville, 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: Ronald L. Taylor

Sec: Thomas C. Berryhill

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: Richard E. Wilmoth

CEO/Pres: Vernon L. Austin

Subsidiaries:

Decatur State Bank
Decatur Insurance Agency
Grand Savings Bank

Decatur, AR
Decatur, AR
Grove, OK

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

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

Chm: Dennis Smiley

CEO/Pres: Gary L. Golden

Subsidiaries:

First State Bank of DeQueen
First State Insurance of DeQueen Inc.

DeQueen, AR
DeQueen, AR

DBT Financial Corporation
DeWitt, AR

RSSD Number: 1139176
VOICE: (870) 946-3531
FAX: (870) 946-2815

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

Pres: Nancy F. Rasco

Sec: David Jessup

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.
Planters & Merchants Bank
P & M Real Estate, Inc.
DeWitt Bank and Trust Insurance Company, Inc

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

DeWitt First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243
 VOICE: (870) 946-3551
 FAX: (870) 946-1562

220 West Cross
 P. O. Box 511
 72042-0511

CEO/Pres: Warren A. Jennings, Sr.

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

500 Highway 65 South
 P. O. Box 187
 71639-0187

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

Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

RSSD Number: 2568102
 VOICE: (870) 863-7000
 FAX: (870) 881-5393

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

CEO/Pres: J. Stephen Cameron
CFO: Melissa Jerry

COO: Jerry Bullard
Sec: Debra Martin

Subsidiaries:

First Financial Bank

First Title Services, Inc.

First Financial Banc Corporation Statutory Trust I

First Financial Statutory Trust III

El Dorado, AR

El Dorado, AR

Hartford, CT

New Castle, DE

**Timberland Bancshares, Inc.
El Dorado, AR**

RSSD Number: 3025246
VOICE: (870) 862-5900
FAX: (870) 862-5432

2421 North West Avenue
P. O. Box 7205
71731-7205

CEO/Pres: Tandy Menefee
EVP: Mark Turner

SVP: Carolyn Beavers

Subsidiaries:
Timberland Bank

El Dorado, AR

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

RSSD Number: 2795083
VOICE: (501) 842-2555
FAX: (501) 842-2422

123 South Main Street
P.O. Box 70
72046

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
BOE Acquisition Company, Inc.

England, AR
Little Rock, AR

**Delta Bancshares of Louisiana, Inc.
Eudora, AR**

RSSD Number: 2806662
VOICE: (870) 355-8311
FAX: (870) 355-8509

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

Chm: Charles F. Poole

Pres: Gene Keith

Subsidiaries:
The Eudora Bank
West Carroll Community Bank

Eudora, AR
Oak Grove, LA

**Eureka Bancshares, Inc.
Eureka Springs, AR**

RSSD Number: 2941769
VOICE: (479) 253-3000
FAX: (479) 253-3004

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

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

Chm/CEO/Pres: John F. Cross

Subsidiaries:

Bank of Eureka Springs

Eureka Springs, AR

**JFC, Inc.
Eureka Springs, AR**

RSSD Number: 2941750
VOICE: (479) 253-3000
FAX: (479) 253-3004

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

Pres: John F. Cross

Subsidiaries:

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

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

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

RSSD Number: 2941741
VOICE: (479) 253-3000
FAX: (479) 253-3004

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

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

Pres: John F. Cross

Subsidiaries:

Eureka Bancshares, Inc.

Bank of Eureka Springs

Eureka Springs, AR

Eureka S

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

Community Investment, Inc. Fayetteville, AR

RSSD Number: 1099524
VOICE: (479) 973-2265
FAX: (479) 973-2201

1685 East Joyce Boulevard
72703

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

Chm/CEO: Robert Y. Taylor

Pres: Justin Salter

Subsidiaries:

Chambers Bank of North Arkansas

Fayetteville, AR

White River Bancshares Company Fayetteville, AR

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

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

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

Chm/CEO/Pres: Gary R. Head
CFO: Michael E. Hill

CCO: Dan Hendricks
COO: Marilyn K. Hendricks

Subsidiaries:

Signature Bank of Arkansas

Fayetteville, AR

FBT Bancshares, Inc.
Fordyce, AR

RSSD Number: 1099092
 VOICE: (870) 352-3107
 FAX: (870) 352-5202

200 West 4th Street
 71742-2202

Chm/CEO/Pres: James V. Hulse, Jr.
EVP: Don Lyle

EVP/Sec: Suzette Crutchfield
SVP/Treas: Wanda Smurl

Subsidiaries:

Fordyce Bank & Trust Company

Fordyce, AR

First Bank Corp.
Fort Smith, AR

RSSD Number: 1491360
 VOICE: (479) 782-2041
 FAX: (479) 788-4602

602 Garrison Avenue
 P. O. Box 7
 72902-0007

Chm/CEO/Pres: Samuel M. Sicard
EVP: Mont S. Echols, Jr.

VP: James G. Williamson, Jr.
Sec: Niki Harrison

Subsidiaries:

The First National Bank of Fort Smith
 Bank of Rogers
 Citizens Bank & Trust Company
 PMF, Inc.
 Brown-Hiller, Inc.
 Realty Appraisals, Inc.
 B-H-C & Associates of Oklahoma
 National Bank of Sallisaw

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

Bainum Bancorp
Glenwood, AR

RSSD Number: 1491333
 VOICE: (870) 356-2121
 FAX: (870) 356-2858

205 Hwy 70 East
 P. O. Box 500
 71943

Chm/CEO: Duke Bainum
VChm: Tim Bainum

CFO: Marnie B. Oldner
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 South East Main Street
P.O. Box 149
72736-0149

Chm/Pres: John R. Meade
EVP/Sec: David N. Wills

VP: Jim A. Edmondson

Subsidiaries:
Bank of Gravett

Gravette, AR

**First Service Bancshares, Inc.
Greenbrier, AR**

RSSD Number: 1137266
VOICE: (501) 679-7300
FAX: (501) 679-6461

134 Broadview
P.O. Box 430
72058

CEO/Pres: Thomas H. Grumbles
Treas/Sec: Daniel C. Horton

Sec: Kenneth Barnard
Sec: Veronica Studards

Subsidiaries:
First Service Bank
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
VOICE: (501) 623-4292
FAX: (501) 623-4688

1801 Central Avenue, Suite B
71901

Chm/CEO: Richard T. Smith

Subsidiaries:

Bank of Salem
SABCO Insurance, Inc.
Security Bank
Ouachita Properties, Inc.
Stephens Security Insurance Agency, Inc.

Salem, AR
Salem, AR
Stephens, AR
Stephens, AR
Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550
VOICE: (501) 982-4511
FAX: (501) 982-5769

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

Chm/CEO/Pres: Larry T. Wilson

Sec: John McNee

Subsidiaries:

First Arkansas Bank & Trust
First Arkansas Mortgage Company
First Arkansas Statutory Trust I

Jacksonville, AR
Jacksonville, AR
Jacksonville, AR

Heritage Capital Corporation
Jonesboro, AR

RSSD Number: 1143717
VOICE: (870) 802-2344
FAX: (870) 268-2033

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

Chm/CEO: Larry Grisham
Pres: Stephen D. May

Treas/Sec: Diane Steiling

Subsidiaries:

Heritage Bank

Jonesboro, AR

Liberty Bancshares, Inc. Jonesboro, AR

RSSD Number: 3101784
VOICE: (870) 934-9000
FAX: (870) 268-1551

2901 East Highland Drive
P.O. Box 7514
72401

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

VP: John C. Freeman
Sec: Lloyd H. McCracken, Jr.

Subsidiaries:

Liberty Bank of Arkansas
Freedom Insurance Group, Inc.
Town & Country Insurance Agency, Inc.
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

Lake Village, AR
Lake Village, AR
Fayette, MS
Fayette, MS

Little River Bancshares, Inc. Lepanto, AR

RSSD Number: 2463391
VOICE: (870) 475-2306
FAX: (870) 475-3070

202 Greenwood Avenue
P. O. Box 340
72354-0340

Chm: Henry G. Watkins, III
Pres: Benjamin E. Perry

Sec: John W. Alderson, IV

Subsidiaries:

Little River Bank

Lepanto, AR

Arkansas Bankers' Bancorporation, Inc.
Little Rock, AR

RSSD Number: 1491650
 VOICE: (501) 371-0535
 FAX: (501) 375-2281

1020 West Second Street
 72201-2031

Chm: Lunsford Bridges

CEO/Pres: James N. Thomason

Subsidiaries:

Arkansas Bankers' Bank

Little Rock, AR

Bank of the Ozarks, Inc.
Little Rock, AR

RSSD Number: 1097089
 VOICE: (501) 978-2265
 FAX: (501) 978-2205

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

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

CFO: Paul E. Moore

Subsidiaries:

Bank of the Ozarks

Ozark Capital Statutory Trust II

Ozark Capital Statutory Trust III

Ozark Capital Statutory Trust IV

Ozark Capital Statutory Trust V

Little Rock, AR

Boston, MA

Wilmington, DE

Wilmington, DE

Wilmington, DE

Capital Bancshares, Inc.
Little Rock, AR

RSSD Number: 2777016
 VOICE: (501) 228-6000
 FAX: (501) 228-6006

12224 Chenal Parkway
 P. O. Box 8210
 72211

Chm: Warren Stephenson
CEO/Pres: Kyle E. Patton

EVP: Bonnie Crocheron

Subsidiaries:

The Capital Bank

Little Rock, AR

Centennial Bancshares, Inc.
Little Rock, AR

RSSD Number: 3268436
 VOICE: (501) 748-4800
 FAX: (501) 748-4840

8201 Cantrell Road, Suite 315
 72227

CEO/Pres: Chris Roberts

EVP/COO: John T. Olaimey

Subsidiaries:

Centennial Bank
 Centennial Statutory Trust I

Kingsland, AR
 Little Rock, AR

Delta Trust & Banking Corporation
Little Rock, AR

RSSD Number: 2834115
 VOICE: (501) 907-2298
 FAX: (501) 907-2299

11700 Cantrell Road
 P. O. Box 17607
 72223

Chm/CEO/Pres: J. French Hill
EVP: Carroll Penick

Sec: Carolyn F. Warner

Subsidiaries:

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

Parkdale, AR
 Little Rock, AR
 Little Rock, AR
 Little Rock, AR
 Dallas, TX

Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
 VOICE: (501) 376-0800
 FAX: (501) 374-7937

200 North State Street
 P. O. Box 34090
 72203

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

EVP: Larry R. Brown
SVP/Cash: Lee A. Swearingen

Subsidiaries:

Bank of Little Rock
 BLR Mortgage Corp.
 Hallmark National Mortgage

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

State Holding Company
Little Rock, AR

RSSD Number: 1100046
VOICE: (501) 223-2000
FAX: (501) 223-0373

650 South Shackelford, Suite 150
P. O. Box 22120
72221-2120

Chm: Harry L. Hastings, Jr.
CEO/Pres: Catherine H. Owen

EVP: Paul Castleberry
Sec: Randall K. Herlocker

Subsidiaries:

Heber Springs State Bank
Eagle Development Company North
Eagle Bank & Trust Company
Eagle Development Company South
State Mortgage Company

Heber Springs, AR
Heber Springs, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614
VOICE: (501) 676-3106
FAX: (501) 676-5046

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

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

CFO: Wade A. Ruckle

Subsidiaries:

First State Bank
First State Land Co., Inc.
Lonoke Statutory Trust I
Lonoke Statutory Trust II

Lonoke, AR
Lonoke, AR
Lonoke, AR
Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
 VOICE: (870) 234-5777
 FAX: (870) 234-3384

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

Chm: S. Clark Fincher
VChm: Harold H. Fincher

Pres: Mary L. Fowler

Subsidiaries:
 The Peoples Bank

Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

RSSD Number: 1135413
 VOICE: (870) 235-7000
 FAX: (870) 235-7039

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

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

EVP: Bruce D. Maloch
Sec: Mary W. Harsh

Subsidiaries:
 Farmers Bank and Trust Company
 FB&T Insurance Agency of South Arkansas, Inc.
 Magnolia Properties, Inc.

Magnolia, AR
 Magnolia, AR
 Magnolia, AR

Southern State Bancshares, Inc.
Malvern, AR

RSSD Number: 2497396
 VOICE: (501) 332-2462
 FAX: (501) 332-8437

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

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

VP: Johnny Gibbs

Subsidiaries:
 Southern State Bank

Malvern, AR

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339
VOICE: (870) 739-7300
FAX: (870) 739-2234

205 Block Street
P.O. Box 747
72364

Pres: M. Don Underwood

Sec: Thomas J. Anderson

Subsidiaries:

First Community Bank of Eastern Arkansas

Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783
VOICE: (870) 358-6000
FAX: (870) 358-6001

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

Chm: Charles Luter

Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

Marked Tree, AR

M. D. Thompson & Son Co.
McCrary, AR

RSSD Number: 1094967
VOICE: (870) 731-2526
FAX: (870) 731-2527

105 South Edmonds Avenue
P. O. Box 388
72101-0388

CEO/Pres: John G. Thompson
VP/Sec: H. Ripley Thompson

Sec: Vance M. Thompson, III

Subsidiaries:

Bank of McCrary

McCrary, AR

Southeast Financial Bankstock Corporation
McGehee, AR

RSSD Number: 1096662
VOICE: (870) 222-3151
FAX: (870) 222-6159

301 North 2nd
P. O. Box 787
71654-0787

Chm: William W. Bowman
Pres: James M. Smith

VChm: John H. Potter, Jr.

Subsidiaries:

McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR

Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805
VOICE: (479) 394-2211
FAX: (479) 394-3809

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

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

SVP/CFO: Michael D. Myers
Sec: David Maddox

Subsidiaries:

The Union Bank of Mena
The First National Bank at Paris
Union Bankshares Statutory Trust, Inc.

Mena, AR
Paris, AR
Mena, AR

Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198
VOICE: (870) 367-2025
FAX: (870) 367-1151

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

Chm: Bennie Ryburn, Jr.
Pres: George T. Harris

SVP: Michael Efird, Sr.
SVP: Rusty Smith

Subsidiaries:

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation
Monticello, AR**

RSSD Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6465

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

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

Sec: John S. McClendon

Subsidiaries:

Union Bank And Trust Company

Monticello, AR

**Petit Jean Bancshares, Inc.
Morrilton, AR**

RSSD Number: 2877402
VOICE: (501) 354-4988
FAX: (501) 354-6560

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

Pres: Charles S. Penick

Subsidiaries:

Petit Jean State Bank

Morrilton, AR

**Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)
Mulberry, AR**

RSSD Number: 2576424
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

CEO: Lex Golden

Pres: Alex Golden

Subsidiaries:

Acme Holding Company, Inc.
Allied Bank
Acme Statutory Trust I
General Mortgage Co.

Mulberry, AR
Mulberry, AR
Mulberry, AR
Mulberry, AR

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

RSSD Number: 1140556
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

Bank Holding Company
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

CEO: Lex Golden

Pres: Alex Golden

Subsidiaries:

Allied Bank
Acme Statutory Trust I
General Mortgage Co.

Mulberry, AR
Mulberry, AR
Mulberry, AR

**M & P Community Bancshares, Inc.
Newport, AR**

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473

120 Hazel Street
P. O. Box 650
72112-0650

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

VP/Sec: Carla P. Stiger
Treas: Pat Davis

Subsidiaries:

Greers Ferry Lake State Bank
Merchants & Planters Bank
M & P Community Statutory Trust I
McCartney, Manning, McDonald, & Guinn Insurance, Inc.
Preferred Choice Financial Services, Inc.

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

**Evolve Bancorp, Inc.
Parkin, AR**

RSSD Number: 1142411
VOICE: (870) 755-5401
FAX: (870) 755-5648

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

Bank Holding Company
Evolve Financial Group, Inc., Memphis, TN

Chm: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bank & Trust

Parkin, AR

Perry County Bancshares, Inc.
Perryville, AR

RSSD Number: 1138674
VOICE: (501) 889-2318
FAX: (501) 889-5727

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

Pres: Robert M. Hill, Sr.

Sec: Herby Branscum, Jr.

Subsidiaries:

Chart Bank
Perry County Bancshares Statutory Trust

Perryville, AR
Wilmington, DE

Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321
VOICE: (870) 598-3802
FAX: (870) 598-2026

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:

Piggott State Bank

Piggott, AR

Jefferson Bancshares, Inc.
Pine Bluff, AR

RSSD Number: 2267665
VOICE: (870) 535-7222
FAX: (870) 540-1224

912 Poplar Street
P.O. Box 7878
71601-4861

Chm/CEO: John P. Garrison
VChm: Marie Cotner

Pres/COO: Chuck Morgan
Treas/Sec: Ruby G. Owen

Subsidiaries:

Hot Springs Bank & Trust Company
Pine Bluff National Bank
Jefferson Bancshares Capital Trust
Jefferson Bancshares Capital Trust II
Jefferson Insurance and Financial Services, LLC
Jefferson Title Company, LLC

Hot Springs, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR

Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828
 VOICE: (870) 541-1000
 FAX: (870) 541-1123

501 Main Street
 P. O. Box 7009
 71611-7009

Chm/CEO: J. Thomas May
Pres/COO: David L. Bartlett

EVP: Marty Casteel
EVP/CFO: Robert A. Fehlman

Subsidiaries:

Simmons First Bank of El Dorado, N. A.
 Simmons First Bank of Hot Springs
 Simmons First Bank of Jonesboro
 Simmons First Bank of South Arkansas
 Simmons First National Bank, N.A.
 Simmons First Investment Group
 Simmons First Trust Company, N.A.
 Simmons First Bank of Northwest Arkansas
 Simmons First Bank of Russellville
 Simmons First Bank of Searcy
 Arkansas Fund, Inc.
 Simmons First Capital Trust II
 Simmons First Capital Trust III
 Simmons First Capital Trust IV
 Simmons First Mortgage Corporation

El Dorado, AR
 Hot Springs, AR
 Jonesboro, AR
 Lake Village, AR
 Pine Bluff, AR
 Little Rock, AR
 Pine Bluff, AR
 Rogers, AR
 Russellville, AR
 Searcy, AR
 Pine Bluff, AR
 Pine Bluff, AR
 Pine Bluff, AR
 Pine Bluff, AR

Parkway Bankshares, Inc.
Portland, AR

RSSD Number: 1141188
 VOICE: (870) 737-2226
 FAX: (870) 737-4263

217 N. Main Street
 P. O. Box 68
 71663

Chm: Robert D. Pugh

CEO/Pres: Jerry Sadler

Subsidiaries:

Parkway Bank

Rogers, AR

Prescott Bancshares, Inc.
Prescott, AR

RSSD Number: 2236586
VOICE: (870) 887-2688
FAX: (870) 887-6822

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

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

Treas/Sec: Karen McLelland

Subsidiaries:
Bank of Prescott

Prescott, AR

Pinnacle Bancshares, Inc.
Rogers, AR

RSSD Number: 3451416
VOICE: (479) 273-3842
FAX: (479) 273-1543

*4201 West New Hope Road, Suite 101
Rogers, AR 72758

CEO/Pres: Joe Mills

Sec: David Estes

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.
First State Bank Capital Statutory Trust
FSB Capital Trust II
FSB Capital Trust III

Russellville, AR
Plainview, AR
Hartford, CT
Wilmington, DE
Wilmington, DE

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 of Conway
First Security Bank of Mountain Home
Peoples Real Estate Management Co.
First Security Bank
Heartland Renaissance Fund Sub 1 LLC
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
FNBS Investments Inc.
Crews & Associates, Inc.
First Security Leasing, Inc.
Torrent Fire Co. #4 LLC
Cheyenne Aircraft LLC
Union Air LLC

Conway, AR
Mountain Home, AR
Mountain Home, AR
Searcy, AR
Conway, AR
Searcy, AR
Searcy, AR
Las Vegas, NV
Little Rock, AR
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR

Smackover Bancshares, Inc. Smackover, AR

RSSD Number: 1098264
VOICE: (870) 725-3051
FAX: (870) 725-3049

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

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

SVP: James B. Yeager
VP: Vicki Davis

Subsidiaries:

Smackover State Bank

Smackover, AR

Mathias Bancshares, Inc. Springdale, AR

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm: Sam Mathias

VChm: Arthur Thurman

Subsidiaries:

First State Bank of Northwest Arkansas

Huntsville, AR

**Bodcaw Bancshares, Inc.
Stamps, AR**

RSSD Number: 2712781
VOICE: (870) 533-4486
FAX: (870) 533-4456

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

Chm: J. Paul Nipper

Subsidiaries:
Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.
Star City, AR**

RSSD Number: 1131723
VOICE: (870) 628-4286
FAX: (870) 628-5274

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

Chm/CEO/Pres: Bennie F. Ryburn, Jr.

Subsidiaries:
Bank of Star City

Star City, AR

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

RSSD Number: 1099672
VOICE: (870) 673-6911
FAX: (870) 672-4282

708 South Main
P. O. Box 1010
72160-1010

Chm: Roy O. McCollum, III

CEO/Pres: Don Pattillo

Subsidiaries:
The Farmers and Merchants Bank
F & M Realty, Inc.

Stuttgart, AR
Stuttgart, AR

Bradley Bancshares, Inc.
Warren, AR

RSSD Number: 1097463
 VOICE: (870) 226-2601
 FAX: (870) 226-2253

104 South Main Street
 P. O. Box 29
 71671-0029

Chm/CEO: Bennie F. Ryburn, Jr.

Pres: Freddie M. Mobley

Subsidiaries:

First State Bank of Warren

Warren, AR

Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611
 VOICE: (870) 238-8171
 FAX: (870) 238-4052

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

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

EVP: David Dowd
Treas/Sec: Shelia Stotts

Subsidiaries:

Cross County Bank

Wynne, AR

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: Harold Hardwick
VP: Paul Hall

Treas: Dianne Henderson
Sec: Nancy Faulkner

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, 2007

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

Evolve Securities, Inc.

Evolve Benefits Group, Inc.

Evolve Financial Services, Inc.

Evolve Investment Advisors, Inc.

Evolve Mortgage Services, Inc.

Parkin, AR

Parkin, AR

Dallas, TX

Memphis, TN

Memphis, TN

Memphis, TN

Memphis, TN

ABBREVIATIONS

Chm:	Chairman of the Board
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

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