

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
2008**



**MIKE BEEBE**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



Ninety-Fourth Report

# **NINETY-FOURTH ANNUAL**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 2008**



**STATE OF ARKANSAS**

**OFFICE OF STATE BANK DEPARTMENT**

June 30, 2008

Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Fourth 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, 2008.

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



# TABLE OF CONTENTS

Legal Holidays.....	2
Commissioners of The Bank Department.....	3
State Banking Board.....	4
Departmental Roster.....	5
State Chartered Banks' Corporate Name Changes/Relocations/ State Chartered Banks Merged.....	9
New Branches Approved .....	10
Subchapter S Corporation Banks.....	12
Fiscal Report of The Bank Department.....	13
Federal Supervisory Agencies .....	14
Trade Associations .....	18
Consolidated Report of Condition Data State Chartered Banks .....	22
Consolidated Statement of State Chartered Trust Departments.....	23
Consolidated Report of Condition Data National Banks .....	24
Tier One Leverage Ratios For All Arkansas Commercial Banks .....	25
National Banks .....	29
Report of State Chartered Commercial Banks .....	31
Report of State Chartered Non-Profit Organization.....	89
Report of State Chartered Trust Companies .....	91
Report of Regional/County Industrial Development Corporations .....	93
Report of Capital Development Company .....	95
Commercial Banks Listed by County .....	97
Map of Arkansas Counties .....	103
Arkansas Bank Holding Companies .....	105
Out of State Bank Holding Companies .....	139
Abbreviations .....	141

# LEGAL HOLIDAYS

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

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

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

Presidents Day ..... Third Monday in February

Memorial Day ..... Last Monday in May

Independence Day .....July 4

Labor Day .....First Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

Mr. 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/](http://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 T. Marshall – Deputy Bank Commissioner  
Application Information  
Examination, Supervision and Regulation  
Personnel/Examination  
Regulatory Enforcement Actions

P. Brent Taylor – Staff Attorney  
Complaints  
Inquiries  
Legal Filings

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

## **EXAMINATION AND SUPERVISION DIVISION**

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

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

Gary W. Bush - Regional Supervisor (Little Rock)  
Jeffery A. Cameron - Information Systems Supervisor  
John K. Householder - Regional Supervisor (Jonesboro)  
Ken Leavell - Regional Supervisor (Northwest Arkansas)  
Thomas M. Narrell - Trust Supervisor  
Mary C. Pennebaker - Bank Holding Company Supervisor  
Michael G. Saunders - Regional Supervisor (Little Rock)

**John W. Ashby – Bank Review Administrator**

Gregg Qualls – Commissioned Senior Examiner  
 Cara K. Lank – Commissioned Senior Examiner  
 Kevin C. Mosley – Commissioned Senior Examiner  
 Self Examination  
 Bank Reports of Condition and Income  
 Bank Holding Company Reports of Condition and Income  
 Research and Financial Analysis  
 Public Information Requests  
 Application Analysis  
 Consumer Complaints

**Richard Plotkin – Bank Review Administrator/Training**

Jacklyn G. Powell – Training Manager  
 Training/Orientation/Education  
 Administrative Support

**INFORMATION TECHNOLOGY****Robert L. Hughes - Director**

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

**ADMINISTRATION DIVISION****Gail Green - Fiscal Manager**

Vicki A. Wise – Agency Program Coordinator  
 Devan E. May – Agency Program Coordinator  
 Sharon Hacker – Management Project Analyst  
 Accounting and Employee Services  
 Expense Disbursement  
 Budget and Personnel  
 Payroll  
 Performance Evaluation  
 Purchasing

**Cynthia L. Nixon - Management Project Analyst Supervisor**

Lori A. Morrison - Accountant  
 Jane R. English - Administrative Assistant II  
 Martha A. Guinn - Administrative Assistant II  
 Kimberly A. Brown - 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 M. Wade – Bank Senior Examiner  
Neal R. Elliott – Bank Senior Examiner  
Landi S. Mkhize – Bank Senior Examiner  
J. Hunter Norton – Bank Senior Examiner  
Mac Tatman – Bank Senior Examiner  
Rebecca M. Burns – Financial Examiner I  
Brandon T. Mathis – 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 K. Householder – Regional Supervisor  
William R. Milum – Bank Senior Examiner  
R. D. Jackson – Commissioned Senior Examiner  
Shaun G. Perkins – Commissioned Senior Examiner  
Chris A. Dillon – Commissioned Senior Examiner  
W. Kent Darr – Bank Senior Examiner  
W. Nathan Elliott – Bank Senior Examiner  
Jason M. Corder – Financial Examiner II

**LITTLE ROCK OFFICE**

Gary W. Bush – Regional Supervisor  
Robert M. Henry – Commissioned Senior Examiner  
David J. Raymond – Bank Senior Examiner  
David G. Coleman – Bank Senior Examiner  
Mark G. Rye – Bank Senior Examiner  
Matthew A. Rose – Bank Senior Examiner  
Robert K. McDonald – Financial Examiner I

Michael G. Saunders – Regional Supervisor  
Luke B. Webre – Commissioned Senior Examiner  
Kelly M. Victory – Commissioned Senior Examiner  
Dharmin H. Patel – Bank Senior Examiner  
Tyler H. Choate – Financial Examiner II  
Brandon R. Scallion – Financial Examiner II  
Chirs K. Davis – Financial Examiner Trainee

**BANK HOLDING COMPANY**

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

**TRUST**

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

**INFORMATION SYSTEMS**

Jeffrey A. Cameron – IS Supervisor  
Michael L. Green - Commissioned Senior Examiner  
Carey W. Sharp – Commissioned Senior Examiner

## STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

<b>BANK</b>	<b>NEW NAME/LOCATION</b>
Centennial Bank Kingsland	Centennial Bank Little Rock

## STATE CHARTERED BANKS MERGED FROM JULY 1, 2007, TO JUNE 30, 2008

<b>BANK</b>	<b>MERGED INTO</b>
Southern State Bank Malvern	Farmers Bank and Trust Company Magnolia
First Security Bank of Mountain Home Mountain Home	First Security Bank Searcy
Chart Bank Perryville	The Farmers and Merchants Bank Stuttgart

**BRANCHES APPROVED  
FROM JULY 1, 2007, TO JUNE 30, 2008**

<b>BANK</b>	<b>LOCATION</b>
Summit Bank Arkadelphia	Hwy 5 at Main Street Bryant
Summit Bank Arkadelphia	1800 N. Taylor Little Rock
Community Bank Cabot	Hwy 5 at Greystone Boulevard Cabot
First State Bank Conway	Mobile Branch Cleburne County
First State Bank Conway	100 S. St. Joseph Street Morrilton
Arvest Bank Fayetteville	Hwy 64 & Rudy Road Alma
Arvest Bank Fayetteville	Kelly Hwy & I-540 Fort Smith
Arvest Bank Fayetteville	1404A Hwy 62/65 North Harrison
Arvest Bank Fayetteville	13800 Cantrell Little Rock
Arvest Bank Fayetteville	139 Gage Drive Hollister, MO
Arvest Bank Fayetteville	2403 W. Republic Road Springfield, MO
Arvest Bank Fayetteville	11207 S. State Hwy 51 Coweta, OK
Arvest Bank Fayetteville	1133 N. Bryant Avenue Edmond, OK
Arvest Bank Fayetteville	542 N. Main Stillwater, OK



<b>BANK</b>	<b>LOCATION</b>
Arvest Bank Fayetteville	5311 W. 6 <sup>th</sup> Avenue Stillwater, OK
The Bank of Fayetteville Fayetteville	257 W. Main Farmington
Twin Lakes Community Bank Flippin	Lot 6 West End Subdivision Hwy 62 W. Mountain Home
Twin Lakes Community Bank Flippin	Hwy 5 S. & Wolf Street Norfolk
First Arkansas Bank & Trust Jacksonville	1685 E. Main Austin
First Arkansas Bank & Trust Jacksonville	9250 Hwy 107 Sherwood
Bank of the Ozarks Little Rock	325 W. Capitol Little Rock
Centennial Bank Little Rock	5100 Kavanaugh Little Rock
Petit Jean State Bank Morrliton	1620 University Boulevard Morrliton
Allied Bank Mulberry	5701 Kavanaugh Little Rock
Diamond Bank Murfreeseboro	1200 Airport Road Hot Springs
Diamond Bank Murfreeseboro	2350 Malvern Avenue Hot Springs
First Security Bank Searcy	1030 E. Henri De Tonti Boulevard Tontitown
Peoples Bank Sheridan	20409 Arch Street Hensley

## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

<b>BANK</b>	<b>CITY</b>
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 Eureka Springs	Eureka Springs
Bank of Gravett	Gravette
First Service Bank	Greenbrier
First State Bank of Northwest Arkansas	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Commercial Bank & Trust Company	Monticello
Allied Bank	Mulberry
Diamond Bank	Murfreesboro
The Bank of Rison	Rison
Riverside Bank	Sparkman
Bank of Star City	Star City
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2007 through June 30, 2008.

## RECEIPTS

Cash Balance June 30, 2007 .....	\$4,003,440.76
Examination and Assessment Fees .....	7,320,578.36
Charter and Amendment Fees .....	111,525.00
Miscellaneous Fees .....	4,928.06
Reimbursement for M & R Sales .....	19,994.19
Refund to Expenditures – Prior Year .....	35,604.29
Refund to Expenditures – Current Year .....	19,315.72
Total Receipts	<u>7,511,945.62</u>
	<b>\$11,515,386.38</b>

## DISBURSEMENTS

Salaries.....	4,210,354.12
Extra Help Salaries .....	0.00
Maintenance and General Operations.....	1,046,115.00
S.S., Retirement and Insurance	
Matching.....	1,126,956.62
Conference Fees and Travel .....	294,109.78
Professional Fees and Services .....	32,450.42
Capital Outlay.....	199,371.71
Refunds Issued .....	0.00
Service Charge by State Treasurer .....	111,481.57
Total Disbursements	7,020,839.22
Cash Balance June 30, 2008	<u>4,494,547.16</u>
	<b>\$11,515,386.38</b>

# FEDERAL DEPOSIT INSURANCE CORPORATION

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

Thomas J. Dujenski.....Regional Director – Supervision/Consumer Protection  
M. Anthony Lowe ..... Deputy Regional Director/Risk Management  
Julie Banfield .....Deputy Regional Director/Compliance  
Cheryl Couch.....Assistant Regional Director  
Mark Taylor.....Assistant Regional Director  
Joseph A. Meade .....Assistant Regional Director  
Stephen Zachary ..... Regional Counsel

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

Wayne Nichols .....Assistant Regional Director

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

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

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

Dana A. English..... Field Supervisor/Risk Management  
Linda Wallace..... Field Supervisor/Compliance

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

Terry Michlitsch ..... Field Supervisor/Risk Management  
Sandra Jesberger..... Field Supervisor/Compliance

# FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

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

- James B. Bullard ..... President
- David A. Saperano ..... 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
- 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  
Cash Management/Administration
- Timothy A. Bosch ..... Vice President  
Banking Supervision
- Marilyn K. Corona ..... Vice President  
Financial Management
- Cletus C. Coughlin ..... Vice President  
& Deputy Director of Research
- William T. Gavin ..... Vice President  
& Research Coordinator
- Jean M. Lovati ..... Vice President  
Human Resources
- Michael J. Mueller ..... Vice President  
Support Services
- Kim D. Nelson ..... Vice President  
Risk Management, Statistics, Credit & Payment Applications

**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 (10<sup>th</sup> Floor)  
Little Rock, Arkansas 72201  
VOICE: (501) 324-8300  
FAX: (501) 324-8201

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

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

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

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

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

# COMPTROLLER OF THE CURRENCY

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

Gilbert D. Barker..... Deputy Comptroller  
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 63<sup>rd</sup> Street, Suite 490  
Oklahoma City, Oklahoma 73116-7909  
VOICE: (405) 848-8058  
FAX: (405) 848-8085

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

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

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

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

Tandy Menefee ..... Chairman - Elect  
President & CEO  
Timberland Bank, El Dorado

Reynie Rutledge..... Vice Chairman  
Chairman  
First Security Bank, Searcy

Jimmy Thomason..... Treasurer  
President & CEO  
Arkansas Bankers' Bank, Little Rock

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



## **EMERGING LEADERS SECTION OFFICERS (formerly Young Bankers Section)**

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

Joe Blanks ..... Senior Vice President  
Vice President  
Pine Bluff National Bank, Pine Bluff

Paul McAnally.....Vice President  
Vice President  
Bank of Trumann, Trumann

Chip Blanchard..... Secretary/Treasurer  
Vice President  
Metropolitan National Bank, Fayetteville

Matthew Gill..... Past President  
Vice President  
Legacy National Bank, Springdale

# 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](mailto:info@acbonline.org)  
<http://www.acbonline.org>

Richard Trammell .....Executive Director

Milton Smith ..... President  
First National Bank of Lawrence County, Walnut Ridge

Cole Martin ..... Vice President  
First Security Bank, Searcy; Clarksville Office

George Worthen ..... Treasurer  
Bank of Little Rock, Little Rock

Don Walsh ..... Secretary  
Farmers Bank and Trust Company, Magnolia

## CONFERENCE OF STATE BANK SUPERVISORS

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

Neil Milner.....President & CEO  
John Ryan .....Executive Vice President  
Sharon Bias ..... Chief Financial Officer  
Cecelia Smith .....Executive Assistant/Office Coordinator  
Mary White ..... Vice President/Communications  
Roger Stromberg..... Senior Vice President/Professional Development  
Georgia High .....Vice President, Accreditation & Certification/  
Professional Development  
John “Buz” Gorman.....General Counsel/Legislative  
Ed Smith ..... Vice President, Membership & Bank Relations  
Mary Beth Quist..... Senior Vice President/Supervisory Processes  
Michael Stevens ..... Senior Vice President/Regulatory Policy  
William “Bill” Matthews..... Senior Vice President/State Regulatory Registry, LLC  
Chuck Cross..... Vice President/Mortgage/Regulatory Projects

# CONSOLIDATED REPORT OF CONDITION DATA 110 STATE CHARTERED COMMERCIAL BANKS (in millions)

## JUNE 30, 2008

### ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$994
b. Interest-bearing balances .....	317
Securities:	
a. Held to maturity.....	753
b. Available-for sale.....	6,321
Federal funds sold and securities purchased under agreements to resell .....	433
Net Loans and Leases.....	26,194
Trading assets .....	3
Premises and fixed assets.....	1,090
Other real estate owned .....	138
Goodwill and other intangibles .....	850
All other assets .....	1,040
Total assets.....	\$38,133

### LIABILITIES

Deposits:	
a. In domestic offices .....	\$30,553
(1) Noninterest-bearing .....	4,001
(2) Interest-bearing.....	26,552
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 .....	686
Trading liabilities .....	0
Other borrowed money.....	2,855
Subordinated notes and debentures .....	0
All other liabilities .....	247
Total liabilities.....	34,341
Minority interest in consolidated subsidiaries .....	0

### EQUITY CAPITAL

Perpetual preferred stock .....	4
Common stock .....	24
Surplus .....	2,015
Undivided profits .....	1,749
Total equity capital .....	3,792
Total liabilities, minority interest and equity capital .....	\$38,133

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

**JUNE 30, 2008**

**ASSETS**

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	\$3
	b. Other Institutions .....	6
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions .....	168
	b. Other Institutions .....	173
3.	U.S. Government and Agency Obligations .....	331
4.	State, County and Municipal Obligations .....	92
5.	Other Short-Term Obligations .....	7
6.	Other Notes and Bonds .....	49
7.	Money Market Funds .....	225
8.	Other Mutual Funds .....	429
9.	Stocks.....	349
10.	Collective Investment Fund Units .....	0
11.	Real Estate Mortgages .....	7
12.	Real Estate.....	161
13.	Miscellaneous Assets .....	50
14.	Other .....	(11)
15.	Total .....	\$2,039

**LIABILITIES**

Personal Accounts:

16.	Personal Trusts .....	\$376
17.	Estates & Guardianships .....	31

Employee Benefit Accounts:

18.	Trusts .....	368
19.	Agencies .....	242

All Other Agencies:

20.	Investment Mgmt & Advisory .....	409
21.	Custodial .....	363
22.	All Other .....	53

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships .....	191
24.	Agencies .....	6

Collective Investment Funds:

25.	Employee Benefits .....	0
26.	Other .....	0
27.	Profit Accounts .....	0
28.	Suspense Accounts .....	0
29.	Total .....	\$2,039

# CONSOLIDATED REPORT OF CONDITION DATA

## 30 NATIONAL BANKS

(in millions)

### JUNE 30, 2008

#### ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$410
b. Interest-bearing balances .....	189
Securities:	
a. Held-to-maturity.....	334
b. Available-for-sale .....	1,947
Federal funds sold and securities purchased under agreements to resell .....	159
Net loans and leases .....	7,025
Trading assets .....	1
Premises and fixed assets.....	306
Other real estate owned .....	45
Goodwill and other intangibles .....	103
All other assets .....	290
Total assets.....	\$10,809

#### LIABILITIES

Deposits:	
a. In domestic offices .....	\$8,425
(1) Noninterest-bearing .....	1,317
(2) Interest-bearing.....	7,108
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 .....	447
Trading liabilities .....	0
Other borrowed money .....	704
Subordinated notes and debentures .....	0
All other liabilities .....	67
Total liabilities.....	9,643
Minority interest in consolidated subsidiaries .....	0

#### EQUITY CAPITAL

Perpetual preferred stock .....	0
Common stock .....	16
Surplus .....	443
Undivided profits .....	707
Total equity capital.....	1,166
Total liabilities, minority interest and equity capital .....	\$10,809

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2008**

BANK	CITY	RATIO
First National Bank of Altheimer	Altheimer	20.51
Elk Horn Bank and Trust Company	Arkadelphia	7.61
Summit Bank	Arkadelphia	8.77
First National Banking Company	Ash Flat	8.50
The Bank of Augusta	Augusta	12.14
Citizens State Bank	Bald Knob	9.44
The Citizens Bank	Batesville	9.17
First Community Bank	Batesville	7.27
First Southern Bank	Batesville	14.99
Bank of Bearden	Bearden	17.06
The Union Bank of Benton	Benton	7.34
The First National Bank of Berryville	Berryville	13.88
Farmers Bank and Trust Company	Blytheville	7.39
The First National Bank in Blytheville	Blytheville	9.28
First Western Bank	Booneville	8.04
Community State Bank	Bradley	11.62
Community Bank	Cabot	8.90
The First National Bank of Izard County	Calico Rock	27.01
Bank of Cave City	Cave City	9.84
The Merchants and Planters Bank	Clarendon	11.59
First Security Bank of Conway	Conway	7.27
First State Bank	Conway	9.54
First National Bank of Crossett	Crossett	11.10
First State Bank	Crossett	10.74
Chambers Bank	Danville	13.68
River Town Bank	Dardanelle	11.11
Decatur State Bank	Decatur	11.37
Bank of Delight	Delight	17.62
First State Bank of DeQueen	DeQueen	7.59
Arkansas County Bank	DeWitt	10.28
DeWitt Bank and Trust Company	DeWitt	15.41
Merchants & Farmers Bank	Dumas	8.92
First Financial Bank	El Dorado	8.28
Simmons First Bank of El Dorado, N. A.	El Dorado	7.57
Timberland Bank	El Dorado	7.67

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Bank of England	England	10.36
The Eudora Bank	Eudora	9.48
Bank of Eureka Springs	Eureka Springs	11.06
Arvest Bank	Fayetteville	7.09
Bank of Arkansas, N. A.	Fayetteville	9.57
The Bank of Fayetteville	Fayetteville	7.89
Chambers Bank of North Arkansas	Fayetteville	12.51
Signature Bank of Arkansas	Fayetteville	9.18
Twin Lakes Community Bank	Flippin	25.34
Fordyce Bank & Trust Company	Fordyce	9.86
First National Bank of Eastern Arkansas	Forrest City	12.61
Forrest City Bank, National Association	Forrest City	13.00
The First National Bank of Fort Smith	Fort Smith	13.62
Planters & Merchants Bank	Gillett	15.68
Bank of Gravett	Gravette	12.28
The First National Bank in Green Forest	Green Forest	9.21
First Service Bank	Greenbrier	7.78
Farmers Bank	Greenwood	18.37
Farmers Bank	Hamburg	13.41
Calhoun County Bank	Hampton	9.31
Community First Bank	Harrison	7.78
Greers Ferry Lake State Bank	Heber Springs	7.90
Heber Springs State Bank	Heber Springs	9.64
Helena National Bank	Helena	13.79
Horatio State Bank	Horatio	11.23
First National Bank	Hot Springs	10.80
Hot Springs Bank & Trust Company	Hot Springs	10.27
Simmons First Bank of Hot Springs	Hot Springs	8.02
First State Bank of Northwest Arkansas	Huntsville	12.67
First Arkansas Bank & Trust	Jacksonville	14.48
Heritage Bank	Jonesboro	9.32
Liberty Bank of Arkansas	Jonesboro	8.38
Simmons First Bank of Jonesboro	Jonesboro	8.55
The Bank of Lake Village	Lake Village	9.49
Simmons First Bank of South Arkansas	Lake Village	8.65
Little River Bank	Lepanto	12.18
Arkansas Bankers' Bank	Little Rock	11.67
Bank of Little Rock	Little Rock	9.06
Bank of the Ozarks	Little Rock	8.48
The Capital Bank	Little Rock	7.51
Centennial Bank	Little Rock	8.08



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Central Bank	Little Rock	23.13
Eagle Bank & Trust Company	Little Rock	7.65
Metropolitan National Bank	Little Rock	8.05
One Bank & Trust, National Association	Little Rock	7.98
First State Bank	Lonoke	8.36
Farmers Bank and Trust Company	Magnolia	7.64
The Peoples Bank	Magnolia	7.20
The Malvern National Bank	Malvern	11.43
First National Bank at Marianna	Marianna	13.46
First Community Bank of Eastern Arkansas	Marion	10.89
First Delta Bank	Marked Tree	9.96
Bank of McCrory	McCrory	12.03
The First National Bank of McGehee	McGehee	13.83
McGehee Bank	McGehee	14.14
The Union Bank of Mena	Mena	8.53
Commercial Bank & Trust Company	Monticello	8.88
Union Bank and Trust Company	Monticello	8.52
Petit Jean State Bank	Morrilton	10.36
First National Bank and Trust Company	Mountain Home	12.70
Bank of Mountain View	Mountain View	9.33
Allied Bank	Mulberry	8.32
Diamond State Bank	Murfreesboro	8.91
Merchants & Planters Bank	Newport	7.76
National Bank of Arkansas in North Little Rock	North Little Rock	8.67
Twin City Bank	North Little Rock	9.25
First National Bank	Paragould	10.95
Southern Bank of Commerce	Paragould	8.98
The First National Bank at Paris	Paris	11.75
Delta Trust & Bank	Parkdale	8.89
Evolve Bank & Trust	Parkin	8.81
Piggott State Bank	Piggott	9.40
Pine Bluff National Bank	Pine Bluff	10.50
Simmons First National Bank	Pine Bluff	7.00
Home Bank of Arkansas	Portland	9.57
Bank of Prescott	Prescott	13.82
The Bank of Rison	Rison	16.81
Bank of Rogers	Rogers	9.44
Parkway Bank	Rogers	7.94
Pinnacle Bank	Rogers	10.83
Simmons First Bank of Northwest Arkansas	Rogers	7.09
First State Bank	Russellville	10.91

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Simmons First Bank of Russellville	Russellville	9.65
Bank of Salem	Salem	10.29
Logan County Bank	Scranton	16.36
First Security Bank	Searcy	7.41
Simmons First Bank of Searcy	Searcy	7.86
Peoples Bank	Sheridan	12.40
Smackover State Bank	Smackover	10.14
Riverside Bank	Sparkman	7.38
Legacy National Bank	Springdale	12.51
Bodcaw Bank	Stamps	9.27
Bank of Star City	Star City	12.72
Security Bank	Stephens	7.81
The Farmers and Merchants Bank	Stuttgart	12.17
Bank of Trumann	Trumann	16.51
Citizens Bank & Trust Company	Van Buren	9.93
First Community Bank of Crawford County	Van Buren	7.73
The First National Bank of Lawrence County	Walnut Ridge	11.41
First State Bank of Warren	Warren	10.82
Warren Bank and Trust Company	Warren	12.04
First Bank of the Delta, N. A.	West Helena	9.90
Fidelity National Bank	West Memphis	8.91
Cross County Bank	Wynne	12.30
The First National Bank of Wynne	Wynne	9.55

**NATIONAL BANKS****JUNE 30, 2008****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of Altheimer	Altheimer	13,385
First National Banking Company	Ash Flat	418,997
The First National Bank of Berryville	Berryville	130,766
The First National Bank in Blytheville	Blytheville	204,903
The First National Bank of IZARD County	Calico Rock	134,686
First National Bank of Crossett	Crossett	159,019
Simmons First Bank of El Dorado, N.A.	El Dorado	245,252
Bank of Arkansas, N.A.	Fayetteville	312,007
First National Bank of Eastern Arkansas	Forrest City	282,981
Forrest City Bank, N.A.	Forrest City	48,869
The First National Bank of Fort Smith	Fort Smith	818,521
The First National Bank in Green Forest	Green Forest	338,775
Helena National Bank	Helena	150,195
First National Bank	Hot Springs	728,332
Metropolitan National Bank	Little Rock	1,745,869
One Bank & Trust, National Association	Little Rock	389,269
The Malvern National Bank	Malvern	393,517
First National Bank at Marianna	Marianna	54,127
The First National Bank of McGehee	McGehee	45,442
First National Bank and Trust Company	Mountain Home	351,664
National Bank of Arkansas in North Little Rock	North Little Rock	219,300
First National Bank	Paragould	580,055
The First National Bank at Paris	Paris	106,755
Pine Bluff National Bank	Pine Bluff	354,436
Simmons First National Bank	Pine Bluff	1,436,981
Legacy National Bank	Springdale	254,347
The First National Bank of Lawrence County	Walnut Ridge	147,176
First Bank of the Delta, N.A.	West Helena	206,479
Fidelity National Bank	West Memphis	266,368
The First National Bank of Wynne	Wynne	270,528



**REPORT OF THE**

**ONE HUNDRED TEN**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2008**

## 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.banksouthern.com](http://www.banksouthern.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:..... 15,034  
Federal Funds and Repos:..... 2,955  
Investments:..... 47,137  
Net Loans:..... 122,286  
Premises and Fixed Assets:..... 5,784  
Other Real Estate:..... 295  
Other Assets:..... 10,055  
Total Assets:..... 203,546  
Total Trust Assets:..... 0

Deposits:..... 176,127  
Federal Funds and Borrowings:..... 8,155  
Other Liabilities:..... 741  
Subordinated Debt:..... 0  
Total Liabilities:..... 185,023  
Total Equity Capital:..... 18,523  
Total Liabilities and Capital:..... 203,546  
Number of Shares Outstanding:..... 24,000

**Directors:** Phillip N. Baldwin; Ronald Echols; Dr. Noland Hagood; James W. Harrington; Dr. Rex Horne; Geneva Hunter; Bobby Jones; Wendell Ketchum; Michael Kolb; Mary Jo Mann; Veda R. Morgan; Alan Sing; William G. Wright

**Branches in Town:** Two

**Other Branches:** Bismarck, 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](http://www.summitbankdirect.com)

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

**Chm:** Ross M. Whipple  
**CEO:** Conner Eldridge

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

Cash and Due from:..... 29,316  
Federal Funds and Repos:..... 720  
Investments:..... 118,085  
Net Loans:..... 761,821  
Premises and Fixed Assets:..... 14,545  
Other Real Estate:..... 392  
Other Assets:..... 34,877  
Total Assets:..... 959,756  
Total Trust Assets:..... 0

Deposits:..... 716,604  
Federal Funds and Borrowings:..... 157,375  
Other Liabilities:..... 4,087  
Subordinated Debt:..... 0  
Total Liabilities:..... 878,066  
Total Equity Capital:..... 81,690  
Total Liabilities and Capital:..... 959,756  
Number of Shares Outstanding:..... 3,100

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

**Branches in Town:** One

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

## The Bank of Augusta Augusta, AR

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

100 South Second Street  
72006-0120

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

Bank Holding Company  
None

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

**VP:** Ronnie Jones  
**VP/TO:** Martha Ray

Cash and Due from:.....	2,089	Deposits:.....	46,570
Federal Funds and Repos:.....	7,350	Federal Funds and Borrowings:.....	0
Investments:.....	20,945	Other Liabilities:.....	926
Net Loans:.....	20,839	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	235	Total Liabilities:.....	47,496
Other Real Estate:.....	0		
Other Assets:.....	2,092	Total Equity Capital:.....	6,054
Total Assets:.....	53,550	Total Liabilities and Capital:.....	53,550
Total Trust Assets:.....	1,563	Number of Shares Outstanding:.....	8,000

**Directors:** Dr. Steven Collier; Winston Collier; W. P. Daniel, Jr.; W. P. Daniel, III; Charlie Eldridge; John R. Eldridge; R. E. Gregory, Jr.; Ronald Jones; 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](http://www.csb-bk.com)

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

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

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

Cash and Due from:.....	2,041	Deposits:.....	63,340
Federal Funds and Repos:.....	1,955	Federal Funds and Borrowings:.....	0
Investments:.....	34,589	Other Liabilities:.....	1,021
Net Loans:.....	27,438	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	957	Total Liabilities:.....	64,361
Other Real Estate:.....	96		
Other Assets:.....	3,709	Total Equity Capital:.....	6,424
Total Assets:.....	70,785	Total Liabilities and Capital:.....	70,785
Total Trust Assets:.....	2,125	Number of Shares Outstanding:.....	4,000

**Directors:** Bob J. Clark; Larry E. 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

200 South Third Street  
72503-2156

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

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

Member of Federal Reserve System

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

**EVP:** David Ford  
**EVP/Sec:** Greg Shaver

**SVP/TO:** Robin Brock

Cash and Due from:..... 11,434  
Federal Funds and Repos:..... 2,065  
Investments:..... 140,361  
Net Loans:..... 332,100  
Premises and Fixed Assets:..... 9,028  
Other Real Estate:..... 858  
Other Assets:..... 12,127  
Total Assets:..... 507,973  
Total Trust Assets:..... 74,230

Deposits:..... 380,967  
Federal Funds and Borrowings:..... 78,833  
Other Liabilities:..... 2,846  
Subordinated Debt:..... 0  
Total Liabilities:..... 462,646  
Total Equity Capital:..... 45,327  
Total Liabilities and Capital:..... 507,973  
Number of Shares Outstanding:..... 16,500

**Directors:** Dr. Lackey G. Moody, M.D.; Doyle "Rog" Rogers, Jr.; Doyle W. Rogers; Jay F. Shell; Noel K. Sims; Kay Southerland; Paula Terrell

**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](http://www.firstcommunity.net)

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

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

**SVP:** Troy Henley  
**VP/TO:** Betty Campbell

Cash and Due from:..... 9,810  
Federal Funds and Repos:..... 2,280  
Investments:..... 79,231  
Net Loans:..... 380,591  
Premises and Fixed Assets:..... 12,504  
Other Real Estate:..... 390  
Other Assets:..... 8,854  
Total Assets:..... 493,660  
Total Trust Assets:..... 66,847

Deposits:..... 380,488  
Federal Funds and Borrowings:..... 76,494  
Other Liabilities:..... 1,734  
Subordinated Debt:..... 0  
Total Liabilities:..... 458,716  
Total Equity Capital:..... 34,944  
Total Liabilities and Capital:..... 493,660  
Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** Two

**Other Branches:** Bald Knob, Cabot, Cave City, Hardy, 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](http://www.firstsouthernbk.com)

Bank Holding Company  
None

**CEO/Pres:** Woody Castleberry  
**EVP:** David Hidy

**SVP:** Floren King

Cash and Due from:.....	1,994	Deposits:.....	72,119
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	750
Investments:.....	13,827	Other Liabilities:.....	1,451
Net Loans:.....	67,959	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	1,763	Total Liabilities:.....	74,320
Other Real Estate:.....	52		
Other Assets:.....	1,111	Total Equity Capital:.....	12,386
Total Assets:.....	86,706	Total Liabilities and Capital:.....	86,706
Total Trust Assets:.....	0	Number of Shares Outstanding: .....	129,463

**Directors:** Woody Castleberry; David Estes; John Gregg; David Hidy; Arch Jones; Mac McClanahan; John Reese; Wade Ruckle; 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:** Donnie Castleberry  
**VP/Cash:** Susan Lusby

Cash and Due from:.....	3,961	Deposits:.....	29,600
Federal Funds and Repos: .....	5,700	Federal Funds and Borrowings:.....	0
Investments:.....	4,468	Other Liabilities:.....	157
Net Loans:.....	20,741	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	139	Total Liabilities:.....	29,757
Other Real Estate:.....	0		
Other Assets:.....	426	Total Equity Capital:.....	5,678
Total Assets:.....	35,435	Total Liabilities and Capital:.....	35,435
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](http://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:..... 12,598  
Federal Funds and Repos: ..... 14,425  
Investments: ..... 113,521  
Net Loans: ..... 88,184  
Premises and Fixed Assets: ..... 4,693  
Other Real Estate: ..... 0  
Other Assets: ..... 3,803  
Total Assets: ..... 237,224  
Total Trust Assets: ..... 706

Deposits:..... 194,625  
Federal Funds and Borrowings: ..... 24,990  
Other Liabilities: ..... 942  
Subordinated Debt:..... 0  
Total Liabilities:..... 220,557  
Total Equity Capital: ..... 16,667  
Total Liabilities and Capital:..... 237,224  
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](http://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:..... 8,889  
Federal Funds and Repos: ..... 0  
Investments: ..... 31,674  
Net Loans: ..... 275,498  
Premises and Fixed Assets: ..... 9,428  
Other Real Estate: ..... 1,743  
Other Assets: ..... 5,233  
Total Assets: ..... 332,465  
Total Trust Assets: ..... 18,413

Deposits:..... 274,429  
Federal Funds and Borrowings: ..... 31,150  
Other Liabilities: ..... 1,654  
Subordinated Debt:..... 0  
Total Liabilities:..... 307,233  
Total Equity Capital: ..... 25,232  
Total Liabilities and Capital:..... 332,465  
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](http://www.fwbank.com)

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

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

**Reg Pres:** Jerry Standridge  
**EVP/CFO:** Lynne Coan

Cash and Due from:..... 6,902  
Federal Funds and Repos: ..... 2,625  
Investments:..... 42,496  
Net Loans:..... 208,345  
Premises and Fixed Assets: ..... 11,500  
Other Real Estate: ..... 10,406  
Other Assets: ..... 10,946  
Total Assets: ..... 293,220  
Total Trust Assets: ..... 0

Deposits:..... 254,707  
Federal Funds and Borrowings:..... 11,220  
Other Liabilities: ..... 2,948  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 268,875  
  
Total Equity Capital:..... 24,345  
Total Liabilities and Capital: ..... 293,220  
Number of Shares Outstanding: ..... 100,000

**Directors:** Dan Brown; Nathan E. Gairhan; John T. Hampton; Mark Lundy; Jack McHaney; David Remy; Howard L. Slinkard; Craig Smith; Jerry Standridge; 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:** Jeff Hobbs

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

Cash and Due from:..... 3,049  
Federal Funds and Repos: ..... 810  
Investments:..... 3,731  
Net Loans:..... 9,099  
Premises and Fixed Assets: ..... 153  
Other Real Estate: ..... 75  
Other Assets: ..... 111  
Total Assets: ..... 17,028  
Total Trust Assets: ..... 0

Deposits:..... 15,020  
Federal Funds and Borrowings:..... 0  
Other Liabilities: ..... 39  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 15,059  
  
Total Equity Capital:..... 1,969  
Total Liabilities and Capital: ..... 17,028  
Number of Shares Outstanding: ..... 10,000

**Directors:** Jerry G. Hartline; Sharon Hartline; Jeffrey C. Hobbs; William Ward; Stephen Wicks

**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:..... 15,819  
Federal Funds and Repos:..... 0  
Investments:..... 74,967  
Net Loans:..... 290,147  
Premises and Fixed Assets:..... 15,937  
Other Real Estate:..... 27  
Other Assets:..... 39,420  
Total Assets:..... 436,317  
Total Trust Assets:..... 0

Deposits:..... 293,205  
Federal Funds and Borrowings:..... 83,081  
Other Liabilities:..... 4,742  
Subordinated Debt:..... 0  
Total Liabilities:..... 381,028  
Total Equity Capital:..... 55,289  
Total Liabilities and Capital:..... 436,317  
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:** Five

**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:..... 2,991  
Federal Funds and Repos:..... 2,660  
Investments:..... 27,709  
Net Loans:..... 57,118  
Premises and Fixed Assets:..... 1,038  
Other Real Estate:..... 802  
Other Assets:..... 5,976  
Total Assets:..... 98,294  
Total Trust Assets:..... 0

Deposits:..... 76,941  
Federal Funds and Borrowings:..... 10,410  
Other Liabilities:..... 1,277  
Subordinated Debt:..... 0  
Total Liabilities:..... 88,628  
Total Equity Capital:..... 9,666  
Total Liabilities and Capital:..... 98,294  
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 and Due from:..... 4,015	Deposits:..... 29,317
Federal Funds and Repos:..... 75	Federal Funds and Borrowings:..... 0
Investments:..... 15,655	Other Liabilities:..... 57
Net Loans:..... 12,873	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 219	Total Liabilities:..... 29,374
Other Real Estate:..... 14	
Other Assets:..... 349	Total Equity Capital:..... 3,826
Total Assets:..... 33,200	Total Liabilities and Capital:..... 33,200
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 5,660

**Directors:** 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](http://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:..... 15,446	Deposits:..... 346,791
Federal Funds and Repos:..... 15,870	Federal Funds and Borrowings:..... 24,643
Investments:..... 95,702	Other Liabilities:..... 2,150
Net Loans:..... 255,940	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 11,591	Total Liabilities:..... 373,584
Other Real Estate:..... 260	
Other Assets:..... 8,862	Total Equity Capital:..... 30,087
Total Assets:..... 403,671	Total Liabilities and Capital:..... 403,671
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, Mayflower, 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](http://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:..... 16,796  
Federal Funds and Repos:..... 1,500  
Investments:..... 89,204  
Net Loans:..... 476,771  
Premises and Fixed Assets:..... 14,075  
Other Real Estate:..... 655  
Other Assets:..... 27,877  
Total Assets:..... 626,878  
Total Trust Assets:..... 0

Deposits:..... 461,094  
Federal Funds and Borrowings:..... 102,244  
Other Liabilities:..... 4,958  
Subordinated Debt:..... 0  
Total Liabilities:..... 568,296  
Total Equity Capital:..... 58,582  
Total Liabilities and Capital:..... 626,878  
Number of Shares Outstanding:..... 2,400

**Directors:** Milburn Adams; Robert H. Adcock, Jr.; 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, Morrilton, Quitman, Searcy (3), 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

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

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

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

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

Cash and Due from:..... 1,987  
Federal Funds and Repos:..... 0  
Investments:..... 6,718  
Net Loans:..... 18,242  
Premises and Fixed Assets:..... 1,491  
Other Real Estate:..... 401  
Other Assets:..... 1,214  
Total Assets:..... 30,053  
Total Trust Assets:..... 0

Deposits:..... 25,868  
Federal Funds and Borrowings:..... 925  
Other Liabilities:..... 77  
Subordinated Debt:..... 0  
Total Liabilities:..... 26,870  
Total Equity Capital:..... 3,183  
Total Liabilities and Capital:..... 30,053  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** Two

**Other Branches:** None

**Chambers Bank**  
**Danville, AR**

VOICE: (479) 495-2236  
 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](http://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:..... 7,551  
 Federal Funds and Repos: ..... 14,355  
 Investments:..... 49,352  
 Net Loans:..... 340,436  
 Premises and Fixed Assets: ..... 7,875  
 Other Real Estate: ..... 366  
 Other Assets: ..... 19,994  
 Total Assets: ..... 439,929  
 Total Trust Assets: ..... 0

Deposits:..... 363,804  
 Federal Funds and Borrowings:..... 10,629  
 Other Liabilities: ..... 4,636  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 379,069  
 Total Equity Capital:..... 60,860  
 Total Liabilities and Capital:..... 439,929  
 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](http://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:..... 21,326  
 Federal Funds and Repos: ..... 0  
 Investments:..... 13,368  
 Net Loans:..... 97,541  
 Premises and Fixed Assets: ..... 7,484  
 Other Real Estate: ..... 394  
 Other Assets: ..... 3,433  
 Total Assets: ..... 143,546  
 Total Trust Assets: ..... 0

Deposits:..... 123,014  
 Federal Funds and Borrowings:..... 3,184  
 Other Liabilities: ..... 765  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 126,963  
 Total Equity Capital:..... 16,583  
 Total Liabilities and Capital:..... 143,546  
 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 (2), Danville, Dover, Russellville (2)

**Decatur State Bank  
Decatur, AR**

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

Hwy. 59 North  
72722-0038

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

Home Page: [www.decaturstatebank.net](http://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:..... 4,864  
Federal Funds and Repos: ..... 0  
Investments: ..... 30,252  
Net Loans: ..... 144,080  
Premises and Fixed Assets: ..... 4,580  
Other Real Estate: ..... 937  
Other Assets: ..... 4,618  
Total Assets: ..... 189,331  
Total Trust Assets: ..... 0

Deposits:..... 128,983  
Federal Funds and Borrowings: ..... 37,500  
Other Liabilities: ..... 604  
Subordinated Debt:..... 0  
Total Liabilities:..... 167,087  
Total Equity Capital: ..... 22,244  
Total Liabilities and Capital:..... 189,331  
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; Adam McGhee; 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  
**COO/VP:** Vince Grimes

Cash and Due from:..... 17,269  
Federal Funds and Repos: ..... 890  
Investments: ..... 18,601  
Net Loans: ..... 47,118  
Premises and Fixed Assets: ..... 321  
Other Real Estate: ..... 0  
Other Assets: ..... 1,064  
Total Assets: ..... 85,263  
Total Trust Assets: ..... 0

Deposits:..... 69,736  
Federal Funds and Borrowings: ..... 168  
Other Liabilities: ..... 258  
Subordinated Debt:..... 0  
Total Liabilities:..... 70,162  
Total Equity Capital: ..... 15,101  
Total Liabilities and Capital:..... 85,263  
Number of Shares Outstanding: ..... 15,583

**Directors:** Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; Bev Jordan; James E. May; Jerry Milam; Rusty Silvey

**Branches in Town:** None

**Other Branches:** Prescott



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

VOICE: (870) 642-4423  
FAX: (870) 642-2847  
Trust Powers: No

402 West Collin Raye Drive  
71832-0970

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

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

Member of Federal Reserve System

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

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

**EVP:** Noel Bard  
**SVP:** J. Marc Jackson

Cash and Due from:.....	2,745	Deposits:.....	106,557
Federal Funds and Repos:.....	2,415	Federal Funds and Borrowings:.....	10,795
Investments:.....	11,589	Other Liabilities:.....	1,155
Net Loans:.....	102,188	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,969	Total Liabilities:.....	118,507
Other Real Estate:.....	115		
Other Assets:.....	3,586	Total Equity Capital:.....	9,100
Total Assets:.....	127,607	Total Liabilities and Capital:.....	127,607
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	76,000

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

**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](http://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:.....	15,908	Deposits:.....	115,808
Federal Funds and Repos:.....	6,135	Federal Funds and Borrowings:.....	9,691
Investments:.....	29,315	Other Liabilities:.....	125
Net Loans:.....	80,366	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,367	Total Liabilities:.....	125,624
Other Real Estate:.....	70		
Other Assets:.....	2,219	Total Equity Capital:.....	13,756
Total Assets:.....	139,380	Total Liabilities and Capital:.....	139,380
Total Trust Assets:.....	20,259	Number of Shares Outstanding:.....	1

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

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

## DeWitt Bank And Trust Company DeWitt, AR

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

Second and Jefferson Streets  
72042-0071

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

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

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

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

Cash and Due from:..... 6,851  
Federal Funds and Repos: ..... 14,485  
Investments: ..... 9,561  
Net Loans: ..... 63,697  
Premises and Fixed Assets: ..... 747  
Other Real Estate: ..... 2,217  
Other Assets: ..... 4,273  
Total Assets: ..... 101,831  
Total Trust Assets: ..... 31,152

Deposits:..... 81,172  
Federal Funds and Borrowings: ..... 4,867  
Other Liabilities: ..... 301  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 86,340  
  
Total Equity Capital: ..... 15,491  
Total Liabilities and Capital: ..... 101,831  
Number of Shares Outstanding: ..... 54,000

**Directors:** Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David L. Jessup; Charles E. Lumsden; 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](http://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:..... 6,392  
Federal Funds and Repos: ..... 2,485  
Investments: ..... 13,841  
Net Loans: ..... 40,304  
Premises and Fixed Assets: ..... 4,013  
Other Real Estate: ..... 0  
Other Assets: ..... 4,282  
Total Assets: ..... 71,317  
Total Trust Assets: ..... 32,108

Deposits:..... 63,830  
Federal Funds and Borrowings: ..... 781  
Other Liabilities: ..... 147  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 64,758  
  
Total Equity Capital: ..... 6,559  
Total Liabilities and Capital: ..... 71,317  
Number of Shares Outstanding: ..... 40,000

**Directors:** L. Ashton Adcock; Jimmie L. Appleberry; Benny M. Estes; L. Sue 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](http://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

**EVP/COO:** Jerry Bullard  
**CFO:** Melissa Jerry

Cash and Due from:.....	27,671	Deposits:.....	463,980
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	82,591
Investments:.....	13,493	Other Liabilities:.....	2,546
Net Loans:.....	517,326	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,714	Total Liabilities:.....	549,117
Other Real Estate:.....	6,022		
Other Assets:.....	27,375	Total Equity Capital:.....	52,484
Total Assets:.....	601,601	Total Liabilities and Capital:.....	601,601
Total Trust Assets:.....	0	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.; Robert M. Murfee; Margaret M. Niel; Jeffrey W. Nolan; William C. Nolan, Jr.; Gary W. Sewell; Dr. Stephen C. Smart; Louis Knox White

**Branches in Town:** Four

**Other Branches:** Carthage[MS],  
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](http://www.TimberlandBank.Net)

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

**Pres:** Tandy Menefee  
**EVP:** Frankie Pratt

**SVP:** Carolyn Beavers  
**SVP:** Ken Goudy

Cash and Due from:.....	3,469	Deposits:.....	136,186
Federal Funds and Repos:.....	13,995	Federal Funds and Borrowings:.....	22,575
Investments:.....	20,228	Other Liabilities:.....	471
Net Loans:.....	128,838	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,279	Total Liabilities:.....	159,232
Other Real Estate:.....	683		
Other Assets:.....	3,852	Total Equity Capital:.....	13,112
Total Assets:.....	172,344	Total Liabilities and Capital:.....	172,344
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	187,890

**Directors:** Rolan Brevard; Jeff Dwight; Nathan Evers; Walter Felton; John Hays; John Lowery, Jr.; 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](http://www.bankofengland-ar.com)

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

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

**VP:** Bobby Montgomery  
**Cash:** Sheila Rice

Cash and Due from:..... 4,939  
 Federal Funds and Repos: ..... 890  
 Investments: ..... 23,238  
 Net Loans: ..... 117,601  
 Premises and Fixed Assets: ..... 3,001  
 Other Real Estate: ..... 3,534  
 Other Assets: ..... 5,670  
 Total Assets: ..... 158,873  
 Total Trust Assets: ..... 0

Deposits:..... 121,929  
 Federal Funds and Borrowings: ..... 19,855  
 Other Liabilities: ..... 1,445  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 143,229  
 Total Equity Capital: ..... 15,644  
 Total Liabilities and Capital:..... 158,873  
 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:..... 1,076  
 Federal Funds and Repos: ..... 0  
 Investments: ..... 13,687  
 Net Loans: ..... 14,739  
 Premises and Fixed Assets: ..... 174  
 Other Real Estate: ..... 0  
 Other Assets: ..... 646  
 Total Assets: ..... 30,322  
 Total Trust Assets: ..... 0

Deposits:..... 25,699  
 Federal Funds and Borrowings: ..... 1,790  
 Other Liabilities: ..... 134  
 Subordinated Debt:..... 0  
 Total Liabilities:..... 27,623  
 Total Equity Capital: ..... 2,699  
 Total Liabilities and Capital:..... 30,322  
 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](http://www.bankeureka.com)

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

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

Cash and Due from:.....	1,973	Deposits: .....	84,638
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	16,002
Investments:.....	27,304	Other Liabilities: .....	519
Net Loans:.....	72,781	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,239	Total Liabilities: .....	101,159
Other Real Estate: .....	112		
Other Assets: .....	4,961	Total Equity Capital:.....	12,211
Total Assets: .....	113,370	Total Liabilities and Capital:.....	113,370
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**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

**Arvest Bank  
Fayetteville, AR**

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 307,684  
Federal Funds and Repos:..... 127,000  
Investments:..... 1,248,778  
Net Loans:..... 7,129,356  
Premises and Fixed Assets:..... 300,912  
Other Real Estate:..... 24,430  
Other Assets:..... 757,108  
Total Assets:..... 9,895,268  
Total Trust Assets:..... 0

Deposits:..... 8,297,620  
Federal Funds and Borrowings:..... 577,147  
Other Liabilities:..... 79,065  
Subordinated Debt:..... 0  
Total Liabilities:..... 8,953,832  
Total Equity Capital:..... 941,436  
Total Liabilities and Capital:..... 9,895,268  
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:** 12

**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), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (4), Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (11), Gentry, Gravette, Greenwood, Grove[OK], Harrison (2), Hindsville, Holiday Island, Hot Springs (3), Hot Springs Village, Huntsville (2), Jacksonville, Jay[OK], Jenks[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], Stillwater[OK], Stilwell[OK], Tahlequah[OK], Tulsa[OK] (19), 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](http://www.bof.com)

Member of Federal Reserve System

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

**CEO/Pres:** Mary Beth Brooks  
**EVP:** Bob King

**EVP:** Billie Pelton  
**EVP/CFO:** Sam Stricklin

Cash and Due from:.....	10,121	Deposits:.....	336,811
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	94,938
Investments:.....	78,658	Other Liabilities:.....	2,367
Net Loans:.....	355,064	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,401	Total Liabilities:.....	434,116
Other Real Estate:.....	2,060		
Other Assets:.....	15,608	Total Equity Capital:.....	36,796
Total Assets:.....	470,912	Total Liabilities and Capital:.....	470,912
Total Trust Assets:.....	69,139	Number of Shares Outstanding:.....	789,604

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

**Branches in Town:** Five

**Other Branches:** Farmington, 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](http://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:.....	3,984	Deposits:.....	216,840
Federal Funds and Repos:.....	4,585	Federal Funds and Borrowings:.....	50,000
Investments:.....	13,887	Other Liabilities:.....	1,268
Net Loans:.....	267,135	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,465	Total Liabilities:.....	268,108
Other Real Estate:.....	489		
Other Assets:.....	13,169	Total Equity Capital:.....	40,606
Total Assets:.....	308,714	Total Liabilities and Capital:.....	308,714
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

**Directors:** Shirley Blackston; Joyce R. Bunch; Kathy Counce; Justin Salter; Robert Y. Taylor

**Branches in Town:** None

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

### Signature Bank of Arkansas Fayetteville, AR

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

**CEO:** Gary R. Head  
**CFO:** Mike Hill

**CCO:** Dan Hendricks  
**COO:** Marilyn Hendricks

Cash and Due from:.....	14,285	Deposits:.....	481,573
Federal Funds and Repos:.....	8,170	Federal Funds and Borrowings:.....	64,117
Investments:.....	40,342	Other Liabilities:.....	3,865
Net Loans:.....	514,604	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,662	Total Liabilities:.....	549,555
Other Real Estate:.....	2,145		
Other Assets:.....	24,385	Total Equity Capital:.....	65,038
Total Assets:.....	614,593	Total Liabilities and Capital:.....	614,593
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](http://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:.....	1,275	Deposits:.....	35,227
Federal Funds and Repos:.....	690	Federal Funds and Borrowings:.....	0
Investments:.....	0	Other Liabilities:.....	130
Net Loans:.....	40,353	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,443	Total Liabilities:.....	35,357
Other Real Estate:.....	0		
Other Assets:.....	824	Total Equity Capital:.....	11,228
Total Assets:.....	46,585	Total Liabilities and Capital:.....	46,585
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](http://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  
**Cash:** Kenda Freer

Cash and Due from:..... 3,758  
Federal Funds and Repos: ..... 3,605  
Investments:..... 30,280  
Net Loans:..... 60,305  
Premises and Fixed Assets: ..... 2,833  
Other Real Estate: ..... 4  
Other Assets: ..... 3,439  
Total Assets: ..... 104,224  
Total Trust Assets: ..... 1,238

Deposits:..... 80,711  
Federal Funds and Borrowings:..... 12,750  
Other Liabilities: ..... 857  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 94,318  
  
Total Equity Capital:..... 9,906  
Total Liabilities and Capital:..... 104,224  
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 and Due from:..... 1,034  
Federal Funds and Repos: ..... 600  
Investments:..... 5,808  
Net Loans:..... 13,166  
Premises and Fixed Assets: ..... 1,119  
Other Real Estate: ..... 71  
Other Assets: ..... 3,975  
Total Assets: ..... 25,773  
Total Trust Assets: ..... 1,505

Deposits:..... 18,728  
Federal Funds and Borrowings:..... 650  
Other Liabilities: ..... 458  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 19,836  
  
Total Equity Capital:..... 5,937  
Total Liabilities and Capital:..... 25,773  
Number of Shares Outstanding: ..... 12,000

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

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

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

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

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

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

Cash and Due from:..... 7,996  
Federal Funds and Repos: ..... 0  
Investments: ..... 41,354  
Net Loans: ..... 128,751  
Premises and Fixed Assets: ..... 3,415  
Other Real Estate: ..... 1,246  
Other Assets: ..... 7,111  
Total Assets: ..... 189,873  
Total Trust Assets: ..... 0

Deposits:..... 153,159  
Federal Funds and Borrowings: ..... 12,160  
Other Liabilities:..... 399  
Subordinated Debt:..... 0  
Total Liabilities:..... 165,718  
  
Total Equity Capital: ..... 24,155  
Total Liabilities and Capital:..... 189,873  
Number of Shares Outstanding: ..... 4,000

**Directors:** George Cowgur; Albert P. Dunagin; Jim A. Edmonson; Sharron King; 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](http://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:..... 8,457  
Federal Funds and Repos: ..... 0  
Investments: ..... 9,856  
Net Loans: ..... 178,708  
Premises and Fixed Assets: ..... 9,077  
Other Real Estate: ..... 1,081  
Other Assets: ..... 4,021  
Total Assets: ..... 211,200  
Total Trust Assets: ..... 0

Deposits:..... 185,475  
Federal Funds and Borrowings: ..... 8,112  
Other Liabilities:..... 1,516  
Subordinated Debt:..... 0  
Total Liabilities:..... 195,103  
  
Total Equity Capital: ..... 16,097  
Total Liabilities and Capital:..... 211,200  
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](http://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:..... 3,681  
Federal Funds and Repos: ..... 9,550  
Investments:..... 53,015  
Net Loans:..... 106,463  
Premises and Fixed Assets: ..... 20,134  
Other Real Estate: ..... 808  
Other Assets: ..... 3,373  
Total Assets: ..... 197,024  
Total Trust Assets: ..... 3,603

Deposits:..... 158,608  
Federal Funds and Borrowings:..... 477  
Other Liabilities: ..... 535  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 159,620  
  
Total Equity Capital:..... 37,404  
Total Liabilities and Capital: ..... 197,024  
Number of Shares Outstanding: ..... 7,500

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

**Branches in Town:** One

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

## Farmers Bank Hamburg, AR

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

210 North Main  
71646-0350

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

Bank Holding Company  
None

**Chm:** Nancy Foote Spivey  
**CEO/Pres:** Michael Townsend

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

Cash and Due from:..... 2,627  
Federal Funds and Repos: ..... 1,658  
Investments:..... 17,081  
Net Loans:..... 13,674  
Premises and Fixed Assets: ..... 941  
Other Real Estate: ..... 41  
Other Assets: ..... 418  
Total Assets: ..... 36,440  
Total Trust Assets: ..... 0

Deposits:..... 6,827  
Federal Funds and Borrowings:..... 24,701  
Other Liabilities: ..... 91  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 31,619  
  
Total Equity Capital:..... 4,821  
Total Liabilities and Capital: ..... 36,440  
Number of Shares Outstanding: ..... 44,520

**Directors:** Gene Barnes; 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) 837-8300  
FAX: (870) 837-8310  
Trust Powers: No

302 West Main Street  
71744-0008

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

Home Page: [www.ccb-fbsa.com](http://www.ccb-fbsa.com)

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

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

**EVP:** Delois Kitchens  
**EVP:** John F. Marsh

Cash and Due from:..... 4,649  
Federal Funds and Repos: ..... 11,260  
Investments: ..... 42,774  
Net Loans: ..... 92,789  
Premises and Fixed Assets: ..... 2,220  
Other Real Estate: ..... 104  
Other Assets: ..... 5,807  
Total Assets: ..... 159,603  
Total Trust Assets: ..... 0

Deposits:..... 142,783  
Federal Funds and Borrowings: ..... 1,247  
Other Liabilities: ..... 783  
Subordinated Debt:..... 0  
Total Liabilities:..... 144,813  
  
Total Equity Capital: ..... 14,790  
Total Liabilities and Capital:..... 159,603  
Number of Shares Outstanding: ..... 4,000

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

**Branches in Town:** None

**Other Branches:** Camden (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](http://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:..... 9,260  
Federal Funds and Repos: ..... 11,055  
Investments: ..... 59,177  
Net Loans: ..... 443,119  
Premises and Fixed Assets: ..... 13,566  
Other Real Estate: ..... 4,335  
Other Assets: ..... 13,039  
Total Assets: ..... 553,551  
Total Trust Assets: ..... 0

Deposits:..... 383,763  
Federal Funds and Borrowings: ..... 126,777  
Other Liabilities: ..... 2,573  
Subordinated Debt:..... 0  
Total Liabilities:..... 513,113  
  
Total Equity Capital: ..... 40,438  
Total Liabilities and Capital:..... 553,551  
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; Louis Melton; Meredith Miller; David Morton; James Nelson; 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](http://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:.....	8,197	Deposits:.....	53,057
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	5,176
Investments:.....	27,007	Other Liabilities:.....	284
Net Loans:.....	24,669	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,831	Total Liabilities:.....	58,517
Other Real Estate:.....	360		
Other Assets:.....	1,453	Total Equity Capital:.....	5,000
Total Assets:.....	63,517	Total Liabilities and Capital:.....	63,517
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](http://www.heberbank.com)

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

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

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

Cash and Due from:.....	5,518	Deposits:.....	140,113
Federal Funds and Repos:.....	2,340	Federal Funds and Borrowings:.....	7,382
Investments:.....	77,475	Other Liabilities:.....	621
Net Loans:.....	64,752	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,311	Total Liabilities:.....	148,116
Other Real Estate:.....	1,466		
Other Assets:.....	6,568	Total Equity Capital:.....	15,314
Total Assets:.....	163,430	Total Liabilities and Capital:.....	163,430
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:..... 10,354  
Federal Funds and Repos: ..... 5,155  
Investments: ..... 12,986  
Net Loans: ..... 55,741  
Premises and Fixed Assets: ..... 871  
Other Real Estate: ..... 0  
Other Assets: ..... 884  
Total Assets: ..... 85,991  
Total Trust Assets: ..... 0

Deposits:..... 76,037  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 245  
Subordinated Debt:..... 0  
Total Liabilities:..... 76,282  
Total Equity Capital: ..... 9,709  
Total Liabilities and Capital:..... 85,991  
Number of Shares Outstanding: ..... 2,000

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

**Branches in Town:** None

**Other Branches:** None

### Hot Springs Bank & Trust Company Hot Springs, AR

VOICE: (501) 525-1033  
FAX: (501) 525-1037  
Trust Powers: Yes

4446 Central Avenue  
71913

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

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

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

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

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

Cash and Due from:..... 3,151  
Federal Funds and Repos: ..... 0  
Investments: ..... 4,520  
Net Loans: ..... 62,343  
Premises and Fixed Assets: ..... 4,977  
Other Real Estate: ..... 0  
Other Assets: ..... 861  
Total Assets: ..... 75,852  
Total Trust Assets: ..... 12,897

Deposits:..... 61,500  
Federal Funds and Borrowings: ..... 6,501  
Other Liabilities:..... 185  
Subordinated Debt:..... 0  
Total Liabilities:..... 68,186  
Total Equity Capital: ..... 7,666  
Total Liabilities and Capital:..... 75,852  
Number of Shares Outstanding: ..... 94,900

**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:** Two

**Other Branches:** Hot Springs Village

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

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

100 Werner Drive  
71913

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

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

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

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

**SVP:** Rick Harris  
**VP:** Linda Hogaboom

Cash and Due from:..... 7,334  
Federal Funds and Repos: ..... 4,245  
Investments:..... 59,469  
Net Loans:..... 82,113  
Premises and Fixed Assets: ..... 2,574  
Other Real Estate: ..... 0  
Other Assets: ..... 20,657  
Total Assets: ..... 176,392  
Total Trust Assets: ..... 0

Deposits:..... 128,731  
Federal Funds and Borrowings:..... 17,304  
Other Liabilities: ..... 2,348  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 148,383  
  
Total Equity Capital:..... 28,009  
Total Liabilities and Capital: ..... 176,392  
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

432 Madison 1650  
72740-0667

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

Home Page: [www.fsbnwa.com](http://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:..... 5,872  
Federal Funds and Repos: ..... 3,055  
Investments:..... 4,234  
Net Loans:..... 49,518  
Premises and Fixed Assets: ..... 2,287  
Other Real Estate: ..... 889  
Other Assets: ..... 2,377  
Total Assets: ..... 68,232  
Total Trust Assets: ..... 0

Deposits:..... 51,645  
Federal Funds and Borrowings:..... 7,150  
Other Liabilities: ..... 653  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 59,448  
  
Total Equity Capital:..... 8,784  
Total Liabilities and Capital: ..... 68,232  
Number of Shares Outstanding: ..... 27,000

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

**Branches in Town:** One

**Other Branches:** Fayetteville

### First Arkansas Bank & Trust Jacksonville, AR

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

600 West Main  
72078-0827

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

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

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

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

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

Cash and Due from:..... 18,427  
Federal Funds and Repos: ..... 0  
Investments: ..... 132,045  
Net Loans: ..... 281,740  
Premises and Fixed Assets: ..... 14,794  
Other Real Estate: ..... 872  
Other Assets: ..... 43,358  
Total Assets: ..... 491,236  
Total Trust Assets: ..... 103,593

Deposits:..... 374,764  
Federal Funds and Borrowings: ..... 17,659  
Other Liabilities: ..... 4,726  
Subordinated Debt:..... 0  
Total Liabilities:..... 397,149  
Total Equity Capital: ..... 94,087  
Total Liabilities and Capital:..... 491,236  
Number of Shares Outstanding: ..... 200,000

**Directors:** Cecil Alexander; 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:** Austin, Cabot (4), Center Ridge, Concord, Damascus, El Paso, Gravel Ridge, Greenbrier, Greers Ferry, Guy, Heber Springs (3), Marshall, North Little Rock, Pangburn, Quitman, Sherwood

### 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](http://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:..... 16,406  
Federal Funds and Repos: ..... 0  
Investments: ..... 35,753  
Net Loans: ..... 177,988  
Premises and Fixed Assets: ..... 6,224  
Other Real Estate: ..... 424  
Other Assets: ..... 3,636  
Total Assets: ..... 240,431  
Total Trust Assets: ..... 0

Deposits:..... 190,522  
Federal Funds and Borrowings: ..... 26,398  
Other Liabilities: ..... 1,487  
Subordinated Debt:..... 0  
Total Liabilities:..... 218,407  
Total Equity Capital: ..... 22,024  
Total Liabilities and Capital:..... 240,431  
Number of Shares Outstanding: ..... 10,000

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

**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](http://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:.....	46,829	Deposits:.....	1,884,720
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	345,430
Investments:.....	448,075	Other Liabilities: .....	8,680
Net Loans:.....	1,803,961	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	91,400	Total Liabilities: .....	2,238,830
Other Real Estate: .....	5,688		
Other Assets: .....	133,278	Total Equity Capital:.....	290,401
Total Assets: .....	2,529,231	Total Liabilities and Capital:.....	2,529,231
Total Trust Assets: .....	266,195	Number of Shares Outstanding: .....	350,000

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

**Branches in Town:** Seven

**Other Branches:** Atkins, Batesville, Bay, Bentonville, Clarksville, Dardanelle (2), Fayetteville, Fort Smith (4), 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  
72401

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

Home Page: [www.simmonsfirst.com](http://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:..... 5,465  
Federal Funds and Repos: ..... 1,510  
Investments: ..... 24,978  
Net Loans: ..... 236,834  
Premises and Fixed Assets: ..... 7,420  
Other Real Estate: ..... 191  
Other Assets: ..... 7,384  
Total Assets: ..... 283,782  
Total Trust Assets: ..... 0

Deposits:..... 242,397  
Federal Funds and Borrowings: ..... 15,240  
Other Liabilities: ..... 1,975  
Subordinated Debt:..... 0  
Total Liabilities:..... 259,612  
  
Total Equity Capital: ..... 24,170  
Total Liabilities and Capital:..... 283,782  
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:** Paragould, Weiner

### The Bank of Lake Village Lake Village, AR

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

201 Main Street  
71653-0727

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

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

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

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

**VChm:** William W. Bunker  
**Sec:** John Todd Potter

Cash and Due from:..... 1,612  
Federal Funds and Repos: ..... 1,215  
Investments: ..... 13,741  
Net Loans: ..... 38,216  
Premises and Fixed Assets: ..... 1,494  
Other Real Estate: ..... 145  
Other Assets: ..... 1,864  
Total Assets: ..... 58,287  
Total Trust Assets: ..... 0

Deposits:..... 51,943  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 151  
Subordinated Debt:..... 0  
Total Liabilities:..... 52,094  
  
Total Equity Capital: ..... 6,193  
Total Liabilities and Capital:..... 58,287  
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](http://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:.....	5,700	Deposits:.....	133,884
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	11,399
Investments:.....	51,541	Other Liabilities:.....	1,301
Net Loans:.....	94,514	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	3,297	Total Liabilities:.....	146,584
Other Real Estate: .....	0		
Other Assets:.....	6,113	Total Equity Capital:.....	14,581
Total Assets:.....	161,165	Total Liabilities and Capital:.....	161,165
Total Trust Assets:.....	0	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](http://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:.....	1,356	Deposits:.....	40,863
Federal Funds and Repos: .....	1,090	Federal Funds and Borrowings:.....	5,000
Investments:.....	20,949	Other Liabilities:.....	266
Net Loans:.....	26,821	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	253	Total Liabilities:.....	46,129
Other Real Estate: .....	0		
Other Assets:.....	945	Total Equity Capital:.....	5,285
Total Assets:.....	51,414	Total Liabilities and Capital:.....	51,414
Total Trust Assets:.....	0	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; Benjamin E. Perry; Ernest B. Portis; Juliet 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 Number: 752  
Date: April 17, 1990  
FDIC Certificate Number: 32960

Home Page: [www.arbankersbank.com](http://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:..... 9,393  
Federal Funds and Repos:..... 15,605  
Investments:..... 93,121  
Net Loans:..... 39,825  
Premises and Fixed Assets:..... 703  
Other Real Estate:..... 0  
Other Assets:..... 8,216  
Total Assets:..... 166,863  
Total Trust Assets:..... 0

Deposits:..... 111,549  
Federal Funds and Borrowings:..... 34,919  
Other Liabilities:..... 1,147  
Subordinated Debt:..... 0  
Total Liabilities:..... 147,615  
  
Total Equity Capital:..... 19,248  
Total Liabilities and Capital:..... 166,863  
Number of Shares Outstanding:..... 50,000

**Directors:** Lunsford W. Bridges; Gary R. Canada, Sr.; Martin B. Carpenter; Thomas H. Grumbles; Stephen E. Stafford; James N. Thomason; William G. Wright

**Branches in Town:** None

**Other Branches:** None

## Bank of Little Rock Little Rock, AR

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

200 North State Street  
72201

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

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

Member of Federal Reserve System

Bank Holding Company

Little Rock Bankshares, Inc., Little Rock, AR

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

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

Cash and Due from:..... 5,507  
Federal Funds and Repos:..... 0  
Investments:..... 24,790  
Net Loans:..... 105,989  
Premises and Fixed Assets:..... 7,459  
Other Real Estate:..... 3,866  
Other Assets:..... 2,346  
Total Assets:..... 149,957  
Total Trust Assets:..... 0

Deposits:..... 133,848  
Federal Funds and Borrowings:..... 1,015  
Other Liabilities:..... 1,098  
Subordinated Debt:..... 0  
Total Liabilities:..... 135,961  
  
Total Equity Capital:..... 13,996  
Total Liabilities and Capital:..... 149,957  
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](http://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:.....	53,028	Deposits:.....	2,317,547
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	457,557
Investments:.....	746,683	Other Liabilities:.....	17,434
Net Loans:.....	1,985,754	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	138,435	Total Liabilities:.....	2,792,538
Other Real Estate:.....	2,994		
Other Assets:.....	124,759	Total Equity Capital:.....	255,708
Total Assets:.....	3,051,653	Total Liabilities and Capital:.....	3,051,653
Total Trust Assets:.....	717,645	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; R. L. Qualls; Mark D. Ross; Kenneth 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 (2), Fort Smith (3), Frisco[TX] (2), Harrison (2), Hot Springs (3), Jasper, Lewisville[TX], Lonoke, Lonsdale, Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (4), Ozark (2), Paris, Rogers (3), 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](http://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

**CFO:** Jeanette Nation  
**VP:** Roane Ashmore

Cash and Due from:..... 2,496  
Federal Funds and Repos:..... 2,770  
Investments:..... 100,313  
Net Loans:..... 91,611  
Premises and Fixed Assets:..... 4,298  
Other Real Estate:..... 875  
Other Assets:..... 4,634  
Total Assets:..... 206,997  
Total Trust Assets:..... 0

Deposits:..... 150,040  
Federal Funds and Borrowings:..... 41,938  
Other Liabilities:..... 1,013  
Subordinated Debt:..... 0  
Total Liabilities:..... 192,991  
Total Equity Capital:..... 14,006  
Total Liabilities and Capital:..... 206,997  
Number of Shares Outstanding:..... 32,013

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

**Branches in Town:** None

**Other Branches:** North Little Rock

**Centennial Bank  
Little Rock, AR**

VOICE: (501) 748-4800  
FAX: (501) 748-4840  
Trust Powers: No

8201 Cantrell Road, Suite 140  
72227

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

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

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

**CEO/Pres:** Christopher S. Roberts

Cash and Due from:..... 3,046  
Federal Funds and Repos:..... 2,526  
Investments:..... 25,702  
Net Loans:..... 215,104  
Premises and Fixed Assets:..... 3,239  
Other Real Estate:..... 136  
Other Assets:..... 20,008  
Total Assets:..... 269,761  
Total Trust Assets:..... 0

Deposits:..... 191,843  
Federal Funds and Borrowings:..... 43,409  
Other Liabilities:..... 971  
Subordinated Debt:..... 0  
Total Liabilities:..... 236,223  
Total Equity Capital:..... 33,538  
Total Liabilities and Capital:..... 269,761  
Number of Shares Outstanding:..... 3,060

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

**Branches in Town:** One

**Other Branches:** Fordyce, Kingsland, New Edinburg, Rison

## Central Bank Little Rock, AR

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

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

**CEO/Pres:** John G. Foley

**CFO:** David R. Estes

Cash and Due from:.....	2,407	Deposits:.....	47,700
Federal Funds and Repos:.....	2,905	Federal Funds and Borrowings:.....	7,138
Investments:.....	13,833	Other Liabilities:.....	201
Net Loans:.....	50,621	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	410	Total Liabilities:.....	55,039
Other Real Estate:.....	0		
Other Assets:.....	1,009	Total Equity Capital:.....	16,146
Total Assets:.....	71,185	Total Liabilities and Capital:.....	71,185
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	160,000

**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](http://www.eaglebank.com)

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Harry L. Hastings, Jr.

**SVP/COO:** Laura Bogoslavsky

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

**SVP/Cash:** Paul Castleberry

Cash and Due from:.....	2,611	Deposits:.....	101,960
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	14,492
Investments:.....	51,980	Other Liabilities:.....	605
Net Loans:.....	65,427	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	895	Total Liabilities:.....	117,057
Other Real Estate:.....	640		
Other Assets:.....	5,192	Total Equity Capital:.....	9,688
Total Assets:.....	126,745	Total Liabilities and Capital:.....	126,745
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

**Directors:** H. Lee Hastings, III; Harry L. Herlocker; Catherine H. Owen

Hastings, Jr.; Stanley Hastings; Randall K.

**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](http://www.firststatebk.com)

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

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

**Pres:** J. Bruce Loftin

Cash and Due from:..... 12,601  
Federal Funds and Repos: ..... 0  
Investments: ..... 67,150  
Net Loans: ..... 238,268  
Premises and Fixed Assets: ..... 4,741  
Other Real Estate: ..... 1,742  
Other Assets: ..... 8,743  
Total Assets:..... 333,245  
Total Trust Assets:..... 0

Deposits:..... 269,532  
Federal Funds and Borrowings: ..... 33,385  
Other Liabilities:..... 1,434  
Subordinated Debt:..... 0  
Total Liabilities:..... 304,351  
  
Total Equity Capital: ..... 28,894  
Total Liabilities and Capital:..... 333,245  
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; Charles E. Knox; 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](http://www.fbtarkansas.com)

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

**Reg Pres/COO/TO:** Bruce D. Maloch  
**CFO:** April Morrison

Cash and Due from:..... 12,644  
Federal Funds and Repos: ..... 0  
Investments: ..... 94,642  
Net Loans: ..... 470,350  
Premises and Fixed Assets: ..... 11,578  
Other Real Estate: ..... 1,351  
Other Assets: ..... 31,491  
Total Assets:..... 622,056  
Total Trust Assets:..... 118,561

Deposits:..... 494,389  
Federal Funds and Borrowings: ..... 62,714  
Other Liabilities:..... 6,206  
Subordinated Debt:..... 0  
Total Liabilities:..... 563,309  
  
Total Equity Capital: ..... 58,747  
Total Liabilities and Capital:..... 622,056  
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), Haskell, Malvern, Rockport, Taylor



**The Peoples Bank  
Magnolia, AR**

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

500 North Jackson  
71754-0340

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

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

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

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

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

Cash and Due from:..... 26,774  
Federal Funds and Repos: ..... 0  
Investments:..... 12,332  
Net Loans:..... 50,820  
Premises and Fixed Assets: ..... 2,252  
Other Real Estate: ..... 72  
Other Assets: ..... 1,387  
Total Assets: ..... 93,637  
Total Trust Assets: ..... 0

Deposits:..... 65,630  
Federal Funds and Borrowings:..... 20,826  
Other Liabilities: ..... 337  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 86,793  
Total Equity Capital:..... 6,844  
Total Liabilities and Capital:..... 93,637  
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

**Branches in Town:** One

**Other Branches:** Waldo

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

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

205 Block Street  
72364-0747

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

Home Page: [www.firstcommunitybank.us](http://www.firstcommunitybank.us)

Member of Federal Reserve System

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

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

**EVP:** Jack Nall  
**SVP/Cash:** Sherry London

Cash and Due from:..... 6,008  
Federal Funds and Repos: ..... 400  
Investments:..... 14,289  
Net Loans:..... 71,717  
Premises and Fixed Assets: ..... 5,115  
Other Real Estate: ..... 14  
Other Assets: ..... 2,363  
Total Assets: ..... 99,906  
Total Trust Assets: ..... 0

Deposits:..... 77,371  
Federal Funds and Borrowings:..... 12,000  
Other Liabilities: ..... 253  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 89,624  
Total Equity Capital:..... 10,282  
Total Liabilities and Capital:..... 99,906  
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](http://www.firstdeltabank.com)

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

**Chm:** Charles Luter

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

Cash and Due from:..... 3,924  
Federal Funds and Repos:..... 0  
Investments:..... 20,483  
Net Loans:..... 21,543  
Premises and Fixed Assets:..... 804  
Other Real Estate:..... 0  
Other Assets:..... 702  
Total Assets:..... 47,456  
Total Trust Assets:..... 0

Deposits:..... 42,225  
Federal Funds and Borrowings:..... 640  
Other Liabilities:..... 142  
Subordinated Debt:..... 0  
Total Liabilities:..... 43,007  
Total Equity Capital:..... 4,449  
Total Liabilities and Capital:..... 47,456  
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  
**VP:** Tim St. Clair

**AVP:** Nathan Dabbs

Cash and Due from:..... 2,248  
Federal Funds and Repos:..... 2,545  
Investments:..... 22,908  
Net Loans:..... 36,387  
Premises and Fixed Assets:..... 724  
Other Real Estate:..... 190  
Other Assets:..... 1,216  
Total Assets:..... 66,218  
Total Trust Assets:..... 0

Deposits:..... 57,934  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 393  
Subordinated Debt:..... 0  
Total Liabilities:..... 58,327  
Total Equity Capital:..... 7,891  
Total Liabilities and Capital:..... 66,218  
Number of Shares Outstanding:..... 20,000

**Directors:** Bari Cain; John D. Eldridge, III; Fletcher C. Lewis; Alan Morris; Arthur Oliver; Elden Jan Thompson; John G. Thompson; Vance M. Thompson, III; 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](http://www.mcgeheebank.com)

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from:..... 8,633  
Federal Funds and Repos: ..... 0  
Investments:..... 33,604  
Net Loans:..... 68,342  
Premises and Fixed Assets: ..... 385  
Other Real Estate: ..... 0  
Other Assets: ..... 3,558  
Total Assets: ..... 114,522  
Total Trust Assets: ..... 77,785

Deposits:..... 88,939  
Federal Funds and Borrowings:..... 8,300  
Other Liabilities: ..... 1,193  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 98,432  
  
Total Equity Capital:..... 16,090  
Total Liabilities and Capital:..... 114,522  
Number of Shares Outstanding: ..... 80,000

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

**Branches in Town:** One

**Other Branches:** Arkansas City, Tillar,  
Watson

## The Union Bank of Mena Mena, AR

VOICE: (479) 394-2211  
FAX: (479) 394-8901  
Trust Powers: No

303 Hwy. 71 North  
71953-0898

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

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

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

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

**SVP:** Jesse Sullivan  
**SVP/CFO:** Michael Myers

Cash and Due from:..... 11,274  
Federal Funds and Repos: ..... 1,320  
Investments:..... 22,475  
Net Loans:..... 108,770  
Premises and Fixed Assets: ..... 4,404  
Other Real Estate: ..... 6  
Other Assets: ..... 5,077  
Total Assets: ..... 153,326  
Total Trust Assets: ..... 0

Deposits:..... 135,553  
Federal Funds and Borrowings:..... 4,282  
Other Liabilities: ..... 1,154  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 140,989  
  
Total Equity Capital:..... 12,337  
Total Liabilities and Capital:..... 153,326  
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  
71655

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

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

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

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

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

Cash and Due from:..... 8,684  
Federal Funds and Repos: ..... 0  
Investments: ..... 42,115  
Net Loans: ..... 96,413  
Premises and Fixed Assets: ..... 1,796  
Other Real Estate: ..... 1,172  
Other Assets: ..... 3,017  
Total Assets:..... 153,197  
Total Trust Assets:..... 10,611

Deposits:..... 138,869  
Federal Funds and Borrowings: ..... 306  
Other Liabilities:..... 1,136  
Subordinated Debt:..... 0  
Total Liabilities:..... 140,311  
Total Equity Capital: ..... 12,886  
Total Liabilities and Capital:..... 153,197  
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](http://www.unionbnk.com)

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

**EVP/Cash:** Reathel Harris  
**TO:** Gail Hooker

Cash and Due from:..... 5,263  
Federal Funds and Repos: ..... 180  
Investments: ..... 40,840  
Net Loans: ..... 111,270  
Premises and Fixed Assets: ..... 5,088  
Other Real Estate: ..... 0  
Other Assets: ..... 9,616  
Total Assets:..... 172,257  
Total Trust Assets:..... 18,917

Deposits:..... 146,420  
Federal Funds and Borrowings: ..... 8,030  
Other Liabilities:..... 1,652  
Subordinated Debt:..... 0  
Total Liabilities:..... 156,102  
Total Equity Capital: ..... 16,155  
Total Liabilities and Capital:..... 172,257  
Number of Shares Outstanding: ..... 80,000

**Directors:** Ted Carmical; 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](http://www.pjsb.com)

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

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

**SVP:** Greg Eby

Cash and Due from:.....	3,708	Deposits:.....	108,919
Federal Funds and Repos: .....	2,120	Federal Funds and Borrowings:.....	2,717
Investments:.....	28,451	Other Liabilities:.....	743
Net Loans:.....	85,854	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,000	Total Liabilities:.....	112,379
Other Real Estate: .....	505	Total Equity Capital:.....	13,010
Other Assets: .....	3,751	Total Liabilities and Capital:.....	125,389
Total Assets:.....	125,389	Number of Shares Outstanding: .....	50,000
Total Trust Assets:.....	0		

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

**Branches in Town:** None

**Other Branches:** None

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

VOICE: (870) 269-3815  
FAX: (870) 269-1804  
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](http://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:.....	3,891	Deposits:.....	142,168
Federal Funds and Repos: .....	10,279	Federal Funds and Borrowings:.....	17,930
Investments:.....	46,042	Other Liabilities:.....	1,214
Net Loans:.....	105,236	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,565	Total Liabilities:.....	161,312
Other Real Estate: .....	251	Total Equity Capital:.....	30,872
Other Assets: .....	22,920	Total Liabilities and Capital:.....	192,184
Total Assets:.....	192,184	Number of Shares Outstanding: .....	4,000
Total Trust Assets:.....	0		

**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](http://www.justbankit.com)

Member of Federal Reserve System

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

**CEO/Pres:** Alex Golden

**SVP/Cash:** Dianna J. Millsap

Cash and Due from:..... 3,373  
Federal Funds and Repos: ..... 1,538  
Investments: ..... 26,601  
Net Loans: ..... 92,816  
Premises and Fixed Assets: ..... 4,221  
Other Real Estate: ..... 559  
Other Assets: ..... 4,633  
Total Assets: ..... 133,741  
Total Trust Assets: ..... 0

Deposits:..... 119,071  
Federal Funds and Borrowings: ..... 433  
Other Liabilities:..... 306  
Subordinated Debt:..... 0  
Total Liabilities:..... 119,810  
  
Total Equity Capital: ..... 13,931  
Total Liabilities and Capital:..... 133,741  
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](http://www.diamondbanking.com)

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm:** Tim Bainum

**Interim Pres/CFO:** Marnie Oldner

**CEO:** Duke Bainum

**Sec:** Pam Bennett

Cash and Due from:..... 17,909  
Federal Funds and Repos: ..... 710  
Investments: ..... 125,042  
Net Loans: ..... 224,080  
Premises and Fixed Assets: ..... 8,976  
Other Real Estate: ..... 260  
Other Assets: ..... 6,457  
Total Assets: ..... 383,434  
Total Trust Assets: ..... 0

Deposits:..... 322,934  
Federal Funds and Borrowings: ..... 26,047  
Other Liabilities:..... 975  
Subordinated Debt:..... 0  
Total Liabilities:..... 349,956  
  
Total Equity Capital: ..... 33,478  
Total Liabilities and Capital:..... 383,434  
Number of Shares Outstanding: ..... 10,296

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

**Branches in Town:** None

**Other Branches:** DeQueen, Dierks,  
Glenwood, Hope, Hot Springs (4), 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](http://www.mandpbank.com)

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

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

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

Cash and Due from:..... 20,700  
Federal Funds and Repos: ..... 0  
Investments:..... 65,268  
Net Loans:..... 80,746  
Premises and Fixed Assets: ..... 6,305  
Other Real Estate: ..... 1,159  
Other Assets: ..... 4,135  
Total Assets: ..... 178,313  
Total Trust Assets: ..... 12,538

Deposits:..... 158,070  
Federal Funds and Borrowings:..... 5,642  
Other Liabilities: ..... 1,487  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 165,199  
  
Total Equity Capital:..... 13,114  
Total Liabilities and Capital:..... 178,313  
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), Des Arc, McCrory, Newark, Tuckerman

## Twin City Bank North Little Rock, AR

VOICE: (501) 603-3811  
FAX: (501) 603-3818  
Trust Powers: Yes

2716 Lakewood Village Place  
72116

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

Home Page: [www.twincitybank.net](http://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  
**SVP:** Donna Hardcastle

Cash and Due from:..... 37,681  
Federal Funds and Repos: ..... 8,000  
Investments:..... 122,888  
Net Loans:..... 515,423  
Premises and Fixed Assets: ..... 17,152  
Other Real Estate: ..... 0  
Other Assets: ..... 29,990  
Total Assets: ..... 731,134  
Total Trust Assets: ..... 0

Deposits:..... 564,943  
Federal Funds and Borrowings:..... 96,424  
Other Liabilities: ..... 3,658  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 665,025  
  
Total Equity Capital:..... 66,109  
Total Liabilities and Capital:..... 731,134  
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; 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:** Bryant, 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](http://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:..... 3,119  
Federal Funds and Repos:..... 250  
Investments:..... 2,441  
Net Loans:..... 19,723  
Premises and Fixed Assets:..... 1,387  
Other Real Estate:..... 593  
Other Assets:..... 1,177  
Total Assets:..... 28,690  
Total Trust Assets:..... 0

Deposits:..... 25,573  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 246  
Subordinated Debt:..... 0  
Total Liabilities:..... 25,819  
Total Equity Capital:..... 2,871  
Total Liabilities and Capital:..... 28,690  
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](http://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:..... 8,694  
Federal Funds and Repos:..... 4,030  
Investments:..... 29,248  
Net Loans:..... 184,777  
Premises and Fixed Assets:..... 5,631  
Other Real Estate:..... 4,652  
Other Assets:..... 4,257  
Total Assets:..... 241,289  
Total Trust Assets:..... 285,071

Deposits:..... 219,069  
Federal Funds and Borrowings:..... 773  
Other Liabilities:..... 391  
Subordinated Debt:..... 0  
Total Liabilities:..... 220,233  
Total Equity Capital:..... 21,056  
Total Liabilities and Capital:..... 241,289  
Number of Shares Outstanding:..... 16,000

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

**Branches in Town:** None

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



## Evolve Bank & Trust Parkin, AR

VOICE: (901) 624-5500  
FAX: (901) 624-5540  
Trust Powers: Yes

123 West Parkin  
72373-0526

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

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

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

**Chm:** Scot Lenoir  
**CEO/Pres:** Scott Stafford

**EVP:** John Chandler  
**CFO:** John Clement

Cash and Due from:..... 4,009  
Federal Funds and Repos: ..... 17  
Investments:..... 25,323  
Net Loans:..... 57,555  
Premises and Fixed Assets: ..... 575  
Other Real Estate: ..... 49  
Other Assets: ..... 4,409  
Total Assets: ..... 91,937  
Total Trust Assets: ..... 237,151

Deposits:..... 76,546  
Federal Funds and Borrowings:..... 4,000  
Other Liabilities:..... 370  
Subordinated Debt: ..... 0  
Total Liabilities:..... 80,916  
  
Total Equity Capital:..... 11,021  
Total Liabilities and Capital:..... 91,937  
Number of Shares Outstanding: ..... 4,000

**Directors:** Donald Clanton; J. De DeHart; James E. House, Jr.; Scot Lenoir; Scott Stafford; Stephen Valentine

**Branches in Town:** None

**Other Branches:** West Memphis

## Piggott State Bank Piggott, AR

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

212 West Cherry  
72454-0307

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

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

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

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

**VP/Cash:** James C. Poole

Cash and Due from:..... 4,170  
Federal Funds and Repos: ..... 0  
Investments:..... 34,793  
Net Loans:..... 29,884  
Premises and Fixed Assets: ..... 583  
Other Real Estate: ..... 19  
Other Assets: ..... 758  
Total Assets: ..... 70,207  
Total Trust Assets: ..... 0

Deposits:..... 62,104  
Federal Funds and Borrowings:..... 1,043  
Other Liabilities:..... 560  
Subordinated Debt: ..... 0  
Total Liabilities:..... 63,707  
  
Total Equity Capital:..... 6,500  
Total Liabilities and Capital:..... 70,207  
Number of Shares Outstanding: ..... 4,000

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

**Branches in Town:** One

**Other Branches:** None

### Home Bank of Arkansas Portland, AR

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

113 Hwy 165 South  
71663-0178

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

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

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

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

**VP:** Treva Branscum  
**VP:** Terry Milam

Cash and Due from:..... 2,026  
Federal Funds and Repos: ..... 820  
Investments: ..... 1,937  
Net Loans: ..... 58,390  
Premises and Fixed Assets: ..... 1,695  
Other Real Estate: ..... 207  
Other Assets: ..... 691  
Total Assets: ..... 65,766  
Total Trust Assets: ..... 0

Deposits:..... 59,233  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 379  
Subordinated Debt:..... 0  
Total Liabilities:..... 59,612  
  
Total Equity Capital: ..... 6,154  
Total Liabilities and Capital:..... 65,766  
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](http://www.bankofprescott.com)

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

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

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

Cash and Due from:..... 3,500  
Federal Funds and Repos: ..... 3,040  
Investments: ..... 28,515  
Net Loans: ..... 31,449  
Premises and Fixed Assets: ..... 353  
Other Real Estate: ..... 0  
Other Assets: ..... 1,393  
Total Assets: ..... 68,250  
Total Trust Assets: ..... 0

Deposits:..... 58,237  
Federal Funds and Borrowings: ..... 640  
Other Liabilities:..... 353  
Subordinated Debt:..... 0  
Total Liabilities:..... 59,230  
  
Total Equity Capital: ..... 9,020  
Total Liabilities and Capital:..... 68,250  
Number of Shares Outstanding: ..... 24,000

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

**Branches in Town:** None

**Other Branches:** None

## The Bank of Rison Rison, AR

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

200 Main Street  
71665-0345

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

Bank Holding Company  
None

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

**VP:** Cliff Hopson  
**VP/Cash:** Felicia Bowlin

Cash and Due from:.....	2,002	Deposits:.....	24,084
Federal Funds and Repos: .....	2,520	Federal Funds and Borrowings:.....	0
Investments:.....	7,902	Other Liabilities:.....	61
Net Loans:.....	15,479	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	118	Total Liabilities:.....	24,145
Other Real Estate: .....	0		
Other Assets:.....	1,113	Total Equity Capital:.....	4,989
Total Assets:.....	29,134	Total Liabilities and Capital:.....	29,134
Total Trust Assets:.....	0	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](http://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

Cash and Due from:.....	13,038	Deposits:.....	133,563
Federal Funds and Repos: .....	0	Federal Funds and Borrowings:.....	13,331
Investments:.....	20,461	Other Liabilities:.....	1,901
Net Loans:.....	107,621	Subordinated Debt:.....	0
Premises and Fixed Assets: .....	8,869	Total Liabilities:.....	148,795
Other Real Estate: .....	7,607		
Other Assets:.....	21,543	Total Equity Capital:.....	30,344
Total Assets:.....	179,139	Total Liabilities and Capital:.....	179,139
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	32,150

**Directors:** Guy J. Cable; Roland Julian; Dick McLelland; Virginia Mociwnik; 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](http://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:..... 4,174  
Federal Funds and Repos: ..... 1,920  
Investments: ..... 28,399  
Net Loans: ..... 103,361  
Premises and Fixed Assets: ..... 6,851  
Other Real Estate: ..... 876  
Other Assets: ..... 4,152  
Total Assets:..... 149,733  
Total Trust Assets:..... 0

Deposits:..... 122,674  
Federal Funds and Borrowings: ..... 12,634  
Other Liabilities:..... 545  
Subordinated Debt:..... 0  
Total Liabilities:..... 135,853  
  
Total Equity Capital: ..... 13,880  
Total Liabilities and Capital:..... 149,733  
Number of Shares Outstanding: ..... 20,000

**Directors:** Brad Collier; 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  
FAX: (479) 619-2701  
Trust Powers: No

4201 W. New Hope Road, Suite 101  
72758

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

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

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

**CEO/Pres:** Scott Franklin  
**VP:** Dee Cameron

**AVP/Cash:** Alicia Baker

Cash and Due from:..... 699  
Federal Funds and Repos: ..... 50  
Investments: ..... 24,812  
Net Loans: ..... 95,589  
Premises and Fixed Assets: ..... 457  
Other Real Estate: ..... 7,193  
Other Assets: ..... 2,797  
Total Assets:..... 131,597  
Total Trust Assets:..... 0

Deposits:..... 102,484  
Federal Funds and Borrowings: ..... 12,401  
Other Liabilities:..... 415  
Subordinated Debt:..... 1,000  
Total Liabilities:..... 116,300  
  
Total Equity Capital: ..... 15,297  
Total Liabilities and Capital:..... 131,597  
Number of Shares Outstanding: ..... 150,000

**Directors:** David Estes; Scott Franklin; Thomas Garrison; Clarence Guinn; Michael D. Jeffcoat; Bruce Loftin; Mac McClanahan; Ronald Montgomery; Alan L. Sharp; Ralph Vernetti

**Branches in Town:** None

**Other Branches:** None

## Simmons First Bank of Northwest Arkansas Rogers, AR

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

3975 West New Hope Road  
72758

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

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

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

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

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

Cash and Due from:..... 10,396  
Federal Funds and Repos: ..... 750  
Investments:..... 46,824  
Net Loans:..... 212,145  
Premises and Fixed Assets: ..... 15,161  
Other Real Estate: ..... 2,122  
Other Assets: ..... 11,860  
Total Assets: ..... 299,258  
Total Trust Assets: ..... 0

Deposits:..... 254,271  
Federal Funds and Borrowings:..... 16,473  
Other Liabilities: ..... 1,865  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 272,609  
  
Total Equity Capital:..... 26,649  
Total Liabilities and Capital: ..... 299,258  
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](http://www.fsbmybank.com)

Bank Holding Company  
First State Banking Corporation, Russellville, AR

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

**EVP:** Toni B. Laws  
**EVP:** Max Mathis

Cash and Due from:..... 10,336  
Federal Funds and Repos: ..... 0  
Investments:..... 32,231  
Net Loans:..... 152,038  
Premises and Fixed Assets: ..... 2,602  
Other Real Estate: ..... 8  
Other Assets: ..... 9,185  
Total Assets: ..... 206,400  
Total Trust Assets: ..... 0

Deposits:..... 140,682  
Federal Funds and Borrowings:..... 45,376  
Other Liabilities: ..... 1,283  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 187,341  
  
Total Equity Capital:..... 19,059  
Total Liabilities and Capital: ..... 206,400  
Number of Shares Outstanding: ..... 20,000

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

**Branches in Town:** Four

**Other Branches:** Ola, 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](http://www.simmonsfirst.com)

Member of Federal Reserve System

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

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

**Reg Pres:** Denton Tumbleson

Cash and Due from:..... 10,126  
Federal Funds and Repos:..... 15,455  
Investments:..... 34,225  
Net Loans:..... 125,226  
Premises and Fixed Assets:..... 4,974  
Other Real Estate:..... 280  
Other Assets:..... 22,707  
Total Assets:..... 212,993  
Total Trust Assets:..... 0

Deposits:..... 157,211  
Federal Funds and Borrowings:..... 16,632  
Other Liabilities:..... 4,443  
Subordinated Debt:..... 0  
Total Liabilities:..... 178,286  
Total Equity Capital:..... 34,707  
Total Liabilities and Capital:..... 212,993  
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](http://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:..... 9,625  
Federal Funds and Repos:..... 3,228  
Investments:..... 5,290  
Net Loans:..... 101,639  
Premises and Fixed Assets:..... 1,790  
Other Real Estate:..... 344  
Other Assets:..... 6,360  
Total Assets:..... 128,276  
Total Trust Assets:..... 0

Deposits:..... 103,512  
Federal Funds and Borrowings:..... 10,569  
Other Liabilities:..... 1,244  
Subordinated Debt:..... 0  
Total Liabilities:..... 115,325  
Total Equity Capital:..... 12,951  
Total Liabilities and Capital:..... 128,276  
Number of Shares Outstanding:..... 20,000

**Directors:** D. Karrol Fowlkes; Mark Montgomery; 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:..... 5,587  
Federal Funds and Repos: ..... 340  
Investments:..... 36,570  
Net Loans:..... 20,213  
Premises and Fixed Assets: ..... 468  
Other Real Estate: ..... 18  
Other Assets: ..... 802  
Total Assets: ..... 63,998  
Total Trust Assets: ..... 0

Deposits:..... 53,798  
Federal Funds and Borrowings:..... 0  
Other Liabilities: ..... 190  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 53,988  
  
Total Equity Capital:..... 10,010  
Total Liabilities and Capital: ..... 63,998  
Number of Shares Outstanding: ..... 4,000

**Directors:** Margaret Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Lyles

**Branches in Town:** None

**Other Branches:** Subiaco

**First Security Bank  
Searcy, AR**

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

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

**TO:** Frank Faust

Cash and Due from:..... 52,912  
Federal Funds and Repos: ..... 11,212  
Investments:..... 532,722  
Net Loans:..... 1,160,985  
Premises and Fixed Assets: ..... 67,360  
Other Real Estate: ..... 11,653  
Other Assets: ..... 62,718  
Total Assets: ..... 1,899,562  
Total Trust Assets: ..... 492,754

Deposits:..... 1,609,206  
Federal Funds and Borrowings:..... 125,617  
Other Liabilities: ..... 9,001  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,743,824  
  
Total Equity Capital:..... 155,738  
Total Liabilities and Capital: ..... 1,899,562  
Number of Shares Outstanding: ..... 24,000

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

**Branches in Town:** Three

**Other Branches:** Beebe (3), Bella Vista, Bentonville, Bryant, Bull Shoals, Cabot (3), Clarksville (3), Coal Hill, Fayetteville (5), Gassville, Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (4), Lowell, Maumelle, McRae, Mountain Home (4), Mountain View, North Little Rock (2), 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](http://www.Simmonsfirst.com)

Member of Federal Reserve System

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

**CEO/Pres:** Brooks Davis

**VP:** Kelley Burton

Cash and Due from:..... 14,485  
Federal Funds and Repos:..... 1,715  
Investments:..... 31,705  
Net Loans:..... 101,996  
Premises and Fixed Assets:..... 4,468  
Other Real Estate:..... 80  
Other Assets:..... 8,854  
Total Assets:..... 163,303  
Total Trust Assets:..... 0

Deposits:..... 130,036  
Federal Funds and Borrowings:..... 14,761  
Other Liabilities:..... 1,699  
Subordinated Debt:..... 0  
Total Liabilities:..... 146,496  
Total Equity Capital:..... 16,807  
Total Liabilities and Capital:..... 163,303  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** Two

**Other Branches:** Beebe

### Peoples Bank Sheridan, AR

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

1120 S. Rock Street  
72150

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

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

Bank Holding Company  
None

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

**SVP:** G. Jannette Jones  
**VP:** Craig L. Manatt

Cash and Due from:..... 2,176  
Federal Funds and Repos:..... 4,400  
Investments:..... 30,846  
Net Loans:..... 43,670  
Premises and Fixed Assets:..... 2,678  
Other Real Estate:..... 160  
Other Assets:..... 2,252  
Total Assets:..... 86,182  
Total Trust Assets:..... 0

Deposits:..... 75,715  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 394  
Subordinated Debt:..... 0  
Total Liabilities:..... 76,109  
Total Equity Capital:..... 10,073  
Total Liabilities and Capital:..... 86,182  
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:** Little Rock



## Smackover State Bank Smackover, AR

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

708 North Broadway  
71762-0107

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

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

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

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

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

Cash and Due from:.....	10,935	Deposits:.....	145,028
Federal Funds and Repos:.....	12,105	Federal Funds and Borrowings:.....	0
Investments:.....	69,381	Other Liabilities:.....	633
Net Loans:.....	63,593	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,642	Total Liabilities:.....	145,661
Other Real Estate:.....	275		
Other Assets:.....	1,632	Total Equity Capital:.....	14,902
Total Assets:.....	160,563	Total Liabilities and Capital:.....	160,563
Total Trust Assets:.....	3,079	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](http://www.riversidebanc.com)

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

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

Cash and Due from:.....	1,163	Deposits:.....	41,327
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	6,625
Investments:.....	2,954	Other Liabilities:.....	214
Net Loans:.....	43,646	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,449	Total Liabilities:.....	48,166
Other Real Estate:.....	704		
Other Assets:.....	1,325	Total Equity Capital:.....	4,075
Total Assets:.....	52,241	Total Liabilities and Capital:.....	52,241
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,000

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Bodcaw Bank  
Stamps, AR**

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

307 Thomas Street  
71860-0008

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

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

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

**Cash:** Brenda Scroggins

Cash and Due from:..... 3,752  
Federal Funds and Repos: ..... 2,295  
Investments: ..... 36,603  
Net Loans: ..... 25,946  
Premises and Fixed Assets: ..... 125  
Other Real Estate: ..... 19  
Other Assets: ..... 565  
Total Assets: ..... 69,305  
Total Trust Assets:..... 0

Deposits:..... 62,600  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 314  
Subordinated Debt:..... 0  
Total Liabilities:..... 62,914  
Total Equity Capital: ..... 6,391  
Total Liabilities and Capital:..... 69,305  
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](http://www.bankofstarcity.com)

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

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

**EVP:** Kelley Hunt

Cash and Due from:..... 4,541  
Federal Funds and Repos: ..... 0  
Investments: ..... 17,847  
Net Loans: ..... 63,398  
Premises and Fixed Assets: ..... 3,579  
Other Real Estate: ..... 242  
Other Assets: ..... 1,761  
Total Assets: ..... 91,368  
Total Trust Assets:..... 0

Deposits:..... 76,559  
Federal Funds and Borrowings: ..... 3,008  
Other Liabilities:..... 237  
Subordinated Debt:..... 0  
Total Liabilities:..... 79,804  
Total Equity Capital: ..... 11,564  
Total Liabilities and Capital:..... 91,368  
Number of Shares Outstanding: ..... 15,000

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

**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:..... 1,478  
Federal Funds and Repos: ..... 2,450  
Investments:..... 5,382  
Net Loans:..... 29,173  
Premises and Fixed Assets: ..... 1,144  
Other Real Estate: ..... 718  
Other Assets: ..... 2,170  
Total Assets: ..... 42,515  
Total Trust Assets: ..... 0

Deposits:..... 37,682  
Federal Funds and Borrowings:..... 531  
Other Liabilities: ..... 1,039  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 39,252  
  
Total Equity Capital:..... 3,263  
Total Liabilities and Capital: ..... 42,515  
Number of Shares Outstanding: ..... 11,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

Seventh & Main Streets  
72160-1010

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

Home Page: [www.mebanking.com](http://www.mebanking.com)  
Member of Federal Reserve System

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

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

**EVP:** Gary Hudson  
**TO:** Richard McMinn

Cash and Due from:..... 14,945  
Federal Funds and Repos: ..... 0  
Investments:..... 127,095  
Net Loans:..... 290,156  
Premises and Fixed Assets: ..... 7,063  
Other Real Estate: ..... 438  
Other Assets: ..... 39,956  
Total Assets: ..... 479,653  
Total Trust Assets: ..... 60,387

Deposits:..... 359,118  
Federal Funds and Borrowings:..... 47,248  
Other Liabilities: ..... 17,130  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 423,496  
  
Total Equity Capital:..... 56,157  
Total Liabilities and Capital: ..... 479,653  
Number of Shares Outstanding: ..... 100,000

**Directors:** Jerry Carter; Greg Connell; 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:** Bigelow, Des Arc, DeValls Bluff, DeWitt, Hazen, Morrilton, Peryville

**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

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

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:..... 1,947  
Federal Funds and Repos: ..... 75  
Investments: ..... 21,826  
Net Loans: ..... 69,163  
Premises and Fixed Assets: ..... 1,157  
Other Real Estate: ..... 0  
Other Assets: ..... 6,057  
Total Assets:..... 100,225  
Total Trust Assets:..... 0

Deposits:..... 73,080  
Federal Funds and Borrowings: ..... 7,985  
Other Liabilities: ..... 1,212  
Subordinated Debt:..... 0  
Total Liabilities:..... 82,277  
Total Equity Capital: ..... 17,948  
Total Liabilities and Capital:..... 100,225  
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](http://www.cbankandtrust.com)

Member of Federal Reserve System

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

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

**SVP:** Joe Dan Stewart  
**TO:** A. C. Moncrief

Cash and Due from:..... 22,263  
Federal Funds and Repos: ..... 0  
Investments: ..... 85,028  
Net Loans: ..... 204,573  
Premises and Fixed Assets: ..... 4,326  
Other Real Estate: ..... 5,200  
Other Assets: ..... 7,369  
Total Assets:..... 328,759  
Total Trust Assets:..... 15,360

Deposits:..... 286,842  
Federal Funds and Borrowings: ..... 7,337  
Other Liabilities: ..... 2,484  
Subordinated Debt:..... 0  
Total Liabilities:..... 296,663  
Total Equity Capital: ..... 32,096  
Total Liabilities and Capital:..... 328,759  
Number of Shares Outstanding: ..... 16,000

**Directors:** Jimmy G. Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morrill H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; Samuel M. Sicard; William W. Thomas; James G. Williamson, Jr.

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

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

VOICE: (479) 471-5400  
 FAX: (479) 471-5404  
 Trust Powers: No

2925 Alma Highway, Suite A  
 72956

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

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

Bank Holding Company  
 Ashley Bancstock Company, Crossett, AR

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

**SVP:** Rex Woods  
**Cash:** Karen Brown

Cash and Due from:..... 2,157  
 Federal Funds and Repos: ..... 0  
 Investments:..... 8,063  
 Net Loans:..... 54,390  
 Premises and Fixed Assets: ..... 2,635  
 Other Real Estate: ..... 0  
 Other Assets: ..... 4,339  
 Total Assets: ..... 71,584  
 Total Trust Assets: ..... 0

Deposits:..... 60,923  
 Federal Funds and Borrowings:..... 1,553  
 Other Liabilities:..... 451  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 62,927  
 Total Equity Capital:..... 8,657  
 Total Liabilities and Capital:..... 71,584  
 Number of Shares Outstanding: ..... 52,840

**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](http://www.firststatewarren.com)

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

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

**EVP/TO:** Hugh Quimby

Cash and Due from:..... 4,839  
 Federal Funds and Repos: ..... 0  
 Investments:..... 44,845  
 Net Loans:..... 52,225  
 Premises and Fixed Assets: ..... 1,692  
 Other Real Estate: ..... 528  
 Other Assets: ..... 2,003  
 Total Assets: ..... 106,132  
 Total Trust Assets: ..... 1,647

Deposits:..... 93,678  
 Federal Funds and Borrowings:..... 813  
 Other Liabilities:..... 609  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 95,100  
 Total Equity Capital:..... 11,032  
 Total Liabilities and Capital:..... 106,132  
 Number of Shares Outstanding: ..... 59,000

**Directors:** Robert Garner; Roger George; Robert Green, Jr.; Freddie M. Mobley; Hugh A. Quimby; Bennie Ryburn, III; Bennie F. Ryburn, Jr.; Dr. Joe H. Wharton

**Branches in Town:** One

**Other Branches:** Hampton, Hermitage

### Warren Bank and Trust Company Warren, AR

VOICE: (870) 226-2621  
FAX: (870) 226-6261  
Trust Powers: Yes

201 South Main  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

**Chm:** John B. Frazer  
**SVP:** Tim Spraggins

**SVP/CFOT/O:** Hunter Johnson  
**SVP/Cash:** James E. Smith

Cash and Due from:..... 12,661  
Federal Funds and Repos:..... 375  
Investments:..... 48,996  
Net Loans:..... 72,344  
Premises and Fixed Assets:..... 786  
Other Real Estate:..... 5  
Other Assets:..... 1,951  
Total Assets:..... 137,118  
Total Trust Assets:..... 38,049

Deposits:..... 104,260  
Federal Funds and Borrowings:..... 16,811  
Other Liabilities:..... 568  
Subordinated Debt:..... 0  
Total Liabilities:..... 121,639  
  
Total Equity Capital:..... 15,479  
Total Liabilities and Capital:..... 137,118  
Number of Shares Outstanding:..... 48,000

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

**Branches in Town:** Two

**Other Branches:** Hermitage

### Cross County Bank Wynne, AR

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

1 Cross County Plaza  
72396-0009

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

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

Member of Federal Reserve System

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

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

**Pres:** David Dowd  
**TO:** Vincent E. Guest

Cash and Due from:..... 4,060  
Federal Funds and Repos:..... 40  
Investments:..... 26,846  
Net Loans:..... 135,330  
Premises and Fixed Assets:..... 5,651  
Other Real Estate:..... 517  
Other Assets:..... 3,900  
Total Assets:..... 176,344  
Total Trust Assets:..... 0

Deposits:..... 138,616  
Federal Funds and Borrowings:..... 16,387  
Other Liabilities:..... 411  
Subordinated Debt:..... 0  
Total Liabilities:..... 155,414  
  
Total Equity Capital:..... 20,930  
Total Liabilities and Capital:..... 176,344  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** One

**Other Branches:** Cherry Valley, Hickory Ridge, Jonesboro

**REPORT OF THE**

**STATE CHARTERED**  
**NON-PROFIT ORGANIZATION**

**(NOT ENGAGED IN**  
**COMMERCIAL BANKING)**

**JUNE 30, 2008**

**Arkansas Capital Corporation**  
**Little Rock, AR**

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

200 South Commerce, Suite 400  
72201-1766

Charter Number: 1006  
Date: August 6, 1958

Home Page: [www.arcapital.com](http://www.arcapital.com)  
Bank Holding Company  
None

**Chm:** David Shindler  
**CEO:** C. Sam Walls

**Pres:** Rush Deacon  
**EVP:** Jay W. Wisener

Cash and Due from:..... 4,926  
Federal Funds and Repos: ..... 0  
Investments: ..... 5,437  
Net Loans: ..... 35,522  
Premises and Fixed Assets: ..... 1,457  
Other Real Estate: ..... 0  
Other Assets: ..... 2,288  
Total Assets:..... 49,630  
Total Trust Assets:..... 0

Deposits:..... 0  
Federal Funds and Borrowings: ..... 43,578  
Other Liabilities:..... 1,111  
Subordinated Debt:..... 0  
Total Liabilities:..... 44,689  
Total Equity Capital: ..... 4,941  
Total Liabilities and Capital:..... 49,630  
Number of Shares Outstanding: ..... 1,060

**Directors:** Orville E. Abrams; John W. Ahlen; Carl E. Baggett; Phil Baldwin; Dennis Cooper; Rush B. Deacon; Mac Dodson; Maria Haley; James R. Jordan; Virgil L. Miller, Jr.; Bert M. Mullens; Becky Paneitz; Don Pattillo; H. Glenn Ramin; 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, 2008**

**FirsTrust Financial Services, Inc.**  
**Conway, AR**

VOICE: (501) 312-1442  
 FAX: (501) 312-1477  
 Population: 43,167

719 Harkrider, Suite 100  
 72032

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

**CEO/Pres:** Randy Sims

**Sec:** 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:** One

**Other Branches:** El Dorado

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

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

135 Section Line Road, C-1  
 71913

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

**CEO/Pres:** William L. Kerst, Jr.

**CFO:** Leslie Ballentine

**Directors:** Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener;  
 David French; William L. Kerst, Jr.; Ralph Woodruff

**Branches in Town:** None

**Other Branches:** Hot Springs Village, Little  
 Rock, Russellville

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATIONS**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2008**

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

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

1525 Merrill Drive, Suite 3000  
72221

Charter Number: 30007  
Date: Feb. 19, 1998  
County: Pulaski

**Pres:** Robert B. Francis

**Perry County Industrial Development Corporation  
Perryville, AR**

VOICE: (501) 889-2621  
FAX: (501) 889-2966

P. O. Box 869  
72126-0869

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

**Pres:** Mark Roland  
**VP:** John C. Branscum

**Treas:** James C. Hawkins

**REPORT OF THE**

**CAPITAL DEVELOPMENT COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2008**

**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, 2008**

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



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

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	First National Bank of Altheimer Pine Bluff National Bank Simmons First National Bank	Altheimer Pine Bluff Pine Bluff
<b>Lafayette</b>	Community State Bank Bodcaw Bank	Bradley Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lee</b>	First National Bank at Marianna	Marianna
<b>Lincoln</b>	Bank of Star City	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Community Bank Bank of England First State Bank	Cabot England Lonoke
<b>Madison</b>	First State Bank of Northwest Arkansas	Huntsville
<b>Marion</b>	Twin Lakes Community Bank	Flippin
<b>Mississippi</b>	Farmers Bank And Trust Company The First National Bank in Blytheville	Blytheville Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Helena National Bank First Bank of the Delta, N.A.	Helena West Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Poinsett</b>	Little River Bank	Lepanto
	First Delta Bank	Marked Tree
	Bank of Trumann	Trumann
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
	Simmons First Bank of Russellville	Russellville
<b>Pulaski</b>	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
	Centennial 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	
<b>Saline</b>	The Union Bank of Benton	Benton
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
<b>Sevier</b>	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
<b>Sharp</b>	First National Banking Company	Ash Flat
	Bank of Cave City	Cave City
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, N.A.	Forrest City
<b>Stone</b>	Bank of Mountain View	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Timberland Bank	El Dorado
	Smackover State Bank	Smackover

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Washington</b>	Arvest Bank	Fayetteville
	Bank of Arkansas, N.A.	Fayetteville
	The Bank of Fayetteville	Fayetteville
	Chambers Bank of North Arkansas	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
<b>White</b>	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
<b>Woodruff</b>	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Chambers Bank	Danville
	River Town Bank	Dardanelle

# MAP OF ARKANSAS COUNTIES





**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2008**

**Southern Bancorp Inc.  
Arkadelphia, AR**

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

605 Main, Suite 202  
71923-6037

**Chm:** Walter Smiley  
**CEO/Pres:** Phillip N. Baldwin

**CFO/VP:** Brent Black

**Subsidiaries:**

Elk Horn Bank and Trust Company  
First Bank of the Delta, N.A.  
    Phillips Insurance Services, Inc.  
    First Investment Advisory Services, Inc.  
Southern Development Capital Trust  
Southern Development Statutory Trust 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:** Ross M. Whipple  
**CEO/VChm:** 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

200 South Third Street  
P. O. Box 2156  
72503-2156

**CEO/Pres:** Alan Bufford

**Sec:** Greg Shaver

**Subsidiaries:**

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

Batesville, AR  
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.  
Goodman State Bank

Batesville, AR  
Batesville, AR  
Batesville, AR  
Goodman, MO

**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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.  
Arvest Bank  
Superior Finance Company  
Central Mortgage Company  
Arvest Bank Operations, Inc.  
Arvest Mortgage Company  
Arvest Insurance, Inc.  
Arvest Investments, Inc.  
First Place on the Creeks, L.L.C.  
Trust Title Company LLC  
WACO Title Company  
ATC Services, Inc.  
Southwest Cattlemen's Corporation  
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  
Fort Smith, AR  
Little Rock, AR  
Lowell, AR  
Lowell, AR  
Rogers, AR  
Rogers, AR  
Rogers, AR  
Springdale, AR  
Springdale, AR  
Bartlesville, OK  
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
Southwest Cattlemen's Corporation	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
TBH Global Asset Management LLC	Nashville, TN

**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

**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 100  
P. O. Box 966  
72032

**Chm/CEO:** John W. Allison  
**Pres/COO:** Ron Strother

**CFO:** Randy E. Mayor

**Subsidiaries:**

Community Bank  
    Community Insurance Agency, Inc.  
    Grand Prairie Title Company, Inc.  
First State Bank  
    First State Mortgage  
Centennial Bank  
Bank of Mountain View  
    Sylamore Properties, Inc.  
Twin City Bank  
Marine Bank  
First Data Solutions, Inc.  
FirsTrust Financial Services, Inc.  
FirsTrust Financial Services, Inc.  
Community Financial Group Statutory Trust I  
Home Bancshares Statutory Trust I  
Home BancShares Statutory Trust II  
Marine Bancorp Statutory Trust I  
Centennial (AR) Statutory Trust I

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

## Ashley Bancstock Company Crossett, AR

RSSD Number: 1099337  
VOICE: (870) 364-1300  
FAX: (870) 364-2205

218 Main Street  
71635

**CEO/Pres:** Edward Holt  
**EVP:** Jim V. Fincher

**SVP:** Bill W. Lee, II  
**Treas:** Gerald G. Crawford, II

**Subsidiaries:**

First National Bank of Crossett  
First Community Bank of Crawford County

Crossett, AR  
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  
CBI Holdings  
River Valley Appraisal  
Sloan Capital Trust I

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

**Bank of Dardanelle Bankshares, Inc.**  
**Dardanelle, AR**

RSSD Number: 1134546  
 VOICE: (479) 229-3311  
 FAX: (479) 229-4180

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

**CEO/Pres:** 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:** Frankie Pratt

**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.  
 BOE Leasing, LLC

England, AR  
 Little Rock, 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

**Chm/CEO/Pres:** John F. Cross

**Sec:** Charles T. Cross

**Subsidiaries:**

Bank of Eureka Springs

Eureka Springs, AR

**Bankshares of Fayetteville, Inc.**  
**Fayetteville, AR**

RSSD Number: 2516970  
VOICE: (479) 444-4444  
FAX: (479) 443-1529

One South Block Avenue  
P.O. Box 1728  
72701

**CEO/Pres:** Mary Beth Brooks  
**EVP:** Bob King

**EVP:** Billie Pelton  
**EVP:** Sam Stricklin

**Subsidiaries:**

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

Fayetteville, AR  
Fayetteville, AR  
Fayetteville, AR  
Fayetteville, AR

**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

**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  
**EVP/Asst. Sec:** John Hardwick

**SVP/CFO:** Kim Crook  
**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 Agency  
The Jefferson Bank

Lake Village, AR  
Lake Village, AR  
Fayette, MS  
Fayette, MS

**Little River Bancshares, Inc.**  
**Lepanto, AR**

RSSD Number: 2463391  
VOICE: (870) 475-2306  
FAX: (870) 475-3070

202 Greenwood Avenue  
P. O. Box 340  
72354-0340

**Chm:** Henry G. Watkins, III  
**Pres:** Benjamin E. Perry

**Sec:** John W. Alderson, IV

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Arkansas Bankers' Bancorporation, Inc.**  
**Little Rock, AR**

RSSD Number: 1491650  
VOICE: (501) 371-0535  
FAX: (501) 375-2281

1020 West Second Street  
72201-2031

**Chm:** Martin Carpenter

**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  
**CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR

**Delta Trust & Banking Corporation**  
**Little Rock, AR**

RSSD Number: 2834115  
 VOICE: (501) 907-2286  
 FAX: (501) 907-2299

11700 Cantrell Road  
 P. O. Box 17607  
 72223

**Chm/CEO/Pres:** J. French Hill  
**EVP:** Carroll Penick

**Sec:** Lisa K. Dancer

**Subsidiaries:**

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

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

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2617082  
VOICE: (501) 376-0800  
FAX: (501) 374-7937

200 North State Street  
P. O. Box 34090  
72203

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

**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) 223-3450  
FAX: (501) 223-8008

650 South Shackleford, Suite 450  
72211

**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  
**Sec:** Karen Hardke

**Subsidiaries:**

First State Bank  
First State Land Co., Inc.  
Lonoke Statutory Trust I  
Lonoke Statutory Trust II

Lonoke, AR  
Lonoke, AR  
Lonoke, AR  
Lonoke, AR

**Golden Oaks Bancshares, Inc.**  
**Magnolia, AR**

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

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

**Chm:** S. Clark Fincher  
**VChm:** Harold H. Fincher

**Pres:** Mary L. Fowler  
**Sec:** Jill McClinton

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
VOICE: (870) 235-7000  
FAX: (870) 235-7039

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

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

**EVP:** Bruce D. Maloch  
**Sec:** T. H. Bradley, Jr.

**Subsidiaries:**

Farmers Bank and Trust Company  
    FB&T Insurance Agency of South Arkansas, Inc.  
    Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, AR

**FCB Financial Services, Inc.**  
**Marion, AR**

RSSD Number: 3123339  
VOICE: (870) 739-7300  
FAX: (870) 739-2234

205 Block Street  
P.O. Box 747  
72364

**Pres:** M. Don Underwood  
**Treas:** Sherry London

**Sec:** Frank A. Fogleman

**Subsidiaries:**

First Community Bank of Eastern Arkansas

Marion, AR

**Tyronza Bancshares, Inc.**  
**Marked Tree, AR**

RSSD Number: 1139783  
VOICE: (870) 358-6000  
FAX: (870) 358-6001

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

**Chm:** Charles Luter

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

**M. D. Thompson & Son Co.**  
**McCrory, AR**

RSSD Number: 1094967  
VOICE: (870) 731-2526  
FAX: (870) 731-2527

105 South Edmonds Avenue  
P. O. Box 388  
72101-0388

**CEO/Pres:** John G. Thompson  
**VP/Sec:** H. Ripley Thompson

**Sec:** Vance M. Thompson, III

**Subsidiaries:**

Bank of McCrory

McCrory, AR

## McGehee Bank Employee Stock Ownership Plan McGehee, AR

RSSD Number: 3487965  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2nd  
P.O. Box 787  
71654

**Chm:** William W. Bowman  
**VChm:** John H. Potter

**Pres:** James M. Smith

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, 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

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

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

**Pres:** James M. Smith

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

## Union Bankshares, Inc. Mena, AR

RSSD Number: 1099805  
VOICE: (479) 394-2211  
FAX: (479) 394-3809

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

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

**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/Pres:** Alex Golden

**Subsidiaries:**

Acme Holding Company, Inc.  
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I  
General Mortgage Co.

Mulberry, AR  
Mulberry, AR  
Little Rock, 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

**Pres:** Alex Golden

**CLO:** Lex Golden

**Subsidiaries:**

Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I  
General Mortgage Co.

Mulberry, AR  
Little Rock, 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

Bank Holding Company

M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, AR

**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	Heber Springs, AR
Merchants & Planters Bank	Newport, AR
M & P Community Statutory Trust I	Newport, AR
McCartney, Manning, McDonald, & Guinn Insurance, Inc.	Newport, AR
Preferred Choice Financial Services, Inc.	Newport, AR

**M & P Community Bancshares, Inc. 401(K) Employee Stock  
Ownership Plan  
Newport, AR**

RSSD Number: 3394429  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P.O. Box 650  
72112

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

**VP/Sec:** Carla P. Stiger  
**Treas:** Pat Davis

**Subsidiaries:**

M & P Community Bancshares, Inc.	Newport, AR
Greers Ferry Lake State Bank	Heber Springs, AR
Merchants & Planters Bank	Newport, AR
M & P Community Statutory Trust I	Newport, AR
McCartney, Manning, McDonald, & Guinn Insurance, Inc.	Newport, AR
Preferred Choice Financial Services, Inc.	Newport, AR

**Evolve Bancorp, Inc.**  
**Parkin, AR**

RSSD Number: 1142411  
 VOICE: (901) 624-5500  
 FAX: (901) 624-5540

123 West Parkin  
 72373-0526

Bank Holding Company  
 Evolve Financial Group, Inc., Memphis, TN

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

Parkin, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD Number: 1098321  
 VOICE: (870) 598-3802  
 FAX: (870) 598-2026

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

**Chm/CEO/Pres:** Paula O. Blackwell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**Jefferson Bancshares, Inc.**  
**Pine Bluff, AR**

RSSD Number: 2267665  
 VOICE: (870) 535-7222  
 FAX: (870) 540-1224

912 Poplar Street  
 P.O. Box 7878  
 71601-4861

**Chm/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  
 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:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
 Bank of Prescott

Prescott, AR

**Pinnacle Bancshares, Inc.**  
**Rogers, AR**

RSSD Number: 3451416  
 VOICE: (479) 619-2000  
 FAX: (479) 619-2702

4201 West New Hope Road, Suite 101  
 72758

**CEO/Pres:** Scott Franklin

**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.  
 FSB Capital Trust II  
 FSB Capital Trust III

Russellville, AR  
 Plainview, AR  
 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  
Heartland Renaissance Fund Sub 1 LLC  
First Security Bank  
Heartland Renaissance Fund Sub 1 LLC  
Peoples Real Estate Management Co.  
First Security Investment Advisors, Inc.  
First Security Real Estate Management, Inc.  
FNBS Investments Inc.  
Crews & Associates, Inc.  
First Security Leasing, Inc.  
Torrent Fire Co. #4 LLC  
Cheyenne Aircraft LLC  
Union Air LLC

Conway, AR  
Conway, AR  
Searcy, AR  
Conway, AR  
Mountain Home, 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

**Sec:** Curtis Hutchins

**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.  
Perry County Bankshares Statutory Trust

Stuttgart, AR  
Stuttgart, AR  
Perryville, AR

**Bradley Bancshares, Inc.  
Warren, AR**

RSSD Number: 1097463  
VOICE: (870) 226-2601  
FAX: (870) 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**Chm/CEO:** Bennie F. Ryburn, Jr.

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**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, 2008**

**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 Investment Advisors, Inc.  
Evolve Mortgage Services, Inc.

Parkin, AR  
Parkin, AR  
Dallas, TX  
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

## **NOTES**

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