REPORT OF

THE

BANK COMMISSIONER

OF ARKANSAS

2011

MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner
NINETEEN-SEVENTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2011
Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas  

Governor Beebe:  

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

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

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

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

Cordially,  

Candace A. Franks  
Bank Commissioner
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LEGAL HOLIDAYS

New Year’s Day .......................................................................................... January 1

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

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

Presidents Day .................................................................................. Third Monday in February

Memorial Day ....................................................................................... Last Monday in May

Independence Day .................................................................................. July 4

Labor Day ........................................................................................... First Monday in September

Veterans Day ......................................................................................... November 11

Thanksgiving Day ..................................................................................... Fourth Thursday in November

Christmas Eve ........................................................................................ December 24

Christmas Day ........................................................................................ December 25

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

## ARKANSAS STATE BANK DEPARTMENT

<table>
<thead>
<tr>
<th>No.</th>
<th>Name</th>
<th>Date of Appointment</th>
<th>Date Service Ended</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>John M. Davis</td>
<td>October 6, 1913</td>
<td>October 3, 1918</td>
</tr>
<tr>
<td>2.</td>
<td>A. J. Reap</td>
<td>October 3, 1918</td>
<td>March 22, 1919</td>
</tr>
<tr>
<td>3.</td>
<td>W. T. Maxwell</td>
<td>March 22, 1919</td>
<td>September 1, 1921</td>
</tr>
<tr>
<td>4.</td>
<td>Charles McKee</td>
<td>September 1, 1921</td>
<td>July 28, 1925</td>
</tr>
<tr>
<td>5.</td>
<td>Loid Rainwater</td>
<td>July 28, 1925</td>
<td>February 8, 1927</td>
</tr>
<tr>
<td>6.</td>
<td>Walter E. Taylor</td>
<td>February 8, 1927</td>
<td>January 10, 1933</td>
</tr>
<tr>
<td>7.</td>
<td>Marion Wasson</td>
<td>January 10, 1933</td>
<td>January 12, 1937</td>
</tr>
<tr>
<td>8.</td>
<td>Grover S. Jernigan</td>
<td>January 12, 1937</td>
<td>January 14, 1941</td>
</tr>
<tr>
<td>9.</td>
<td>Thomas W. Leggett</td>
<td>January 14, 1941</td>
<td>February 1, 1949</td>
</tr>
<tr>
<td>10.</td>
<td>S. J. Dean</td>
<td>February 1, 1949</td>
<td>December 31, 1949</td>
</tr>
<tr>
<td>11.</td>
<td>Ed. I. McKinley, Jr.</td>
<td>December 31, 1949</td>
<td>March 14, 1953</td>
</tr>
<tr>
<td>12.</td>
<td>A. R. Merritt</td>
<td>March 14, 1953</td>
<td>February 8, 1955</td>
</tr>
<tr>
<td>15.</td>
<td>Don R. Clark (Acting)</td>
<td>March 16, 1979</td>
<td>April 19, 1979</td>
</tr>
<tr>
<td>17.</td>
<td>Marlin D. Jackson</td>
<td>April 15, 1983</td>
<td>October 1, 1987</td>
</tr>
</tbody>
</table>
STATE BANKING BOARD MEMBERS

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

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

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

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

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

Mr. John Freeman
Liberty Bank of Arkansas
P. O. Box 7514
Jonesboro, AR 72403
VOICE: (870) 934-9000
FAX: (870) 268-1525
TERM EXPIRES: 12-31-15
Arkansas State Bank Department
400 Hardin Road, Suite 100
Little Rock, AR  72211-3502
VOICE:  (501) 324-9019    FAX:  (501) 324-9028
www.arkansas.gov/bank

DEPARTMENTAL ROSTER

Candace A. Franks - Bank Commissioner

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

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

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners:

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

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

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

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

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

NORTHWEST ARKANSAS OFFICE

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

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

JONESBORO OFFICE

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

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

TRUST

Thomas M. Narrell – Certified Examinations Manager
Jamie A. Bazarow – Certified Bank Senior Examiner
Stacey D. Leder – Commissioned Senior Examiner
INFORMATION SYSTEMS
Jeffrey A. Cameron – Certified Examinations Manager
Michael L. Green – Certified Bank Senior Examiner
Carey W. Sharp – Certified Bank Senior Examiner

SPECIAL PROJECTS
Mary C. Pennebaker – Certified Examinations Manager

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

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

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

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

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

Cynthia L. Nixon – Executive Assistant to the Commissioner
  Jane R. English – Administrative Analyst
  Lori A. Morrison – Administrative Analyst
  Martha A. Guinn – Administrative Analyst
  Kimberly A. Brown – Administrative Specialist
    Administrative Support
    Examination Support and Processing
    Data Entry
  Barbara A. Mahoney – Administrative Analyst
    Rules and Regulations Manual Distribution Inquiries
    Charter Amendments and Charter Information
    Certificates of Good Standing
STATE CHARTERED BANKS MERGED
FROM JULY 1, 2010, TO JUNE 30, 2011

<table>
<thead>
<tr>
<th>BANK</th>
<th>MERGED INTO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planters &amp; Merchants Bank</td>
<td>DeWitt Bank and Trust</td>
</tr>
<tr>
<td>Gillett</td>
<td>DeWitt</td>
</tr>
<tr>
<td>Arkansas Banker’s Bank</td>
<td>First National Banker’s Bank</td>
</tr>
<tr>
<td>Little Rock</td>
<td>Baton Rouge, LA</td>
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</table>

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

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Southern Bank</td>
<td>Batesville</td>
</tr>
</tbody>
</table>

CHARTER CONVERSIONS

Simmons First Bank of El Dorado, N.A.
100 W. Grove
El Dorado, Arkansas
(Converted to a state charter December 16, 2010 and became Simmons First Bank of El Dorado)
## BRANCHES APPROVED
### FROM JULY 1, 2010, TO JUNE 30, 2011

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Bancorp Bank</td>
<td>1888 Main Street Crossing, Suite D</td>
</tr>
<tr>
<td>Arkadelphia</td>
<td>Madison, MS</td>
</tr>
<tr>
<td>Summit Bank</td>
<td>201 Skyline Drive, Suite 38</td>
</tr>
<tr>
<td>Arkadelphia</td>
<td>Conway</td>
</tr>
<tr>
<td>Summit Bank</td>
<td>Lot 5, E. Gate Plaza, Phase I</td>
</tr>
<tr>
<td>Arkadelphia</td>
<td>Lonsdale</td>
</tr>
<tr>
<td>Heartland Community Bank</td>
<td>5100 Kavanaugh Boulevard</td>
</tr>
<tr>
<td>Bryant</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>Mobile Branch</td>
</tr>
<tr>
<td>Conway</td>
<td>Bay County, FL</td>
</tr>
<tr>
<td></td>
<td>Calhoun County, FL</td>
</tr>
<tr>
<td></td>
<td>Franklin County, FL</td>
</tr>
<tr>
<td></td>
<td>Gulf County, FL</td>
</tr>
<tr>
<td></td>
<td>Lake County, FL</td>
</tr>
<tr>
<td></td>
<td>Leon, County, FL</td>
</tr>
<tr>
<td></td>
<td>Liberty County, FL</td>
</tr>
<tr>
<td></td>
<td>Orange County, FL</td>
</tr>
<tr>
<td></td>
<td>Seminole County, FL</td>
</tr>
<tr>
<td></td>
<td>Wakulla County, FL</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>2700 Shackleford Road</td>
</tr>
<tr>
<td>Fayetteville</td>
<td>Little Rock</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>3184 E. Sunshine Street</td>
</tr>
<tr>
<td>Fayetteville</td>
<td>Springfield, MO</td>
</tr>
<tr>
<td>Arvest Bank</td>
<td>2251 N. 9th Street</td>
</tr>
<tr>
<td>Fayetteville</td>
<td>Broken Arrow, OK</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>3336 E. Hebron Parkway</td>
</tr>
<tr>
<td>Little Rock</td>
<td>Carrollton, TX</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>600 Keller Parkway</td>
</tr>
<tr>
<td>Little Rock</td>
<td>Keller, TX</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>5925 W. Park Boulevard</td>
</tr>
<tr>
<td>Little Rock</td>
<td>Plano, TX</td>
</tr>
<tr>
<td><strong>BANK</strong></td>
<td><strong>LOCATION</strong></td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------------------------------</td>
</tr>
<tr>
<td>Evolve Bank &amp; Trust</td>
<td>302 N. Main Street</td>
</tr>
<tr>
<td>West Memphis</td>
<td>Brinkley</td>
</tr>
<tr>
<td>Evolve Bank &amp; Trust</td>
<td>8000 Centerview Parkway</td>
</tr>
<tr>
<td>West Memphis</td>
<td>Cordova, TN</td>
</tr>
<tr>
<td>Evolve Bank &amp; Trust</td>
<td>6070 Poplar Avenue, Suite 100</td>
</tr>
<tr>
<td>West Memphis</td>
<td>Memphis, TN</td>
</tr>
</tbody>
</table>
## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Heartland Community Bank</td>
<td>Bryant</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Decatur State Bank</td>
<td>Decatur</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>First State Bank of Northwest Arkansas</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Little River Bank</td>
<td>Lepanto</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
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<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
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<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Allied Bank</td>
<td>Mulberry</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>The Bank of Rison</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
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</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2010 through June 30, 2011.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash Balance July 1, 2010</td>
<td>$5,402,663.75</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>7,857,262.17</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>75,980.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>71,995.00</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>734.50</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>9,702.29</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>17,620.31</td>
</tr>
<tr>
<td>Refund to Expenditures – Current Year</td>
<td>1,221.36</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>$8,034,515.63</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$13,437,179.38</strong></td>
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### DISBURSEMENTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>4,803,949.71</td>
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<tr>
<td>Extra Help Salaries</td>
<td>0.00</td>
</tr>
<tr>
<td>S.S., Retirement and Insurance</td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>1,246,873.01</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,180,908.74</td>
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<tr>
<td>Conference Fees and Travel</td>
<td>248,642.54</td>
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<tr>
<td>Professional Fees and Services</td>
<td>39,417.58</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>163,536.11</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>120,078.58</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>7,803,406.27</strong></td>
</tr>
<tr>
<td><strong>Cash Balance June 30, 2011</strong></td>
<td><strong>5,633,773.11</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$13,437,179.38</strong></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

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

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

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

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

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

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

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

Victor Ingram .......................Field Supervisor/Risk Management
Sandra Jesberger ....................Field Supervisor/Compliance
FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

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

James B. Bullard .............................................................. President
David A. Sapenaro .......................................................... First Vice President
Karl W. Ashman ............................................................... Senior Vice President
Karen Branding .............................................................. Senior Vice President
Public and Community Affairs
Cletus C. Coughlin ....................................................... Senior Vice President
& Deputy Director of Research
Mary H. Karr ................................................................. Senior Vice President
General Counsel & Corporate Secretary
Kathleen O. Paese .......................................................... Senior Vice President
Treasury Relations & Office Support
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
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
Dennis Havener................................................................. Assistant Deputy Comptroller
Randall M. Ryskamp............................................................ District Counsel
Karen Bryant................................................................. Licensing Manager

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

F. Christian Dunn .......................................................... Assistant Deputy Comptroller

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

F. Christian Dunn .......................................................... Assistant Deputy Comptroller

Central and Western Oklahoma Field Office
The Harvey Parkway Building
301 NW 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

Carey Phillipi.............................................................. Assistant Deputy Comptroller
ARKANSAS BANKERS ASSOCIATION

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

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

Charlie Blanchard............................................................................... Chairman
Chairman & CEO
First State Bank, Russellville

John Freeman ................................................................. Chairman-Elect
President
Liberty Bank of Arkansas, Jonesboro

David Bartlett................................................................. Vice Chairman
President & COO
Simmons First National Corp., Pine Bluff

Mark Ferguson ............................................................. Treasurer
Executive Vice President
First Security Bank, Searcy

Eddie Holt ................................................................................ Past Chairman
President & CEO
First National Bank of Crossett, Crossett
EMERGING LEADERS SECTION OFFICERS

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

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

(To be named) .............................................................................................. Secretary/Treasurer
ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

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

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

Neil Milner ......................................................................................... President & CEO
John Ryan ................................................................................... Executive Vice President
Tom Harlow ............................................................................... Chief Financial Officer
Anthony Donfor .......................................................................... Vice President, IT
Cecelia Smith ............................................ Senior Manager and Executive Assistant
Roger Stromberg ......................... Senior Vice President/Professional Development
Sebastien Monnet .................................... Vice President/Professional Development
Georgia High ........................................Vice President, Accreditation & Certification/ Professional Development
John “Buz” Gorman................................................................. General Counsel/Legislative
Margaret Liu .................................... Senior Vice President/Deputy General Counsel
Edward Smith .................................... Vice President, Membership & Bank Relations
Bill Matthews ........................................... Senior Vice President, Mortgage Initiative
Tim Doyle ................................................. Vice President/Mortgage Policy and Operations
Barbara Michels ......................... Vice President/Mortgage Information and Development
Pete Marks ........................................... Vice President/Mortgage Testing and Education
Mike Stevens ...................................................... Senior Vice President/Regulatory Policy
Mary Beth Quist ................................... Senior Vice President/Supervisory Processes
Chuck Cross ........................................... Vice President/Mortgage Regulatory Policy
John Prendergast ........................................... Vice President/Non-Depository Supervision
CONSOLIDATED REPORT OF CONDITION DATA
96 STATE CHARTERED COMMERCIAL BANKS
(in millions)
JUNE 30, 2011

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

LIABILITIES
Deposits:
   a. In domestic offices ....................................................................................... $37,334
      (1) Noninterest-bearing ........................................................................... 5,601
      (2) Interest-bearing ............................................................................. 31,733
   b. In foreign offices, Edge and Agreement subsidiaries, and IBFs ...................... 0
      (1) Noninterest-bearing ......................................................................... 0
      (2) Interest-bearing .......................................................................... 0
Federal funds purchased and securities sold under agreements to repurchase .................. 562
Trading liabilities .................................................................................................. 0
Other borrowed money ......................................................................................... 2,481
Subordinated notes and debentures .......................................................................... 2
All other liabilities ................................................................................................ 314
Total liabilities .................................................................................................... 40,693

EQUITY CAPITAL
Minority interest in consolidated subsidiaries ................................................................ 4
Perpetual preferred stock ......................................................................................... 11
Common stock ....................................................................................................... 20
Surplus .................................................................................................................. 2,660
Undivided profits .................................................................................................. 2,362
Total equity capital ............................................................................................. 5,077
Total liabilities, minority interest and equity capital ................................................... $45,770
## CONSOLIDATED STATEMENT OF CONDITION OF THE 53 STATE CHARTERED TRUST DEPARTMENTS

(in millions)

### JUNE 30, 2011

#### ASSETS

1. Non-interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions .................................................. $9
   b. Other Institutions .............................................................................. 0

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions .................................................. 277
   b. Other Institutions ............................................................................... 383

4. State, County and Municipal Obligations ............................................. 273
5. Other Short-Term Obligations ................................................................. 26
6. Other Notes and Bonds ......................................................................... 123
7. Money Market Funds ............................................................................. 305
8. Other Mutual Funds ............................................................................. 326
9. Stocks .................................................................................................... 867
10. Collective Investment Fund Units ......................................................... 4
11. Real Estate Mortgages .......................................................................... 28
12. Real Estate .......................................................................................... 220
13. Miscellaneous Assets .......................................................................... 214
14. Other ..................................................................................................(15)
15. Total .................................................................................................... $3,513

#### LIABILITIES

Personal Accounts:

16. Personal Trusts .................................................................................. $737
17. Estates & Guardianships ....................................................................... 41

Employee Benefit Accounts:

18. Trusts .................................................................................................. 542
19. Agencies ............................................................................................. 288

All Other Agencies:

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

Corporate and Municipal Securities Appointments:

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

Collective Investment Funds:

25. Employee Benefits ............................................................................. 0
26. Other .................................................................................................. 0
27. Profit Accounts ................................................................................... 0
28. Suspense Accounts ............................................................................. 2
29. Total .................................................................................................... $3,513
CONSOLIDATED REPORT OF CONDITION DATA
26 NATIONAL BANKS
(in millions)
JUNE 30, 2011

ASSETS

Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin ....................................... $279
   b. Interest-bearing balances .................................................................................... 877

Securities:
   a. Held-to-maturity .................................................................................................... 399
   b. Available-for-sale .............................................................................................. 1,799

Federal funds sold and securities purchased under agreements to resell ..................... 137

Net loans and leases ........................................................................................................ 7,019

Trading assets ......................................................................................................................... 5

Premises and fixed assets ................................................................................................... 336

Other real estate owned ...................................................................................................... 257

Goodwill and other intangibles ............................................................................................ 120

All other assets .................................................................................................................... 399

Total assets ................................................................................................................... $11,627

LIABILITIES

Deposits:
   a. In domestic offices .......................................................................................... $9,568
      (1) Noninterest-bearing .................................................................... 1,622
      (2) Interest-bearing ........................................................................... 7,946
   b. In foreign offices, Edge and Agreement subsidiaries, and IBFs .......................... 0
      (1) Noninterest-bearing ........................................................................... 0
      (2) Interest-bearing .................................................................................. 0

Federal funds purchased and securities sold under agreements to repurchase .................... 177

Trading liabilities .................................................................................................................. 0

Other borrowed money .................................................................................................... 482

Subordinated notes and debentures ....................................................................................... 0

All other liabilities ................................................................................................................ 77

Total liabilities .................................................................................................................. 10,304

Minority interest in consolidated subsidiaries ...................................................................... 0

EQUITY CAPITAL

Perpetual preferred stock ..................................................................................................... 1
Common stock ....................................................................................................................... 14
Surplus ................................................................................................................................. 682
Undivided profits .................................................................................................................. 626

Total equity capital .............................................................................................................. 1,323

Total liabilities, minority interest and equity capital ...................................................... $11,627
# Tier One Leverage Ratios for All Arkansas Commercial Banks

## June 30, 2011

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<tr>
<th>Bank</th>
<th>City</th>
<th>Ratio</th>
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<td>Southern Bancorp Bank</td>
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<td>The First National Bank in Green Forest</td>
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<td>Ozark Heritage Bank, N. A.</td>
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## NATIONAL BANKS

**JUNE 30, 2011**

*(000’s omitted)*

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<td>The First National Bank of Wynne</td>
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<td>258,438</td>
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Southern Bancorp Bank
Arkadelphia, AR

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

601 Main Street
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: Sherman Tate
CEO: Walter Smiley

CFO/VP: Scott Fife

Cash and Due from: 65,872
Federal Funds and Repos: 0
Investments: 274,517
Net Loans: 651,590
Premises and Fixed Assets: 50,868
Other Real Estate: 3,491
Other Assets: 72,120
Total Assets: 1,118,458
Total Trust Assets: 14,983

Deposits: 900,615
Federal Funds and Borrowings: 92,842
Other Liabilities: 7,871
Subordinated Debt: 0
Total Liabilities: 1,001,328
Total Liabilities and Capital: 1,118,458
Number of Shares Outstanding: 24,000

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

Branches in Town: One

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

VOICE: (870) 246-8070
FAX: (870) 246-7122
409 Main Street
71923-0965
Charter Number: 767
Date: December 2, 1996
FDIC Certificate Number: 34433

Trust Powers: No

Home Page: www.summitbankdirect.com
Member of Federal Reserve System
Bank Holding Company
Summit Bancorp, Inc., Arkadelphia, AR

Chm/CEO: Ross M. Whipple
Pres/COO: Marcus J. McCain
EVP/CFO: Brent W. Black
EVP/CAO: John A. Bryant

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

Deposits: 922,102
Federal Funds and Borrowings: 91,441
Other Liabilities: 3,448
Subordinated Debt: 0
Total Liabilities: 1,016,991
Total Liabilities and Capital: 1,120,219

Total Trust Assets: 0
Number of Shares Outstanding: 3,100

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

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

The Bank of Augusta
Augusta, AR

VOICE: (870) 347-2511
FAX: (870) 347-2654
100 South Second Street
72006-0120
Charter Number: 669
Date: February 20, 1935
FDIC Certificate Number: 15035

Trust Powers: Yes

Chm: John R. Eldridge
CEO/VChm: Charles P. Eldridge
Pres: William D. "Bill" Patton
SVP: Ronnie Jones

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

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

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

Branches in Town: One
Other Branches: None
Citizens State Bank
Bald Knob, AR

VOICE: (501) 724-3241 306 South Elm Street  Charter Number: 636
FAX: (501) 724-5985 72010-0200  Date: January 22, 1931
Trust Powers: Yes

FDIC Certificate Number: 8727

Home Page: www.csb-bk.com

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

Chm/CEO/TO: Larry E. Kircher  Pres: Wendell Nier
VChm/Sec: Molly H. Kircher  EVP/Cash: Peggy Reed

Cash and Due from: 2,086  Deposits: 65,779
Federal Funds and Repos: 1,350  Federal Funds and Borrowings: 0
Investments: 46,975  Other Liabilities: 833
Net Loans: 18,643  Subordinated Debt: 0
Premises and Fixed Assets: 534  Total Liabilities: 66,612
Other Real Estate: 235  Total Equity Capital: 7,199
Other Assets: 3,988  Number of Shares Outstanding: 4,000
Total Assets: 73,811  Total Liabilities and Capital: 73,811
Total Trust Assets: 2,162

Directors: Bob J. Clark; Larry E. Kircher; Molly H. Kircher; Wendell Nier; James W. Staggs
Branches in Town: Two
Other Branches: Bradford

First Community Bank
Batesville, AR

VOICE: (870) 612-3400 1325 Harrison Street  Charter Number: 770
FAX: (870) 612-3412 72501-4327  Date: June 20, 1997
Trust Powers: Yes

FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net

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

Chm/CEO: Dale E. Cole  Pres: Troy Henley
SVP: Boris A. Dover  VP/TO: Chris Treat

Cash and Due from: 24,068  Deposits: 572,942
Federal Funds and Repos: 1,196  Federal Funds and Borrowings: 72,692
Investments: 114,023  Other Liabilities: 1,451
Net Loans: 535,441  Subordinated Debt: 0
Premises and Fixed Assets: 20,844  Total Liabilities: 647,085
Other Real Estate: 3,069  Total Equity Capital: 63,804
Other Assets: 12,248  Number of Shares Outstanding: 34,523
Total Assets: 710,889  Total Liabilities and Capital: 710,889
Total Trust Assets: 2,162

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], Mountain Home, Neosho[MO], Searcy (3)
The Citizens Bank
Batesville, AR

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

200 South Third Street
72503-2156
Charter Number: 705
Date: February 19, 1953
FDIC Certificate Number: 17211

Home Page: www.thecitizensbank.net
Member of Federal Reserve System
Bank Holding Company
Citizens Bancshares of Batesville, Inc., Batesville, AR

CEO/Pres: John Dews
EVP/Sec: Greg Shaver
SVP: Robb Roberts
SVP/TO: Robin Brock

Cash and Due from: ................................ .... 10,830
Federal Funds and Repos: ............................ 4,535
Investments: .............................................. 145,572
Net Loans:..................................................... 333,949
Premises and Fixed Assets: .......................... 8,313
Total Assets: ............................................. 517,676

Other Real Estate: ........................................... 2,396
Total Assets: ............................................. 517,676
Total Real Estate: ........................................... 2,396
Total Trust Assets: ...................................... 82,390

Other Liabilities:................................ ............. 1,444
Subordinated Debt: ................................ ............. 0
Other Total Liabilities: ................................ 464,377

Deposits: ..................................................... 417,700
Federal Funds and Borrowings: ........................... 45,233
Subordinated Debt: ................................ ............. 0
Total Liabilities: ................................ ......... 464,377

Total Liabilities and Capital: ....................... 517,676
Total Equity Capital: .................................... 53,299
Number of Shares Outstanding: .......................16,500

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

Branches in Town: Six
Other Branches: Cave City, Imboden, Mountain View, Pleasant Plains

Bank of Bearden
Bearden, AR

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

#1 Second Street
71720-0135
Charter Number: 688
Date: June 17, 1945
FDIC Certificate Number: 16282

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

Chm/Pres: Rick Green
EVP: Ken Riley
VP: Donnie Castleberry
VP/Cash: Susan Lusby

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

Other Liabilities:................................ ................. 66
Subordinated Debt: ................................ ................. 0
Other Total Liabilities: ................................ 28,307

Deposits: ..................................................... 28,241
Federal Funds and Borrowings: ........................... 0
Subordinated Debt: ................................ ................. 0
Total Liabilities: ................................ ......... 28,307

Total Liabilities and Capital: ....................... 34,105
Total Equity Capital: .................................... 5,798
Number of Shares Outstanding: .......................8,300

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

Branches in Town: None
Other Branches: None
Farmers Bank And Trust Company
Blytheville, AR

VOICE: (870) 763-8101  FAX: (870) 763-3500
400 West Main  72316-0688
Charter Number: 253  Date: March 16, 1908
FDIC Certificate Number: 1027

Trust Powers: Yes

Member of Federal Reserve System
Bank Holding Company
Farmers Bancorp, Inc., Blytheville, AR

Chm/CEO: Steve Bell  CFO: Shelly Crosskno
Pres/COO: Randy Scott  AVP/TO: Mary Lee

Cash and Due from: 25,106  Deposits: 341,939
Federal Funds and Repos: 0  Federal Funds and Borrowings: 13,620
Investments: 20,340  Other Liabilities: 2,027
Net Loans: 322,608  Subordinated Debt: 0
Premises and Fixed Assets: 8,417  Total Liabilities: 357,586
Other Real Estate: 9,000  Total Trust Assets: 14,466
Other Assets: 6,555  Number of Shares Outstanding: 40,000
Total Assets: 392,026  Total Liabilities and Capital: 392,026
Total Trust Assets: 14,466

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

Branches in Town: Four  Other Branches: Franklin[TN], Nashville[TN]

First Western Bank
Booneville, AR

VOICE: (479) 936-2000  FAX: (479) 878-3465
80 West Main  72927-0238
Charter Number: 397  Date: April 18, 1910
FDIC Certificate Number: 13083

Trust Powers: Yes

Member of Federal Reserve System
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm/CEO: John T. Hampton  Reg Pres: Jerry Standridge
Reg Pres: Nathan E. Gairhan  EVP/CFO: Lynne Coan

Cash and Due from: 12,636  Deposits: 251,845
Federal Funds and Repos: 8,430  Federal Funds and Borrowings: 0
Investments: 34,295  Other Liabilities: 3,656
Net Loans: 191,655  Subordinated Debt: 0
Premises and Fixed Assets: 9,647  Total Liabilities: 255,501
Other Real Estate: 10,917  Total Trust Assets: 0
Other Assets: 11,781  Number of Shares Outstanding: 100,000
Total Assets: 279,361  Total Liabilities and Capital: 279,361
Total Trust Assets: 0

Directors: Dan Brown; Bob H. Crafton; Nathan E. Gairhan; John T. Hampton; John Mack;
Jack McHaney; David Remy; Howard L. Slinkard; Jerry Standridge; Johnny Williams;
DeAnne Witherspoon, O.D.; Jane Woolley; Shirley Young

Branches in Town: One  Other Branches: Bella Vista, Caulksville, Fort Smith, Magazine, Rogers (3)
## Community State Bank
### Bradley, AR

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<td>Bank Holding Company</td>
<td>Allcorp, Inc., Little Rock, AR</td>
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<td>President</td>
<td>Lex Golden</td>
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<td>Executive Vice President</td>
<td>Jeff Hobbs</td>
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<td>Vice President</td>
<td>Sherri Jones</td>
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<td>EVP/Cash</td>
<td>Regina Wootton</td>
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<td>Directors</td>
<td>John Bishop; Alex Golden; Lex Golden; Jeffrey C. Hobbs; Ben Rice; Frank Swift</td>
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### Branches
- **Branches in Town:** None
- **Other Branches:** None

## Heartland Community Bank
### Bryant, AR

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<td>Bank Holding Company</td>
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<td>CEO</td>
<td>Richard D. O'Brien</td>
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<td>EVP</td>
<td>Mark S. Hoffpauri</td>
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<td>SVP</td>
<td>Joe Gregory</td>
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<td>CFO</td>
<td>Judy Lawton</td>
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<td>Directors</td>
<td>Steve Didion; Richard D. O'Brien; L. Walter Quinn, Jr.</td>
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### Branches
- **Branches in Town:** None
- **Other Branches:** Fordyce, Little Rock, Sheridan
Arkansas State Bank Department

Bank of Cave City
Cave City, AR

VOICE: (870) 283-5301 133 South Main Street Charter Number: 209
FAX: (870) 283-6466 72521-0490 Date: July 2, 1906
Trust Powers: Yes FDIC Certificate Number: 105

Home Page: www.bankofcavecity.com

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

Chm/CEO/Pres/TO: Samuel F. Beller
SVP/Cash: Wanda Daniel

Cash and Due from: 2,887 Deposits: 77,253
Federal Funds and Repos: 55 Federal Funds and Borrowings: 6,817
Investments: 24,107 Other Liabilities: 1,284
Net Loans: 59,880 Subordinated Debt: 0
Premises and Fixed Assets: 905 Total Liabilities: 85,354
Other Real Estate: 1,758
Other Assets: 5,885
Total Assets: 95,477
Total Trust Assets: 0

Directors: James E. Baxter; Samuel F. Beller; Dennis Esteb; John H. Pettersen; Margie Pettersen; Bruce Street; Scott Street

Branches in Town: None
Other Branches: Evening Shade, Lynn, Strawberry

The Merchants and Planters Bank
Clarendon, AR

VOICE: (870) 747-3319 297 Madison Charter Number: 21
FAX: (870) 747-3498 72029-0280 Date: July 23, 1890
Trust Powers: No FDIC Certificate Number: 107

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

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

Cash and Due from: 2,180 Deposits: 33,961
Federal Funds and Repos: 3,180 Federal Funds and Borrowings: 0
Investments: 20,710 Other Liabilities: 236
Net Loans: 12,103 Subordinated Debt: 0
Premises and Fixed Assets: 324 Total Liabilities: 34,197
Other Real Estate: 0
Other Assets: 352
Total Assets: 38,849
Total Trust Assets: 0

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  620 Chestnut Street  Charter Number: 118
FAX: (501) 328-4601  72032  Date: May 12, 1903
Trust Powers: Yes  FDIC Certificate Number: 11241

Member of Federal Reserve System
Bank Holding Company
Home BancShares, Inc., Conway, AR

Chm: John W. Allison  EVP: Kevin Hester
CEO/Pres: C. Randall Sims  EVP: Randy E. Mayor

Cash and Due from: ................................ .. 281,339
Federal Funds and Repos: ................................ 7,595
Investments: ......................................... 541,534
Net Loans: ........................................ 2,304,170
Premises and Fixed Assets: .......................... 90,121
Other Real Estate: .................................. 41,796
Other Assets: ....................................... 411,331
Total Assets: ...................................... 3,677,886
Total Trust Assets: .................................... 0

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

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

Branches in Town: Six

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

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

Home Page: www.fsbcrossett.com

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

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

Cash and Due from: 5,125  
Federal Funds and Repos: 197  
Investments: 13,455  
Net Loans: 17,170  
Premises and Fixed Assets: 1,391  
Other Real Estate: 849  
Other Assets: 1,143  
Total Assets: 39,330

Deposits: 35,467  
Federal Funds and Borrowings: 0  
Other Liabilities: 153  
Subordinated Debt: 0  
Total Liabilities: 35,620

Total Equity Capital: 3,710  
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

Home Page: www.chambers-bank.com

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

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

Cash and Due from: 8,331  
Federal Funds and Repos: 24,485  
Investments: 51,033  
Net Loans: 564,779  
Premises and Fixed Assets: 11,496  
Other Real Estate: 26,546  
Other Assets: 28,934  
Total Assets: 715,604

Deposits: 599,304  
Federal Funds and Borrowings: 30,599  
Other Liabilities: 4,845  
Subordinated Debt: 0  
Total Liabilities: 634,748

Total Equity Capital: 80,856  
Number of Shares Outstanding: 10,000

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

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

**Voice:** (479) 229-3311  
**Fax:** (479) 229-4180  
**Trust Powers:** Yes  

- **Address:** 102 North Front Street  
- **Charter Number:** 668  
- **FDIC Certificate Number:** 14749  
- **Date:** September 12, 1934  

- **Home Page:** www.rivertownbank.com

**Bank Holding Company**

Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

- **Chm:** Ronald L. Taylor  
- **Pres:** William R. Bullock  
- **SVP:** Tom Ed Bullock  
- **Cash:** Janelle Parker  

**Financials**

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<th>Description</th>
<th>Amount</th>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Total Assets</td>
<td>174,049</td>
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<td>Total Trust Assets</td>
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**Directors:**  
- Dee Abrams; Barbara Bullock;  
- Bunny Bullock; Tom Ed Bullock;  
- William R. Bullock, Sr.;  
- Fanny George; Blake Tarpley;  
- Ronald L. Taylor; Adam C. Waldron

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

## Decatur State Bank
### Decatur, AR

**Voice:** (479) 752-3281  
**Fax:** (479) 752-8154  
**Trust Powers:** No  

- **Address:** Hwy. 59 North  
- **Charter Number:** 707  
- **FDIC Certificate Number:** 17346  
- **Date:** May 27, 1954  

- **Home Page:** www.decaturstatebank.net

**Bank Holding Company**

Peterson Holding Company, Decatur, AR

- **Chm/Pres:** R. Mark Londagin  
- **Cash:** Wanda Tormey  

**Financials**

<table>
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<th>Description</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Total Assets</td>
<td>178,332</td>
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<td>Total Trust Assets</td>
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</tbody>
</table>

**Directors:**  
- Tom M. Edmiston; Debbie Evans;  
- M. Elaine Gardner; Aaron Holcombe;  
- R. Mark Londagin; Richard E. Wilmoth

**Branches in Town:** None  
**Other Branches:** Gentry, Siloam Springs
Arkansas State Bank Department

Bank of Delight
Delight, AR

VOICE: (870) 379-2293  FAX: (870) 379-2575
503 East Antioch  Charter Number: 342
71940-0068  Date: June 16, 1911
Trust Powers: No  FDIC Certificate Number: 99

Home Page: www.bankofdelight.com

Bank Holding Company
None

Chm/CEO: Darwin Hendrix  SVP: Rusty Silvey
Pres: Glenn Vasser  COO/VP: Vince Grimes

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

Deposits: 64,554  Federal Funds and Borrowings: 101
Other Liabilities: 103  Subordinated Debt: 0
Total Liabilities: 64,758
Total Equity Capital: 16,501
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
402 West Collin Raye Drive  Charter Number: 731
71832-0970  Date: August 26, 1974
Trust Powers: No  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  EVP: Noel Bard
CEO/Pres: Gary L. Golden  SVP: J. Marc Jackson

Cash and Due from: 6,124  Deposits: 159,229
Federal Funds and Repos: 269  Federal Funds and Borrowings: 4,416
Investments: 43,325  Other Liabilities: 1,536
Net Loans: 118,255  Subordinated Debt: 0
Premises and Fixed Assets: 5,613  Total Liabilities: 165,181
Other Real Estate: 304  Total Equity Capital: 14,177
Other Assets: 5,468  Total Liabilities and Capital: 179,358
Total Assets: 179,358  Number of Shares Outstanding: 76,000
Total Trust Assets: 0

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

Branches in Town: One  Other Branches: Dierks, Lockesburg, Murfreesboro, Nashville
Arkansas County Bank
DeWitt, AR

VOICE: (870) 946-3551
FAX: (870) 946-1562
220 West Cross Street
Charter Number: 790
Trust Powers: Yes
Date: September 26, 2006
FDIC Certificate Number: 3858

Home Page: www.arkansascountybank.com

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

CEO/Pres: Warren A. Jennings, Jr.  VP/Cash: Mary Jacobs
EVP: Gary Oltmann  VP/TO: Gena M. Jennings

Cash and Due from: ......................... 13,517  Deposits: .............................................. 118,689
Federal Funds and Repos: .................. 0  Federal Funds and Borrowings: .............. 22,820
Investments: ...................................... 32,736  Other Liabilities: ................................. 181
Net Loans: ........................................ 103,231  Subordinated Debt: ............................. 0
Premises and Fixed Assets: ............... 4,878  Total Liabilities: ................................... 141,690
Other Real Estate: .............................. 0  Total Equity Capital: ............................. 15,074
Other Assets: ...................................... 2,402  Number of Shares Outstanding: .......... 1
Total Assets: ..................................... 156,764  Total Liabilities and Capital: ............ 156,764
Total Trust Assets: ........................... 21,957

Directors: Dale K. Bennett; Kim B. Bethea; Georgiea 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
Second and Jefferson Streets
Charter Number: 605
Trust Powers: Yes
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  EVP: Tricia Bull
CEO/Pres: David Jessup  TO: Jason Grantham

Cash and Due from: ......................... 14,864  Deposits: .............................................. 89,910
Federal Funds and Repos: .................. 0  Federal Funds and Borrowings: .............. 23,652
Investments: ...................................... 53,014  Other Liabilities: ................................. 973
Net Loans: ........................................ 56,650  Subordinated Debt: ............................. 0
Premises and Fixed Assets: ............... 905  Total Liabilities: ................................... 114,535
Other Real Estate: .............................. 1,994  Total Equity Capital: ............................. 15,640
Other Assets: ...................................... 8,548  Number of Shares Outstanding: .......... 54,000
Total Assets: ..................................... 135,975  Total Liabilities and Capital: ............ 135,975
Total Trust Assets: ........................... 21,457

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

Branches in Town: None  Other Branches: Gillett, St. Charles
Merchants & Farmers Bank
Dumas, AR

VOICE: (870) 382-4311 500 Highway 65 South Charter Number: 278
FAX: (870) 382-5901 71639 Date: May 10, 1909
Trust Powers: Yes FDIC Certificate Number: 8735

Home Page: www.mfbanknet.com

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

CEO/Pres: J. Michael Jones  COO: L. Ashton Adcock
EVP: Betty B. Trites  TO: Glenda B. Owen

Cash and Due from: ............................... 2,745 Deposits: ...................................... 81,471
Federal Funds and Repos: ...................... 7,985 Federal Funds and Borrowings: ................. 639
Investments: ...................................... 21,266 Other Liabilities: ................................. 281
Net Loans: ........................................ 50,548 Subordinated Debt: .............................. 0
Premises and Fixed Assets: ..................... 3,129 Total Liabilities: ................................. 82,391
Other Real Estate: ................................ 57
Other Assets: ..................................... 4,766 Total Equity Capital: ............................. 8,105
Total Assets: ..................................... 90,496 Total Liabilities and Capital: .............. 90,496
Total Trust Assets: .............................. 27,104 Number of Shares Outstanding: ......... 40,000

Directors: L. Ashton Adcock; Jimmie L. Appleberry; Benny M. Estes; L. Sue Frank; Bruce Gasaway; Brooks Gill; Marion S. Gill; James L. Hill; 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 214 North Washington Street Charter Number: 778
FAX: (870) 881-5393 71730-1754 Date: April 15, 1999
Trust Powers: No FDIC Certificate Number: 28905

Home Page: www.ffb1.com

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

Chm: Edwin B. Alderson, Jr.  EVP/COO: Jerry Bullard
CEO: J. Stephen Cameron  CFO: Melissa Jerry

Cash and Due from: .............................. 14,588 Deposits: ...................................... 583,061
Federal Funds and Repos: ...................... 27,962 Federal Funds and Borrowings: .......... 109,070
Investments: ..................................... 20,317 Other Liabilities: ............................... 1,977
Net Loans: ........................................ 647,400 Subordinated Debt: ............................ 0
Premises and Fixed Assets: .................... 9,585 Total Liabilities: ................................. 694,108
Other Real Estate: ............................... 8,004 Total Equity Capital: ............................. 68,785
Other Assets: ..................................... 35,037 Total Liabilities and Capital: .......... 762,893
Total Assets: ..................................... 762,893 Number of Shares Outstanding: ... 704,757
Total Trust Assets: .............................. 0

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
### Simmons First Bank of El Dorado

**El Dorado, AR**

| Voice: | (870) 862-8161 | Charter Number: 792 | Date: December 17, 2010 |
| FAX:   | (870) 881-5129 | FDIC Certificate Number: 3860 |

**CEO/Pres:** Robert L. Robinson, IV  
**SVP:** Asa "Buddy" Lockwood  
**VP:** Elizabeth "Betty" Flournoy  
**SVP:** Leslie “Snuggs” Brown

| Cash and Due from: | 37,052 | Deposits: | 189,029 |
| Federal Funds and Repos: | 0 | Federal Funds and Borrowings: | 12,250 |
| Investments: | 92,802 | Other Liabilities: | 1,583 |
| Net Loans: | 85,102 | Subordinated Debt: | 0 |
| Premises and Fixed Assets: | 3,591 | Total Liabilities: | 202,862 |
| Other Real Estate: | 9 | Total Liabilities and Capital: | 224,928 |
| Other Assets: | 6,372 | Number of Shares Outstanding: | 600 |
| Total Assets: | 224,928 | | |
| Total Trust Assets: | 0 | | |

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

**Branches in Town:** Three  
**Other Branches:** Strong

### Bank of England

**England, AR**

| Voice: | (501) 842-2555 | Charter Number: 48 | Date: August 8, 1898 |
| FAX:   | (501) 842-2422 | FDIC Certificate Number: 13303 |
| Trust Powers: | No |

**Chm/CEO/Pres:** Gary Canada, Sr.  
**VP:** Allen Evans  
**EVP:** Hanna B. Canada  
**Cash:** Sheila Rice

| Cash and Due from: | 3,166 | Deposits: | 173,781 |
| Federal Funds and Repos: | 1,810 | Federal Funds and Borrowings: | 16,660 |
| Investments: | 41,190 | Other Liabilities: | 4,028 |
| Net Loans: | 158,104 | Subordinated Debt: | 0 |
| Premises and Fixed Assets: | 4,411 | Total Liabilities: | 194,469 |
| Other Real Estate: | 563 | | |
| Other Assets: | 6,328 | Total Equity Capital: | 23,103 |
| Total Assets: | 217,572 | Total Liabilities and Capital: | 224,928 |
| Total Trust Assets: | 0 | Number of Shares Outstanding: | 600 |

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

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

Chm: Charles F. Poole
CEO/Pres: Robert Schultz

Cash and Due from: 1,433
Federal Funds and Repos: 0
Investments: 15,135
Net Loans: 11,762
Premises and Fixed Assets: 142
Other Real Estate: 0
Total Assets: 29,015
Total Trust Assets: 0

Deposits: 26,047
Federal Funds and Borrowings: 20
Other Liabilities: 78
Subordinated Debt: 0
Total Liabilities: 26,145
Total Liabilities and Capital: 29,015
Number of Shares Outstanding: 14,000

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

Branches in Town: None
Other Branches: None

Cornerstone Bank
Eureka Springs, AR

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

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

Home Page: www.cstonebank.net
Bank Holding Company
Cornerstone Bancshares, Inc., Eureka Springs, AR

CEO/Pres: Charles T. Cross

Cash and Due from: 2,991
Federal Funds and Repos: 0
Investments: 38,799
Net Loans: 86,297
Premises and Fixed Assets: 7,841
Other Real Estate: 2,651
Other Assets: 5,461
Total Assets: 144,040
Total Trust Assets: 0

Deposits: 121,198
Federal Funds and Borrowings: 7,999
Other Liabilities: 779
Subordinated Debt: 0
Total Liabilities: 129,976
Total Liabilities and Capital: 144,040
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
75 North East Street  72702-1327
Charter Number: 31  Date: December 24, 1892
Trust Powers: Yes  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  EVP: J. Robert Kelly
Pres/COO: K. Kevin Sabin  EVP/CFO: Karla S. Payne

Cash and Due from: 1,554,231  Deposits: 9,921,711
Federal Funds and Repos: 0  Federal Funds and Borrowings: 658,172
Investments: 1,932,843  Other Liabilities: 103,586
Net Loans: 7,011,820  Subordinated Debt: 0
Premises and Fixed Assets: 354,707  Total Liabilities: 10,683,469
Other Real Estate: 92,214  Total Liabilities and Capital: 11,964,165
Total Assets: 11,964,165  Other Real Estate: 1,018,350
Total Accounts: 11,964,165  Total Liabilities: 11,964,165
Number of Shares Outstanding: 350,692

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

Branches in Town: 10

Signature Bank of Arkansas
Fayetteville, AR

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

Home Page: www.sbofa.com
Bank Holding Company
White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres/TO: Gary R. Head CCO: Daniel J. Lewis
CFO: Russell W. Nugent, Jr. COO: Marilyn Hendricks

Cash and Due from: 8,973
Federal Funds and Repos: 7,835
Investments: 51,750
Net Loans: 385,094
Premises and Fixed Assets: 7,351
Total Liabilities: 443,046
Other Assets: 19,596
Total Assets: 502,989

Trust Powers: Yes

Directors: Gary R. Head; Dan Bowers; John A. Dominick; Matthew Duffy; Greg Lee; Jerry P. Maland; Dave Morton; Todd Simmons
Branches in Town: None
Other Branches: Bentonville, Brinkley (2), Springdale

The Bank of Fayetteville
Fayetteville, AR

VOICE: (479) 444-4444 FAX: (479) 443-1529
One South Block 72701
Charter Number: 789 Date: December 1, 2005
Trust Powers: Yes
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: Billie Pelton
EVP: Bob King EVP/CFO: Sam Stricklin

Cash and Due from: 13,336
Federal Funds and Repos: 0
Investments: 63,125
Net Loans: 279,498
Premises and Fixed Assets: 8,225
Total Liabilities: 357,529
Other Assets: 15,181
Total Assets: 397,113
Total Trust Assets: 491

Directors: Larry Baggett; Woody Bassett; Mary Beth Brooks; Bob Daugherty; Frank Kelly; David McClinton; Ann Rosso; Curtis Shipley; Kent Starr
Branches in Town: Four
Other Branches: Farmington, Prairie Grove, West Fork
Twin Lakes Community Bank
Flippin, AR

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

Home Page: www.tlcbank.net
Member of Federal Reserve System
Bank Holding Company
First National Corporation of Wynne, Wynne, AR

Chm/CEO/Pres: Judy R. Loving  COO/VP: Sandy Garrison
CFO/VP: Marcus Walser

Cash and Due from: 2,549  Deposits: 72,945
Federal Funds and Repos: 5,160  Federal Funds and Borrowings: 100
Investments: 10,148  Other Liabilities: 196
Net Loans: 58,883  Subordinated Debt: 0
Premises and Fixed Assets: 4,369  Total Liabilities: 73,241
Other Real Estate: 276  Total Equity Capital: 9,735
Other Assets: 1,591  Total Trust Assets: 0
Total Assets: 82,976  Number of Shares Outstanding: 469,594

Directors: Keith Daffron; Jeff Gilbrech; Randy Hopper; Philip Hurst; Judy R. Loving; Jeff Magness; Sean Williams
Branches in Town: None
Other Branches: Mountain Home, Norfork

Fordyce Bank & Trust Company
Fordyce, AR

VOICE: (870) 352-3107 200 West Fourth Street Charter Number: 631
FAX: (870) 352-5202 71742-2202 Date: January 5, 1931
Trust Powers: Yes

Home Page: www.fordycebank.com
Member of Federal Reserve System
Bank Holding Company
FBT Bancshares, Inc., Fordyce, AR

Chm/CEO/Pres/TO: James V. Hulse, Jr.  EVP: Bruce Dawson
EVP: Suzette Crutchfield  EVP: Don Lyle

Cash and Due from: 15,366  Deposits: 93,814
Federal Funds and Repos: 0  Federal Funds and Borrowings: 15,550
Investments: 47,627  Other Liabilities: 2,461
Net Loans: 54,328  Subordinated Debt: 0
Premises and Fixed Assets: 2,383  Total Liabilities: 111,825
Other Real Estate: 144  Total Equity Capital: 12,925
Other Assets: 4,902  Total Liabilities and Capital: 124,750
Total Assets: 124,750  Number of Shares Outstanding: 8,000

Directors: Joe D. Barnes; Suzette Crutchfield; James V. Hulse, Jr.; Roy McClain; Anthony Nutt; John N. Summers; Greg Terry; Charles B. Trussell; Clyde Williams
Branches in Town: One
Other Branches: Pine Bluff, Rison, White Hall
### Bank of Gravett
**Gravette, AR**

**VOICE:** (479) 787-5251  
**FAX:** (479) 787-6102  
**Trust Powers:** No  
**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  
**SVP:** Kenny Hancock  
**SVP:** Jim Sloan  
**EVP/COO:** David N. Wills  
**Reg Pres:** Phillip Ellis

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<td>Total Trust Assets</td>
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</table>

- **Deposits:** 124,131
- **Federal Funds and Borrowings:** 5,000
- **Other Liabilities:** 873
- **Subordinated Debt:** 0
- **Total Liabilities:** 130,004
- **Total Equity Capital:** 16,914
- **Total Liabilities and Capital:** 146,918
- **Number of Shares Outstanding:** 4,000

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

#### Branches in Town
- One

#### Other Branches
- Centerton, Hiwasse

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

**VOICE:** (501) 679-7200  
**FAX:** (501) 679-5104  
**Trust Powers:** No  
**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  
**CFO/COO:** Kenneth Barnard  
**Reg Pres:** Phillip Ellis

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- **Deposits:** 176,341
- **Federal Funds and Borrowings:** 6,587
- **Other Liabilities:** 1,229
- **Subordinated Debt:** 0
- **Total Liabilities:** 184,157
- **Total Equity Capital:** 19,595
- **Total Liabilities and Capital:** 203,752
- **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 71 West Center Charter Number: 243
FAX: (479) 996-6700 72936-0610 Date: August 7, 1907
Trust Powers: Yes FDIC Certificate Number: 1296

Home Page: www.gofarmersbank.com
Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson  TO: Norman Wilkinson
CEO: Stanhope Wilkinson

Cash and Due from: ...................................... 3,526 Deposits: ........................................................... 147,929
Federal Funds and Repos: ................................ 10,600 Federal Funds and Borrowings: .................. 281
Investments: .............................................. 68,366 Other Liabilities: .......................................... 242
Net Loans: .................................................. 80,718 Subordinated Debt: ...................................... 0
Premises and Fixed Assets: ............................ 17,260 Total Liabilities: ........................................ 148,452
Other Real Estate: ....................................... 2,663
Other Assets: ............................................. 3,838 Total Equity Capital: .................................... 38,519
Total Assets: ............................................. 186,971 Total Liabilities and Capital: ...................... 186,971
Total Trust Assets: ...................................... 3,811 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 210 North Main Charter Number: 680
FAX: (870) 853-2333 71646-0350 Date: March 10, 1941
Trust Powers: No FDIC Certificate Number: 15810

Bank Holding Company
None

Chm: Nancy Foote Spivey  VP: Virginia Bowman
CEO/Pres: Kenneth Allbritton VP/Cash: June M. Golden

Cash and Due from: ................................. 10,352 Deposits: .......................................................... 36,393
Federal Funds and Repos: .......................... 0 Federal Funds and Borrowings: .................. 0
Investments: ............................................. 18,084 Other Liabilities: .................................. 75
Net Loans: ............................................... 10,898 Subordinated Debt: ................................ 0
Premises and Fixed Assets: ....................... 186,971 Total Liabilities: .................................... 36,468
Other Real Estate: ..................................... 758 Total Liabilities and Capital: .................. 36,468
Other Assets: .......................................... 3,811 Number of Shares Outstanding: .......... 4,674
Total Assets: ........................................... 41,142
Total Trust Assets: .................................... 0

Directors: Gene Barnes; William E. Foote, IV; Nancy C. Foote Spivey; Freddie Martin; Jack Shell; Bobby J. Witherington
Branches in Town: None

Other Branches: None
First Bank
Hampton, AR

VOICE: (870) 837-8300 302 West Main Street Charter Number: 220
FAX: (870) 837-8310 71744-0008 Date: October 26, 1906
Trust Powers: No
FDIC Certificate Number: 88

Home Page: www.ccb-fbsa.com
Bank Holding Company
Harrell Bancshares, Inc., Camden, AR

Chm: Searcy W. Harrell, Jr. Reg Pres: Jonathan Harrell
CEO/Pres: Phillip J. Foster Reg Pres: John F. Marsh

Cash and Due from: 5,093
Federal Funds and Repos: 3,735
Investments: 65,150
Net Loans: 162,921
Premises and Fixed Assets: 4,134
Other Real Estate: 1,323
Other Assets: 7,987
Total Assets: 250,343
Total Trust Assets: 0

Deposits: 224,504
Federal Funds and Borrowings: 588
Other Liabilities: 1,527
Subordinated Debt: 0
Total Liabilities: 226,619
Total Liabilities and Capital: 250,343
Number of Shares Outstanding: 4,000

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

Branches in Town: None
Other Branches: Camden (4), Junction City, Rogers, Siloam Springs

Community First Bank
Harrison, AR

VOICE: (870) 391-8000 200 East Ridge Charter Number: 772
FAX: (870) 391-8081 72601 Date: October 14, 1997
Trust Powers: Yes
FDIC Certificate Number: 34611

Home Page: www.communityfirstbank.com
Bank Holding Company
Community First Bancshares, Inc., Harrison, AR

Chm: Jerry Maland CFO/COO: Ann Main
CEO/Pres: David Morton CCO: Danny Criner

Cash and Due from: 5,961
Federal Funds and Repos: 15,970
Investments: 115,950
Net Loans: 352,519
Premises and Fixed Assets: 12,046
Other Real Estate: 10,815
Other Assets: 14,040
Total Assets: 527,301
Total Trust Assets: 0

Deposits: 390,781
Federal Funds and Borrowings: 80,106
Other Liabilities: 2,375
Subordinated Debt: 0
Total Liabilities: 473,262
Total Liabilities and Capital: 527,301
Number of Shares Outstanding: 60,000

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

Branches in Town: One
Other Branches: Berryville, Eureka Springs, Pea Ridge
Heber Springs State Bank
Heber Springs, AR

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

Second and Main Streets
72543-0030
Charter Number: 735
Date: May 7, 1977
FDIC Certificate Number: 3873

Home Page: www.heberbank.com
Member of Federal Reserve System
Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.
CEO/Pres: Jeff Lynch
EVP: Janice Parrott
SVP: Cathey Cox

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

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

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

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

Horatio State Bank
Horatio, AR

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

123 Main Street
71842-0347
Charter Number: 179
Date: May 15, 1905
FDIC Certificate Number: 109

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

Chm/CEO/Pres: Carl E. Hendrix, III
EVP: Todd B. Trimble
SVP: Edith H. Smith
VP: C. E. Hendrix, Jr.

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

Deposits: 106,798
Federal Funds and Borrowings: 0
Other Liabilities: 152
Subordinated Debt: 0
Total Liabilities: 106,950
Total Liabilities and Capital: 119,393
Number of Shares Outstanding: 2,000

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

Branches in Town: None
Other Branches: None
Hot Springs Bank & Trust Company
Hot Springs, AR

VOICE: (501) 525-1033 Charter Number: 737
FAX: (501) 525-1037 Date: July 6, 1978
Trust Powers: Yes

Home Page: www.hsbanking.com
Bank Holding Company
Jefferson Bancshares, Inc., Pine Bluff, AR

Chm: John P. Garrison | EVP/TO: Richard L. Metcalf
CEO/Pres: Harold Hardwick | SVP/CFO/COO: J. Franklin Bolton

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

Directors: John P. Garrison; Daniel B. Hamby, Jr.; Harold Hardwick; Rodney P. Herndon; Annette Kline; Richard L. Metcalf; Charles G. Morgan, Jr.; Sherrill B. Nicolosi; Scott Pittillo
Branches in Town: Two | Other Branches: Hot Springs Village (2)

Simmons First Bank of Hot Springs
Hot Springs, AR

VOICE: (501) 318-1000 Charter Number: 769
FAX: (501) 318-6018 Date: April 17, 1997
Trust Powers: Yes

Home Page: www.simmonsfirst.com
Member of Federal Reserve System
Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm: David L. Bartlett | EVP: Chris White
CEO/Pres: Steven Trusty | VP: Linda Hogaboom

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

Directors: Sara Barnett; David L. Bartlett; Stuart A. Fleischner, D.D.S.; Louis F. Kleinman; James "Bart" Newman; Lance A. Porter, D.D.S.; Sam P. Stathakis, Jr.; Steven W. Trusty
Branches in Town: Four | Other Branches: None
First State Bank of Northwest Arkansas
Huntsville, AR

VOICE: (479) 582-0700 432 Madison 1650 Charter Number: 756
FAX: (479) 251-8253 72740-0667 Date: July 26, 1991
Trust Powers: Yes FDIC Certificate Number: 33470

Home Page: www.fsbnwa.com

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

Chm: Sam Mathias  EVP/COO: Marivel Radcliffe
CEO/Pres: Larry Olson  SVP: Mark A. Marks

Cash and Due from: ................................. 1,482 Deposits: ..................................................... 61,824
Federal Funds and Repos: ....................... 11,885 Federal Funds and Borrowings: ................. 6,000
Investments: .......................................... 9,853 Other Liabilities: ....................................... 687
Net Loans: ............................................. 43,655 Subordinated Debt: .................................. 0
Premises and Fixed Assets: ....................... 3,343 Total Liabilities: ........................................ 68,511
Other Real Estate: .................................... 3,086 Total Equity Capital: ............................... 11,043
Other Assets: .......................................... 6,250 Total Liabilities and Capital: ................... 79,554
Total Assets: .......................................... 79,554 Number of Shares Outstanding: ............ 27,000

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

Branches in Town: One

Other Branches: Fayetteville

First Arkansas Bank & Trust
Jacksonville, AR

VOICE: (501) 982-4511 600 West Main Charter Number: 701
FAX: (501) 982-5769 72076 Date: August 2, 1949
Trust Powers: Yes 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/CFO: Kim Crook
EVP: John Hardwick  SVP/CFO: Kim Crook

Cash and Due from: .................................. 16,902 Deposits: .................................................. 516,087
Federal Funds and Repos: ....................... 352 Federal Funds and Borrowings: ................. 51,882
Investments: ........................................ 274,197 Other Liabilities: ................................. 4,348
Net Loans: .......................................... 313,801 Subordinated Debt: ............................... 0
Premises and Fixed Assets: ................. 18,532 Total Liabilities: ................................. 572,317
Other Real Estate: .................................... 2,108 Total Equity Capital: ......................... 108,356
Other Assets: ........................................ 54,781 Total Liabilities and Capital: .............. 680,673
Total Assets: ......................................... 680,673 Number of Shares Outstanding: .......... 200,000

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

Branches in Town: Four

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

VOICE: (870) 934-9000 2901 East Highland Drive Charter Number: 787
FAX: (870) 268-1525 72401 Date: January 24, 2001
Trust Powers: Yes FDIC Certificate Number: 3878

Member of Federal Reserve System
Bank Holding Company
Liberty Bancshares, Inc., Jonesboro, AR

Chm/CEO: Wallace W. Fowler  Pres: John C. Freeman
VChm: Mark P. Fowler  EVP/TO: Aubrey Avants

Cash and Due from: 38,552  Deposits: 2,005,853
Federal Funds and Repos: 120  Federal Funds and Borrowings: 250,011
Investments: 632,424  Other Liabilities: 2,733
Net Loans: 1,692,762  Subordinated Debt: 0
Premises and Fixed Assets: 80,541  Total Liabilities: 2,258,597
Other Real Estate: 31,926  Total Liabilities and Capital: 2,617,029
Other Assets: 140,704  Total Equity Capital: 358,432
Total Assets: 2,617,029  Number of Shares Outstanding: 350,000
Total Trust Assets: 318,769

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

Branches in Town: Six

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

VOICE: (870) 933-8000  
FAX: (870) 933-7565  
1720 South Caraway Road  
72401  
Charter Number: 734  
Date: December 22, 1976  
FDIC Certificate Number: 16715

Trust Powers: Yes
Home Page: www.simmonsfirst.com
Member of Federal Reserve System
Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

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

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<td>Total Equity Capital:</td>
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SVP/Sec: Wayne Bond

| Deposits: | 261,168 |
| Federal Funds and Borrowings: | 12,164 |
| Other Liabilities: | 2,853 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 276,185 |
| Total Equity Capital: | 30,942 |

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

Simmons First Bank of South Arkansas
Lake Village, AR

VOICE: (870) 265-5366  
FAX: (870) 265-5558  
417 Main Street  
71653-0271  
Charter Number: 716  
Date: June 12, 1962  
FDIC Certificate Number: 18590

Trust Powers: Yes
Home Page: www.simmonsfirst.com
Member of Federal Reserve System
Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

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

| Cash and Due from: | 28,650 |
| Federal Funds and Repos: | 0 |
| Investments: | 39,151 |
| Net Loans: | 89,279 |
| Premises and Fixed Assets: | 3,427 |
| Other Real Estate: | 0 |
| Other Assets: | 6,101 |
| Total Assets: | 166,608 |
| Total Liabilities: | 149,669 |
| Total Equity Capital: | 16,939 |

SVP: William F. "Bill" Wisener

| Deposits: | 139,317 |
| Federal Funds and Borrowings: | 9,120 |
| Other Liabilities: | 1,232 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 149,669 |
| Total Liabilities and Capital: | 16,939 |

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

Other Branches: Dermott, Dumas, Monticello
## The Bank of Lake Village

**Location:** Lake Village, AR  
**Address:** 201 Main Street  
**Charter Number:** 675  
**Date:** October 14, 1937  
**Home Page:** [www.bankoflakevillage.com](http://www.bankoflakevillage.com)  
**Bank Holding Company:** Southeast Arkansas Bank Corporation, Lake Village, AR

### Directors
- Charles H. Weissinger, Jr.  
- William W. Bunker  
- Terence J. Alpe  
- John Todd Potter

### Financial Reports

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### Additional Information
- **Total Liabilities:** 51,693
- **Total Equity Capital:** 6,352
- **Total Assets:** 58,045
- **Total Trust Assets:** 0
- **Number of Shares Outstanding:** 60,000

## Little River Bank

**Location:** Lepanto, AR  
**Address:** 202 Greenwood  
**Charter Number:** 498  
**Date:** November 21, 1919  
**Home Page:** [www.littleriverbank.com](http://www.littleriverbank.com)  
**Bank Holding Company:** Little River Bancshares, Inc., Lepanto, AR

### Directors
- Frankie L. Pratt  
- Hadley Ingram Arnold  
- Scott Arnold, IV  
- Julanne Ingram  
- Danette W. Lawrie  
- Junaway Payne  
- Danna Perry  
- Ernest B. Portis  
- Guy Mattingly Weissinger

### Financial Reports

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<td>455</td>
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<tr>
<td>Total Assets</td>
<td>40,397</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>0</td>
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</tbody>
</table>

### Additional Information
- **Total Liabilities:** 35,132
- **Total Equity Capital:** 5,136
- **Total Assets:** 40,397
- **Number of Shares Outstanding:** 10,000
## Bank of Little Rock
Little Rock, AR

**VOICE:** (501) 376-0800  
**FAX:** (501) 376-1642  
**Trust Powers:** Yes  
**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  
**SVP/Cash:** Lee A. Swearingen

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
<td>9,235</td>
</tr>
<tr>
<td>Federal Funds and Repos</td>
<td>7,290</td>
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<tr>
<td>Investments</td>
<td>37,563</td>
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<tr>
<td>Net Loans</td>
<td>106,498</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>6,396</td>
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<tr>
<td>Other Real Estate</td>
<td>6,809</td>
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<tr>
<td>Total Assets</td>
<td>178,638</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
</tr>
<tr>
<td>Deposits</td>
<td>160,938</td>
</tr>
<tr>
<td>Federal Funds and Borrowings</td>
<td>0</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>849</td>
</tr>
<tr>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Total Liabilities</td>
<td>161,787</td>
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<tr>
<td>Total Equity Capital</td>
<td>16,851</td>
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<td>Total Liabilities and Capital</td>
<td>178,638</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>100,000</td>
</tr>
</tbody>
</table>

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

**Branches in Town:** Four  
**Other Branches:** None
Arkansas State Bank Department

Bank of the Ozarks
Little Rock, AR

VOICE: (501) 978-2265
FAX: (501) 978-2340
Charter Number: 121
Trust Powers: Yes

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: Greg McKinney
TO: Rex Kyle

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

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

Branches in Town: Eight

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

VOICE: (501) 221-6400  1506 Market Street, Suite C180  Charter Number: 385
FAX: (501) 227-8932  72211-1816  Date: August 12, 1912
Trust Powers: No  FDIC Certificate Number: 1756

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

Chm: Francis X. "Skip" Frantz  SVP/CLO: Megan Powell
CEO/Pres: Wade Ruckle  RMO: David R. Estes

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
<th>Investments:</th>
<th>Other Liabilities:</th>
<th>Net Loans:</th>
<th>Premises and Fixed Assets:</th>
<th>Premises and Fixed Assets:</th>
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<tbody>
<tr>
<td>1,209</td>
<td>68,240</td>
<td>1,180</td>
<td>2,937</td>
<td>17,933</td>
<td>812</td>
<td>61,597</td>
<td>130</td>
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<table>
<thead>
<tr>
<th>Other Real Estate:</th>
<th>Other Liabilities:</th>
<th>Total Liabilities:</th>
<th>Other Assets:</th>
<th>Other Assets:</th>
<th>Total Assets:</th>
<th>Total Trust Assets:</th>
<th>Total Trust Assets:</th>
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<tbody>
<tr>
<td>784</td>
<td>0</td>
<td>71,989</td>
<td>1,478</td>
<td>84,311</td>
<td>84,311</td>
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<td>0</td>
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</tbody>
</table>

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

Branches in Town: None  Other Branches: None

Eagle Bank & Trust Company
Little Rock, AR

VOICE: (501) 223-2000  650 South Shackleford, Suite 150  Charter Number: 720
FAX: (501) 223-0373  72211  Date: July 28, 1966
Trust Powers: Yes  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.  SVP/CLO: Joe Dunn
CEO/Pres: Cathy Owen  SVP/Cash: Paul Castleberry

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>Deposits:</th>
<th>Federal Funds and Repos:</th>
<th>Federal Funds and Borrowings:</th>
<th>Investments:</th>
<th>Other Liabilities:</th>
<th>Net Loans:</th>
<th>Premises and Fixed Assets:</th>
<th>Total Liabilities:</th>
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</thead>
<tbody>
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<td>2,672</td>
<td>111,596</td>
<td>1,775</td>
<td>11,169</td>
<td>67,007</td>
<td>691</td>
<td>58,915</td>
<td>572</td>
<td>123,456</td>
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<table>
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<tr>
<th>Other Real Estate:</th>
<th>Total Liabilities:</th>
<th>Other Assets:</th>
<th>Total Assets:</th>
<th>Total Trust Assets:</th>
<th>Total Trust Assets:</th>
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<tr>
<td>785</td>
<td></td>
<td>4,746</td>
<td>136,472</td>
<td>0</td>
<td>0</td>
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</tbody>
</table>


Branches in Town: None  Other Branches: Gravel Ridge, North Little Rock, Sherwood (3)
The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000 12224 Chenal Parkway  Charter Number: 771
FAX: (501) 228-6006 72211  Date: July 30, 1997
Trust Powers: Yes
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  SVP: Donna Hall
EVP/CFO: Jeanette Nation  VP: Alan Harrison

Cash and Due from: 1,467
Federal Funds and Repos: 640
Investments: 79,994
Net Loans: 64,563
Premises and Fixed Assets: 3,996
Other Real Estate: 5,598
Other Assets: 5,778
Total Assets: 161,636
Total Trust Assets: 0

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

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

Branches in Town: None  Other Branches: None

First State Bank
Lonoke, AR

VOICE: (501) 676-3106 101 South Center Street  Charter Number: 670
FAX: (501) 676-5046 72086-0320  Date: March 9, 1935
Trust Powers: No
FDIC Certificate Number: 15050

Home Page: www.firststatebk.com
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

Chm: Neil Bennett, Jr.  Pres: J. Bruce Loftin
CEO: David R. Estes

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

Deposits: 228,734
Federal Funds and Borrowings: 10,377
Other Liabilities: 1,261
Subordinated Debt: 0
Total Liabilities: 240,372
Total Liabilities and Capital: 263,973
Number of Shares Outstanding: 16,000

Directors: Robert S. Bailey, Jr.; Neil Bennett, Jr.; Richard Bransford; Charles L. Cabe, Jr.; David R. Estes; William Fletcher, Jr.; Charles E. Knox; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Robert Dale Miller; Daina B. Newcomb; Alan “Chuck” Sharp; Marvin D. Thaxton, Jr.

Branches in Town: One  Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs, Springdale
Farmers Bank and Trust Company
Magnolia, AR

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

200 East Main Street
71753
Charter Number: 217
Date: September 26, 1906
FDIC Certificate Number: 1291

FDIC
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: Drew Chandler
TO: Todd Smith

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

Deposits: 595,160
Federal Funds and Borrowings: 27,482
Other Liabilities: 6,324
Subordinated Debt: 0
Total Liabilities: 628,966
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: 58,227
Federal Funds and Repos: 1,245
Investments: 40,630
Net Loans: 50,748
Premises and Fixed Assets: 1,897
Other Real Estate: 73
Other Assets: 3,148
Total Assets: 155,968
Total Trust Assets: 0

Deposits: 116,047
Federal Funds and Borrowings: 27,701
Other Liabilities: 474
Subordinated Debt: 0
Total Liabilities: 144,222
Number of Shares Outstanding: 10,000

Directors: Jonathan Baird; Clark Fincher; Dorothy J. Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; J. David Scott; Laura Scott; Richard Scott
Branches in Town: One
Other Branches: Waldo
First Community Bank of Eastern Arkansas
Marion, AR

VOICE: (870) 739-7300 205 Block Street Charter Number: 775
FAX: (870) 739-2234 72364-0747 Date: October 8, 1998
Trust Powers: Yes

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: Brenda Eldridge
EVP: Jack Nall

Cash and Due from: 7,500 Deposits: 86,436
Federal Funds and Repos: 760 Federal Funds and Borrowings: 2,000
Investments: 4,996 Other Liabilities: 596
Net Loans: 79,314 Subordinated Debt: 0
Premises and Fixed Assets: 4,887 Total Liabilities: 89,032
Other Real Estate: 1,825
Other Assets: 2,920
Total Assets: 102,002 Total Liabilities and Capital: 102,002
Total Trust Assets: 0 Number of Shares Outstanding: 60,000

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

Branches in Town: None
Other Branches: West Memphis

First Delta Bank
Marked Tree, AR

VOICE: (870) 358-6000 214 Hester Parker Drive Charter Number: 704
FAX: (870) 358-6001 72365-0635 Date: October 31, 1951
Trust Powers: No

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: 2,012 Deposits: 43,915
Federal Funds and Repos: 0 Federal Funds and Borrowings: 3,010
Investments: 24,518 Other Liabilities: 464
Net Loans: 24,325 Subordinated Debt: 0
Premises and Fixed Assets: 679 Total Liabilities: 47,389
Other Real Estate: 367
Other Assets: 367
Total Assets: 52,858 Total Liabilities and Capital: 52,858
Total Trust Assets: 0 Number of Shares Outstanding: 60,000

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 124 Edmonds Avenue
FAX: (870) 731-2859 72101-0370
Trust Powers: Yes

Member of Federal Reserve System
Bank Holding Company
M. D. Thompson & Son Co., McCrory, AR

CEO: Vance Thompson, III  VP: Nathan Dabbs
Pres: Tim St. Clair

Cash and Due from: 2,570  Deposits: 66,170
Federal Funds and Repos: 1,955  Federal Funds and Borrowings: 0
Investments: 37,774  Other Liabilities: 156
Net Loans: 29,750  Subordinated Debt: 0
Premises and Fixed Assets: 670  Total Liabilities: 66,326
Other Real Estate: 300  Total Equity Capital: 7,930
Other Assets: 1,237  Total Liabilities and Capital: 74,256
Total Assets: 74,256  Number of Shares Outstanding: 20,000

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

Branches in Town: None  Other Branches: None

McGehee Bank
McGehee, AR

VOICE: (870) 222-3151 301 North Second Street
FAX: (870) 222-6159 71654-0787
Trust Powers: Yes

Home Page: www.mcgeheebank.com
Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

Chm/CEO: William W. Bowman  VP/Cash: Stephen Wilson
VChm: John H. Potter, Jr.  Pres/TO: James M. Smith

Cash and Due from: 13,225  Deposits: 89,430
Federal Funds and Repos: 2,500  Federal Funds and Borrowings: 0
Investments: 16,918  Other Liabilities: 1,097
Net Loans: 70,841  Subordinated Debt: 0
Premises and Fixed Assets: 390  Total Liabilities: 90,527
Other Real Estate: 0  Total Equity Capital: 74,256
Other Assets: 3,580  Number of Shares Outstanding: 80,000
Total Assets: 107,454
Total Trust Assets: 70,058

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  
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

Cash and Due from: 25,648  
Federal Funds and Repos: 1,720  
Investments: 11,759  
Net Loans: 131,736  
Premises and Fixed Assets: 3,927  
Other Real Estate: 108  
Other Assets: 3,286  
Total Assets: 178,184  
Total Trust Assets: 0

Deposits: 157,278  
Federal Funds and Borrowings: 3,176  
Other Liabilities: 1,459  
Subordinated Debt: 0  
Total Liabilities: 161,913  
Total Liabilities and Capital: 178,184  
Total Equity Capital: 16,271  
Number of Shares Outstanding: 12,000

Directors: J. Richard Carver; Robert A. Carver; John A. Crawford; Philip B. Hensley; David Maddox; Pauline Morrow; Edward W. Stevenson; John Stevenson; Bill L. Wood

Branches in Town: None  
Other Branches: Hatfield, Wickes

Commercial Bank & Trust Company  
Monticello, AR

VOICE: (870) 367-6221  
FAX: (870) 367-7700  
Trust Powers: Yes

212 West Gaines Street  
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

Cash and Due from: 6,982  
Federal Funds and Repos: 0  
Investments: 44,477  
Net Loans: 99,569  
Premises and Fixed Assets: 1,528  
Other Real Estate: 2,203  
Other Assets: 2,186  
Total Assets: 156,945  
Total Trust Assets: 0

Deposits: 140,121  
Federal Funds and Borrowings: 0  
Other Liabilities: 689  
Subordinated Debt: 0  
Total Liabilities: 140,810  
Total Liabilities and Capital: 156,945  
Total Equity Capital: 16,135  
Number of Shares Outstanding: 8,000

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

Branches in Town: Four  
Other Branches: None
Union Bank And Trust Company
Monticello, AR

VOICE: (870) 460-6400 102 West McCloy Charter Number: 448
FAX: (870) 460-6464 71657-0270 Date: September 15, 1915
Trust Powers: Yes FDIC Certificate Number: 1753

Home Page: www.unionbnk.com
Bank Holding Company
First Union Financial Corporation, Monticello, AR

Chm/CEO: Zach McClendon, Jr. EVP/Cash: Reathel Privett
Pres: Dave Dickson TO: Gail Hooker

Cash and Due from: 7,288 Deposits: 146,848
Federal Funds and Repos: 258 Federal Funds and Borrowings: 21,777
Investments: 49,286 Other Liabilities: 1,260
Net Loans: 1,195,517 Subordinated Debt: 0
Premises and Fixed Assets: 3,711 Total Liabilities: 169,885
Other Real Estate: 191 Total Equity Capital: 18,827
Other Assets: 8,461 Total Liabilities and Capital: 188,712
Total Assets: 188,712 Number of Shares Outstanding: 80,000

Branches in Town: Two Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

VOICE: (501) 354-4988 707 North Saint Joseph Street Charter Number: 777
FAX: (501) 354-6560 72110 Date: January 27, 1999
Trust Powers: No 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: Mike Dunaway

Cash and Due from: 21,210 Deposits: 131,723
Federal Funds and Repos: 1,296 Federal Funds and Borrowings: 3,686
Investments: 51,284 Other Liabilities: 437
Net Loans: 68,953 Subordinated Debt: 0
Premises and Fixed Assets: 2,752 Total Liabilities: 135,846
Other Real Estate: 409 Total Equity Capital: 14,655
Other Assets: 4,597 Number of Shares Outstanding: 50,000
Total Assets: 150,501 Total Liabilities and Capital: 150,501

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

Branches in Town: One Other Branches: None
Allied Bank
Mulberry, AR

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

311 Main Street
Charter Number: 81
72947-0480
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: 4,871
Federal Funds and Repos: 715
Investments: 6,828
Net Loans: 150,912
Premises and Fixed Assets: 6,411
Other Real Estate: 3,184
Other Assets: 5,852
Total Assets: 178,673
Total Trust Assets: 0

Deposits: 149,940
Federal Funds and Borrowings: 10,001
Other Liabilities: 210
Subordinated Debt: 0
Total Liabilities: 160,151
Total Equity Capital: 18,522
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 (3), Mansfield, Ozark, Van Buren

Diamond Bank
Murfreesboro, AR

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

319 East Main
Charter Number: 175
71958
Date: December 19, 1904
FDIC Certificate Number: 1527

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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum
Pres: Ken "Mac" McClanahan

Cash and Due from: 12,547
Federal Funds and Repos: 390
Investments: 133,706
Net Loans: 275,150
Premises and Fixed Assets: 6,714
Other Real Estate: 1,298
Other Assets: 13,363
Total Assets: 445,168
Total Trust Assets: 0

Deposits: 371,972
Federal Funds and Borrowings: 25,450
Other Liabilities: 1,331
Subordinated Debt: 0
Total Liabilities: 398,753
Total Equity Capital: 46,415
Number of Shares Outstanding: 18,018

Directors: Evea Bainum; Tim Bainum; Tim Brotherton; Richard Cox; Robert Evans; John Hearnsberger; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; Harold A. Smith; George E. Steel, Jr.
Branches in Town: None

Other Branches: DeQueen, Dierks, Glenwood, Hope, Hot Springs (3), Mena, Mineral Springs, Mount Ida, Nashville (2)
Merchants & Planters Bank
Newport, AR

VOICE: (870) 523-3601 120 Hazel Charter Number: 694
FAX: (870) 523-3473 72112-0650 Date: March 20, 1946
Trust Powers: Yes
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/CLO: Carla P. Stiges
SVP/Cash: Patricia Davis

Cash and Due from: 17,523 Deposits: 188,698
Federal Funds and Repos: 767 Federal Funds and Borrowings: 4,292
Investments: 79,785 Other Liabilities: 1,309
Net Loans: 98,150 Subordinated Debt: 0
Premises and Fixed Assets: 5,791 Total Liabilities: 194,299
Other Real Estate: 924
Other Assets: 7,938 Total Equity Capital: 16,579
Total Assets: 210,878 Total Liabilities and Capital: 210,878
Total Trust Assets: 30,938 Number of Shares Outstanding: 9,000

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

Branches in Town: One
Other Branches: Batesville (2), Des Arc, McCrory, Newark, Swifton, Tuckerman

Delta Trust & Bank
Parkdale, AR

VOICE: (870) 473-2217 1853 Highway 165 South Charter Number: 141
FAX: (870) 473-2492 71661-0037 Date: February 1, 1910
Trust Powers: Yes
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
EVP/TO: Jim Shenep

Cash and Due from: 16,766 Deposits: 333,391
Federal Funds and Repos: 13,740 Federal Funds and Borrowings: 959
Investments: 75,730 Other Liabilities: 904
Net Loans: 247,413 Subordinated Debt: 0
Premises and Fixed Assets: 3,902 Total Liabilities: 335,254
Other Real Estate: 5,062
Other Assets: 5,878 Total Equity Capital: 16,000
Total Assets: 368,491 Total Liabilities and Capital: 368,491
Total Trust Assets: 444,506 Number of Shares Outstanding: 16,000

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

Branches in Town: None
Other Branches: Bella Vista, Eudora,
Fayetteville, Hamburg, Little Rock (3),
Wilmot
Arkansas State Bank Department

**Piggott State Bank**

Piggott, AR

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

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

Home Page: www.piggottstatebank.com

Member of Federal Reserve System

Bank Holding Company

Piggott Bankstock, Inc., Piggott, AR

Chm/CEO/Pres: Paula O. Blackwell  
VP: Debra A. Mills  
VP/Cash: James C. Poole

Cash and Due from: 9,784  
Federal Funds and Repos: 0  
Investments: 36,064  
Net Loans: 28,096  
Premises and Fixed Assets: 567  
Other Real Estate: 279  
Total Assets: 75,290  
Total Trust Assets: 0

Deposits: 65,195  
Federal Funds and Borrowings: 803  
Other Liabilities: 923  
Subordinated Debt: 0  
Total Liabilities: 66,921  
Total Liabilities and Capital: 75,290  
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  
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: 1,131  
Federal Funds and Repos: 4,630  
Investments: 3,675  
Net Loans: 57,953  
Premises and Fixed Assets: 2,261  
Other Real Estate: 3,620  
Other Assets: 1,835  
Total Assets: 75,105  
Total Trust Assets: 0

Deposits: 67,836  
Federal Funds and Borrowings: 0  
Other Liabilities: 210  
Subordinated Debt: 0  
Total Liabilities: 68,046  
Total Liabilities and Capital: 75,105  
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
FDIC Certificate Number: 101

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

Chm: John Warren Brannan, Sr.  EVP: Gary McCauley
CEO/Pres: John Warren Brannan, Jr.  Treas/Sec: Karen McLelland

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

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

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

Branches in Town: None
Other Branches: None

The Bank of Rison
Rison, AR

VOICE: (870) 325-6251
FAX: (870) 325-7661

Trust Powers: No
FDIC Certificate Number: 8730

Bank Holding Company
None

Chm: Lee Moore  VP/Cash: Felicia Bowlin
VP: Cliff Hopson

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

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

Directors: Helen Hopson; Lee Moore; Frank Wilson

Branches in Town: None
Other Branches: None
Parkway Bank
Rogers, AR

VOICE: (479) 464-9797 3350 Pinnacle Hills Parkway Charter Number: 57
FAX: (479) 464-9796 72758 Date: April 23, 1900
Trust Powers: No

FDIC Certificate Number: 20160

Home Page: www.parkway-bank.com

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

CEO/Pres: Robert Y. Taylor CFO: Leslie Borgognoni
Reg Pres: Chris Lampkin

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

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

Branches in Town: None Other Branches: Crossett, Monticello, Portland

Pinnacle Bank
Rogers, AR

VOICE: (479) 619-2000 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/CEO: Wade Ruckle

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

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

Branches in Town: None Other Branches: None
Simmons First Bank of Northwest Arkansas  
Rogers, AR

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

Charter Number: 672  
Date: July 8, 1935

FDIC Certificate Number: 15233

Home Page: www.simmonsfirst.com
Member of Federal Reserve System
Bank Holding Company

CEO/Pres: Thomas W. Spillyards  
EVP: Dennis Ferguson  
VP: Erica Preston  
VP/Cash: Darlene Cheatham

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

Deposits: 215,380  
Federal Funds and Borrowings: 9,287  
Other Liabilities: 2,053  
Subordinated Debt: 0  
Total Liabilities: 226,720  
Total Trust Assets: 0

Other Real Estate: 12,486  
Other Liabilities: 2,053  
Total Liabilities and Capital: 226,720

Other Assets: 12,486  
Total Equity Capital: 37,496  
Number of Shares Outstanding: 600

Directors: David Bartlett; Dennis Ferguson; Charles Clark Irwin; Sonya Jones; Thomas W. Spillyards; Jim Tull
Branches in Town: One

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

First State Bank  
Russellville, AR

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

Charter Number: 663  
Date: January 12, 1934

FDIC Certificate Number: 13632

Home Page: www.fsbmybank.com
Bank Holding Company

Chm/CEO: Charles Blanchard  
Pres: Johnny K. Morgan  
EVP: Toni B. Laws

Cash and Due from: 4,222  
Federal Funds and Repos: 6,520  
Investments: 24,681  
Net Loans: 123,555  
Premises and Fixed Assets: 6,276  
Other Real Estate: 2,561  
Other Assets: 7,806  
Total Assets: 175,623

Deposits: 145,923  
Federal Funds and Borrowings: 9,168  
Other Liabilities: 667  
Subordinated Debt: 0  
Total Liabilities: 155,758  
Total Trust Assets: 0

Other Real Estate: 12,486  
Total Liabilities and Capital: 155,758

Other Assets: 7,806  
Total Equity Capital: 19,865  
Number of Shares Outstanding: 20,000

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

Other Branches: Ola
Simmons First Bank of Russellville
Russellville, AR

VOICE: (479) 967-8000 800 North Arkansas Avenue Charter Number: 192
FAX: (479) 968-6491 72801 Date: September 29, 1905
Trust Powers: Yes
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: Denton Tumbleson
Reg Pres: Scott Hill
Cash and Due from: ................................ ............. 24,228 Deposits: ................................ .................. 133,509
Federal Funds and Repos: .................................... 0 Federal Funds and Borrowings: .................... 9,025
Investments: .................................................. 35,138 Other Liabilities: ................................ ............ 6,222
Net Loans: ................................................... 98,297 Subordinated Debt: .............................................. 0
Premises and Fixed Assets: .................................. 4,280 Total Liabilities: ................................ ......... 148,756
Real Estate: .................................................... 622 Total Equity Capital: .................................... 36,475
Other Assets: .................................................. 22,666 Total Liabilities and Capital: ...................... 185,231
Total Assets: ............................................... 185,231 Number of Shares Outstanding: ................ 1,500
Total Trust Assets: ............................................... 0

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

Branches in Town: Two
Other Branches: Clarksville (2)

Bank of Salem
Salem, AR

VOICE: (870) 895-2591 207 West Church Street Charter Number: 266
FAX: (870) 895-3825 72576-0338 Date: December 9, 1908
Trust Powers: No
FDIC Certificate Number: 11243

Home Page: www.bksalem.net
Member of Federal Reserve System
Bank Holding Company
Smith Associated Banking Corporation, Hot Springs, AR

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

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

Branches in Town: None
Other Branches: Mammoth Spring, Viola
Logan County Bank
Scranton, AR

VOICE: (479) 938-2511 600 Main Street Charter Number: 578
FAX: (479) 938-7084 72863-0085 Date: April 7, 1926
Trust Powers: No FDIC Certificate Number: 5632

Bank Holding Company
None

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

Cash and Due from: 5,239 Deposits: 56,999
Federal Funds and Repos: 755 Federal Funds and Borrowings: 0
Investments: 39,857 Other Liabilities: 285
Net Loans: 22,564 Subordinated Debt: 0
Premises and Fixed Assets: 403 Total Liabilities: 57,284
Other Real Estate: 36 Total Liabilities and Capital: 69,727
Other Assets: 841 Number of Shares Outstanding: 4,000
Total Assets: 69,727

Directors: Eddie Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Layes
Branches in Town: None

First Security Bank
Searcy, AR

VOICE: (501) 279-3400 314 North Spring Charter Number: 649
FAX: (501) 279-3486 72145-1009 Date: February 6, 1932
Trust Powers: Yes FDIC Certificate Number: 5633

Home Page: www.fsbank.com
Bank Holding Company
First Security Bancorp, Searcy, AR

Chm/CEO: Reynie Rutledge  EVP: J. Mark Ferguson
Pres: Michael C. Hutsell  TO: Frank Faust

Cash and Due from: 84,518 Deposits: 3,043,499
Federal Funds and Repos: 67,172 Federal Funds and Borrowings: 374,387
Investments: 1,861,019 Other Liabilities: 6,687
Net Loans: 1,565,005 Subordinated Debt: 0
Premises and Fixed Assets: 85,582 Total Liabilities: 3,424,573
Other Real Estate: 21,185 Total Liabilities and Capital: 3,785,553
Other Assets: 21,185 Number of Shares Outstanding: 24,000
Total Assets: 3,785,553

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

Branches in Town: Three

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

VOICE: (501) 268-7575  
FAX: (501) 268-1551  
Trust Powers: No  
401 South Main  
72143  
Charter Number: 528  
Date: February 17, 1922  
FDIC Certificate Number: 12696  

Home Page: www.simmonsfirst.com  
Member of Federal Reserve System  
Bank Holding Company  
Simmons First National Corporation, Pine Bluff, AR  

CEO/Pres: Brooks Davis  
VP: Kelley Burton  

Cash and Due from: 14,997  
Federal Funds and Repos: 0  
Investments: 25,294  
Net Loans: 100,201  
Premises and Fixed Assets: 4,069  
Other Real Estate: 126  
Other Assets: 9,099  
Total Assets: 153,786  

Deposits: 121,823  
Federal Funds and Borrowings: 11,532  
Other Liabilities: 1,922  
Subordinated Debt: 0  
Total Liabilities: 135,277  

Net Loans: 100,201  
Premises and Fixed Assets: 4,069  
Other Real Estate: 126  
Other Assets: 9,099  
Total Assets: 153,786  

Subordinated Debt: 0  
Total Liabilities and Capital: 153,786  

Total Trust Assets: 0  
Number of Shares Outstanding: 10,000  

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

Branches in Town: Two  
Other Branches: Beebe  

Peoples Bank  
Sheridan, AR  

VOICE: (870) 942-5707  
FAX: (870) 942-2489  
Trust Powers: No  
1120 S. Rock Street  
72150  
Charter Number: 786  
Date: September 11, 2000  
FDIC Certificate Number: 57058  

Home Page: www.peoplesbankar.com  
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: 5,349  
Federal Funds and Repos: 210  
Investments: 45,377  
Net Loans: 58,789  
Premises and Fixed Assets: 2,673  
Other Real Estate: 292  
Other Assets: 2,650  
Total Assets: 115,340  

Deposits: 100,669  
Federal Funds and Borrowings: 0  
Other Liabilities: 632  
Subordinated Debt: 0  
Total Liabilities: 101,301  

Net Loans: 58,789  
Premises and Fixed Assets: 2,673  
Other Real Estate: 292  
Other Assets: 2,650  
Total Assets: 115,340  

Subordinated Debt: 0  
Total Liabilities and Capital: 115,340  

Total Trust Assets: 0  
Number of Shares Outstanding: 56,562  

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

Branches in Town: None  
Other Branches: Little Rock
Ninety-Seventh Report

Smackover State Bank
Smackover, AR

VOICE: (870) 725-3051 Charter Number: 600
FAX: (870) 725-3049 Date: April 18, 1928
Trust Powers: Yes

708 North Broadway FDIC Certificate Number: 5623
71762-0107

Home Page: www.smackoverbank.com
Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

CEO/Pres: Bob Willett
SVP: James B. Yeager
VP/TO: Vicki Davis

Smackover State Bank
Smackover, AR

VOICE: (870) 725-3051 Charter Number: 600
FAX: (870) 725-3049 Date: April 18, 1928
Trust Powers: Yes

708 North Broadway FDIC Certificate Number: 5623
71762-0107

Home Page: www.smackoverbank.com
Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

CEO/Pres: Bob Willett
SVP: James B. Yeager
VP/TO: Vicki Davis

Cash and Due from: ............................. 4,138
Federal Funds and Repos: ........................ 6,035
Investments: .................................. 90,425
Net Loans: .................................. 69,565
Premises and Fixed Assets: .................... 2,517
Other Real Estate: ................................ 31
Other Assets: .................................. 1,361
Total Assets: ................................ 174,015

Total Trust Assets: ................................ 2,332

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank
Sparkman, AR

VOICE: (870) 678-2251 Charter Number: 457
FAX: (870) 678-2401 Date: September 19, 1916
Trust Powers: No

Commerce & Main Streets FDIC Certificate Number: 93
71763-0127

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: ............................. .833
Federal Funds and Repos: ........................ 0
Investments: .................................. 2,300
Net Loans: .................................. 50,929
Premises and Fixed Assets: .................... 2,344
Other Real Estate: ................................ 1,181
Other Assets: .................................. 1,642
Total Assets: ................................ 59,299

Total Trust Assets: ................................ 0

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank
Sparkman, AR

VOICE: (870) 678-2251 Charter Number: 457
FAX: (870) 678-2401 Date: September 19, 1916
Trust Powers: No

Commerce & Main Streets FDIC Certificate Number: 93
71763-0127

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: ............................. .833
Federal Funds and Repos: ........................ 0
Investments: .................................. 2,300
Net Loans: .................................. 50,929
Premises and Fixed Assets: .................... 2,344
Other Real Estate: ................................ 1,181
Other Assets: .................................. 1,642
Total Assets: ................................ 59,299

Total Trust Assets: ................................ 0

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet
Bodcaw Bank
Stamps, AR

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

307 Thomas Street
Charter Number: 106
71860-0008 Date: December 8, 1902
FDIC Certificate Number: 5624

Trust Powers: No
FDIC Certificate Number: 5624

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

Chm: J. Paul Nipper
Pres/Sec: Scott Hultberg
Cash: Brenda Scroggins

Cash and Due from: 4,011
Deposits: 68,300
Federal Funds and Repos: 1,140
Federal Funds and Borrowings: 475
Investments: 43,844
Other Liabilities: 0
Net Loans: 27,105
Subordinated Debt: 0
Premises and Fixed Assets: 847
Total Liabilities: 68,775
Other Assets: 99
Total Liabilities and Capital: 77,095
Other Real Estate: 50
Total Equity Capital: 8,320
Other Assets: 847
Number of Shares Outstanding: 10,000

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

Branches in Town: None
Other Branches: None

Bank of Star City
Star City, AR

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

116 North Lincoln Charter Number: 567
71667-0069 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: 1,851
Deposits: 80,023
Federal Funds and Repos: 0
Federal Funds and Borrowings: 10,749
Investments: 32,074
Other Liabilities: 229
Net Loans: 64,023
Subordinated Debt: 0
Premises and Fixed Assets: 3,328
Total Liabilities: 91,001
Other Assets: 119
Total Liabilities and Capital: 103,277
Other Real Estate: 119
Number of Shares Outstanding: 15,000
Premises and Fixed Assets: 119
Total Trust Assets: 0

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

Branches in Town: None
Other Branches: Dumas, Pine Bluff (2), White Hall
Security Bank
Stephens, AR

VOICE: (870) 786-5416
FAX: (870) 786-5419
Trust Powers: No
105 Ruby Street 71764-0007
Charter Number: 692
Date: February 8, 1946
FDIC Certificate Number: 16395

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

Chm/CEO: Carol Reaves  EVP: Duncan Grayson
Pres: Guy R. "Buck" Smith  EVP/CFO: Cheryl Brown

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

Directors: Duncan Grayson; Carol Reaves; Guy R. "Buck" Smith; Jay C. Wilson
Branches in Town: None

The Farmers and Merchants Bank
Stuttgart, AR

VOICE: (870) 673-6911
FAX: (870) 672-4282
Trust Powers: Yes
708 S. Main Street 72160-1016
Charter Number: 687
Date: December 29, 1944
FDIC Certificate Number: 16216

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

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

Chm: Roy O. McCollum, III  CEO/Pres: Gary Hudson

Cash and Due from: ........................................ 12,554
Federal Funds and Repos: ................................ 1
Investments: .................................................. 192,367
Net Loans: .................................................. 336,875
Premises and Fixed Assets: .................................. 6,935
Other Real Estate: ............................................ 7,609
Other Assets: .................................................. 43,018
Total Assets: ............................................... 599,359
Total Trust Assets: .......................................... 0

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
Citizens Bank & Trust Company  
Van Buren, AR

VOICE: (479) 474-1201 3110 Alma Hwy.  Charter Number: 328
FAX: (479) 410-1340 72956-0469  Date: December 20, 1910
Trust Powers: Yes  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: 7,805  Deposits: 315,766
Federal Funds and Repos: 0  Federal Funds and Borrowings: 2,049
Investments: 106,525  Other Liabilities: 320,141
Net Loans: 223,589  Subordinated Debt: 0
Premises and Fixed Assets: 4,158  Total Liabilities: 357,136
Other Real Estate: 3,764  Total Equity Capital: 36,995
Other Assets: 11,295  Total Trust Assets: 8,492
Total Assets: 357,136  Number of Shares Outstanding: 16,000

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

Branches in Town: Three  
Other Branches: Alma, Mountainburg

First Community Bank of Crawford County  
Van Buren, AR

VOICE: (479) 471-5400 2925 Alma Highway, Suite A  Charter Number: 784
FAX: (479) 471-5404 72956  Date: July 7, 2000
Trust Powers: No  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  
VP: Alisa Kelly  
Cash: Karen Brown

Cash and Due from: 2,720  Deposits: 81,134
Federal Funds and Repos: 5,440  Federal Funds and Borrowings: 4,011
Investments: 5,004  Other Liabilities: 365
Net Loans: 73,019  Subordinated Debt: 0
Premises and Fixed Assets: 4,230  Total Liabilities: 85,510
Other Real Estate: 1,156  Total Equity Capital: 11,061
Other Assets: 5,002  Total Liabilities and Capital: 96,571
Total Assets: 96,571  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  Main Street  Charter Number: 739
FAX: (870) 226-2253  71671-0029  Date: December 12, 1978
Trust Powers: Yes  FDIC Certificate Number: 94

Home Page: www.firststatewarren.com

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

Chm/CEO: Bennie Ryburn, Jr.  EVP/TO: Hugh Quimby
Pres: Freddie M. Mobley

Cash and Due from: ... 8,309  Deposits: ... 88,937
Federal Funds and Repos: ... 0  Federal Funds and Borrowings: ... 0
Investments: ... 42,843  Other Liabilities: ... 377
Net Loans: ... 46,050  Subordinated Debt: ... 0
Premises and Fixed Assets: ... 1,219  Total Liabilities: ... 89,314
Other Real Estate: ... 353
Other Assets: ... 1,423  Total Equity Capital: ... 10,883
Total Assets: ... 100,197  Total Liabilities and Capital: ... 100,197
Total Trust Assets: ... 1,690  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  201 South Main  Charter Number: 80
FAX: (870) 226-6261  71671-0350  Date: December 28, 1901
Trust Powers: Yes  FDIC Certificate Number: 81

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System

Bank Holding Company
None

Chm/Pres: John B. Frazer, Jr.  SVP/CLO: Kelly Ashcraft
SVP/CFO/COO/TO: Hunter W. Johnson  SVP/Cash: James E. Smith

Cash and Due from: ... 4,457  Deposits: ... 108,493
Federal Funds and Repos: ... 780  Federal Funds and Borrowings: ... 2,847
Investments: ... 68,824  Other Liabilities: ... 200
Net Loans: ... 54,602  Subordinated Debt: ... 0
Premises and Fixed Assets: ... 899  Total Liabilities: ... 111,540
Other Real Estate: ... 0
Other Assets: ... 1,802  Total Equity Capital: ... 19,824
Total Assets: ... 131,364  Total Liabilities and Capital: ... 131,364
Total Trust Assets: ... 25,106  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.getevolved.com  
**Member of Federal Reserve System**  
**Bank Holding Company**  
**Evolve Bancorp, Inc., West Memphis, AR**

<table>
<thead>
<tr>
<th><strong>Chm:</strong> Scot Lenoir</th>
<th><strong>EVP/TO:</strong> Kenneth Lenoir</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CEO/Pres:</strong> Scott Stafford</td>
<td><strong>EVP/COO:</strong> John Chandler</td>
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<table>
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<tr>
<th><strong>Cash and Due from:</strong></th>
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<tr>
<td><strong>Federal Funds and Repos:</strong></td>
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<td><strong>Investments:</strong></td>
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<td><strong>Net Loans:</strong></td>
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<td><strong>Premises and Fixed Assets:</strong></td>
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<td><strong>Other Assets:</strong></td>
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<td><strong>Subordinated Debt:</strong></td>
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<td><strong>Total Liabilities:</strong></td>
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<td><strong>Total Equity Capital:</strong></td>
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<td><strong>Number of Shares Outstanding:</strong></td>
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</table>

**Directors:** Donald Clanton; J. De DeHart; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; W. Scott Stafford; Stephen Valentine

**Branches in Town:** None

**Other Branches:** Brinkley, Cordova[TN], Parkin, Wynne
Cross County Bank
Wynne, AR

VOICE: (870) 238-8171 1 Cross County Plaza Charter Number: 25
FAX: (870) 238-4052 72396-0009 Date: June 5, 1891
Trust Powers: Yes 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 SVP/CFO: Beth Dildine
CEO/Pres/TO: David Dowd SVP/CLO: Jack Runsick

Cash and Due from: 5,347 Deposits: 144,059
Federal Funds and Repos: 0 Federal Funds and Borrowings: 3,923
Investments: 21,034 Other Liabilities: 166
Net Loans: 129,875 Subordinated Debt: 0
Premises and Fixed Assets: 5,028 Total Liabilities: 148,148
Other Real Estate: 4,572 Total Equity Capital: 21,306
Other Assets: 3,598 Total Liabilities and Capital: 169,454
Total Assets: 169,454 Number of Shares Outstanding: 4,000
Total Trust Assets: 8,822

Directors: Dr. Willard G. Burks; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohlner; Donald L. Reddmann; R. Joe 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, 2011
Arkansas Capital Corporation  
Little Rock, AR

VOICE: (501) 374-9247  
FAX: (501) 374-9425  
200 River Market Avenue, Suite 400  
72201-1766  
Charter Number: 1006  
Date: August 6, 1958

Home Page: www.arcapital.com

Bank Holding Company  
None

Chm: Rush Deacon  
CEO: C. Sam Walls  
Pres: Dennis Cooper  
EVP: Jay W. Wisener

Cash and Due from: 4,000  
Federal Funds and Repos: 0  
Investments: 4,941  
Net Loans: 35,787  
Premises and Fixed Assets: 1,064  
Other Real Estate: 327  
Other Assets: 1,292  
Total Assets: 47,411

Deposits: 0  
Federal Funds and Borrowings: 41,768  
Other Liabilities: 1,874  
Subordinated Debt: 0  
Total Liabilities: 43,642  
Total Equity Capital: 3,769  
Total Liabilities and Capital: 47,411  
Number of Shares Outstanding: 1,077

Directors: Orville E. Abrams; John W. Ahlen; Phil Baldwin; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush B. Deacon; Mac Dodson; Maria Haley; Virgil L. Miller, Jr.; David H. Shindler; William T. Staed; Kathy Struckman; C. Sam Walls

Branches in Town: None  
Other Branches: Fayetteville, Jonesboro
REPORT OF

TRUST COMPANIES

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2011
Centennial Trust Company
Conway, AR
VOICE: (501) 312-1442 719 Harkrider, Suite 100 Charter Number: 35000
FAX: (501) 312-1477 72032 Date: May. 22, 2001

CEO/Pres/CFO: Randy Mayor

Directors: Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims
Branches in Town: One Other Branches: El Dorado

Community First Trust Company
Hot Springs, AR
VOICE: (501) 520-3660 135 Section Line Road, C-1 Charter Number: 35001
FAX: (501) 520-3667 71913 Date: June 17, 1998

CEO/Pres: William L. Kerst, Jr. CFO: Leslie Ballentine

Directors: Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener;
David French; William L. Kerst, Jr.; Ralph Woodruff
Branches in Town: None Other Branches: El Dorado, Hot Springs Village, Little Rock, Russellville
REPORT OF THE

REGIONAL/COUNTY INDUSTRIAL DEVELOPMENT CORPORATION

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2011
Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-2621
FAX: (501) 889-2966
P. O. Box 869
72126-0869
Charter Number: 30003
Date: Aug. 18, 1994

Pres: Mark Roland
VP: John C. Branscum
Treas: James C. Hawkins
REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2011
Commerce Capital Development Company, LLC
Little Rock, AR

VOICE: (501) 374-9247 200 Rivermarket Avenue, Suite 400 Charter Number: 45001
FAX: (501) 374-9425 72201 Date: Aug. 28, 2003

Pres: C. Sam Walls Sec: Sam Walls, III
LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2011
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Arkansas</td>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
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<tr>
<td></td>
<td>DeWitt Bank And Trust Company</td>
<td>DeWitt</td>
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<tr>
<td></td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Ashley</td>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
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<td></td>
<td>First State Bank</td>
<td>Crossett</td>
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<td>Farmers Bank</td>
<td>Hamburg</td>
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<td>Delta Trust &amp; Bank</td>
<td>Parkdale</td>
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<tr>
<td></td>
<td>Home Bank of Arkansas</td>
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<td>First National Bank and Trust Company</td>
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<td>Bank of Gravett</td>
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<td>Parkway Bank</td>
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<td>Pinnacle Bank</td>
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<td>Simmons First Bank of Northwest Arkansas</td>
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<tr>
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<td>Warren Bank and Trust Company</td>
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<td>The First National Bank of Berryville</td>
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<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
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<td>The First National Bank in Green Forest</td>
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<td>The Bank of Lake Village</td>
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<td>Izard</td>
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<td>Russellville</td>
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<td>BANK</td>
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<tr>
<td>Pulaski</td>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
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<td>Bank of Little Rock</td>
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<td>Bank of the Ozarks</td>
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<td>The Capital Bank</td>
<td>Little Rock</td>
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<td>Central Bank</td>
<td>Little Rock</td>
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<tr>
<td></td>
<td>Eagle Bank &amp; Trust Company</td>
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<td>Metropolitan National Bank</td>
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<td>One Bank &amp; Trust, National Association</td>
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<td>National Bank of Arkansas in North Little Rock</td>
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<td>Saline</td>
<td>Heartland Community Bank</td>
<td>Bryant</td>
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<td>Sebastian</td>
<td>The First National Bank of Fort Smith</td>
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<td>Farmers Bank</td>
<td>Greenwood</td>
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<td>Sevier</td>
<td>First State Bank of DeQueen</td>
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<td>Horatio State Bank</td>
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<td>Sharp</td>
<td>First National Banking Company</td>
<td>Ash Flat</td>
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<td>St. Francis</td>
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<td>Forrest City Bank, National Association</td>
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<td>Ozark Heritage Bank, N. A.</td>
<td>Mountain View</td>
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<td>Union</td>
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<td>Simmons First Bank of El Dorado</td>
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<td>Smackover State Bank</td>
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<td>White</td>
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<td>Woodruff</td>
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<td>River Town Bank</td>
<td>Dardanelle</td>
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</table>
MAP OF ARKANSAS COUNTIES
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2011
Southern Bancorp Inc.
Arkadelphia, AR

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

CEO: Walter Smiley
CFO: Scott Fife

Subsidiaries:
Southern Bancorp Bank Arkadelphia, AR
Phillips Insurance Agency, Inc. Elaine, AR
First Investment Advisory Services, Inc. Helena, AR
Southern Development Capital Trust Arkadelphia, AR
Southern Development Statutory Trust III Arkadelphia, AR
Southern Development Statutory Trust IV Arkadelphia, AR
Southern Property Corporation of the Delta Arkadelphia, AR

Summit Bancorp, Inc.
Arkadelphia, AR

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

Chm/CEO: Ross M. Whipple
Pres/COO: Marcus J. McCain
EVP/CFO: Brent Black
EVP/CAO: John A. Bryant

Subsidiaries:
Summit Bank Arkadelphia, AR
Summit Real Estate Investments, Inc. Arkadelphia, AR

Citizens State Bankshares of Bald Knob, Inc.
Bald Knob, AR

RSSD Number: 1096822
VOICE: (501) 724-3241
FAX: (501) 724-5985

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

Subsidiaries:
Citizens State Bank Bald Knob, AR
Citizens State Investments, Inc. Bald Knob, AR
Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO/Pres: John Dews
Sec: Greg Shaver

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

First Community Bancshares, Inc.
Batesville, AR

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

Chm/CEO/Pres: Dale E. Cole
CFO: Jason Taylor
EVP: Boris A. Dover
Sec: Dianne Lamberth

Subsidiaries:
First Community Bank
Batesville Insurance Agency, Inc.
First Community Real Estate, Inc.
WR Holding Co., LLC

Bearden Bancshares, Inc.
Bearden, AR

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

Chm: Rick Green
Sec: Ken Riley

Subsidiaries:
Bank of Bearden
BBI Insurance Agency, Inc.
Arvest Bank Group, Inc.
Bentonville, AR

RSSD Number: 1095674
125 West Central #218
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

Subsidiaries:
Arvest Holdings, Inc.
Arvest Bank
Central Mortgage Company
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
Arvest Mortgage Company
ABREHB, LLC
RHV, LLC
First Place on the Creeks, 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
AREH, LLC
ABREHA, LLC
ABREHC, LLC
ABREHD, LLC
Arvest Trust Company, N. A.
Arvest Statutory Trust I
Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
VOICE: (479) 464-1500
FAX: (479) 464-1540

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

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

Subsidiaries:

Arvest Bank
Central Mortgage Company
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
Arvest Mortgage Company
ABREHB, LLC
RHV, LLC
First Place on the Creeks, LLC
WACO Title Company
ATC Services, Inc.
Security Bankcard Center, Inc.
Southwest Cattlemen’s Corporation
Superior Finance Company
Superior Financial Statutory Trust II

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
VOICE: (870) 763-8101
FAX: (870) 763-3500

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

Subsidiaries:
Farmers Bank And Trust Company
First Western Bancshares ESOT
Booneville, AR

RSSD Number: 2628994 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Chm: Jeral L. Hampton

Subsidiaries:
First Western Bancshares, Inc. Booneville, AR
First Western Bank Booneville, AR
First Western Financial, Inc. Booneville, AR
First Western Insurance Agency, Inc. Booneville, AR
First Western Mortgage, Inc. Booneville, AR
First Western Properties, Inc. Booneville, AR
WPC, LLC Rogers, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091 80 West Main
VOICE: (479) 675-0369 P. O. Box 87
FAX: (479) 675-0751 72927-0087

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

Chm/CEO: Jeral L. Hampton Sec: Debbie Danekas
Pres: John T. Hampton

Subsidiaries:
First Western Bank Booneville, AR
First Western Financial, Inc. Booneville, AR
First Western Insurance Agency, Inc. Booneville, AR
First Western Mortgage, Inc. Booneville, AR
First Western Properties, Inc. Booneville, AR
WPC, LLC Rogers, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR
Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196
VOICE: (870) 837-8300
FAX: (870) 837-8310

CEO/Pres: Searcy W. Harrell, Jr.
VP: Jonathan W. Harrell
Sec: Phillip J. Foster

Subsidiaries:
First Bank

Hampton, AR

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663
VOICE: (870) 283-5301
FAX: (870) 283-6466

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

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252
VOICE: (870) 747-3319
FAX: (870) 747-3498

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 719 Harkrider Street, Suite 100
VOICE: (501) 328-4663 P. O. Box 966
FAX: (501) 328-4679 72032

Chm: John W. Allison CFO: Randy E. Mayor
CEO: C. Randall Sims

Subsidiaries:
Centennial Bank Conway, AR
   Centennial Insurance Agency, Inc. Cabot, AR
   Grand Prairie Title Company, Inc. Cabot, AR
   OSB Reacquisitions, LLC Conway, AR
   Cook Insurance Agency, Inc. Apalachicola, FL
   Coastal St. Andrews Properties, LLC Panama City Beach, FL
Centennial Trust Company Conway, AR
Home BancShares Statutory Trust I Hartford, CT
Home BancShares Statutory Trust II Hartford, CT
Marine Bancorp Statutory Trust I Hartford, CT
Centennial (AR) Statutory Trust I Wilmington, DE

Ashley Bancstock Company
Crossett, AR

RSSD Number: 1099337 218 Main Street
VOICE: (870) 364-1300 71635
FAX: (870) 364-2205

CEO/Pres: Edward Holt Treas/Sec: Gerald G. Crawford, II
EVP: Jim V. Fincher

Subsidiaries:
First National Bank of Crossett Crossett, AR
First Community Bank of Crawford County Van Buren, AR
Ashley Bancstock Company Statutory Trust I Crossett, AR
Evergreen Bancshares, Inc.
Crossett, AR

RSSD Number: 1134797
200 Pine Street
VOICE: (870) 364-5131
P. O. Box 638
FAX: (870) 364-6329
71635-0638

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

Subsidiaries:
First State Bank
Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
105 East 9th Street
VOICE: (479) 495-4680
P. O. Box 1330
FAX: (479) 495-4681
72833-1330

Chm/CEO/Pres: John Ed Chambers, III
CFO: Mike Donnell

Subsidiaries:
Chambers Bank
Danville, AR
CBI Holdings, Inc.
Danville, AR
Sloan Capital Trust I
Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
102 North Front Street
VOICE: (479) 229-3311
P. O. Box 577
FAX: (479) 229-4180
72834-0577

CEO/Pres: William R. Bullock, Sr.
Sec: Sharon Wilson

Subsidiaries:
River Town Bank
Dardanelle, AR
Ninety-Seventh Report

Peterson Holding Company
Decatur, AR

RSSD Number: 1845619 Hwy. 59 North
VOICE: (479) 752-3281 P. O. Box 38
FAX: (479) 752-8154 72722-0038

Chm/CEO/Pres: R. Mark Londagin

Subsidiaries:
Decatur State Bank Decatur, AR
Decatur Insurance Agency Decatur, AR
Grand Savings Bank Grove, OK

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724 402 West Collin Raye Drive
VOICE: (870) 642-4423 P. O. Box 970
FAX: (870) 642-2847 71832-0970

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

Subsidiaries:
First State Bank of DeQueen DeQueen, AR
First State Insurance of DeQueen Inc. DeQueen, AR
FSBI Statutory Trust I DeQueen, AR

DBT Financial Corporation
DeWitt, AR

RSSD Number: 1139176 Second and Jefferson Streets
VOICE: (870) 946-3531 P. O. Drawer 71
FAX: (870) 946-2815 72042-0071

Pres: Nancy F. Rasco Sec: David Jessup

Subsidiaries:
DeWitt Bank And Trust Company DeWitt, AR
DBT Realty Company, Inc. DeWitt, AR
P & M Realty, Inc. DeWitt, AR
DeWitt Bank and Trust Insurance Company, Inc DeWitt, AR
DeWitt First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243  220 West Cross
VOICE: (870) 946-3551  P. O. Box 511
FAX: (870) 946-1562  72042-0511


Subsidiaries:
Arkansas County Bank  DeWitt, AR

M & F Financial Corporation
Dumas, AR

RSSD Number: 1099506  500 Highway 65 South
VOICE: (870) 382-4311  P. O. Box 187
FAX: (870) 382-5901  71639-0187

Chm/CEO: L. Ashton Adcock  Treas/Sec: Betty B. Trites
Pres: J. Michael Jones

Subsidiaries:
Merchants & Farmers Bank  Dumas, AR

First Financial Banc Corporation
El Dorado, AR

RSSD Number: 2568102  214 North Washington Street
VOICE: (870) 863-7000  P. O. Box 1754
FAX: (870) 881-5393  71730-1754

CEO/Pres: J. Stephen Cameron  COO: Jerry Bullard
CFO: Melissa Jerry  Sec: Debra Martin

Subsidiaries:
First Financial Bank  El Dorado, AR
First Title Services, Inc.  El Dorado, AR
First Financial Banc Corporation Statutory Trust I  El Dorado, AR
First Financial Statutory Trust III  El Dorado, AR
MHBC Investments Limited Partnership, I
England, AR

RSSD Number: 2795083
VOICE: (501) 842-2555
FAX: (501) 842-2422

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

RSSD Number: 2941769
VOICE: (479) 253-3000
FAX: (479) 253-3004

Chm/CEO/Pres: John F. Cross
Sec: Charles T. Cross

Subsidiaries:
Cornerstone Bank

Bankshares of Fayetteville, Inc.
Fayetteville, AR

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

CEO/Pres: Mary Beth Brooks
EVP: Billie Pelton
EVP: Bob King
EVP: Sam Stricklin

Subsidiaries:
The Bank of Fayetteville
Bank of Fayetteville East Square, LLC
BOF Cato Springs, LLC
Bankshares of Fayetteville Statutory Trust I
White River Bancshares Company  
Fayetteville, AR

RSSD Number: 3306589  
3878 N. Crossover Road, Suite 20  
VOICE: (479) 684-3700  
P. O. Box 8550  
FAX: (479) 684-3795  
72703

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

Chm/CEO/Pres: Gary R. Head  
CCO: Daniel J. Lewis  
CFO: Russell W. Nugent, Jr.  
COO: Marilyn K. Hendricks

Subsidiaries:  
Signature Bank of Arkansas  
Fayetteville, AR

FBT Bancshares, Inc.  
Fordyce, AR

RSSD Number: 1099092  
200 West 4th Street  
VOICE: (870) 352-3107  
71742-2202  
FAX: (870) 352-5202

Chm/CEO/Pres: James V. Hulse, Jr.  
EVP: Don Lyle  
EVP: Bruce Dawson  
EVP/Sec: Suzette Crutchfield

Subsidiaries:  
Fordyce Bank & Trust Company  
Fordyce, AR
First Bank Corp.
Fort Smith, AR

RSSD Number: 1491360 602 Garrison Avenue
VOICE: (479) 782-2041 P. O. Box 7
FAX: (479) 788-4602 72902-0007

Chm/CEO/Pres: Samuel M. Sicard SVP: Mont S. Echols, Jr.

Subsidiaries:
The First National Bank of Fort Smith Fort Smith, AR
Citizens Bank & Trust Company Van Buren, AR
PMF, Inc. Van Buren, AR
National Bank of Sallisaw Sallisaw, OK
Brown-Hiller, Inc. Fort Smith, AR
First Asset Holdings, LLC Fort Smith, AR
Realty Appraisals, Inc. Fort Smith, AR

Bainum Bancorp
Glenwood, AR

RSSD Number: 1491333 205 Hwy 70 East
VOICE: (870) 356-2121 P. O. Box 500
FAX: (870) 356-6327 71943

Chm: Timothy E. Bainum Sec: Lynda Robbins

Subsidiaries:
Diamond Bank Murfreesboro, AR
Diamond State Insurance Agency Murfreesboro, AR
Gravett Bancshares, Inc.
Gravette, AR

RSSD Number: 3143953  
211 SE Main Street  
VOICE: (479) 787-5251  
P. O. Box 149  
FAX: (479) 787-6102  
72736-0149

Chm/Pres: John R. Meade  
VP: Jim A. Edmondson  
EVP/Sec: David N. Wills

Subsidiaries:  
Bank of Gravett  
Gravette, AR

First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266  
136 South Broadview  
VOICE: (501) 679-7200  
P. O. Box 190  
FAX: (501) 679-5104  
72058-0430

Chm/CEO/Pres: Thomas H. Grumbles  
Treas/Sec: Kenneth Barnard

Subsidiaries:  
First Service Bank  
Greenbrier, AR  
First Service Realty  
Greenbrier, AR

Peoples Home Holding, Inc.
Greenbrier, AR

RSSD Number: 3029196  
61 A South Broadview  
VOICE: (501) 679-7283  
P. O. Box 307  
FAX: (501) 679-7745  
72058

Chm/Pres: John Stacks  
VP: Bill Hannah  
VP: Joe Benton  
Sec: Terry Milam

Subsidiaries:  
Home Bank of Arkansas  
Portland, AR  
HomeBank Insurance Agency  
Greenbrier, AR
Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511 71 West Center Street
VOICE: (479) 996-4171 P. O. Box 610
FAX: (479) 996-6700 72936-0610

Chm: Elizabeth Wilkinson  CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank Greenwood, AR

Community First Bancshares, Inc.
Harrison, AR

RSSD Number: 2754585 200 East Ridge
VOICE: (870) 391-8000 P. O. Box 913
FAX: (870) 391-8081 72602-0913

Chm/CEO: Jerry Maland  Sec: Dan R. Bowers

Subsidiaries:
White River Bancshares Company Fayetteville, AR
Signature Bank of Arkansas Fayetteville, AR
Community First Bank Harrison, AR
Community First AR Statutory Trust I Harrison, AR
Mobius Technology Consulting, LLC Springfield, MO

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

RSSD Number: 1139091 123 Main Street
VOICE: (870) 832-2501 P. O. Box 347
FAX: (870) 832-2577 71842-0347

Chm/CEO/Pres: Edith H. Smith  Treas/Sec: Carl E. Hendrix, III
VP: C. E. Hendrix, Jr.

Subsidiaries:
Horatio State Bank Horatio, AR
Smith Associated Banking Corporation
Hot Springs, AR

RSSD Number: 1098004 1801 Central Avenue, Suite D
VOICE: (501) 623-4292 71901
FAX: (501) 624-7187

Chm/CEO: G. R. Buck Smith

Subsidiaries:
Bank of Salem  Salem, AR
   SABCO Insurance, Inc.  Salem, AR
Security Bank  Stephens, AR
   Ouachita Properties, Inc.  Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

RSSD Number: 1096550 600 West Main Street
VOICE: (501) 982-4511 P. O. Box 827
FAX: (501) 982-5769 72078-0827

Chm/CEO/Pres: Larry T. Wilson  SVP/CFO: Kim Crook
EVP/Sec: John Hardwick  Sec: John McNee

Subsidiaries:
First Arkansas Bank & Trust  Jacksonville, AR
   First Arkansas Mortgage Company  Jacksonville, AR
First Arkansas Statutory Trust I  Jacksonville, AR
Liberty Bancshares, Inc.
Jonesboro, AR

RSSD Number: 3101784
VOICE: (870) 934-9000
FAX: (870) 268-1551

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

Southeast Arkansas Bank Corporation
Lake Village, AR

RSSD Number: 1137033
VOICE: (870) 265-2241
FAX: (870) 265-2125

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

2901 East Highland Drive
P. O. Box 7514
72403

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

Lake Village, AR
Lake Village, AR
Fayette, MS
Fayette, MS
Greenville, MS
Little River Bancshares, Inc.
Lepanto, AR

RSSD Number: 2463391 202 Greenwood Avenue
VOICE: (870) 475-2306 P. O. Box 340
FAX: (870) 475-3070 72354-0340

Chm: Henry G. Watkins, III       Sec: Lois Criddle
Pres: Scott Arnold, IV

Subsidiaries:
Little River Bank

Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877 5701 Kavanaugh Boulevard
VOICE: (501) 707-1154 72207
FAX: (501) 707-1161

Chm/CEO: Lex Golden, III       Pres: Alex Golden

Subsidiaries:
Community State Bank

Bradley, AR
Bank of the Ozarks, Inc.
Little Rock, AR

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

Chm/CEO: George G. Gleason, II
VChm/COO: Mark D. Ross
CFO: Greg McKinney

Subsidiaries:
Bank of the Ozarks
- ASMSA Investment Fund, LLC
- BOTO, LLC
- Open Avenues Investment Fund, LLC
- The Highlands Group, Inc.
- Jaxsonville-Ocala Station, LLC
- Wares Creek Corporate Park, LLC
- West Manatee Avenue Property, LLC
- FCB Properties, Inc.
- PAB State Credits, LLC
- HOJ Equities, LLC
- Ozark Capital Statutory Trust II
- Ozark Capital Statutory Trust III
- Ozark Capital Statutory Trust IV
- Ozark Capital Statutory Trust V

Capital Bancshares, Inc.
Little Rock, AR

RSSD Number: 2777016
VOICE: (501) 228-6000
FAX: (501) 228-6006

Chm: Warren Stephenson
CEO/Pres: Kyle E. Patton
EVP/CFO: Jeanette Nation

Subsidiaries:
The Capital Bank

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

RSSD Number: 2834115
11700 Cantrell Road
VOICE: (501) 907-2286
P. O. Box 17607
FAX: (501) 907-2299
72223

Chm/CEO: J. French Hill
Sec: Becky Hughes
Pres: Carroll Penick

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

Little Rock Bankshares, Inc.
Little Rock, AR

RSSD Number: 2617082
200 North State Street
VOICE: (501) 376-0800
P. O. Box 34090
FAX: (501) 374-7937
72203

Chm/CEO: Eugene L. Maris
SVP/Cash: Lee A. Swearingen
Pres: George G. Worthen

Subsidiaries:
Bank of Little Rock
BLR Mortgage Corp.
Hallmark Loan & Inv. Co.
Little Rock Mortgage Corp.
Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
1001 W. Markham, 2nd Floor
VOICE: (501) 614-6161
FAX: (501) 614-6162

Pres: Stephen C. Davis  Sec: David Matchet

Subsidiaries:
Riverside Bank
    Arkansas Mortgage Company, Inc. Sparkman, AR
    Little Rock Title Company Fayetteville, AR
    Riverside Mortgage Company, Inc. Little Rock, AR

Rock Bancshares, Inc.
Little Rock, AR

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

Chm/CEO/Pres: L. Walter Quinn  Atty: Joseph W. Gregory

Subsidiaries:
Heartland Community Bank Bryant, AR
    HCB Properties, Inc. Bryant, AR
    Heartland Insurance, LLC Little Rock, AR
    HCB Investments, Inc. Little Rock, AR
    Rock Bancshares Statutory Trust I Little Rock, AR
    Rock Bancshares Statutory Trust II Little Rock, AR
State Holding Company
Little Rock, AR

RSSD Number: 1100046 650 South Shackleford, Suite 450
VOICE: (501) 223-3450 72211
FAX: (501) 223-8008

Chm: Harry L. Hastings, Jr.  EVP: Paul Castleberry
CEO/Pres: Catherine H. Owen  SVP: Laura Bogoslavsky

Subsidiaries:
Heber Springs State Bank  Heber Springs, AR
   Eagle Development Company North  Heber Springs, AR
Eagle Bank & Trust Company  Little Rock, AR
   Eagle Development Company South  Little Rock, AR
State Mortgage Company  Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

RSSD Number: 1491614 101 South Center Street
VOICE: (501) 676-3106 P. O. Box 320
FAX: (501) 676-5046 72086-0320

Chm: Neil Bennett, Jr.  Sec: Karen Hardke
CEO: David R. Estes

Subsidiaries:
First State Bank  Lonoke, AR
First State Land Co., Inc.  Lonoke, AR
Lonoke Statutory Trust I  Lonoke, AR
Lonoke Statutory Trust II  Lonoke, AR
Golden Oaks Bancshares, Inc.  
Magnolia, AR

RSSD Number: 1098684  
500 North Jackson Street  
VOICE: (870) 234-5777  
P. O. Box 340  
FAX: (870) 234-3384  
71754-0340

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

VChm: Harold H. Fincher  
Sec: Sharon Gathright

Subsidiaries:
The Peoples Bank  
Magnolia, AR

Magnolia Banking Corporation  
Magnolia, AR

RSSD Number: 1135413  
200 East Main Street  
VOICE: (870) 235-7000  
P. O. Box 250  
FAX: (870) 235-7039  
71754-0250

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

EVP: Steve Keith  
Sec: T. H. Bradley

Subsidiaries:
Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia, AR  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II  
Magnolia, AR

FCB Financial Services, Inc.  
Marion, AR

RSSD Number: 3123339  
205 Block Street  
VOICE: (870) 739-7300  
P. O. Box 747  
FAX: (870) 739-2234  
72364-0747

Pres: M. Don Underwood  
Sec: Frank A. Fogleman

EVP/CFO: Brenda Eldridge

Subsidiaries:
First Community Bank of Eastern Arkansas  
FCB Insurance Services, Inc.  
Marion, AR
Tyronza Bancshares, Inc.
Marked Tree, AR

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

Chm: Charles Luter  
Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank  
Marked Tree, AR

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

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

CEO/Pres: John G. Thompson  
Sec: Vance M. Thompson, III  
AVP: Caleb Thompson

Subsidiaries:
Bank of McCrory  
McCrory, AR

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

Chm: William W. Bowman  
Pres: James M. Smith  
VChm: John H. Potter

Subsidiaries:
Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty  
McGehee, AR  
McGehee, AR  
McGehee, AR
Southeast Financial Bankstock Corporation  
McGehee, AR

RSSD Number: 1096662  
301 North 2nd Street  
VOICE: (870) 222-3151  
P. O. Box 787  
FAX: (870) 222-6159  
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

Union Bankshares, Inc.  
Mena, AR

RSSD Number: 1099805  
303 Hwy 71 North  
VOICE: (479) 394-2211  
P. O. Box 898  
FAX: (479) 394-3809  
71953-0898

Chm: Edward W. Stevenson  
CEO/Pres: Philip B. Hensley  
EVP/CFO: Michael D. Myers  
Sec: David Maddox

Subsidiaries:
The Union Bank of Mena  
The First National Bank at Paris  
Union Bankshares Statutory Trust I  

Mena, AR  
Paris, AR  
Mena, AR
Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198
VOICE: (870) 367-2025
FAX: (870) 367-1151

Chm: Bennie Ryburn, Jr.
Pres: George T. Harris

SVP: Michael Efird
SVP: Rusty Smith

Subsidiaries:
Commercial Bank & Trust Company Monticello, AR

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880
VOICE: (870) 460-6400
FAX: (870) 460-6465

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

Subsidiaries:
Union Bank And Trust Company Monticello, AR
First Union Statutory Trust 1 Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

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

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

CEO/Pres: Alex Golden

Subsidiaries:
Acme Holding Company, Inc. Mulberry, AR
Allied Bank Mulberry, AR
The Mortgage Bank of Arkansas, Inc. Little Rock, AR
Acme Statutory Trust I Mulberry, AR

Acme Holding Company, Inc.
Mulberry, AR

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

CEO: Lex Golden
Pres: Alex Golden
Sec: Amy McCay

Subsidiaries:
Allied Bank Mulberry, AR
The Mortgage Bank of Arkansas, Inc. Little Rock, AR
Acme Statutory Trust I Mulberry, AR
M & P Community Bancshares, Inc.
Newport, AR

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473

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

Chm/CEO: Jim S. Gowen, Sr.        VP/Sec: Carla P. Stiger
Pres/COO: Jim S. Gowen, Jr.        Treas: Pat Davis

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

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

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

Chm/CEO: Jim S. Gowen, Sr.        VP/Sec: Carla P. Stiger
Pres/COO: Jim S. Gowen, Jr.        Treas: Pat Davis

Subsidiaries:
M & P Community Bancshares, Inc.
Merchants & Planters Bank
M & P Community Statutory Trust II
M & P Insurance & Investment Services, Inc.
Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321
212 West Cherry Street
VOICE: (870) 598-3802
FAX: (870) 598-2026

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

Chm: John P. Garrison
Pres/CEO: Chuck Morgan

EVP/CFO: Scott Pittillo

Subsidiaries:
Hot Springs Bank & Trust Company
Pine Bluff National Bank
Jefferson Bancshares Capital Trust
Jefferson Bancshares Capital Trust II

Hot Springs, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Simmons First National Corporation  
Pine Bluff, AR

RSSD Number: 1094828  
VOICE: (870) 541-1000  
FAX: (870) 541-1123

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  
El Dorado, AR
Simmons First Bank of Hot Springs  
Hot Springs, AR
Simmons First Bank of Northeast Arkansas  
Jonesboro, AR
Simmons First Bank of South Arkansas  
Lake Village, AR
Simmons First National Bank, N.A.  
Little Rock, AR
Simmons First Investment Group  
Pine Bluff, AR
Simmons First Trust Company, N.A.  
Pine Bluff, AR
Simmons First Bank of Northwest Arkansas  
Rogers, AR
Simmons First Bank of Russellville  
Russellville, AR
Simmons First Bank of Searcy  
Searcy, AR
Arkansas Fund, Inc.  
Pine Bluff, AR
Simmons First Capital Trust II  
Pine Bluff, AR
Simmons First Capital Trust III  
Pine Bluff, AR
Simmons First Capital Trust IV  
Pine Bluff, AR
Simmons First Mortgage Corporation  
Pine Bluff, AR

Parkway Bankshares, Inc.  
Portland, AR

RSSD Number: 1141188  
VOICE: (870) 737-2226  
FAX: (870) 737-4263

Chm: Joel Newcome  
Pres: Robert Y. Taylor

VP/Treas/Sec: Leslie Borgognoni

Subsidiaries:
Parkway Bank  
Rogers, AR
Prescott Bancshares, Inc.
Prescott, AR

RSSD Number: 2236586  East Second at Main
VOICE: (870) 887-2688   P. O. Drawer 490
FAX: (870) 887-6822   71857-0490

Pres: John Warren Brannan, Jr.  Treas/Sec: Karen McLelland
EVP: Gary McCauley

Subsidiaries:
Bank of Prescott  Prescott, AR

Pinnacle Bancshares, Inc.
Rogers, AR

RSSD Number: 3451416  4201 West New Hope Road, Suite 101
VOICE: (479) 619-2000  72758
FAX: (479) 619-2702

Chm: Wade Ruckle

Subsidiaries:
Pinnacle Bank  Rogers, AR

First State Banking Corporation
Russellville, AR

RSSD Number: 1096448  3103 East Main Street
VOICE: (479) 498-2402   P. O. Box 10610
FAX: (479) 498-2465   72812

Chm/CEO: Charles Blanchard  CFO/VP: Andrea Nicholson
Pres: Johnny K. Morgan

Subsidiaries:
First State Bank  Russellville, AR
Nimrod Real Estate, Inc.  Russellville, AR
FSB Capital Trust II  Russellville, AR
FSB Capital Trust III  Russellville, AR
First Security Bancorp
Searcy, AR

RSSD Number: 1096505 314 North Spring
VOICE: (501) 279-3401 P. O. Box 1009
FAX: (501) 279-3486 72145-1009

Chm/CEO: Reynie Rutledge  Pres: Bill Scholl

Subsidiaries:
First Security Bank  Searcy, AR
  UFS, Inc.  Benton, AR
Heartland Renaissance Fund Sub 1, LLC  Conway, AR
Peoples Real Estate Management Co.  Mountain Home, AR
First Security Investment Advisors, Inc.  Searcy, AR
First Security Real Estate Management, Inc.  Searcy, AR
FNBS Investments, Inc.  Las Vegas, NV
Crews & Associates, Inc.  Little Rock, AR
First Security Finance, Inc.  Little Rock, AR
Eastview of NWA, LLC  Searcy, AR
Torrent Fire Co. #4, LLC  Searcy, AR
Union Air, LLC  Searcy, AR
Cheyenne Aircraft, LLC  Wilmington, DE

Smackover Bancshares, Inc.
Smackover, AR

RSSD Number: 1098264 708 North Broadway
VOICE: (870) 725-3051 P. O. Box 107
FAX: (870) 725-3049 71762-0107

CEO/Pres: Bob Willett  SVP: James B. Yeager
SVP: J. Drew Tennyson  VP: Vicki Davis

Subsidiaries:
Smackover State Bank  Smackover, AR
Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172
VOICE: (479) 750-9100
FAX: (479) 750-0953

Chm: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Subsidiaries:
First State Bank of Northwest Arkansas
FSB Properties, LLC
Huntsville, AR
Fayetteville, AR

Bodcaw Bancshares, Inc.
Stamps, AR

RSSD Number: 2712781
VOICE: (870) 533-4486
FAX: (870) 533-4456

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

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

Chm: Roy O. McCollum, III  CEO/Pres: Gary Hudson

Subsidiaries:
The Farmers and Merchants Bank  Stuttgart, AR
F & M Realty, Inc.  Stuttgart, AR
Perry County Bankshares Statutory Trust  Perryville, AR

Bradley Bancshares, Inc.
Warren, AR

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

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

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

Chm: Dr. Willard G. Burks
CEO/Pres: David Dowd
Treas/Sec: Shelia Stotts

Subsidiaries:
Cross County Bank
Janus Title, LLC

First National Corporation of Wynne
Wynne, AR

RSSD Number: 1132159
VOICE: (870) 238-2361
FAX: (870) 238-8148

CEO/Pres: Sean H. Williams
VP: Paul Hall
Treas: Dianne Henderson
Sec: Lisa G. Jackson

Subsidiaries:
Twin Lakes Community Bank
The First National Bank of Wynne
OUT OF STATE

BANK HOLDING COMPANIES

AND

THEIR ARKANSAS

SUBSIDIARIES

JUNE 30, 2011
Delta Bancshares of Louisiana, Inc.
Oak Grove, LA

RSSD Number: 2806662
VOICE: (870) 355-8311
FAX: (870) 355-8509

Chm: Charles F. Poole       Pres: Gene Keith

Subsidiaries:
The Eudora Bank
West Carroll Community Bank

Evolve Financial Group, Inc.
Memphis, TN

RSSD Number: 3343351
VOICE: (901) 624-5500
FAX: (901) 624-5540

Chm/CEO: Scot Lenoir       Sec: Scott Stafford

Subsidiaries:
Evolve Bancorp, Inc.
Evolve Bank & Trust

West Memphis, AR
West Memphis, AR
ABBREVIATIONS

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