

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2009**



MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner

NINETY-FIFTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2009

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2009

Honorable Mike Beebe
Governor of Arkansas
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Fifth 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, 2009.

The financial services industry continues to undergo change. Arkansas state chartered banks and trust companies continue to successfully meet the challenges of change and offer excellent financial services to the public.

The State Bank Department maintains a Strategic Plan, which the Department's employees develop on an annual basis. The mission of the State Bank Department is to allocate available human and other resources existing in our Examination, Information Technology and Administrative Services Divisions to ensure the continuance of safe and sound financial practices in state chartered financial institutions.

We thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities.

Cordially,


Candace A. Franks
Bank Commissioner

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LEGAL HOLIDAYS

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

Robert E. Lee's BirthdayThird Monday in January

Martin Luther King, Jr. DayThird Monday in January

Presidents Day Third Monday in February

Memorial Day Last Monday in May

Independence DayJuly 4

Labor DayFirst Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

STATE BANKING BOARD MEMBERS

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

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

Mr. Gary Hudson
Farmers and Merchants Bank
P. O. Box 696
DeWitt, AR 72042
VOICE: (870) 946-3535
FAX: (870) 946-8130
TERM EXPIRES: 12-31-13

Mr. Marcus McCain
Summit Bank
P. O. Box 965
Arkadelphia, AR 71923-0965
VOICE: (870) 230-8067
FAX: (870) 246-0016
TERM EXPIRES: 12-31-09

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

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

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

DEPARTMENTAL ROSTER

Candace A. Franks - Bank Commissioner

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

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

EXAMINATION AND SUPERVISION

H. Wilks Marshall, Jr. and Richard D. Buzbee – Assistant Deputy Bank Commissioners
 Regulatory Examinations/Regulatory and Banking Procedures
 Bank Performance Evaluation and Monitoring
 Personnel Recruitment and Management

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

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

Gary W. Bush – Bank Examiner Manager
 Robert M. Henry – Commissioned Senior Examiner
 David J. Raymond – Commissioned Senior Examiner
 Mark G. Rye – Bank Senior Examiner
 Matthew A. Rose – Bank Senior Examiner
 Robert K. McDonald – Bank Examiner
 Lance A. Nutt – Bank Examiner
 Jim E. Homan – Bank Examiner

Michael G. Saunders – Bank Examiner Manager
 Luke B. Webre – Commissioned Senior Examiner
 Kelly M. Victory – Commissioned Senior Examiner
 Dharmin H. Patel – Bank Senior Examiner
 Tyler H. Choate – Bank Senior Examiner
 Brandon R. Scallion – Bank Senior Examiner
 Chris K. Davis – Bank Examiner
 Jonathan E. Bull – Bank Examiner
 Scott J. Smith – Bank Examiner

NORTHWEST ARKANSAS OFFICE

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

Ken Leavell – Bank Examiner Manager
 Joseph M. Payne – Commissioned 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 B. Gosnell – Bank Examiner
 Brandon T. Mathis – Bank Examiner
 Shawn M. Dunham – Bank Examiner

JONESBORO OFFICE

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

John K. Householder – Bank Examiner Manager
 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 – Commissioner Senior Examiner
 Thomas J. Anderson – Bank Senior Examiner
 W. Nathan Elliott – Bank Senior Examiner
 Jason M. Corder – Bank Senior Examiner

BANK HOLDING COMPANY

Mary C. Pennebaker – Bank Examiner Manager
 Jerry C. Corrothers – Commissioned Senior Examiner
 Thomas L. Cook – Commissioned Senior Examiner

TRUST

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

INFORMATION SYSTEMS

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

APPLICATION INFORMATION

John W. Ashby – Bank Examiner Manager
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

TRAINING

Richard S. Plotkin – Bank Examiner Manager
Jacklyn G. Powell – Commissioned Senior Examiner
Training/Orientation/Education
Administrative Support

LEGAL DIVISION

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

INFORMATION TECHNOLOGY

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

ADMINISTRATION DIVISION

Gail Green – Administrative Services Manager
Vicki A. Wise – Human Resource Analyst
Devan E. May – Human Resource Analyst
Sharon K. Hacker – Accountant
Accounting and Employee Services
Budget and Personnel
Performance Evaluation
Expense Disbursement
Purchasing
Payroll

Cynthia L. Nixon – Executive Assistant to the Commissioner

Jane R. English – Administrative Analyst

Lori A. Morrison – Administrative Analyst

Martha A. Guinn – Administrative Specialist

Kimberly A. Brown – Administrative Specialist

Administrative Support

Examination Support and Processing

Data Entry

Barbara A. Mahoney – Administrative Analyst

Rules and Regulations Manual Distribution Inquiries

Charter Amendments and Charter Information

Certificates of Good Standing

STATE CHARTERED BANKS' CORPORATE NAME CHANGES/RELOCATIONS

BANK	NEW NAME/LOCATION
Bank of Eureka Springs Eureka Springs	Cornerstone Bank Eureka Springs
Elk Horn Bank and Trust Arkadelphia	Southern Bancorp Bank of Arkansas Arkadelphia
Evolve Bank & Trust Parkin	Evolve Bank & Trust West Memphis
First State Bank Conway	Centennial Bank Conway
Twin City Bank North Little Rock	First Interim Bank Rogers

STATE CHARTERED BANKS MERGED FROM JULY 1, 2008, TO JUNE 30, 2009

BANK	MERGED INTO
The Union Bank of Benton Benton	First Security Bank Searcy
Community Bank Cabot	Centennial Bank Conway
First Security Bank of Conway Conway	First Security Bank Searcy
Timberland Bank El Dorado	Southern Bancorp Bank of Arkansas Arkadelphia
Chambers Bank of Northwest Arkansas Fayetteville	Chambers Bank Danville
Goodman State Bank Goodman, MO	First Community Bank Batesville
Greers Ferry Lake State Bank Heber Springs	First Arkansas Bank & Trust Jacksonville
Centennial Bank Little Rock	Centennial Bank Conway

First National Bank at Marianna
Marianna

The Farmers and Merchants Bank
Stuttgart

Marine Bank
Marathon, FL

Centennial Bank
Conway

Bank of Mountain View
Mountain View

Centennial Bank
Conway

Twin City Bank
North Little Rock

Centennial Bank
Conway

Bank of Rogers
Rogers

The First National Bank of Fort Smith
Fort Smith

First Interim Bank
Rogers

Intrust Bank, N. A.
Wichita, KS

CHARTER CONVERSIONS

Heartland Community Bank
4937 Highway 5 North
Bryant, Arkansas
(Converted to a state charter July 17, 2008)

BRANCHES APPROVED FROM JULY 1, 2008, TO JUNE 30, 2009

BANK	LOCATION
Centennial Bank Conway	Mobile Branch Pulaski County
Centennial Bank Conway	1631 Hwy 25B N Heber Springs
Bank of England England	1320 Rebsamen Park Road Little Rock
Cornerstone Bank Eureka Springs	901-907 West Trimble Berryville
Arvest Bank Fayetteville	4400 W. Markham Little Rock

BANK	LOCATION
Arvest Bank Fayetteville	SW Hwy 412 E & Butterfield Springdale
Arvest Bank Fayetteville	1102 N. Massey Boulevard Nixa, MO
Arvest Bank Fayetteville	National Ave. & Chestnut Springfield, MO
Arvest Bank Fayetteville	2251 N. 9 th Street Broken Arrow, OK
Arvest Bank Fayetteville	NW 91 st & Delaware Street Tulsa, OK
Planters and Merchants Gillett	201 Reynolds Road Paragould
Calhoun County Bank Hampton	119 Hwy 274 Camden
Bank of the Ozarks Little Rock	1054 Bethany Drive Allen, TX
Diamond Bank Murfreesboro	1200 Airport Road Hot Springs
Diamond Bank Murfreesboro	1410 S. 4 th Street Nashville
Home Bank of Arkansas Portland	5756 Hwy. 9 Center Ridge
Evolve Bank & Trust West Memphis	1690 North Falls Boulevard Wynne

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

BANK	CITY
Bank of Bearden	Bearden
Heartland Community Bank	Bryant
Chambers Bank	Danville
Decatur State Bank	Decatur
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
Arkansas County Bank	DeWitt
First Financial Bank	El Dorado
Cornerstone Bank	Eureka Springs
Bank of Gravett	Gravette
First Service Bank	Greenbrier
First State Bank of Northwest Arkansas	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Commercial Bank & Trust Company	Monticello
Allied Bank	Mulberry
Diamond Bank	Murfreesboro
The Bank of Rison	Rison
Riverside Bank	Sparkman
Bank of Star City	Star City
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2008 through June 30, 2009.

RECEIPTS

Cash Balance June 30, 2008.....	\$4,494,547.16
Examination and Assessment Fees	7,653,096.45
Charter and Amendment Fees	90,825.00
Miscellaneous/Non-Revenue Income.....	1,650.00
Reimbursement for M & R Sales	25,747.52
Refund to Expenditures – Prior Year	2,175.49
Refund to Expenditures– Current Year	27,966.51
Total Receipts	<u>7,801,460.97</u>
	\$12,296,008.13

DISBURSEMENTS

Salaries.....	4,447,454.30
Extra Help Salaries	3,126.00
Maintenance and General Operations.....	1,079,682.12
S.S., Retirement and Insurance	
Matching.....	1,109,702.39
Conference Fees and Travel	218,454.74
Professional Fees and Services	28,526.39
Capital Outlay.....	118,880.62
Refunds Issued	713.78
Service Charge by State Treasurer	116,158.84
Total Disbursements	7,122,699.18
Cash Balance June 30, 2009	<u>5,173,308.95</u>
	\$12,296,008.13

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
Kristie Elmquist..... Deputy Regional Director/Risk Management
Julie BanfieldDeputy Regional Director/Compliance
Cheryl Couch..... Assistant Regional Director
Mark Taylor.....Assistant Regional Director
Joseph A. Meade Assistant Regional Director
John Perez Assistant Regional Director
Stephen Zachary Regional Counsel

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

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

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

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

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

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

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

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
- Robert H. Rasche Executive Vice President
- Karl W. Ashman Senior Vice President
- Mary H. Karr Senior Vice President
General Counsel & Corporate Secretary
- Kathleen O. Paese Senior Vice President
Treasury Relations & Office Support
- Robert J. Schenk Senior Vice President
Public and Community Affairs
- Julie L. Stackhouse Senior Vice President
Banking Supervision, Credit and Center for Online Learning
- Christopher J. Waller Senior Vice President
Director of Research
- 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

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

Michael J. Mueller Vice President
Support Services

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

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

Michael D. Renfro General Auditor
Audit

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

Robert A. Hopkins Senior Branch Executive

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

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

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

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

COMPTROLLER OF THE CURRENCY

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

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 63rd Street, Suite 490
Oklahoma City, Oklahoma 73116-7909
VOICE: (405) 848-8058
FAX: (405) 848-8085

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

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

Leigh R. Hoge Assistant Deputy Comptroller

ARKANSAS BANKERS ASSOCIATION

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

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

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

Charles Blanchard..... Vice Chairman
Chairman & CEO
First State Bank, Russellville

Mary Beth Brooks..... Treasurer
President & CEO
The Bank of Fayetteville, Fayetteville

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

EMERGING LEADERS SECTION OFFICERS

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

Chip Blanchard.....Senior Vice President
Vice President
Metropolitan National Bank, Fayetteville

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

Jennifer Ruhlman Secretary/Treasurer
Branch Manager
Bank of the Ozarks, Little Rock

Joe Blanks Past President
Vice President
Pine Bluff National Bank, Pine Bluff

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Richard Trammell Executive Director

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

Neil Milner.....President & CEO
John RyanExecutive Vice President
Sharon Bias Chief Financial Officer
Cecelia SmithExecutive Assistant/Office Coordinator
Mary White Vice President/Communications
Roger Stromberg..... Senior Vice President/Professional Development
Georgia HighVice 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 101 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2009

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$729
b. Interest-bearing balances	1,390
Securities:	
a. Held to maturity.....	841
b. Available-for sale.....	6,267
Federal funds sold and securities purchased under agreements to resell	432
Net Loans and Leases.....	27,099
Trading assets	0
Premises and fixed assets.....	1,150
Other real estate owned	260
Goodwill and other intangibles	925
All other assets	1,151
Total assets.....	\$40,244

LIABILITIES

Deposits:	
a. In domestic offices	\$31,773
(1) Noninterest-bearing	4,434
(2) Interest-bearing.....	27,339
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	557
Trading liabilities	0
Other borrowed money.....	3,358
Subordinated notes and debentures	2
All other liabilities	311
Total liabilities.....	36,001

EQUITY CAPITAL

Minority interest in consolidated subsidiaries	4
Perpetual preferred stock	4
Common stock	20
Surplus	2,289
Undivided profits	1,926
Total equity capital.....	4,243
Total liabilities, minority interest and equity capital	\$40,244

CONSOLIDATED STATEMENT OF CONDITION OF THE 54 STATE CHARTERED TRUST DEPARTMENTS

(in millions)

JUNE 30, 2009

ASSETS

1.	Non-interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions	(\$5)	
	b. Other Institutions	0	
2.	Interest Bearing Deposits:		
	a. Own Bank and Affiliate Institutions	321	
	b. Other Institutions	188	
3.	U.S. Government and Agency Obligations	453	
4.	State, County and Municipal Obligations	252	
5.	Other Short-Term Obligations	30	
6.	Other Notes and Bonds	62	
7.	Money Market Funds	322	
8.	Other Mutual Funds	249	
9.	Stocks.....	651	
10.	Collective Investment Fund Units	0	
11.	Real Estate Mortgages	22	
12.	Real Estate.....	208	
13.	Miscellaneous Assets	61	
14.	Other	(61)	
15.	Total	\$2,753	

LIABILITIES

Personal Accounts:

16.	Personal Trusts		\$572
17.	Estates & Guardianships		50

Employee Benefit Accounts:

18.	Trusts		361
19.	Agencies		135

All Other Agencies:

20.	Investment Mgmt & Advisory		464
21.	Custodial		574
22.	All Other		47

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships		479
24.	Agencies		71

Collective Investment Funds:

25.	Employee Benefits		0
26.	Other		0
27.	Profit Accounts		0
28.	Suspense Accounts		0
29.	Total		\$2,753

CONSOLIDATED REPORT OF CONDITION DATA 29 NATIONAL BANKS (in millions)

JUNE 30, 2009

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$333
b. Interest-bearing balances	196
Securities:	
a. Held-to-maturity.....	436
b. Available-for-sale	1,781
Federal funds sold and securities purchased under agreements to resell	223
Net loans and leases	7,097
Trading assets	5
Premises and fixed assets.....	316
Other real estate owned	86
Goodwill and other intangibles	118
All other assets	315
Total assets.....	\$10,906

LIABILITIES

Deposits:	
a. In domestic offices	\$8,799
(1) Noninterest-bearing	1,303
(2) Interest-bearing.....	7,496
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	256
Trading liabilities	0
Other borrowed money	584
Subordinated notes and debentures	0
All other liabilities	64
Total liabilities.....	9,703
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	0
Common stock	15
Surplus	515
Undivided profits	673
Total equity capital.....	1,203
Total liabilities, minority interest and equity capital	\$10,906

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2009

BANK	CITY	RATIO
Southern Bancorp Bank of Arkansas	Arkadelphia	9.88
Summit Bank	Arkadelphia	8.52
First National Banking Company	Ash Flat	9.67
The Bank of Augusta	Augusta	12.07
Citizens State Bank	Bald Knob	8.99
The Citizens Bank	Batesville	9.99
First Community Bank	Batesville	7.44
First Southern Bank	Batesville	12.29
Bank of Bearden	Bearden	18.20
The First National Bank of Berryville	Berryville	13.77
Farmers Bank and Trust Company	Blytheville	7.97
The First National Bank in Blytheville	Blytheville	9.50
First Western Bank	Booneville	8.07
Community State Bank	Bradley	11.43
Heartland Community Bank	Bryant	10.92
The First National Bank of Izard County	Calico Rock	27.83
Bank of Cave City	Cave City	10.50
The Merchants & Planters Bank	Clarendon	10.77
Centennial Bank	Conway	9.92
First National Bank of Crossett	Crossett	9.74
First State Bank	Crossett	8.92
Chambers Bank	Danville	13.51
River Town Bank	Dardanelle	10.56
Decatur State Bank	Decatur	12.10
Bank of Delight	Delight	18.77
First State Bank of DeQueen	DeQueen	7.16
Arkansas County Bank	DeWitt	8.72
DeWitt Bank and Trust Company	DeWitt	14.99
Merchants and Farmers Bank	Dumas	8.81
First Financial Bank	El Dorado	8.60
Simmons First Bank of El Dorado, N. A.	El Dorado	7.18
Bank of England	England	9.54
The Eudora Bank	Eudora	9.65
Cornerstone Bank	Eureka Springs	9.92
Arvest Bank	Fayetteville	7.30

BANK	CITY	RATIO
Bank of Arkansas, N. A.	Fayetteville	11.16
The Bank of Fayetteville	Fayetteville	8.26
Signature Bank of Arkansas	Fayetteville	8.39
Twin Lakes Community Bank	Flippin	16.12
Fordyce Bank & Trust Co.	Fordyce	10.22
First National Bank of Eastern Arkansas	Forrest City	11.35
Forrest City Bank, National Association	Forrest City	11.90
The First National Bank of Fort Smith	Fort Smith	12.57
Planters & Merchants Bank	Gillett	14.19
Bank of Gravett	Gravette	12.36
The First National Bank in Green Forest	Green Forest	9.84
First Service Bank	Greenbrier	8.08
Farmers Bank	Greenwood	19.11
Farmers Bank	Hamburg	15.00
Calhoun County Bank	Hampton	9.34
Community First Bank	Harrison	8.28
Heber Springs State Bank	Heber Springs	10.27
Helena National Bank	Helena	13.53
Horatio State Bank	Horatio	10.67
First National Bank	Hot Springs	10.92
Hot Springs Bank & Trust Company	Hot Springs	8.02
Simmons First Bank of Hot Springs	Hot Springs	8.50
First State Bank of Northwest Arkansas	Huntsville	13.45
First Arkansas Bank and Trust	Jacksonville	12.11
Heritage Bank	Jonesboro	10.21
Liberty Bank of Arkansas	Jonesboro	9.96
Simmons First Bank of Jonesboro	Jonesboro	8.69
Bank of Lake Village	Lake Village	8.50
Simmons First Bank of South Arkansas	Lake Village	8.75
Little River Bank	Lepanto	9.24
Arkansas Bankers Bank	Little Rock	8.74
Bank of Little Rock	Little Rock	8.38
Bank of the Ozarks	Little Rock	11.87
The Capital Bank	Little Rock	8.84
Central Bank	Little Rock	19.17
Eagle Bank and Trust Company	Little Rock	8.17
Metropolitan National Bank	Little Rock	7.33
One Bank & Trust, National Association	Little Rock	9.83
First State Bank	Lonoke	8.74
Farmers Bank & Trust Company	Magnolia	8.25
The Peoples Bank	Magnolia	7.33

BANK	CITY	RATIO
The Malvern National Bank	Malvern	11.03
First Community Bank of Eastern Arkansas	Marion	11.48
First Delta Bank	Marked Tree	9.76
Bank of McCrory	McCrory	11.42
The First National Bank of McGehee	McGehee	13.22
McGehee Bank	McGehee	14.70
The Union Bank of Mena	Mena	8.33
Commercial Bank & Trust Company	Monticello	9.38
Union Bank & Trust Company	Monticello	8.65
Petit Jean State Bank	Morrilton	10.11
First National Bank & Trust Company	Mountain Home	11.74
Ozark Heritage Bank, N. A.	Mountain View	22.02
Allied Bank	Mulberry	7.71
Diamond State Bank	Murfreesboro	8.71
Merchants & Planters Bank	Newport	7.51
National Bank of Arkansas in North Little Rock	North Little Rock	8.15
First National Bank	Paragould	10.84
Southern Bank of Commerce	Paragould	3.06
The First National Bank at Paris	Paris	11.51
Delta Trust & Bank	Parkdale	8.83
Piggott State Bank	Piggott	9.54
Pine Bluff National Bank	Pine Bluff	10.42
Simmons First National Bank	Pine Bluff	7.49
Home Bank of Arkansas	Portland	8.00
Bank of Prescott	Prescott	14.35
The Bank of Rison	Rison	18.59
Parkway Bank	Rogers	9.82
Pinnacle Bank	Rogers	12.13
Simmons First Bank of Northwest Arkansas	Rogers	9.32
First State Bank	Russellville	9.88
Simmons First Bank of Russellville	Russellville	12.12
Bank of Salem	Salem	10.47
Logan County Bank	Scranton	16.75
First Security Bank	Searcy	8.08
Simmons First Bank of Searcy	Searcy	9.86
Peoples Bank	Sheridan	12.53
Smackover State Bank	Smackover	10.46
Riverside Bank	Sparkman	7.55
Legacy National Bank	Springdale	11.77
Bodcaw Bank	Stamps	9.33
Bank of Star City	Star City	12.29

BANK	CITY	RATIO
Security Bank	Stephens	8.19
The Farmers & Merchants Bank	Stuttgart	9.29
Bank of Trumann	Trumann	16.47
Citizens Bank & Trust Company	Van Buren	9.86
First Community Bank of Crawford County	Van Buren	9.05
The First National Bank of Lawrence County	Walnut Ridge	10.83
First State Bank of Warren	Warren	9.95
Warren Bank and Trust Company	Warren	11.66
Southern Bancorp Bank, N. A.	West Helena	9.58
Evolve Bank & Trust	West Memphis	9.38
Fidelity National Bank	West Memphis	9.37
Cross County Bank	Wynne	11.47
The First National Bank of Wynne	Wynne	10.04

NATIONAL BANKS

JUNE 30, 2009

(000's omitted)

BANK	CITY	ASSETS
First National Banking Company	Ash Flat	391,449
The First National Bank of Berryville	Berryville	136,199
The First National Bank in Blytheville	Blytheville	203,414
The First National Bank of IZard County	Calico Rock	137,225
First National Bank of Crossett	Crossett	161,594
Simmons First Bank of El Dorado, N.A.	El Dorado	265,735
Bank of Arkansas, N.A.	Fayetteville	323,677
First National Bank of Eastern Arkansas	Forrest City	283,191
Forrest City Bank, National Association	Forrest City	52,865
The First National Bank of Fort Smith	Fort Smith	1,015,957
The First National Bank in Green Forest	Green Forest	340,457
Helena National Bank	Helena	159,686
First National Bank	Hot Springs	704,898
Metropolitan National Bank	Little Rock	1,593,434
One Bank & Trust, National Association	Little Rock	417,928
The Malvern National Bank	Malvern	403,309
The First National Bank of McGehee	McGehee	46,553
First National Bank and Trust Company	Mountain Home	395,101
Ozark Heritage Bank, N. A.	Mountain View	24,270
National Bank of Arkansas in North Little Rock	North Little Rock	204,531
First National Bank	Paragould	622,386
The First National Bank at Paris	Paris	110,733
Pine Bluff National Bank	Pine Bluff	369,141
Simmons First National Bank	Pine Bluff	1,382,689
Legacy National Bank	Springdale	232,600
The First National Bank of Lawrence County	Walnut Ridge	167,374
Southern Bancorp Bank, N.A.	West Helena	204,269
Fidelity National Bank	West Memphis	287,265
The First National Bank of Wynne	Wynne	268,248

REPORT OF THE

ONE HUNDRED ONE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2009

Southern Bancorp Bank of Arkansas 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

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:..... 10,230
Federal Funds and Repos: 17,530
Investments: 59,466
Net Loans: 214,780
Premises and Fixed Assets: 7,029
Other Real Estate: 652
Other Assets: 15,208
Total Assets: 324,895
Total Trust Assets: 0

Deposits:..... 268,781
Federal Funds and Borrowings: 28,020
Other Liabilities: 1,637
Subordinated Debt:..... 0
Total Liabilities:..... 298,438
Total Equity Capital: 26,457
Total Liabilities and Capital:..... 324,895
Number of Shares Outstanding: 24,000

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

Branches in Town: Two

Other Branches: Bismarck, El Dorado (3), Hot Springs, Malvern

Summit Bank Arkadelphia, AR

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

409 Main Street
71923-0965

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

Home Page: www.summitbankdirect.com

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

Chm: Ross M. Whipple
CEO: Conner Eldridge

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

Cash and Due from:..... 99,159
Federal Funds and Repos: 500
Investments: 179,959
Net Loans: 733,449
Premises and Fixed Assets: 14,100
Other Real Estate: 1,865
Other Assets: 35,959
Total Assets: 1,064,991
Total Trust Assets: 0

Deposits:..... 807,505
Federal Funds and Borrowings: 162,341
Other Liabilities: 4,553
Subordinated Debt:..... 0
Total Liabilities:..... 974,399
Total Equity Capital: 90,592
Total Liabilities and Capital:..... 1,064,991
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), Bryant, Hope (2), Hot Springs (5), Hot Springs Village, Little Rock (3), Magnolia (2), Malvern (2)

The Bank of Augusta Augusta, AR

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

100 South Second Street
72006-0120

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

Bank Holding Company
None

Chm: John R. Eldridge
CEO/Pres: Charles P. Eldridge

VP: Ronnie Jones
VP/TO: Martha Ray

Cash and Due from:..... 1,870	Deposits:..... 47,146
Federal Funds and Repos:..... 2,565	Federal Funds and Borrowings:..... 0
Investments:..... 22,723	Other Liabilities:..... 1,090
Net Loans:..... 25,240	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 201	Total Liabilities:..... 48,236
Other Real Estate:..... 0	
Other Assets:..... 2,254	Total Equity Capital:..... 6,617
Total Assets:..... 54,853	Total Liabilities and Capital:..... 54,853
Total Trust Assets:..... 1,511	Number of Shares Outstanding:..... 8,000

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

Branches in Town: One

Other Branches: None

Citizens State Bank Bald Knob, AR

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

306 South Elm Street
72010-0200

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

Home Page: www.csb-bk.com

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

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

EVP: Wendell Nier
SVP/Cash: Peggy Reed

Cash and Due from:..... 1,865	Deposits:..... 70,497
Federal Funds and Repos:..... 4,415	Federal Funds and Borrowings:..... 0
Investments:..... 43,515	Other Liabilities:..... 1,041
Net Loans:..... 24,502	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 917	Total Liabilities:..... 71,538
Other Real Estate:..... 26	
Other Assets:..... 3,665	Total Equity Capital:..... 7,367
Total Assets:..... 78,905	Total Liabilities and Capital:..... 78,905
Total Trust Assets:..... 4,461	Number of Shares Outstanding:..... 4,000

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

Branches in Town: Two

Other Branches: Bradford

**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

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:..... 9,687
Federal Funds and Repos: 2,110
Investments: 115,855
Net Loans: 344,403
Premises and Fixed Assets: 8,875
Other Real Estate: 966
Other Assets: 11,662
Total Assets:..... 493,558
Total Trust Assets:..... 75,506

Deposits:..... 391,239
Federal Funds and Borrowings: 52,645
Other Liabilities: 1,752
Subordinated Debt:..... 0
Total Liabilities:..... 445,636
Total Equity Capital: 47,922
Total Liabilities and Capital:..... 493,558
Number of Shares Outstanding: 16,500

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

Branches in Town: Six

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

**First Community Bank
Batesville, AR**

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

1325 Harrison Street
72501-4327

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

Home Page: www.firstcommunity.net

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

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

SVP: Troy Henley
VP/TO: Betty Campbell

Cash and Due from:..... 9,860
Federal Funds and Repos: 0
Investments: 87,651
Net Loans: 463,092
Premises and Fixed Assets: 14,632
Other Real Estate: 1,430
Other Assets: 11,040
Total Assets:..... 587,705
Total Trust Assets:..... 89,030

Deposits:..... 452,133
Federal Funds and Borrowings: 89,784
Other Liabilities: 2,142
Subordinated Debt:..... 0
Total Liabilities:..... 544,059
Total Equity Capital: 43,646
Total Liabilities and Capital:..... 587,705
Number of Shares Outstanding: 34,523

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

Branches in Town: Two

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

First Southern Bank
Batesville, AR

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

1583 South St. Louis Street
 72501-7627

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

Home Page: www.firstsouthernbk.com

Bank Holding Company
 None

CEO/Pres: Woody Castleberry
SVP: Lee Conditt

SVP: Randy Cross
SVP: Floren King

Cash and Due from:.....	730	Deposits:.....	95,724
Federal Funds and Repos:.....	2,350	Federal Funds and Borrowings:.....	1,600
Investments:.....	14,746	Other Liabilities:.....	412
Net Loans:.....	90,332	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,628	Total Liabilities:.....	97,736
Other Real Estate:.....	205		
Other Assets:.....	1,333	Total Equity Capital:.....	13,588
Total Assets:.....	111,324	Total Liabilities and Capital:.....	111,324
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	129,463

Directors: Woody Castleberry; Charlie Eldridge; Todd Greer; John Gregg; Arch Jones; Steven Jordan; Larry Shaw; Mart Thaxton; Edwin Wiedower; 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:.....	3,953	Deposits:.....	27,755
Federal Funds and Repos:.....	1,955	Federal Funds and Borrowings:.....	0
Investments:.....	4,233	Other Liabilities:.....	60
Net Loans:.....	23,064	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	126	Total Liabilities:.....	27,815
Other Real Estate:.....	0		
Other Assets:.....	275	Total Equity Capital:.....	5,791
Total Assets:.....	33,606	Total Liabilities and Capital:.....	33,606
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

**Farmers Bank And Trust Company
Blytheville, AR**

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

400 West Main
72316-0688

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

Home Page: www.farmersbankbly.com

Member of Federal Reserve System

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

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

CFO: Shelly Crosskno
VP/TO: Ron Dawson

Cash and Due from:..... 14,382
Federal Funds and Repos:..... 0
Investments:..... 44,170
Net Loans:..... 302,706
Premises and Fixed Assets:..... 9,734
Other Real Estate:..... 6,057
Other Assets:..... 6,617
Total Assets:..... 383,666
Total Trust Assets:..... 16,235

Deposits:..... 323,553
Federal Funds and Borrowings:..... 26,917
Other Liabilities:..... 1,916
Subordinated Debt:..... 0
Total Liabilities:..... 352,386
Total Equity Capital:..... 31,280
Total Liabilities and Capital:..... 383,666
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; Harold Sudbury, Jr.

Branches in Town: Four

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

**First Western Bank
Booneville, AR**

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

80 West Main
72927-0238

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

Home Page: www.fwbank.com

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

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

Reg Pres: Jerry Standridge
EVP/CFO: Lynne Coan

Cash and Due from:..... 8,122
Federal Funds and Repos:..... 6,040
Investments:..... 30,772
Net Loans:..... 213,026
Premises and Fixed Assets:..... 10,850
Other Real Estate:..... 11,762
Other Assets:..... 11,206
Total Assets:..... 291,778
Total Trust Assets:..... 0

Deposits:..... 256,800
Federal Funds and Borrowings:..... 7,557
Other Liabilities:..... 3,292
Subordinated Debt:..... 0
Total Liabilities:..... 267,649
Total Equity Capital:..... 24,129
Total Liabilities and Capital:..... 291,778
Number of Shares Outstanding:..... 100,000

Directors: Dan Brown; Nathan E. Gairhan; John T. Hampton; John Mack; 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, 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: 3,287
Federal Funds and Repos: 1,445
Investments: 4,096
Net Loans: 9,503
Premises and Fixed Assets: 181
Other Real Estate: 321
Other Assets: 108
Total Assets: 18,941
Total Trust Assets: 0

Deposits: 16,830
Federal Funds and Borrowings: 0
Other Liabilities: 48
Subordinated Debt: 0
Total Liabilities: 16,878

Total Equity Capital: 2,063
Total Liabilities and Capital: 18,941
Number of Shares Outstanding: 10,000

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

Branches in Town: None

Other Branches: None

Heartland Community Bank Bryant, AR

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

4937 Highway 5 North
72022

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

Home Page: www.heartlandbankonline.com

Member of Federal Reserve System

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

CEO/Pres: Clyde H. Henderson
SVP: Mark S. Hoffpauir

SVP: Phil Thomas
CFO/COO: Judy R. Lawton

Cash and Due from: 2,478
Federal Funds and Repos: 1,690
Investments: 10,501
Net Loans: 82,610
Premises and Fixed Assets: 4,798
Other Real Estate: 950
Other Assets: 8,468
Total Assets: 111,495
Total Trust Assets: 0

Deposits: 72,654
Federal Funds and Borrowings: 22,694
Other Liabilities: 538
Subordinated Debt: 0
Total Liabilities: 95,886

Total Equity Capital: 15,609
Total Liabilities and Capital: 111,495
Number of Shares Outstanding: 487,958

Directors: Steve Didion; Clyde H. Henderson; L. Walter Quinn

Branches in Town: None

Other Branches: Fordyce, Sheridan

**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

Home Page: www.bankofcavecity.com

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

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

SVP/Cash: Wanda Daniel

Cash and Due from:..... 3,163
Federal Funds and Repos: 1,485
Investments: 26,043
Net Loans: 57,564
Premises and Fixed Assets: 952
Other Real Estate: 779
Other Assets: 6,430
Total Assets: 96,416
Total Trust Assets: 0

Deposits:..... 76,724
Federal Funds and Borrowings: 7,979
Other Liabilities: 1,349
Subordinated Debt:..... 0
Total Liabilities: 86,052
Total Equity Capital: 10,364
Total Liabilities and Capital: 96,416
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:..... 6,482
Federal Funds and Repos: 2,630
Investments: 15,246
Net Loans: 11,438
Premises and Fixed Assets: 231
Other Real Estate: 116
Other Assets: 310
Total Assets: 36,453
Total Trust Assets: 0

Deposits:..... 32,243
Federal Funds and Borrowings: 0
Other Liabilities: 174
Subordinated Debt:..... 0
Total Liabilities: 32,417
Total Equity Capital: 4,036
Total Liabilities and Capital: 36,453
Number of Shares Outstanding: 5,660

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

Branches in Town: None

Other Branches: None

**Centennial Bank
Conway, AR**

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

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:.....	49,823	Deposits:.....	1,905,231
Federal Funds and Repos:.....	31,805	Federal Funds and Borrowings:.....	342,872
Investments:.....	307,090	Other Liabilities:.....	16,500
Net Loans:.....	1,930,900	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	69,875	Total Liabilities:.....	2,264,603
Other Real Estate:.....	17,605	Total Equity Capital:.....	305,907
Other Assets:.....	163,412	Total Liabilities and Capital:.....	2,570,510
Total Assets:.....	2,570,510	Number of Shares Outstanding:.....	2,400
Total Trust Assets:.....	0		

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: Beebe (2), Big Key Pine[FL], Bryant, Cabot (5), Fordyce, Greenbrier, Heber Springs, Islamorada[FL], Jacksonville (3), Key Largo[FL], Key West[FL] (2), Little Rock (10), Marathon[FL] (3), Marco Island[FL], Mayflower, Morrilton, Mountain View (2), North Little Rock (6), Port Charlotte[FL], Punta Gorda[FL], Quitman, Rison, Searcy (3), Sherwood (2), Summerland Key[FL], Vilonia, Ward

**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

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:..... 1,451
Federal Funds and Repos:..... 610
Investments:..... 11,866
Net Loans:..... 19,535
Premises and Fixed Assets:..... 1,422
Other Real Estate:..... 748
Other Assets:..... 1,132
Total Assets:..... 36,764
Total Trust Assets:..... 0

Deposits:..... 33,373
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 169
Subordinated Debt:..... 0
Total Liabilities:..... 33,542
Total Equity Capital:..... 3,222
Total Liabilities and Capital:..... 36,764
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

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

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

EVP: Philip Alexander

Cash and Due from:..... 6,657
Federal Funds and Repos:..... 7,115
Investments:..... 68,458
Net Loans:..... 580,350
Premises and Fixed Assets:..... 12,983
Other Real Estate:..... 7,580
Other Assets:..... 36,747
Total Assets:..... 719,890
Total Trust Assets:..... 0

Deposits:..... 570,132
Federal Funds and Borrowings:..... 42,640
Other Liabilities:..... 6,636
Subordinated Debt:..... 0
Total Liabilities:..... 619,408
Total Equity Capital:..... 100,482
Total Liabilities and Capital:..... 719,890
Number of Shares Outstanding:..... 10,000

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

Branches in Town: One

Other Branches: Amity, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Goshen, Havana, Hot Springs, Hot Springs Village, Johnson, Kirby, Mansfield, Mena, Rogers, Springdale, Waldron

River Town Bank
Dardanelle, AR

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

102 North Front Street
 72834-0577

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

Home Page: www.rivertownbank.com

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

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

Cash: Janelle Parker

Cash and Due from:.....	25,348	Deposits:.....	135,500
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	6,446
Investments:.....	7,230	Other Liabilities:	642
Net Loans:.....	115,808	Subordinated Debt:	0
Premises and Fixed Assets:	7,167	Total Liabilities:	142,588
Other Real Estate:	727		
Other Assets:	3,431	Total Equity Capital:.....	17,123
Total Assets:	159,711	Total Liabilities and Capital:.....	159,711
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

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

Branches in Town: One

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

Decatur State Bank
Decatur, AR

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

Hwy. 59 North
 72722-0038

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

Home Page: www.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:.....	3,351	Deposits:.....	127,608
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	39,600
Investments:.....	18,786	Other Liabilities:	596
Net Loans:.....	156,463	Subordinated Debt:	0
Premises and Fixed Assets:	4,345	Total Liabilities:	167,804
Other Real Estate:	3,410		
Other Assets:	4,618	Total Equity Capital:.....	23,169
Total Assets:	190,973	Total Liabilities and Capital:.....	190,973
Total Trust Assets:	0	Number of Shares Outstanding:	7,000

Directors: Vernon L. Austin; Larry D. Curran; Tom M. Edmiston; Debbie Evans; Paul Galyean; Aaron Holcombe; R. Mark Londagin; 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:..... 11,773
Federal Funds and Repos: 460
Investments: 19,649
Net Loans: 47,900
Premises and Fixed Assets: 321
Other Real Estate: 0
Other Assets: 1,262
Total Assets: 81,365
Total Trust Assets: 0

Deposits:..... 65,460
Federal Funds and Borrowings: 137
Other Liabilities:..... 163
Subordinated Debt:..... 0
Total Liabilities:..... 65,760
Total Equity Capital: 15,605
Total Liabilities and Capital:..... 81,365
Number of Shares Outstanding: 15,583

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

Branches in Town: None

Other Branches: Prescott

First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive
71832-0970

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

Home Page: www.fsbdequeen.com

Member of Federal Reserve System

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

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

EVP: Noel Bard
SVP: J. Marc Jackson

Cash and Due from:..... 2,586
Federal Funds and Repos: 3,255
Investments: 16,574
Net Loans: 111,103
Premises and Fixed Assets: 4,664
Other Real Estate: 319
Other Assets: 4,171
Total Assets: 142,672
Total Trust Assets: 0

Deposits:..... 118,879
Federal Funds and Borrowings: 12,580
Other Liabilities:..... 1,312
Subordinated Debt:..... 0
Total Liabilities:..... 132,771
Total Equity Capital: 9,901
Total Liabilities and Capital:..... 142,672
Number of Shares Outstanding: 76,000

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

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro

Arkansas County Bank DeWitt, AR

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

220 West Cross Street
72042

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

Home Page: www.arkansascountybank.com

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:..... 26,679
Federal Funds and Repos: 0
Investments:..... 26,241
Net Loans:..... 87,076
Premises and Fixed Assets: 5,239
Other Real Estate: 35
Other Assets: 2,125
Total Assets: 147,395
Total Trust Assets: 20,971

Deposits:..... 119,971
Federal Funds and Borrowings:..... 13,984
Other Liabilities:..... 97
Subordinated Debt: 0
Total Liabilities: 134,052

Total Equity Capital:..... 13,343
Total Liabilities and Capital:..... 147,395
Number of Shares Outstanding: 1

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

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company DeWitt, AR

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

Second and Jefferson Streets
72042-0071

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

Home Page: www.dewittbankandtrust.com

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:..... 33,845
Federal Funds and Repos: 0
Investments:..... 8,035
Net Loans:..... 56,999
Premises and Fixed Assets: 718
Other Real Estate: 1,344
Other Assets: 4,274
Total Assets: 105,215
Total Trust Assets: 30,035

Deposits:..... 80,493
Federal Funds and Borrowings:..... 8,601
Other Liabilities:..... 194
Subordinated Debt: 0
Total Liabilities: 89,288

Total Equity Capital:..... 15,927
Total Liabilities and Capital:..... 105,215
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

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:..... 5,574
Federal Funds and Repos: 5,520
Investments: 19,921
Net Loans: 39,941
Premises and Fixed Assets: 3,771
Other Real Estate: 0
Other Assets: 4,350
Total Assets: 79,077
Total Trust Assets: 25,960

Deposits:..... 70,999
Federal Funds and Borrowings: 733
Other Liabilities: 245
Subordinated Debt: 0
Total Liabilities: 71,977

Total Equity Capital: 7,100
Total Liabilities and Capital: 79,077
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: One

Other Branches: None

First Financial Bank El Dorado, AR

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

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

Member of Federal Reserve System

Bank Holding Company
First Financial Banc Corporation, El Dorado, AR

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

EVP/COO: Jerry Bullard
CFO: Melissa Jerry

Cash and Due from:..... 14,320
Federal Funds and Repos: 14,802
Investments: 19,365
Net Loans: 522,336
Premises and Fixed Assets: 10,316
Other Real Estate: 8,584
Other Assets: 28,087
Total Assets: 617,810
Total Trust Assets: 0

Deposits:..... 466,634
Federal Funds and Borrowings: 92,764
Other Liabilities: 2,576
Subordinated Debt: 0
Total Liabilities: 561,974

Total Equity Capital: 55,836
Total Liabilities and Capital: 617,810
Number of Shares Outstanding: 704,757

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: Five

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

**Bank of England
England, AR**

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

123 South Main Street
72046-0070

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

Home Page: www.bankofengland-ar.com

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

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

VP: Bobby Montgomery
Cash: Sheila Rice

Cash and Due from:..... 4,121
Federal Funds and Repos: 0
Investments:..... 24,734
Net Loans:..... 149,223
Premises and Fixed Assets: 3,221
Other Real Estate: 1,617
Other Assets: 7,535
Total Assets: 190,451
Total Trust Assets: 0

Deposits: 150,866
Federal Funds and Borrowings:..... 20,177
Other Liabilities: 2,265
Subordinated Debt: 0
Total Liabilities: 173,308
Total Equity Capital:..... 17,143
Total Liabilities and Capital:..... 190,451
Number of Shares Outstanding: 10,000

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

Branches in Town: One

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

**The Eudora Bank
Eudora, AR**

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

111 North Main Street
71640-0250

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

Bank Holding Company
Delta Bancshares of Louisiana, Inc., Eudora, AR

Chm: Charles F. Poole

CEO/Pres: Gene Keith

Cash and Due from:..... 1,986
Federal Funds and Repos: 0
Investments:..... 12,364
Net Loans:..... 14,476
Premises and Fixed Assets: 171
Other Real Estate: 0
Other Assets: 600
Total Assets: 29,597
Total Trust Assets: 0

Deposits: 25,764
Federal Funds and Borrowings:..... 1,030
Other Liabilities: 95
Subordinated Debt: 0
Total Liabilities: 26,889
Total Equity Capital:..... 2,708
Total Liabilities and Capital:..... 29,597
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

**Cornerstone Bank
Eureka Springs, AR**

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

70 South Main
72632-0309

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

Home Page: www.cstonebank.net

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

CEO/Pres: Charles T. Cross

Cash and Due from:.....	1,927	Deposits:.....	98,781
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:	18,720
Investments:	24,380	Other Liabilities:.....	568
Net Loans:	90,593	Subordinated Debt:.....	0
Premises and Fixed Assets:	8,382	Total Liabilities:.....	118,069
Other Real Estate:	420		
Other Assets:	5,124	Total Equity Capital:	12,757
Total Assets:	130,826	Total Liabilities and Capital:.....	130,826
Total Trust Assets:.....	0	Number of Shares Outstanding:	4,000

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

Branches in Town: One

Other Branches: Berryville, Holiday Island

Arvest Bank
Fayetteville, AR

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

75 North East Street
72702-1327

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

Home Page: www.arvest.com

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:.....	1,072,899	Deposits:.....	8,727,157
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	895,940
Investments:.....	902,100	Other Liabilities:	117,443
Net Loans:.....	7,503,736	Subordinated Debt:.....	0
Premises and Fixed Assets:	332,591	Total Liabilities:.....	9,740,540
Other Real Estate:	40,829	Total Equity Capital:.....	1,009,032
Other Assets:	897,417	Total Liabilities and Capital:.....	10,749,572
Total Assets:.....	10,749,572	Number of Shares Outstanding:	350,692
Total Trust Assets:.....	0		

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

Branches in Town: 10

Other Branches: Ada[OK], Alma, Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (7), Berryville (2), Branson[MO] (2), Broken Arrow[OK] (3), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (5), Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (10), Gentry, Gravette, Greenwood, Grove[OK], Harrison (3), Hindsville, Holiday Island, Hollister[MO], 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 (9), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Moore[OK], Morrilton, Mountain Home (2), Muskogee[OK] (2), Neosho[MO] (2), Nixa[MO], Noel[MO], Norman[OK] (7), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (8), 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] (2), Stillwater[OK] (2), 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

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:..... 24,780
Federal Funds and Repos:..... 435
Investments:..... 71,475
Net Loans:..... 360,331
Premises and Fixed Assets:..... 9,632
Other Real Estate:..... 10,750
Other Assets:..... 16,254
Total Assets:..... 493,657
Total Trust Assets:..... 63,765

Deposits:..... 349,832
Federal Funds and Borrowings:..... 97,216
Other Liabilities:..... 2,277
Subordinated Debt:..... 0
Total Liabilities:..... 449,325
Total Equity Capital:..... 44,332
Total Liabilities and Capital:..... 493,657
Number of Shares Outstanding:..... 784,325

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

Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700
FAX: (479) 684-3795
Trust Powers: Yes

3878 N. Crossover Road, Suite 20
72703

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

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres: Gary R. Head
CFO: Mike Hill

CCO: Dan Hendricks
COO: Marilyn Hendricks

Cash and Due from:..... 8,739
Federal Funds and Repos:..... 7,340
Investments:..... 42,158
Net Loans:..... 564,974
Premises and Fixed Assets:..... 10,178
Other Real Estate:..... 2,531
Other Assets:..... 24,362
Total Assets:..... 660,282
Total Trust Assets:..... 534

Deposits:..... 533,765
Federal Funds and Borrowings:..... 53,009
Other Liabilities:..... 4,510
Subordinated Debt:..... 0
Total Liabilities:..... 591,284
Total Equity Capital:..... 68,998
Total Liabilities and Capital:..... 660,282
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

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

301 South First Street
72634

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

Home Page: www.tlcbank.net

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:.....	1,925	Deposits:.....	59,715
Federal Funds and Repos:.....	9,690	Federal Funds and Borrowings:.....	0
Investments:.....	0	Other Liabilities:.....	252
Net Loans:.....	54,599	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,943	Total Liabilities:.....	59,967
Other Real Estate:.....	0		
Other Assets:.....	946	Total Equity Capital:.....	11,136
Total Assets:.....	71,103	Total Liabilities and Capital:.....	71,103
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: Mountain Home, Norfolk

Fordyce Bank & Trust Company Fordyce, AR

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

200 West Fourth Street
71742-2202

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

Home Page: www.fordycebank.com

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:.....	3,294	Deposits:.....	83,720
Federal Funds and Repos:.....	6,060	Federal Funds and Borrowings:.....	13,900
Investments:.....	36,467	Other Liabilities:.....	974
Net Loans:.....	57,376	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,577	Total Liabilities:.....	98,594
Other Real Estate:.....	0		
Other Assets:.....	3,595	Total Equity Capital:.....	10,775
Total Assets:.....	109,369	Total Liabilities and Capital:.....	109,369
Total Trust Assets:.....	1,325	Number of Shares Outstanding:.....	8,000

Directors: Joe D. Barnes; Suzette Crutchfield; 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:..... 741
Federal Funds and Repos:..... 2,285
Investments:..... 5,247
Net Loans:..... 12,710
Premises and Fixed Assets:..... 3,243
Other Real Estate:..... 64
Other Assets:..... 3,917
Total Assets:..... 28,207
Total Trust Assets:..... 0

Deposits:..... 20,999
Federal Funds and Borrowings:..... 629
Other Liabilities:..... 622
Subordinated Debt:..... 0
Total Liabilities:..... 22,250
Total Equity Capital:..... 5,957
Total Liabilities and Capital:..... 28,207
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: Paragould

**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

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:..... 4,684
Federal Funds and Repos:..... 5,930
Investments:..... 36,696
Net Loans:..... 106,450
Premises and Fixed Assets:..... 3,166
Other Real Estate:..... 5,720
Other Assets:..... 8,009
Total Assets:..... 170,655
Total Trust Assets:..... 0

Deposits:..... 143,564
Federal Funds and Borrowings:..... 5,000
Other Liabilities:..... 940
Subordinated Debt:..... 0
Total Liabilities:..... 149,504
Total Equity Capital:..... 21,151
Total Liabilities and Capital:..... 170,655
Number of Shares Outstanding:..... 4,000

Directors: George Cowgur; Albert P. Dunagin; Sharron Edmondson; Jim A. Edmonson; Kenny R. Hancock; 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) 679-7200
FAX: (501) 679-5104
Trust Powers: No

136 South Broadview
72058-0430

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

Home Page: www.1stServiceBank.com

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

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

CFO/COO: Kenneth Barnard

Cash and Due from:.....	9,644	Deposits:.....	186,840
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	16,392
Investments:.....	5,883	Other Liabilities:.....	1,533
Net Loans:.....	191,513	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,884	Total Liabilities:.....	204,765
Other Real Estate:.....	1,565		
Other Assets:.....	4,286	Total Equity Capital:.....	18,010
Total Assets:.....	222,775	Total Liabilities and Capital:.....	222,775
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

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

Branches in Town: None

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

**Farmers Bank
Greenwood, AR**

VOICE: (479) 996-4171
FAX: (479) 996-6700
Trust Powers: Yes

71 West Center
72936-0610

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

Home Page: www.gofarmersbank.com

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:.....	7,778	Deposits:.....	154,272
Federal Funds and Repos:.....	8,300	Federal Funds and Borrowings:.....	473
Investments:.....	50,695	Other Liabilities:.....	682
Net Loans:.....	103,121	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	19,089	Total Liabilities:.....	155,427
Other Real Estate:.....	897		
Other Assets:.....	3,822	Total Equity Capital:.....	38,275
Total Assets:.....	193,702	Total Liabilities and Capital:.....	193,702
Total Trust Assets:.....	3,439	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:..... 7,251
 Federal Funds and Repos:..... 0
 Investments:..... 13,592
 Net Loans:..... 10,937
 Premises and Fixed Assets:..... 913
 Other Real Estate:..... 474
 Other Assets:..... 616
 Total Assets:..... 33,783
 Total Trust Assets:..... 0

Deposits:..... 28,691
 Federal Funds and Borrowings:..... 0
 Other Liabilities:..... 91
 Subordinated Debt:..... 0
 Total Liabilities:..... 28,782
 Total Equity Capital:..... 5,001
 Total Liabilities and Capital:..... 33,783
 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

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:..... 4,302
 Federal Funds and Repos:..... 12,620
 Investments:..... 44,849
 Net Loans:..... 104,629
 Premises and Fixed Assets:..... 2,200
 Other Real Estate:..... 171
 Other Assets:..... 6,165
 Total Assets:..... 174,936
 Total Trust Assets:..... 0

Deposits:..... 145,709
 Federal Funds and Borrowings:..... 11,803
 Other Liabilities:..... 753
 Subordinated Debt:..... 0
 Total Liabilities:..... 158,265
 Total Equity Capital:..... 16,671
 Total Liabilities and Capital:..... 174,936
 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
72602-1700

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

Home Page: www.communityfirstbank.com

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

Chm: Jerry Maland
CEO/Pres: David Morton

CCO: Danny Criner
CCO/CFO: Ann Main

Cash and Due from:..... 11,340
Federal Funds and Repos: 30
Investments:..... 116,531
Net Loans:..... 407,238
Premises and Fixed Assets: 13,259
Other Real Estate: 8,480
Other Assets: 12,879
Total Assets: 569,757
Total Trust Assets: 0

Deposits:..... 410,343
Federal Funds and Borrowings:..... 108,604
Other Liabilities: 2,022
Subordinated Debt: 0
Total Liabilities: 520,969

Total Equity Capital:..... 48,788
Total Liabilities and Capital: 569,757
Number of Shares Outstanding: 60,000

Directors: Dan R. Bowers; Danny Criner; 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

Heber Springs State Bank Heber Springs, AR

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

Second and Main Streets
72543-0030

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

Home Page: www.heberbank.com

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

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

EVP: Janice Parrott
SVP: Cathey Cox

Cash and Due from:..... 5,348
Federal Funds and Repos: 9,565
Investments:..... 75,641
Net Loans:..... 69,268
Premises and Fixed Assets: 5,706
Other Real Estate: 551
Other Assets: 4,591
Total Assets: 170,670
Total Trust Assets: 0

Deposits:..... 147,514
Federal Funds and Borrowings:..... 5,329
Other Liabilities: 453
Subordinated Debt: 0
Total Liabilities: 153,296

Total Equity Capital:..... 17,374
Total Liabilities and Capital: 170,670
Number of Shares Outstanding: 17,656

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

Branches in Town: One

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

Horatio State Bank Horatio, AR

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

123 Main Street
71842-0347

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

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

Chm/CEO/Pres: Carl E. Hendrix, III
EVP: Wilburn Smith

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

Cash and Due from:..... 11,867
Federal Funds and Repos:..... 3,365
Investments:..... 18,333
Net Loans:..... 61,548
Premises and Fixed Assets:..... 779
Other Real Estate:..... 88
Other Assets:..... 1,133
Total Assets:..... 97,113
Total Trust Assets:..... 0

Deposits:..... 86,713
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 216
Subordinated Debt:..... 0
Total Liabilities:..... 86,929
Total Equity Capital:..... 10,184
Total Liabilities and Capital:..... 97,113
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

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:..... 5,731
Federal Funds and Repos:..... 2,290
Investments:..... 5,138
Net Loans:..... 77,095
Premises and Fixed Assets:..... 4,885
Other Real Estate:..... 0
Other Assets:..... 1,472
Total Assets:..... 96,611
Total Trust Assets:..... 14,703

Deposits:..... 82,989
Federal Funds and Borrowings:..... 5,514
Other Liabilities:..... 252
Subordinated Debt:..... 0
Total Liabilities:..... 88,755
Total Equity Capital:..... 7,856
Total Liabilities and Capital:..... 96,611
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 (2)

Simmons First Bank of Hot Springs Hot Springs, AR

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

100 Werner Street
71913

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

Home Page: www.simmonsfirst.com

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

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

SVP: Rick Harris
VP: Linda Hogaboom

Cash and Due from:.....	6,710	Deposits:.....	118,365
Federal Funds and Repos:.....	10	Federal Funds and Borrowings:.....	20,614
Investments:.....	59,626	Other Liabilities:.....	2,443
Net Loans:.....	80,412	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,497	Total Liabilities:.....	141,422
Other Real Estate:.....	31		
Other Assets:.....	20,611	Total Equity Capital:.....	28,475
Total Assets:.....	169,897	Total Liabilities and Capital:.....	169,897
Total Trust Assets:.....	0	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

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:.....	2,235	Deposits:.....	55,405
Federal Funds and Repos:.....	4,480	Federal Funds and Borrowings:.....	8,150
Investments:.....	5,104	Other Liabilities:.....	708
Net Loans:.....	49,267	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,908	Total Liabilities:.....	64,263
Other Real Estate:.....	1,404		
Other Assets:.....	9,093	Total Equity Capital:.....	10,228
Total Assets:.....	74,491	Total Liabilities and Capital:.....	74,491
Total Trust Assets:.....	0	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

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

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

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

Cash and Due from:..... 14,355
Federal Funds and Repos:..... 20,645
Investments:..... 164,738
Net Loans:..... 287,927
Premises and Fixed Assets:..... 16,199
Other Real Estate:..... 2,515
Other Assets:..... 46,208
Total Assets:..... 552,587
Total Trust Assets:..... 86,652

Deposits:..... 453,397
Federal Funds and Borrowings:..... 1,481
Other Liabilities:..... 4,633
Subordinated Debt:..... 0
Total Liabilities:..... 459,511

Total Equity Capital:..... 93,076
Total Liabilities and Capital:..... 552,587
Number of Shares Outstanding:..... 200,000

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

Branches in Town: Five

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

**Heritage Bank
Jonesboro, AR**

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

2009 Browns Lane
72403-3020

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

Home Page: www.heritagebankark.com

Bank Holding Company
Heritage Capital Corporation, Jonesboro, AR

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

EVP/CFD: Diane Steiling

Cash and Due from:..... 5,651
Federal Funds and Repos:..... 0
Investments:..... 33,494
Net Loans:..... 179,928
Premises and Fixed Assets:..... 5,992
Other Real Estate:..... 510
Other Assets:..... 3,402
Total Assets:..... 228,977
Total Trust Assets:..... 0

Deposits:..... 186,113
Federal Funds and Borrowings:..... 17,711
Other Liabilities:..... 1,126
Subordinated Debt:..... 0
Total Liabilities:..... 204,950

Total Equity Capital:..... 24,027
Total Liabilities and Capital:..... 228,977
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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	47,785	Deposits:.....	1,866,081
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	352,769
Investments:.....	539,575	Other Liabilities:	11,131
Net Loans:.....	1,740,150	Subordinated Debt:.....	0
Premises and Fixed Assets:	87,150	Total Liabilities:	2,229,981
Other Real Estate:	17,982		
Other Assets:	141,274	Total Equity Capital:.....	343,935
Total Assets:	2,573,916	Total Liabilities and Capital:.....	2,573,916
Total Trust Assets:	252,049	Number of Shares Outstanding:	350,000

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

Branches in Town: Six

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

Simmons First Bank of 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

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:..... 9,738
Federal Funds and Repos: 787
Investments: 30,311
Net Loans: 251,710
Premises and Fixed Assets: 7,202
Other Real Estate: 465
Other Assets: 7,403
Total Assets:..... 307,616
Total Trust Assets:..... 0

Deposits:..... 258,782
Federal Funds and Borrowings: 20,177
Other Liabilities:..... 2,353
Subordinated Debt:..... 0
Total Liabilities:..... 281,312

Total Equity Capital: 26,304
Total Liabilities and Capital:..... 307,616
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

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:..... 1,768
Federal Funds and Repos: 1,175
Investments: 11,964
Net Loans: 38,354
Premises and Fixed Assets: 1,370
Other Real Estate: 145
Other Assets: 3,045
Total Assets:..... 57,821
Total Trust Assets:..... 0

Deposits:..... 52,546
Federal Funds and Borrowings: 0
Other Liabilities:..... 95
Subordinated Debt:..... 0
Total Liabilities:..... 52,641

Total Equity Capital: 5,180
Total Liabilities and Capital:..... 57,821
Number of Shares Outstanding: 60,000

Directors: Terence J. Alpe; Sam E. Angel; David F. Gillison, Jr.; Joseph J. Pieroni; Weissinger

William W. Bunker; Dr. John P. Burge, Sr.; Charles H. Weissinger, Jr.; Guy Mattingly

Branches in Town: One

Other Branches: None

Simmons First Bank of South Arkansas
Lake Village, AR

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

417 Main Street
 71653-0271

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

Home Page: www.simmonsfirst.com

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

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

SVP: William F. "Bill" Wisener

Cash and Due from:.....	4,017	Deposits:.....	135,185
Federal Funds and Repos:.....	1,000	Federal Funds and Borrowings:.....	7,972
Investments:.....	53,806	Other Liabilities:.....	1,302
Net Loans:.....	92,104	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,208	Total Liabilities:.....	144,459
Other Real Estate:.....	0		
Other Assets:.....	5,798	Total Equity Capital:.....	15,474
Total Assets:.....	159,933	Total Liabilities and Capital:.....	159,933
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,500

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

Branches in Town: One

Other Branches: Dermott, Dumas,
 Monticello

Little River Bank
Lepanto, AR

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

202 Greenwood
 72354-0340

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

Home Page: www.littleriverbank.com

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

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

SVP: Lois Criddle
VP: Ara Sharp

Cash and Due from:.....	1,402	Deposits:.....	39,048
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	5,630
Investments:.....	20,399	Other Liabilities:.....	215
Net Loans:.....	26,709	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	232	Total Liabilities:.....	44,893
Other Real Estate:.....	180		
Other Assets:.....	879	Total Equity Capital:.....	4,908
Total Assets:.....	49,801	Total Liabilities and Capital:.....	49,801
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

Member of Federal Reserve System

Bank Holding Company

First National Bankers' Bankshares, Inc., Baton Rouge, LA

Chm: Joseph F. Quinlan, Jr.
Chm Emer: Bill B. May

CEO/Pres: James N. Thomason
SVP: Boyd Rothwell

Cash and Due from:..... 13,734
Federal Funds and Repos:..... 25,205
Investments:..... 88,554
Net Loans:..... 33,607
Premises and Fixed Assets:..... 2,078
Other Real Estate:..... 0
Other Assets:..... 9,658
Total Assets:..... 172,836
Total Trust Assets:..... 0

Deposits:..... 109,373
Federal Funds and Borrowings:..... 34,407
Other Liabilities:..... 1,502
Subordinated Debt:..... 0
Total Liabilities:..... 145,282
Total Equity Capital:..... 27,554
Total Liabilities and Capital:..... 172,836
Number of Shares Outstanding:..... 50,000

Directors: Lunsford W. Bridges; Gary R. Canada, Sr.; Martin B. Carpenter; Thomas H. Grumbles; Joseph F. Quinlan, Jr.; 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

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:..... 5,481
Federal Funds and Repos:..... 7,560
Investments:..... 32,860
Net Loans:..... 116,670
Premises and Fixed Assets:..... 7,187
Other Real Estate:..... 5,594
Other Assets:..... 2,679
Total Assets:..... 178,031
Total Trust Assets:..... 0

Deposits:..... 162,556
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 982
Subordinated Debt:..... 0
Total Liabilities:..... 163,538
Total Equity Capital:..... 14,493
Total Liabilities and Capital:..... 178,031
Number of Shares Outstanding:..... 100,000

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

Branches in Town: Four

Other Branches: None

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

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

17901 Chenal Parkway
72223

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

Home Page: www.bankozarks.com

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

Chm/CEO: George G. Gleason, II

CFO: Paul E. Moore

VChm/Pres/COO: Mark D. Ross

TO: Rex Kyle

Cash and Due from:.....	41,584	Deposits:.....	2,141,731
Federal Funds and Repos:.....	24,600	Federal Funds and Borrowings:.....	399,965
Investments:.....	653,317	Other Liabilities:.....	27,443
Net Loans:.....	1,944,657	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	153,534	Total Liabilities:.....	2,569,139
Other Real Estate:.....	22,532		
Other Assets:.....	106,471	Total Equity Capital:.....	377,556
Total Assets:.....	2,946,695	Total Liabilities and Capital:.....	2,946,695
Total Trust Assets:.....	775,004	Number of Shares Outstanding:.....	2,340

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

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

Member of Federal Reserve System

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

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

VP: Roane Ashmore
Aud: Donna Hall

Cash and Due from:..... 2,693
Federal Funds and Repos:..... 940
Investments:..... 100,018
Net Loans:..... 86,576
Premises and Fixed Assets:..... 4,171
Other Real Estate:..... 775
Other Assets:..... 5,839
Total Assets:..... 201,012
Total Trust Assets:..... 0

Deposits:..... 129,744
Federal Funds and Borrowings:..... 54,121
Other Liabilities:..... 631
Subordinated Debt:..... 0
Total Liabilities:..... 184,496
Total Equity Capital:..... 16,516
Total Liabilities and Capital:..... 201,012
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

**Central Bank
Little Rock, AR**

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

1506 Market Street, Suite C180
72211-1816

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

Home Page: www.centralbankar.com

Bank Holding Company
None

CEO: Wade Ruckle
Pres: John G. Foley

CFO: David R. Estes

Cash and Due from:..... 997
Federal Funds and Repos:..... 2,510
Investments:..... 15,503
Net Loans:..... 68,483
Premises and Fixed Assets:..... 328
Other Real Estate:..... 0
Other Assets:..... 1,369
Total Assets:..... 89,190
Total Trust Assets:..... 0

Deposits:..... 62,124
Federal Funds and Borrowings:..... 10,088
Other Liabilities:..... 316
Subordinated Debt:..... 0
Total Liabilities:..... 72,528
Total Equity Capital:..... 16,662
Total Liabilities and Capital:..... 89,190
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

Branches in Town: None

Other Branches: None

Eagle Bank & Trust Company Little Rock, AR

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

650 South Shackleford, Suite 150
72211

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

Home Page: www.eaglebank.com

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.

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

SVP/Cash: Paul Castleberry

Cash and Due from:.....2,562
Federal Funds and Repos: 160
Investments:.....55,305
Net Loans:.....63,406
Premises and Fixed Assets: 780
Other Real Estate: 572
Other Assets: 3,948
Total Assets: 126,733
Total Trust Assets: 0

Deposits:..... 103,765
Federal Funds and Borrowings:..... 11,689
Other Liabilities: 633
Subordinated Debt: 0
Total Liabilities: 116,087

Total Equity Capital:..... 10,646
Total Liabilities and Capital:..... 126,733
Number of Shares Outstanding: 8,000

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

Branches in Town: None

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

First State Bank Lonoke, AR

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

101 South Center Street
72086-0320

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

Home Page: www.firststatebk.com

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

Chm: Neil Bennett, Jr.

CEO: David R. Estes

Pres: J. Bruce Loftin

Cash and Due from:.....5,792
Federal Funds and Repos: 0
Investments:.....70,006
Net Loans:.....252,943
Premises and Fixed Assets: 4,482
Other Real Estate: 1,716
Other Assets: 8,225
Total Assets: 343,164
Total Trust Assets: 0

Deposits:..... 273,049
Federal Funds and Borrowings:..... 39,323
Other Liabilities: 734
Subordinated Debt: 0
Total Liabilities: 313,106

Total Equity Capital:..... 30,058
Total Liabilities and Capital:..... 343,164
Number of Shares Outstanding: 16,000

Directors: Robert S. Bailey, Jr.; Neil Bennett, Jr.; Richard Bransford; Charles L. Cabe, Jr.; David R. Estes; William Fletcher, Jr.; Stan Green; J. L. Griffin; 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) 235-7039
Trust Powers: Yes

200 East Main Street
71753

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

Home Page: www.fbtarkansas.com
Member of Federal Reserve System
Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

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

CFO: April Morrison
TO: Todd Smith

Cash and Due from:..... 12,659
Federal Funds and Repos:..... 0
Investments:..... 67,937
Net Loans:..... 506,840
Premises and Fixed Assets:..... 11,082
Other Real Estate:..... 1,609
Other Assets:..... 31,815
Total Assets:..... 631,942
Total Trust Assets:..... 108,539

Deposits:..... 514,840
Federal Funds and Borrowings:..... 47,220
Other Liabilities:..... 6,646
Subordinated Debt:..... 0
Total Liabilities:..... 568,706
Total Equity Capital:..... 63,236
Total Liabilities and Capital:..... 631,942
Number of Shares Outstanding:..... 100,000

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

Branches in Town: Three

Other Branches: Benton, Camden (4), Malvern (2), Taylor

The Peoples Bank Magnolia, AR

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

500 North Jackson
71754-0340

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

Home Page: www.peoplesbankmagnolia.com
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:..... 52,451
Federal Funds and Repos:..... 0
Investments:..... 11,579
Net Loans:..... 51,931
Premises and Fixed Assets:..... 2,048
Other Real Estate:..... 0
Other Assets:..... 1,822
Total Assets:..... 119,831
Total Trust Assets:..... 0

Deposits:..... 80,409
Federal Funds and Borrowings:..... 30,338
Other Liabilities:..... 441
Subordinated Debt:..... 0
Total Liabilities:..... 111,188
Total Equity Capital:..... 8,643
Total Liabilities and Capital:..... 119,831
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

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: Brenda Eldridge

Cash and Due from:.....	4,672	Deposits:.....	80,067
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	6,020
Investments:.....	11,267	Other Liabilities:.....	346
Net Loans:.....	73,545	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,076	Total Liabilities:.....	86,433
Other Real Estate:.....	1,212		
Other Assets:.....	1,911	Total Equity Capital:.....	11,250
Total Assets:.....	97,683	Total Liabilities and Capital:.....	97,683
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	60,000

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

Branches in Town: None

Other Branches: West Memphis

**First Delta Bank
Marked Tree, AR**

VOICE: (870) 358-6000
FAX: (870) 358-6001
Trust Powers: No

214 Hester Parker Drive
72365-0635

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

Home Page: www.firstdeltabank.com

Bank Holding Company

Tyronza Bancshares, Inc., Marked Tree, AR

Chm: Charles Luter

CEO/Pres: Chris M. Lehman

Cash and Due from:.....	4,246	Deposits:.....	42,639
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	955
Investments:.....	20,791	Other Liabilities:.....	416
Net Loans:.....	22,382	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	771	Total Liabilities:.....	44,010
Other Real Estate:.....	0		
Other Assets:.....	744	Total Equity Capital:.....	4,924
Total Assets:.....	48,934	Total Liabilities and Capital:.....	48,934
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

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

Branches in Town: None

Other Branches: Trumann, Tyronza

**Bank of McCrory
McCrory, AR**

VOICE: (870) 731-2521
FAX: (870) 731-2859
Trust Powers: Yes

124 Edmonds Avenue
72101-0370

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

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

Chm/CEO/Pres: Sean H. Williams
VP: Tim St. Clair

AVP: Nathan Dabbs

Cash and Due from:..... 5,712
Federal Funds and Repos:..... 5,595
Investments:..... 22,932
Net Loans:..... 31,331
Premises and Fixed Assets:..... 709
Other Real Estate:..... 190
Other Assets:..... 1,141
Total Assets:..... 67,610
Total Trust Assets:..... 0

Deposits:..... 59,419
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 262
Subordinated Debt:..... 0
Total Liabilities:..... 59,681
Total Equity Capital:..... 7,929
Total Liabilities and Capital:..... 67,610
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

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:..... 11,369
Federal Funds and Repos:..... 0
Investments:..... 31,415
Net Loans:..... 66,020
Premises and Fixed Assets:..... 334
Other Real Estate:..... 0
Other Assets:..... 3,348
Total Assets:..... 112,486
Total Trust Assets:..... 66,592

Deposits:..... 90,441
Federal Funds and Borrowings:..... 4,500
Other Liabilities:..... 1,053
Subordinated Debt:..... 0
Total Liabilities:..... 95,994
Total Equity Capital:..... 16,492
Total Liabilities and Capital:..... 112,486
Number of Shares Outstanding:..... 80,000

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

Branches in Town: One

Other Branches: Arkansas City, Tillar, Watson

The Union Bank of Mena Mena, AR

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

303 Hwy. 71 North
71953-0898

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

Home Page: www.unionbankofmena.com

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

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

SVP/CFO: Michael Myers

Cash and Due from:.....	18,286	Deposits:.....	140,283
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	6,889
Investments:.....	21,639	Other Liabilities:.....	1,038
Net Loans:.....	114,303	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,240	Total Liabilities:.....	148,210
Other Real Estate:.....	0		
Other Assets:.....	2,726	Total Equity Capital:.....	12,984
Total Assets:.....	161,194	Total Liabilities and Capital:.....	161,194
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: J. Richard Carver; Robert A. Carver; John A. Crawford; R. L. Hamilton; Philip B. Hensley; David Maddox; John Maddox; Pauline Morrow; P. T. Plunkett; Edward W. Stevenson; Philip 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

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

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

SVP: Michael Efirid
SVP/TO: Rusty Smith

Cash and Due from:.....	10,017	Deposits:.....	134,822
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	142
Investments:.....	39,149	Other Liabilities:.....	954
Net Loans:.....	95,531	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,674	Total Liabilities:.....	135,918
Other Real Estate:.....	1,339		
Other Assets:.....	1,923	Total Equity Capital:.....	13,715
Total Assets:.....	149,633	Total Liabilities and Capital:.....	149,633
Total Trust Assets:.....	11,851	Number of Shares Outstanding:.....	8,000

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

Branches in Town: Four

Other Branches: None

**Union Bank And Trust Company
Monticello, AR**

VOICE: (870) 460-6400
FAX: (870) 460-6464
Trust Powers: Yes

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com

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:..... 4,012
Federal Funds and Repos: 0
Investments: 43,323
Net Loans: 129,488
Premises and Fixed Assets: 3,868
Other Real Estate: 123
Other Assets: 9,172
Total Assets: 189,986
Total Trust Assets: 17,430

Deposits:..... 152,017
Federal Funds and Borrowings: 18,742
Other Liabilities: 1,708
Subordinated Debt: 0
Total Liabilities: 172,467
Total Equity Capital: 17,519
Total Liabilities and Capital: 189,986
Number of Shares Outstanding: 80,000

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

Branches in Town: Two

Other Branches: Pine Bluff, Warren

**Petit Jean State Bank
Morrilton, AR**

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

707 North Saint Joseph Street
72110

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

Home Page: www.pjsb.com

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

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

SVP: Greg Eby

Cash and Due from:..... 6,449
Federal Funds and Repos: 7,195
Investments: 27,997
Net Loans: 85,073
Premises and Fixed Assets: 2,078
Other Real Estate: 602
Other Assets: 4,071
Total Assets: 133,465
Total Trust Assets: 0

Deposits:..... 115,552
Federal Funds and Borrowings: 3,554
Other Liabilities: 754
Subordinated Debt: 0
Total Liabilities: 119,860
Total Equity Capital: 13,605
Total Liabilities and Capital: 133,465
Number of Shares Outstanding: 50,000

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: One

Other Branches: None

Allied Bank Mulberry, AR

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

311 Main Street
72947-0480

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

Home Page: www.justbankit.com

Member of Federal Reserve System

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

CEO/Pres: Alex Golden

SVP/Cash: Dianna J. Millsap

Cash and Due from:.....	8,200	Deposits:.....	126,079
Federal Funds and Repos:	180	Federal Funds and Borrowings:.....	15,369
Investments:.....	22,453	Other Liabilities:	250
Net Loans:.....	114,480	Subordinated Debt:.....	0
Premises and Fixed Assets:	4,900	Total Liabilities:	141,698
Other Real Estate:	477		
Other Assets:	5,996	Total Equity Capital:.....	14,988
Total Assets:	156,686	Total Liabilities and Capital:.....	156,686
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Branches in Town: One

Other Branches: Alma, Little Rock (2),
Mansfield, Ozark, Van Buren

Diamond Bank Murfreesboro, AR

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

319 East Main
71958

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

Home Page: www.diamondbanking.com

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm: Tim Bainum

Pres: Marnie B. Oldner

Cash and Due from:.....	11,685	Deposits:.....	347,299
Federal Funds and Repos:	35	Federal Funds and Borrowings:.....	38,406
Investments:.....	125,237	Other Liabilities:	1,352
Net Loans:.....	267,146	Subordinated Debt:	0
Premises and Fixed Assets:	9,239	Total Liabilities:	387,057
Other Real Estate:	855		
Other Assets:	11,700	Total Equity Capital:.....	38,840
Total Assets:	425,897	Total Liabilities and Capital:.....	425,897
Total Trust Assets:	0	Number of Shares Outstanding:	10,296

Directors: Eeva Bainum; Tab Bainum; Tim Bainum; Tim Brotherton; Richard Cox; Robert Evans; John Hearnberger; Larry Mitchell; Mike Moore; Marnie B. Oldner; George E. Steel, Jr.

Branches in Town: None

Other Branches: DeQueen, Dierks,
Glenwood, Hope, Hot Springs (4), Mena,
Mineral Springs, Mount Ida, Nashville (2)

**Merchants & Planters Bank
Newport, AR**

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

120 Hazel
72112-0650

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

Home Page: www.mandpbank.com

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:..... 24,302
Federal Funds and Repos: 4,510
Investments: 66,738
Net Loans: 77,588
Premises and Fixed Assets: 6,088
Other Real Estate: 1,345
Other Assets: 4,801
Total Assets: 185,372
Total Trust Assets: 15,156

Deposits:..... 167,003
Federal Funds and Borrowings: 3,312
Other Liabilities: 1,189
Subordinated Debt:..... 0
Total Liabilities: 171,504
Total Equity Capital: 13,868
Total Liabilities and Capital: 185,372
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

**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.southern.com

Member of Federal Reserve System
Bank Holding Company
None

CEO/Pres: Lindley Smith
SVP: Donna Miller

SVP: Keith Milligan

Cash and Due from:..... 5,704
Federal Funds and Repos: 4,905
Investments: 1,548
Net Loans: 15,639
Premises and Fixed Assets: 1,256
Other Real Estate: 870
Other Assets: 421
Total Assets: 30,343
Total Trust Assets: 0

Deposits:..... 29,313
Federal Funds and Borrowings: 0
Other Liabilities: 114
Subordinated Debt:..... 0
Total Liabilities: 29,427
Total Equity Capital: 916
Total Liabilities and Capital: 30,343
Number of Shares Outstanding: 3,811,574

Directors: Dr. Asa A. Crow; Howard Eldridge; Donna Miller; Donald Parker; Lindley Smith

Branches in Town: None

Other Branches: Brookland, Jonesboro, Leachville

**Delta Trust & Bank
Parkdale, AR**

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

1853 Highway 165 South
71661-0037

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

Home Page: www.delta-trust.com

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

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

Pres: Chris Roberts
SVP/TO: Jim Shenep

Cash and Due from:.....	9,836	Deposits:.....	225,252
Federal Funds and Repos:.....	11,470	Federal Funds and Borrowings:.....	463
Investments:.....	28,461	Other Liabilities:.....	631
Net Loans:.....	181,585	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,768	Total Liabilities:.....	226,346
Other Real Estate:.....	6,834		
Other Assets:.....	4,962	Total Equity Capital:.....	21,570
Total Assets:.....	247,916	Total Liabilities and Capital:.....	247,916
Total Trust Assets:.....	268,589	Number of Shares Outstanding:.....	16,000

Directors: Jon Bierbaum; B. R. Brown; Mary L. Good; Dewayne Haynes; J. French Hill; Robert LaRoche; Michael Montgomery; George O'Connor; Carroll Penick; George L. Pugh, Sr.; Leyden Pugh; Thomas R. Pugh, Jr.; Chris Roberts; 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

**Piggott State Bank
Piggott, AR**

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

212 West Cherry
72454-0307

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

Home Page: www.piggottstatebank.com

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

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

VP/Cash: James C. Poole

Cash and Due from:.....	5,529	Deposits:.....	62,395
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,005
Investments:.....	36,316	Other Liabilities:.....	562
Net Loans:.....	27,991	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	619	Total Liabilities:.....	63,962
Other Real Estate:.....	17		
Other Assets:.....	600	Total Equity Capital:.....	7,110
Total Assets:.....	71,072	Total Liabilities and Capital:.....	71,072
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: One

Other Branches: None

Home Bank of Arkansas Portland, AR

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

113 Hwy 165 South
71663-0178

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

Home Page: www.homebankofar.com

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:..... 2,095
Federal Funds and Repos:..... 4,565
Investments:..... 1,363
Net Loans:..... 68,217
Premises and Fixed Assets:..... 2,453
Other Real Estate:..... 1,962
Other Assets:..... 915
Total Assets:..... 81,570
Total Trust Assets:..... 0

Deposits:..... 74,572
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 505
Subordinated Debt:..... 0
Total Liabilities:..... 75,077
Total Equity Capital:..... 6,493
Total Liabilities and Capital:..... 81,570
Number of Shares Outstanding:..... 4,000

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

Branches in Town: None

Other Branches: Center Ridge, Damascus, Greenbrier, Little Rock, Marshall

Bank of Prescott Prescott, AR

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

East Second at Main
71857-0490

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

Home Page: www.bankofprescott.com

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:..... 9,033
Federal Funds and Repos:..... 0
Investments:..... 26,295
Net Loans:..... 32,309
Premises and Fixed Assets:..... 314
Other Real Estate:..... 9
Other Assets:..... 1,487
Total Assets:..... 69,447
Total Trust Assets:..... 0

Deposits:..... 56,944
Federal Funds and Borrowings:..... 3,011
Other Liabilities:..... 271
Subordinated Debt:..... 0
Total Liabilities:..... 60,226
Total Equity Capital:..... 9,221
Total Liabilities and Capital:..... 69,447
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:.....	2,843	Deposits:.....	23,538
Federal Funds and Repos:.....	3,420	Federal Funds and Borrowings:.....	0
Investments:.....	5,833	Other Liabilities:.....	35
Net Loans:.....	15,522	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	124	Total Liabilities:.....	23,573
Other Real Estate:.....	0		
Other Assets:.....	1,168	Total Equity Capital:.....	5,337
Total Assets:.....	28,910	Total Liabilities and Capital:.....	28,910
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

Parkway Bank Rogers, AR

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

3350 Pinnacle Hills Parkway
72758

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

Home Page: www.parkway-bank.com

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

CEO/Pres: Dan Wojcik
CFO: Leslie Borgognoni

Reg Pres: Chris Lampkin

Cash and Due from:.....	2,685	Deposits:.....	95,777
Federal Funds and Repos:.....	8,750	Federal Funds and Borrowings:.....	12,600
Investments:.....	21,713	Other Liabilities:.....	512
Net Loans:.....	75,229	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,529	Total Liabilities:.....	108,889
Other Real Estate:.....	4,815		
Other Assets:.....	3,302	Total Equity Capital:.....	13,134
Total Assets:.....	122,023	Total Liabilities and Capital:.....	122,023
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

Directors: Chris Lampkin; Michael J. Necessary; Benton Newcome; Joel Newcome; Robert D. Pugh; Eddie Scherm; Dan Wojcik

Branches in Town: None

Other Branches: Crossett, Monticello,
Portland

**Pinnacle Bank
Rogers, AR**

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

Home Page: www.pinnaclebk.com

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

Chm: Ken O. "Mac" McClanahan, Jr.

Pres: Scott Franklin

CEO: Wade Ruckle

SVP: Brian Nave

Cash and Due from:.....	977	Deposits:.....	92,323
Federal Funds and Repos:.....	1,788	Federal Funds and Borrowings:.....	12,196
Investments:.....	25,922	Other Liabilities:.....	418
Net Loans:.....	83,601	Subordinated Debt:.....	2,000
Premises and Fixed Assets:.....	345	Total Liabilities:.....	106,937
Other Real Estate:.....	7,396		
Other Assets:.....	2,182	Total Equity Capital:.....	15,274
Total Assets:.....	122,211	Total Liabilities and Capital:.....	122,211
Total Trust Assets:.....	0	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 3975 West New Hope Road Charter Number: 672
 FAX: (479) 246-9354 72758 Date: July 8, 1935
 Trust Powers: Yes FDIC Certificate Number: 15233

Home Page: www.simmonsfirst.com

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

CEO/Pres: Thomas W. Spillyards

VP: Erica Preston

EVP: Dennis Ferguson

VP/Cash: Darlene Cheatham

Cash and Due from:.....	10,948	Deposits:.....	231,752
Federal Funds and Repos:.....	1,000	Federal Funds and Borrowings:.....	20,437
Investments:.....	57,176	Other Liabilities:.....	2,453
Net Loans:.....	186,695	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	14,874	Total Liabilities:.....	254,642
Other Real Estate:.....	3,687		
Other Assets:.....	11,306	Total Equity Capital:.....	31,044
Total Assets:.....	285,686	Total Liabilities and Capital:.....	285,686
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,000

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

Branches in Town: One

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

First State Bank Russellville, AR

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

3103 East Main
72812

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

Home Page: www.fsbmybank.com

Bank Holding Company
First State Banking Corporation, Russellville, AR

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

EVP: Toni B. Laws
EVP: Max Mathis

Cash and Due from: 11,545
Federal Funds and Repos: 13,800
Investments: 19,651
Net Loans: 141,380
Premises and Fixed Assets: 2,373
Other Real Estate: 1,786
Other Assets: 11,037
Total Assets: 201,572
Total Trust Assets: 0

Deposits: 154,110
Federal Funds and Borrowings: 29,486
Other Liabilities: 1,354
Subordinated Debt: 0
Total Liabilities: 184,950
Total Equity Capital: 16,622
Total Liabilities and Capital: 201,572
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

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: 9,547
Federal Funds and Repos: 0
Investments: 53,827
Net Loans: 112,313
Premises and Fixed Assets: 4,783
Other Real Estate: 68
Other Assets: 22,741
Total Assets: 203,279
Total Trust Assets: 0

Deposits: 147,382
Federal Funds and Borrowings: 15,547
Other Liabilities: 4,919
Subordinated Debt: 0
Total Liabilities: 167,848
Total Equity Capital: 35,431
Total Liabilities and Capital: 203,279
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: Two

Other Branches: Clarksville (2), Hector

**Bank of Salem
Salem, AR**

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

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net

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

Chm/CEO/Pres: Mark Montgomery

Cash: Lucinda Bishop

Cash and Due from:..... 7,441
Federal Funds and Repos:..... 381
Investments:..... 2,194
Net Loans:..... 105,341
Premises and Fixed Assets:..... 1,770
Other Real Estate:..... 987
Other Assets:..... 6,106
Total Assets:..... 124,220
Total Trust Assets:..... 0

Deposits:..... 101,070
Federal Funds and Borrowings:..... 8,346
Other Liabilities:..... 1,411
Subordinated Debt:..... 0
Total Liabilities:..... 110,827
Total Equity Capital:..... 13,393
Total Liabilities and Capital:..... 124,220
Number of Shares Outstanding:..... 20,000

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

Branches in Town: None

Other Branches: Mammoth Spring, Viola

**Logan County Bank
Scranton, AR**

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

600 Main Street
72863-0085

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

Bank Holding Company
None

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

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due from:..... 5,703
Federal Funds and Repos:..... 1,400
Investments:..... 34,937
Net Loans:..... 20,533
Premises and Fixed Assets:..... 436
Other Real Estate:..... 15
Other Assets:..... 745
Total Assets:..... 63,769
Total Trust Assets:..... 0

Deposits:..... 52,830
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 224
Subordinated Debt:..... 0
Total Liabilities:..... 53,054
Total Equity Capital:..... 10,715
Total Liabilities and Capital:..... 63,769
Number of Shares Outstanding:..... 4,000

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

Branches in Town: None

Other Branches: Subiaco

First Security Bank Searcy, AR

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

314 North Spring
 72145-1009

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

Home Page: www.fsbank.com

Bank Holding Company
 First Security Bancorp, Searcy, AR

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

TO: Frank Faust

Cash and Due from:.....	57,773	Deposits:.....	2,292,592
Federal Funds and Repos:.....	47,062	Federal Funds and Borrowings:.....	325,969
Investments:.....	1,074,545	Other Liabilities:.....	24,697
Net Loans:.....	1,520,588	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	85,211	Total Liabilities:.....	2,643,258
Other Real Estate:.....	20,657		
Other Assets:.....	90,531	Total Equity Capital:.....	253,109
Total Assets:.....	2,896,367	Total Liabilities and Capital:.....	2,896,367
Total Trust Assets:.....	447,541	Number of Shares Outstanding:.....	24,000

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

Branches in Town: Four

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

Simmons First Bank of Searcy Searcy, AR

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

401 South Main
72145-1349

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

Home Page: www.Simmonsfirst.com

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis
VP: Kelley Burton

VP: Blake Holzhauser

Cash and Due from:..... 5,133
Federal Funds and Repos:..... 0
Investments:..... 18,495
Net Loans:..... 106,097
Premises and Fixed Assets:..... 4,347
Other Real Estate:..... 0
Other Assets:..... 8,888
Total Assets:..... 142,960
Total Trust Assets:..... 0

Deposits:..... 108,370
Federal Funds and Borrowings:..... 15,407
Other Liabilities:..... 1,843
Subordinated Debt:..... 0
Total Liabilities:..... 125,620

Total Equity Capital:..... 17,340
Total Liabilities and Capital:..... 142,960
Number of Shares Outstanding:..... 10,000

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

Branches in Town: Two

Other Branches: Beebe

Peoples Bank Sheridan, AR

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

1120 S. Rock Street
72150

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

Home Page: www.peoplesbankar.com

Bank Holding Company
None

CEO/Pres: John D. Manatt
EVP: Craig L. Manatt

SVP: Roy E. Baxley
SVP: G. Jannette Jones

Cash and Due from:..... 8,939
Federal Funds and Repos:..... 7,010
Investments:..... 24,572
Net Loans:..... 50,099
Premises and Fixed Assets:..... 2,865
Other Real Estate:..... 130
Other Assets:..... 2,183
Total Assets:..... 95,798
Total Trust Assets:..... 0

Deposits:..... 83,931
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 395
Subordinated Debt:..... 0
Total Liabilities:..... 84,326

Total Equity Capital:..... 11,472
Total Liabilities and Capital:..... 95,798
Number of Shares Outstanding:..... 52,562

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

Branches in Town: None

Other Branches: Little Rock

Smackover State Bank
Smackover, AR

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

708 North Broadway
 71762-0107

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

Home Page: www.smackoverbank.com

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:..... 7,243
 Federal Funds and Repos: 8,255
 Investments:..... 72,868
 Net Loans:..... 66,187
 Premises and Fixed Assets: 2,675
 Other Real Estate: 148
 Other Assets: 1,130
 Total Assets: 158,506
 Total Trust Assets: 2,448

Deposits: 140,335
 Federal Funds and Borrowings:..... 0
 Other Liabilities: 811
 Subordinated Debt: 0
 Total Liabilities: 141,146
 Total Equity Capital:..... 17,360
 Total Liabilities and Capital:..... 158,506
 Number of Shares Outstanding: 100,000

Directors: Gary deYampert; J. Drew Tennyson; James M. Tennyson; Bob Willett; James B. Yeager

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank
Sparkman, AR

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

Commerce & Main Streets
 71763-0127

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

Home Page: www.riversidebanc.com

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 540
 Federal Funds and Repos: 860
 Investments:..... 3,320
 Net Loans:..... 43,652
 Premises and Fixed Assets: 2,448
 Other Real Estate: 682
 Other Assets: 1,793
 Total Assets: 53,295
 Total Trust Assets: 0

Deposits: 43,307
 Federal Funds and Borrowings:..... 5,700
 Other Liabilities: 133
 Subordinated Debt: 0
 Total Liabilities: 49,140
 Total Equity Capital:..... 4,155
 Total Liabilities and Capital:..... 53,295
 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:..... 9,186
Federal Funds and Repos: 1,555
Investments: 34,575
Net Loans: 25,373
Premises and Fixed Assets: 94
Other Real Estate: 0
Other Assets: 555
Total Assets: 71,338
Total Trust Assets: 0

Deposits:..... 63,765
Federal Funds and Borrowings: 0
Other Liabilities:..... 523
Subordinated Debt:..... 0
Total Liabilities:..... 64,288
Total Equity Capital: 7,050
Total Liabilities and Capital:..... 71,338
Number of Shares Outstanding: 10,000

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

Branches in Town: None

Other Branches: None

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

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

116 North Lincoln
71667-0069

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

Home Page: www.bankofstarcity.com

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

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

EVP: Kelley Hunt

Cash and Due from:..... 1,753
Federal Funds and Repos: 0
Investments: 18,817
Net Loans: 64,579
Premises and Fixed Assets: 3,479
Other Real Estate: 318
Other Assets: 1,339
Total Assets: 90,285
Total Trust Assets: 0

Deposits:..... 70,464
Federal Funds and Borrowings: 8,432
Other Liabilities:..... 184
Subordinated Debt:..... 0
Total Liabilities:..... 79,080
Total Equity Capital: 11,205
Total Liabilities and Capital:..... 90,285
Number of Shares Outstanding: 15,000

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

Branches in Town: None

Other Branches: 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:..... 803
Federal Funds and Repos: 3,125
Investments:..... 4,657
Net Loans:..... 27,391
Premises and Fixed Assets: 1,833
Other Real Estate: 800
Other Assets: 1,814
Total Assets: 40,423
Total Trust Assets: 0

Deposits:..... 36,005
Federal Funds and Borrowings:..... 0
Other Liabilities: 1,138
Subordinated Debt: 0
Total Liabilities: 37,143

Total Equity Capital:..... 3,280
Total Liabilities and Capital: 40,423
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

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

Cash and Due from:..... 13,090
Federal Funds and Repos: 5,350
Investments:..... 157,591
Net Loans:..... 311,648
Premises and Fixed Assets: 7,682
Other Real Estate: 941
Other Assets: 39,416
Total Assets: 535,718
Total Trust Assets: 51,549

Deposits:..... 427,908
Federal Funds and Borrowings:..... 42,213
Other Liabilities: 3,867
Subordinated Debt: 0
Total Liabilities: 473,988

Total Equity Capital:..... 61,730
Total Liabilities and Capital: 535,718
Number of Shares Outstanding: 100,000

Directors: Gerald 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, Marianna, Moro, Morrilton, Perryville

**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

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:..... 1,985
Federal Funds and Repos: 5,050
Investments: 16,799
Net Loans: 70,420
Premises and Fixed Assets: 1,274
Other Real Estate: 22
Other Assets: 5,859
Total Assets: 101,409
Total Trust Assets: 0

Deposits:..... 81,798
Federal Funds and Borrowings: 0
Other Liabilities: 1,099
Subordinated Debt:..... 0
Total Liabilities:..... 82,897

Total Equity Capital: 18,512
Total Liabilities and Capital:..... 101,409
Number of Shares Outstanding: 60,000

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

Branches in Town: None

Other Branches: None

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

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

3110 Alma Hwy.
72956-0469

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

Home Page: www.cbankandtrust.com

Member of Federal Reserve System

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

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

SVP: Joe Dan Stewart
TO: Cindy Winborn

Cash and Due from:..... 12,711
Federal Funds and Repos: 0
Investments: 81,345
Net Loans: 223,858
Premises and Fixed Assets: 4,559
Other Real Estate: 4,269
Other Assets: 7,952
Total Assets: 334,694
Total Trust Assets: 6,860

Deposits:..... 287,700
Federal Funds and Borrowings: 10,927
Other Liabilities: 2,669
Subordinated Debt:..... 0
Total Liabilities:..... 301,296

Total Equity Capital: 33,398
Total Liabilities and Capital:..... 334,694
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

Bank Holding Company
Ashley Bancstock Company, Crossett, AR

Chm: Eddie Holt
CEO/Pres: Jim Fincher

SVP: Rex Woods
Cash: Karen Brown

Cash and Due from:.....2,300
Federal Funds and Repos: 1,925
Investments:..... 7,323
Net Loans:..... 61,979
Premises and Fixed Assets: 4,256
Other Real Estate: 801
Other Assets: 4,893
Total Assets: 83,477
Total Trust Assets: 0

Deposits:..... 69,906
Federal Funds and Borrowings:..... 2,460
Other Liabilities: 389
Subordinated Debt: 0
Total Liabilities: 72,755

Total Equity Capital:..... 10,722
Total Liabilities and Capital: 83,477
Number of Shares Outstanding: 52,840

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

Branches in Town: One

Other Branches: Alma

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

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

Main Street
71671-0029

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

Home Page: www.firststatewarren.com

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:.....6,561
Federal Funds and Repos: 0
Investments:..... 43,130
Net Loans:..... 46,783
Premises and Fixed Assets: 1,479
Other Real Estate: 43
Other Assets: 2,104
Total Assets: 100,100
Total Trust Assets: 1,124

Deposits:..... 88,961
Federal Funds and Borrowings:..... 394
Other Liabilities: 934
Subordinated Debt: 0
Total Liabilities: 90,289

Total Equity Capital:..... 9,811
Total Liabilities and Capital: 100,100
Number of Shares Outstanding: 59,000

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

Branches in Town: One

Other Branches: Hampton, Hermitage

Warren Bank and Trust Company Warren, AR

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

201 South Main
71671-0350

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

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System

Bank Holding Company
None

Chm: John B. Frazer
SVP: Tim Spraggins

SVP/CFO/TO: Hunter Johnson
SVP/Cash: James E. Smith

Cash and Due from:..... 7,150
Federal Funds and Repos:..... 1,325
Investments:..... 53,190
Net Loans:..... 66,058
Premises and Fixed Assets:..... 802
Other Real Estate:..... 0
Other Assets:..... 1,890
Total Assets:..... 130,415
Total Trust Assets:..... 25,640

Deposits:..... 100,440
Federal Funds and Borrowings:..... 14,213
Other Liabilities:..... 443
Subordinated Debt:..... 0
Total Liabilities:..... 115,096

Total Equity Capital:..... 15,319
Total Liabilities and Capital:..... 130,415
Number of Shares Outstanding:..... 48,000

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

Branches in Town: Two

Other Branches: Hermitage

Evolve Bank & Trust West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719

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

Home Page: www.ebtonline.com

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

Chm: Scot Lenoir
CEO/Pres: Scott Stafford

EVP/CFO: John Clement
EVP/COO: John Chandler

Cash and Due from:..... 7,202
Federal Funds and Repos:..... 2,778
Investments:..... 38,882
Net Loans:..... 68,752
Premises and Fixed Assets:..... 1,210
Other Real Estate:..... 27
Other Assets:..... 6,119
Total Assets:..... 124,970
Total Trust Assets:..... 258,297

Deposits:..... 99,732
Federal Funds and Borrowings:..... 11,000
Other Liabilities:..... 541
Subordinated Debt:..... 0
Total Liabilities:..... 111,273

Total Equity Capital:..... 13,697
Total Liabilities and Capital:..... 124,970
Number of Shares Outstanding:..... 68,286

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

Branches in Town: None

Other Branches: None

**Cross County Bank
Wynne, AR**

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

1 Cross County Plaza
72396-0009

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

Home Page: www.crosscountybank.com

Member of Federal Reserve System

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

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

Pres: David Dowd
TO: Vincent E. Guest

Cash and Due from:.....	3,813	Deposits:.....	161,557
Federal Funds and Repos:.....	14,585	Federal Funds and Borrowings:.....	2,052
Investments:.....	27,295	Other Liabilities:.....	106
Net Loans:.....	126,677	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,365	Total Liabilities:.....	163,715
Other Real Estate:.....	856		
Other Assets:.....	6,206	Total Equity Capital:.....	21,082
Total Assets:.....	184,797	Total Liabilities and Capital:.....	184,797
Total Trust Assets:.....	10,491	Number of Shares Outstanding:.....	4,000

Directors: Dr. Willard G. Burks; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddman; R. Joe Rennicke; 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, 2009

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

Bank Holding Company
None

Chm: David Shindler
CEO: C. Sam Walls

Pres: Rush Deacon
EVP: Jay W. Wisener

Cash and Due from:..... 2,727
Federal Funds and Repos: 0
Investments: 5,835
Net Loans: 36,492
Premises and Fixed Assets: 1,279
Other Real Estate: 660
Other Assets: 2,169
Total Assets: 49,162
Total Trust Assets:..... 0

Deposits:..... 0
Federal Funds and Borrowings: 41,578
Other Liabilities: 3,273
Subordinated Debt:..... 0
Total Liabilities:..... 44,851
Total Equity Capital: 4,311
Total Liabilities and Capital:..... 49,162
Number of Shares Outstanding: 1,077

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

Branches in Town: None

Other Branches: Fayetteville, Jonesboro

REPORT OF

TRUST COMPANIES

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2009

**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: David Straessle

CFO: Randy Mayor

Directors: Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims; Ron W. Strother

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: June 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 CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2009

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, 2009

Commerce Capital Development Company, LLC
Little Rock, AR

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

200 South Commerce Street, Suite 400
72201

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

Pres: C. Sam Walls

Sec: Sam Walls, III

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2009

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

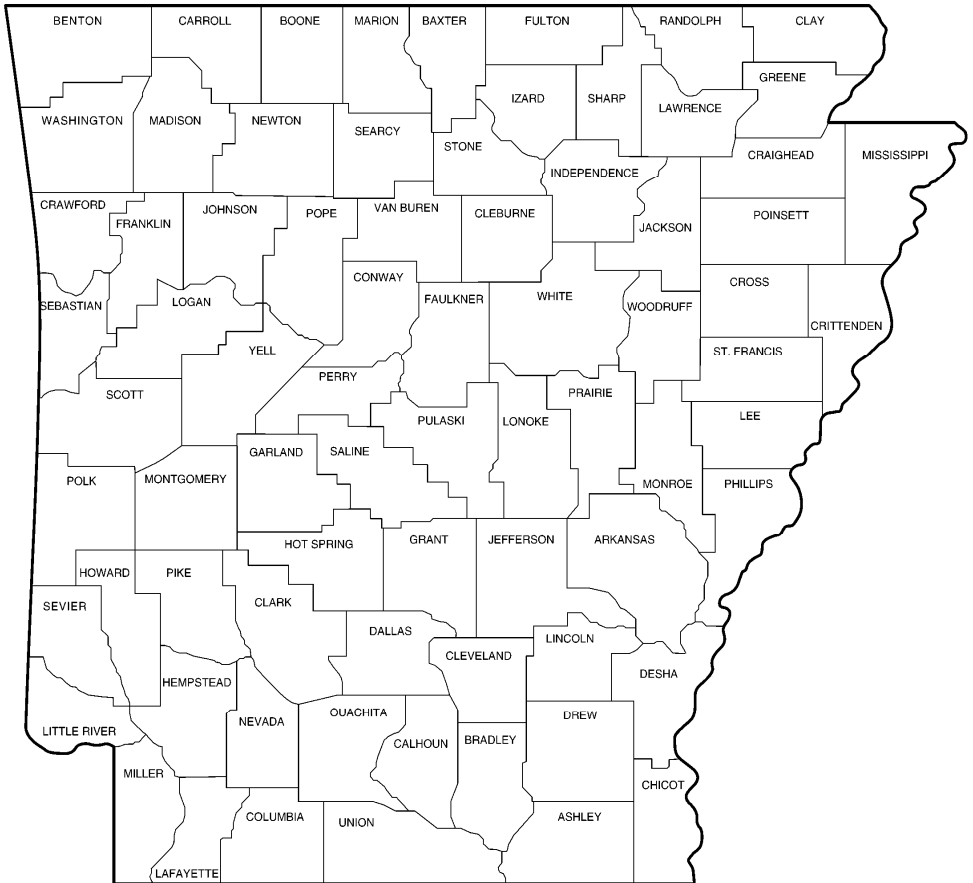
COUNTY	BANK	CITY
Conway	Petit Jean State Bank	Morrilton
Craighead	Heritage Bank Liberty Bank of Arkansas Simmons First Bank of Jonesboro	Jonesboro Jonesboro Jonesboro
Crawford	Allied Bank Citizens Bank & Trust Company First Community Bank of Crawford County	Mulberry Van Buren Van Buren
Crittenden	First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

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

COUNTY	BANK	CITY
Poinsett	Little River Bank	Lepanto
	First Delta Bank	Marked Tree
	Bank of Trumann	Trumann
Polk	The Union Bank of Mena	Mena
Pope	First State Bank	Russellville
	Simmons First Bank of Russellville	Russellville
Pulaski	First Arkansas Bank & Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	The Capital Bank	Little Rock
	Central Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	Metropolitan National Bank	Little Rock
	One Bank & Trust, National Association	Little Rock
	National Bank of Arkansas in North Little Rock	North Little Rock
Saline	Heartland Community Bank	Bryant
Sebastian	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
Sevier	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
Sharp	First National Banking Company	Ash Flat
	Bank of Cave City	Cave City
St. Francis	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, National Association	Forrest City
Stone	Ozark Heritage Bank, N. A.	Mountain View
Union	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Smackover State Bank	Smackover

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

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2009

**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:

Southern Bancorp Bank of Arkansas
Southern Bancorp Bank - National
 Phillips Insurance Services, Inc.
 First Investment Advisory Services, Inc.
Southern Development Statutory Trust III
Southern Development Statutory Trust IV
Southern Property Corporation of the Delta
Southern Bancorp Bank of Mississippi

Arkadelphia, AR
West Helena, AR
 Elaine, AR
 Helena, 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: 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 E. Kircher

VChm/Sec: Molly H. Kircher

Subsidiaries:

Citizens State Bank
 Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

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

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

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

CEO/Pres: Alan Bufford

Sec: Greg Shaver

Subsidiaries:

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

Batesville, AR
Batesville, AR
Batesville, AR

**First Community Bancshares, Inc.
Batesville, AR**

RSSD Number: 2641694
VOICE: (870) 612-3400
FAX: (870) 612-3412

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

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

Sec: Frank Tripp

Subsidiaries:

First Community Bank
Batesville Insurance Agency, Inc.
First Community Real Estate, Inc.

Batesville, AR
Batesville, AR
Batesville, AR

**Bearden Bancshares, Inc.
Bearden, AR**

RSSD Number: 2993722
VOICE: (870) 687-2233
FAX: (870) 687-2474

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

Chm: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
 VOICE: (479) 464-1500
 FAX: (479) 464-1540

125 West Central #218
 P.O. Box 1860
 72712

Chm/CEO/Pres: Jim C. Walton
VP/Treas/Sec: Richard D. Chapman

Sec: Karla Payne

Subsidiaries:

Arvest Holdings, Inc.

Arvest Bank

Central Mortgage Company

Arvest Bank Operations, Inc.

Arvest Mortgage Company

Arvest Insurance, Inc.

Arvest Investments, Inc.

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

Trust Title Company LLC

WACO Title Company

ATC Services, Inc.

Security Bankcard Center, Inc.

Southwest Cattlemen's Corporation

Superior Finance Company

Superior Financial Statutory Trust II

CFB Aviation, LLC

Arvest Trust Company N. A.

Arvest Statutory Trust I

Bentonville, AR

Fayetteville, AR

Little Rock, AR

Lowell, AR

Lowell, AR

Rogers, AR

Rogers, AR

Rogers, AR

Rogers, AR

Springdale, AR

Bartlesville, OK

Norman, OK

Tulsa, OK

Tulsa, 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
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	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
Superior Financial Statutory Trust II	Hartford, CT

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.
First Western Statutory Trust II
First Western Statutory Trust III
Westark Real Estate Appraisals

Booneville, AR
Booneville, AR
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:

Centennial Bank
 Centennial Insurance Agency, Inc.
 Grand Prairie Title Company, Inc.
 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

Conway, AR
 Cabot, AR
 Cabot, AR
 Conway, AR
 Conway, AR
 North 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
Ashley Bancstock Company Statutory Trust I

Crossett, AR
Van Buren, AR
Crossett, AR

**Evergreen Bancshares, Inc.
Crossett, AR**

RSSD Number: 1134797
VOICE: (870) 364-5131
FAX: (870) 364-6329

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

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
CBI Holdings, Inc.
Sloan Capital Trust I

Danville, AR
Danville, AR
Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

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

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

CEO/Pres: 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.
 FSBI Statutory Trust I

DeQueen, AR
 DeQueen, AR
 DeQueen, AR

DBT Financial Corporation DeWitt, AR

RSSD Number: 1139176
VOICE: (870) 946-3531
FAX: (870) 946-2815

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

Pres: Nancy F. Rasco

Sec: David Jessup

Subsidiaries:

DeWitt Bank And Trust Company
DBT Realty Company, Inc.
Planters & Merchants Bank
P & M Realty
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

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:

Cornerstone Bank

Eureka Springs, AR

Bankshares of Fayetteville, Inc.
Fayetteville, AR

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

One South Block Avenue
P.O. Box 1728
72701

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP: Sam Stricklin

Subsidiaries:

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

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

White River Bancshares Company
Fayetteville, AR

RSSD Number: 3306589
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
 Citizens Bank & Trust Company
 PMF, Inc.
 National Bank of Sallisaw
 Brown-Hiller, Inc.
 First Asset Holdings, LLC
 Realty Appraisals, Inc.
 B-H-C & Associates of Oklahoma

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

Bainum Bancorp
Glenwood, AR

RSSD Number: 1491333
 VOICE: (870) 356-2121
 FAX: (870) 356-6327

205 Hwy 70 East
 P. O. Box 500
 71943

Chm/CEO/Pres: 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) 679-7200
FAX: (501) 679-5104

136 Broadview
P.O. Box 190
72058

Chm/CEO/Pres: Thomas H. Grumbles
Treas/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) 624-7187

1801 Central Avenue, Suite D
71901

Chm/CEO: G. R. Buck Smith

Subsidiaries:

Bank of Salem
SABCO Insurance, Inc.
Security Bank
Ouachita Properties, Inc.
Stephens Security Insurance Agency, Inc.

Salem, AR
Salem, AR
Stephens, AR
Stephens, AR
Stephens, AR

First Arkansas BancShares, Inc. Jacksonville, AR

RSSD Number: 1096550
VOICE: (501) 982-4511
FAX: (501) 982-5769

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

Chm/CEO/Pres: Larry T. Wilson
EVP/Sec: 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 Bank
The Jefferson Agency
Jefferson Ag Credit

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

Little River Bancshares, Inc.
Lepanto, AR

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

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

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

Sec: John W. Alderson, IV

Subsidiaries:

Little River Bank

Lepanto, AR

Bank of the Ozarks, Inc.
Little Rock, AR

RSSD Number: 1097089
VOICE: (501) 978-2265
FAX: (501) 978-2205

17901 Chenal Parkway
P. O. Box 8811
72231-8811

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

CFO: Paul E. Moore

Subsidiaries:

Bank of the Ozarks
Arlington Park, LLC
The Highlands Group, Inc.
Ozark Capital Statutory Trust III
Ozark Capital Statutory Trust IV
Ozark Capital Statutory Trust V
Ozark Capital Statutory Trust II

Little Rock, AR
Little Rock, AR
Little Rock, AR
Wilmington, DE
Wilmington, DE
Chicago, IL
Boston, MA

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

CFO: Jeanette Nation

Subsidiaries:

The Capital Bank

Little Rock, AR

Delta Trust & Banking Corporation
Little Rock, AR

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

11700 Cantrell Road
P. O. Box 17607
72223

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

Sec: Becky Hughes

Subsidiaries:

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

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

Little Rock Bankshares, Inc.
Little Rock, AR

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

200 North State Street
 P. O. Box 34090
 72203

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

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

Subsidiaries:

Bank of Little Rock
 BLR Mortgage Corp.
 Hallmark Loan & Inv. Co.

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

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
 VOICE: (501) 614-6161
 FAX: (501) 614-6162

1001 W. Markham, 2nd Floor
 72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

Riverside Bank
 Arkansas Mortgage Company, Inc.
 Little Rock Title Company
 Riverside Mortgage Company, Inc.

Sparkman, AR
 Fayetteville, AR
 Little Rock, AR
 Little Rock, AR

Rock Bancshares, Inc.
Little Rock, AR

RSSD Number: 3770313
 VOICE: (501) 664-8722
 FAX: (501) 663-8753

One Information Way
 72202

CEO/Pres: L. Walter Quinn

Subsidiaries:

Heartland Community Bank
 Rock Bancshares Statutory Trust I
 Rock Bancshares Statutory Trust II

Bryant, 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
72086

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: Sharon Elledge

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
SVP/Cash: Brenda Eldridge

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.
McCrary, AR**

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

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

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

Sec: Vance M. Thompson, III

Subsidiaries:
Bank of McCrary

McCrary, AR

**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) 460-6435
FAX: (870) 460-6431

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

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

Sec: John S. McClendon

Subsidiaries:

Union Bank And Trust Company
First Union Statutory Trust I

Monticello, AR
Monticello, AR

**Petit Jean Bancshares, Inc.
Morrilton, AR**

RSSD Number: 2877402
VOICE: (501) 354-4988
FAX: (501) 354-6560

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

Pres: Charles S. Penick

Subsidiaries:

Petit Jean State Bank

Morrilton, AR

**Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)
Mulberry, AR**

RSSD Number: 2576424
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

CEO/Pres: Alex Golden

Subsidiaries:

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

Mulberry, AR
Mulberry, AR
Little Rock, AR
Mulberry, AR

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

RSSD Number: 1140556
VOICE: (479) 997-1154
FAX: (479) 997-1161

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

Bank Holding Company

Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

CEO: Lex Golden
Pres: Alex Golden

Sec: Amy McCry

Subsidiaries:

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

Mulberry, AR
Little Rock, AR
Mulberry, AR

**M & P Community Bancshares, Inc.
Newport, AR**

RSSD Number: 1491306
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:

Merchants & Planters Bank
M & P Community Statutory Trust II
M & P Insurance & Investment Services, Inc.

Newport, AR
Newport, AR
Newport, AR

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

RSSD Number: 3394429
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.
Merchants & Planters Bank
M & P Community Statutory Trust II
M & P Insurance & Investment Services, Inc.

Newport, AR
Newport, AR
Newport, AR
Newport, AR

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

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

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:

Piggott State Bank

Piggott, AR

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

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

Chm/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
71663

Chm: Joel Newcome
Chm: Robert D. Pugh

Treas/Sec: Leslie Borgognoni

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
Russellville, 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
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

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

**Evolve Bancorp, Inc.
West Memphis, AR**

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

301 Shoppingway Blvd.
72301

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

Chm: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.
Wynne, AR**

RSSD Number: 1131611
VOICE: (870) 238-8171
FAX: (870) 238-4052

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

Chm: Dr. Willard G. Burks
CEO/Pres: 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, 2009

**First National Bankers Bankshares, Inc.
Baton Rouge, LA**

RSSD Number: 1086131
VOICE: (225) 924-8015
FAX: (225) 231-5002

7813 Office Park Boulevard
P.O. Drawer 80579
70809

Chm/CEO/Pres: Joseph F. Quinlan, Jr.

SVP: Kimberly M. Langlois

Subsidiaries:

Alabama Banker's Bank, N.A.
Arkansas Bankers' Bank
First National Banker's Bank
Mississippi National Banker's Bank
FNBB Capital Markets, LLC
First National Bankers Bankshares, Inc. Statutory Trust I
First National Bankers Bankshares, Inc. Statutory Trust II
FNBB Insurance Agency
FNBB Services Corp.

Birmingham, AL
Little Rock, AR
Baton Rouge, LA
Ridgeland, MS
Birmingham, AL
Baton Rouge, LA
Baton Rouge, LA
Baton Rouge, LA
Ridgeland, MS

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

West Memphis, AR
West Memphis, AR
Memphis, TN
Memphis, TN
Memphis, TN
Memphis, TN

ABBREVIATIONS

Chm:	Chairman of the Board
Chm Emer:	Chairman Emeritus
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

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