

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



**MIKE BEEBE**  
Governor

**CANDACE A. FRANKS**  
Bank Commissioner



**NINETY-SEVENTH ANNUAL**

**REPORT OF**

**THE**

**BANK COMMISSIONER**

**JUNE 30, 2011**



**STATE OF ARKANSAS**

**OFFICE OF STATE BANK DEPARTMENT**

June 30, 2011

Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas

Governor Beebe:

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

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

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

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

Cordially,

  
Candace A. Franks  
Bank Commissioner



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# LEGAL HOLIDAYS

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

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

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

Presidents Day ..... Third Monday in February

Memorial Day ..... Last Monday in May

Independence Day.....July 4

Labor Day.....First Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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



## COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

**STATE BANKING BOARD MEMBERS**

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

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

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

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

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

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

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

## **DEPARTMENTAL ROSTER**

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

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

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

## **EXAMINATION AND SUPERVISION**

Assistant Deputy Bank Commissioners:

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

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

## **EXAMINATION PERSONNEL**

### **LITTLE ROCK OFFICE**

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

**LITTLE ROCK OFFICE**

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

**NORTHWEST ARKANSAS OFFICE**

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

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

**JONESBORO OFFICE**

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

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

**TRUST**

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

## **INFORMATION SYSTEMS**

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

## **SPECIAL PROJECTS**

Mary C. Pennebaker – Certified Examinations Manager

## **APPLICATION INFORMATION**

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

## **TRAINING**

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

## **LEGAL DIVISION**

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

## **INFORMATION TECHNOLOGY**

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

**ADMINISTRATION DIVISION**

Gail Green – Fiscal Division Manager

Vicki A. Wise – Human Resource Analyst

Devan E. May – Human Resource Analyst

Sharon K. Hacker – Accountant

Accounting and Employee Services

Budget/Personnel/Payroll

Performance Evaluation

Expense Disbursement

Purchasing

Cynthia L. Nixon – Executive Assistant to the Commissioner

Jane R. English – Administrative Analyst

Lori A. Morrison – Administrative Analyst

Martha A. Guinn – Administrative Analyst

Kimberly A. Brown – Administrative Specialist

Administrative Support

Examination Support and Processing

Data Entry

Barbara A. Mahoney – Administrative Analyst

Rules and Regulations Manual Distribution Inquiries

Charter Amendments and Charter Information

Certificates of Good Standing

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

**BANK****MERGED INTO**

Planters & Merchants Bank  
Gillett

DeWitt Bank and Trust  
DeWitt

Arkansas Banker's Bank  
Little Rock

First National Banker's Bank  
Baton Rouge, LA

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

**BANK****LOCATION**

First Southern Bank

Batesville

## **CHARTER CONVERSIONS**

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

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

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

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



**BANK**

**LOCATION**

Evolve Bank & Trust  
West Memphis

302 N. Main Street  
Brinkley

Evolve Bank & Trust  
West Memphis

8000 Centerview Parkway  
Cordova, TN

Evolve Bank & Trust  
West Memphis

6070 Poplar Avenue, Suite 100  
Memphis, TN

## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

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

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2010 through June 30, 2011.

## RECEIPTS

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

## DISBURSEMENTS

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

# FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

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

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

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

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

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

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

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

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

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

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

- James B. Bullard ..... President
- David A. Saperano ..... 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 (10<sup>th</sup> Floor)  
Little Rock, Arkansas 72201  
VOICE: (501) 324-8300  
FAX: (501) 324-8201

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

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

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

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

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

# COMPTROLLER OF THE CURRENCY

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

Gilbert D. Barker..... Deputy Comptroller  
Dennis Havener..... Assistant Deputy Comptroller  
Randall M. Ryskamp..... District Counsel  
Karen Bryant..... Licensing Manager

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

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

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

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

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

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

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

Carey Phillipi..... Assistant Deputy Comptroller

# ARKANSAS BANKERS ASSOCIATION

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

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

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

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

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

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

Eddie Holt ..... Past Chairman  
President & CEO  
First National Bank of Crossett, Crossett



## **EMERGING LEADERS SECTION OFFICERS**

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

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

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

# ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Richard Trammell..... Executive Director

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

George Worthen..... Vice President  
Bank of Little Rock, Little Rock

Martin Carpenter ..... Treasurer  
First National Banking Company, Ash Flat

Sam Beller ..... Secretary  
Bank of Cave City, Cave City

# CONFERENCE OF STATE BANK SUPERVISORS

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

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

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

## JUNE 30, 2011

### ASSETS

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

### LIABILITIES

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

### EQUITY CAPITAL

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

# CONSOLIDATED STATEMENT OF CONDITION OF THE 53 STATE CHARTERED TRUST DEPARTMENTS

(in millions)

## JUNE 30, 2011

### ASSETS

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

### LIABILITIES

#### Personal Accounts:

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

#### Employee Benefit Accounts:

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

#### All Other Agencies:

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

#### Corporate and Municipal Securities Appointments:

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

#### Collective Investment Funds:

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

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

## JUNE 30, 2011

### ASSETS

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

### LIABILITIES

Deposits:	
a. In domestic offices .....	\$9,568
(1) Noninterest-bearing .....	1,622
(2) Interest-bearing.....	7,946
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0
(1) Noninterest-bearing .....	0
(2) Interest-bearing.....	0
Federal funds purchased and securities sold under agreements to repurchase .....	177
Trading liabilities .....	0
Other borrowed money .....	482
Subordinated notes and debentures .....	0
All other liabilities .....	77
Total liabilities.....	10,304
Minority interest in consolidated subsidiaries.....	0

### EQUITY CAPITAL

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

## TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2011**

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

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



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

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

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

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



**REPORT OF THE**

**NINETY-SIX**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2011**

**Southern Bancorp Bank  
Arkadelphia, AR**

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

601 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

**Chm:** Sherman Tate  
**CEO:** Walter Smiley

**CFO/VP:** Scott Fife

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

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

**Branches in Town:** One

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

**Summit Bank  
Arkadelphia, AR**

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

409 Main Street  
71923-0965

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

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

Member of Federal Reserve System

Bank Holding Company

Summit Bancorp, Inc., Arkadelphia, AR

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

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

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

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

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

**Branches in Town:** One

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

**The Bank of Augusta  
Augusta, AR**

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

100 South Second Street  
72006-0120

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

Bank Holding Company  
None

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

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

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

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

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

**Branches in Town:** One

**Other Branches:** None

**Citizens State Bank  
Bald Knob, AR**

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

306 South Elm Street  
72010-0200

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

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

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

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

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

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

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

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

**Branches in Town:** Two

**Other Branches:** Bradford

**First Community Bank  
Batesville, AR**

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

1325 Harrison Street  
72501-4327

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

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

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

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

**SVP:** Troy Henley  
**VP/TO:** Chris Treat

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

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

**Directors:** Donald C. Bedell; Don Bucklew; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, III; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; Frank Tripp; Sheila 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](http://www.thecitizensbank.net)

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

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

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

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

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

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

**Branches in Town:** Six

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

**Bank of Bearden  
Bearden, AR**

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

#1 Second Street  
71720-0135

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

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

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** None

## Farmers Bank And Trust Company Blytheville, AR

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

400 West Main  
72316-0688

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

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

Member of Federal Reserve System

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

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

**CFO:** Shelly Crosskno  
**AVP/TO:** Mary Lee

Cash and Due from:..... 25,106  
Federal Funds and Repos: ..... 0  
Investments: ..... 20,340  
Net Loans: ..... 322,608  
Premises and Fixed Assets:..... 8,417  
Other Real Estate: ..... 9,000  
Other Assets: ..... 6,555  
Total Assets: ..... 392,026  
Total Trust Assets: ..... 14,466

Deposits: ..... 341,939  
Federal Funds and Borrowings: ..... 13,620  
Other Liabilities: ..... 2,027  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 357,586  
  
Total Equity Capital: ..... 34,440  
Total Liabilities and Capital: ..... 392,026  
Number of Shares Outstanding: ..... 40,000

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

**Branches in Town:** Four

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

## First Western Bank Booneville, AR

VOICE: (479) 936-2000  
FAX: (479) 878-3465  
Trust Powers: Yes

80 West Main  
72927-0238

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

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

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

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

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

Cash and Due from:..... 12,636  
Federal Funds and Repos: ..... 8,430  
Investments: ..... 34,295  
Net Loans: ..... 191,655  
Premises and Fixed Assets:..... 9,647  
Other Real Estate: ..... 10,917  
Other Assets: ..... 11,781  
Total Assets: ..... 279,361  
Total Trust Assets: ..... 0

Deposits: ..... 251,845  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 3,656  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 255,501  
  
Total Equity Capital: ..... 23,860  
Total Liabilities and Capital: ..... 279,361  
Number of Shares Outstanding: ..... 100,000

**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

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

208 West Fourth Street  
71826-0120

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

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

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

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

Cash and Due from: .....	1,322	Deposits: .....	26,056
Federal Funds and Repos: .....	3,024	Federal Funds and Borrowings: .....	0
Investments: .....	6,303	Other Liabilities: .....	29
Net Loans: .....	16,973	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	544	Total Liabilities: .....	26,085
Other Real Estate: .....	181		
Other Assets: .....	947	Total Equity Capital: .....	3,209
Total Assets: .....	29,294	Total Liabilities and Capital: .....	29,294
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** None

**Other Branches:** None

## Heartland Community Bank Bryant, AR

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

4937 Highway 5 North  
72022

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	2,147	Deposits: .....	134,791
Federal Funds and Repos: .....	3,600	Federal Funds and Borrowings: .....	12,629
Investments: .....	13,025	Other Liabilities: .....	970
Net Loans: .....	132,817	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,891	Total Liabilities: .....	148,390
Other Real Estate: .....	3,549		
Other Assets: .....	8,805	Total Equity Capital: .....	20,444
Total Assets: .....	168,834	Total Liabilities and Capital: .....	168,834
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	487,958

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

**Branches in Town:** None

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

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

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

133 South Main Street  
72521-0490

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

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

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

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

**SVP/Cash:** Wanda Daniel

Cash and Due from:..... 2,887  
Federal Funds and Repos: ..... 55  
Investments:..... 24,107  
Net Loans:..... 59,880  
Premises and Fixed Assets:..... 905  
Other Real Estate:..... 1,758  
Other Assets:..... 5,885  
Total Assets:..... 95,477  
Total Trust Assets:..... 0

Deposits:..... 77,253  
Federal Funds and Borrowings:..... 6,817  
Other Liabilities:..... 1,284  
Subordinated Debt:..... 0  
Total Liabilities:..... 85,354  
  
Total Equity Capital:..... 10,123  
Total Liabilities and Capital:..... 95,477  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** None

**Other Branches:** Evening Shade, Lynn, Strawberry

**The Merchants and Planters Bank  
Clarendon, AR**

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

297 Madison  
72029-0280

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

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from:..... 2,180  
Federal Funds and Repos: ..... 3,180  
Investments:..... 20,710  
Net Loans:..... 12,103  
Premises and Fixed Assets:..... 324  
Other Real Estate:..... 0  
Other Assets:..... 352  
Total Assets:..... 38,849  
Total Trust Assets:..... 0

Deposits:..... 33,961  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 236  
Subordinated Debt:..... 0  
Total Liabilities:..... 34,197  
  
Total Equity Capital:..... 4,652  
Total Liabilities and Capital:..... 38,849  
Number of Shares Outstanding:..... 5,660

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

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

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

620 Chestnut Street  
72032

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

Home Page: [www.my100bank.com](http://www.my100bank.com)

Member of Federal Reserve System

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

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

**EVP:** Kevin Hester  
**EVP:** Randy E. Mayor

Cash and Due from: .....	281,339	Deposits: .....	2,955,714
Federal Funds and Repos: .....	7,595	Federal Funds and Borrowings: .....	215,756
Investments: .....	541,534	Other Liabilities: .....	19,297
Net Loans: .....	2,304,170	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	90,121	Total Liabilities: .....	3,190,767
Other Real Estate: .....	41,796	Total Equity Capital: .....	487,119
Other Assets: .....	411,331	Total Liabilities and Capital: .....	3,677,886
Total Assets: .....	3,677,886	Number of Shares Outstanding: .....	2,400
Total Trust Assets: .....	0		

**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

200 Pine Street  
71635-0638

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

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

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

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

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

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  
Total Trust Assets:..... 0

Deposits:..... 35,467  
Federal Funds and Borrowings:..... 0  
Other Liabilities:..... 153  
Subordinated Debt:..... 0  
Total Liabilities:..... 35,620  
Total Equity Capital:..... 3,710  
Total Liabilities and Capital:..... 39,330  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** Two

**Other Branches:** None

**Chambers Bank  
Danville, AR**

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

901 Main  
72833-0609

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

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

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

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

**EVP:** Philip Alexander

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  
Total Trust Assets:..... 0

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  
Total Liabilities and Capital:..... 715,604  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** One

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

**River Town Bank**  
**Dardanelle, AR**

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

102 North Front Street  
 72834-0577

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

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

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

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

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

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

Deposits: .....145,273  
 Federal Funds and Borrowings: .....9,554  
 Other Liabilities:..... 696  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....155,523  
 Total Equity Capital: .....18,526  
 Total Liabilities and Capital: .....174,049  
 Number of Shares Outstanding: .....8,000

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

**Branches in Town:** One

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

**Decatur State Bank**  
**Decatur, AR**

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

Hwy. 59 North  
 72722-0038

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

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

Bank Holding Company  
 Peterson Holding Company, Decatur, AR

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

**Cash:** Wanda Tormey

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

Deposits: .....156,654  
 Federal Funds and Borrowings: .....7,000  
 Other Liabilities:..... 251  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....163,905  
 Total Equity Capital: .....14,427  
 Total Liabilities and Capital: .....178,332  
 Number of Shares Outstanding: .....7,000

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

**Branches in Town:** None

**Other Branches:** Gentry, Siloam Springs

## Bank of Delight Delight, AR

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

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** Prescott

## First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive  
71832-0970

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

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

Member of Federal Reserve System

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

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

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

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

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

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

**Branches in Town:** One

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



**Arkansas County Bank  
DeWitt, AR**

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

220 West Cross Street  
72042

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

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

Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

**DeWitt Bank And Trust Company  
DeWitt, AR**

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

Second and Jefferson Streets  
72042-0071

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

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

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

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

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

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

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

**Branches in Town:** None

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

## Merchants & Farmers Bank Dumas, AR

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

500 Highway 65 South  
71639

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

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

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

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

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

Cash and Due from:..... 2,745  
Federal Funds and Repos: ..... 7,985  
Investments:..... 21,266  
Net Loans:..... 50,548  
Premises and Fixed Assets:..... 3,129  
Other Real Estate: ..... 57  
Other Assets:..... 4,766  
Total Assets:..... 90,496  
Total Trust Assets:..... 27,104

Deposits: ..... 81,471  
Federal Funds and Borrowings: ..... 639  
Other Liabilities:..... 281  
Subordinated Debt: ..... 0  
Total Liabilities:..... 82,391  
  
Total Equity Capital:..... 8,105  
Total Liabilities and Capital: ..... 90,496  
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  
FAX: (870) 881-5393  
Trust Powers: No

214 North Washington Street  
71730-1754

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

Home Page: [www.ffb1.com](http://www.ffb1.com)

Member of Federal Reserve System  
Bank Holding Company  
First Financial Banc Corporation, El Dorado, AR

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

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

Cash and Due from:..... 14,588  
Federal Funds and Repos: ..... 27,962  
Investments:..... 20,317  
Net Loans:..... 647,400  
Premises and Fixed Assets:..... 9,585  
Other Real Estate: ..... 8,004  
Other Assets:..... 35,037  
Total Assets:..... 762,893  
Total Trust Assets:..... 0

Deposits: ..... 583,061  
Federal Funds and Borrowings: ..... 109,070  
Other Liabilities:..... 1,977  
Subordinated Debt: ..... 0  
Total Liabilities:..... 694,108  
  
Total Equity Capital:..... 68,785  
Total Liabilities and Capital: ..... 762,893  
Number of Shares Outstanding:..... 704,757

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

**Branches in Town:** Five

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

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

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

100 W. Grove  
71730-5642

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

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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

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

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

Cash and Due from: .....	37,052	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		
Other Assets: .....	6,372	Total Equity Capital: .....	22,066
Total Assets: .....	224,928	Total Liabilities and Capital: .....	224,928
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	600

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

**Branches in Town:** Three

**Other Branches:** Strong

## Bank of England England, AR

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

123 South Main Street  
72046-0070

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

Home Page: [www.bankofengland-ar.com](http://www.bankofengland-ar.com)

Bank Holding Company

MHBC Investments Limited Partnership, I, England, AR

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

**VP:** Allen Evans  
**Cash:** Sheila Rice

Cash and Due from: .....	3,166	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: .....	8,328	Total Equity Capital: .....	23,103
Total Assets: .....	217,572	Total Liabilities and Capital: .....	217,572
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

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

### The Eudora Bank Eudora, AR

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

111 North Main Street  
71640-0250

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

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

**Chm:** Charles F. Poole

**CEO/Pres:** Robert Schultz

Cash and Due from:..... 1,433  
Federal Funds and Repos: ..... 0  
Investments: ..... 15,135  
Net Loans: ..... 11,762  
Premises and Fixed Assets:..... 142  
Other Real Estate: ..... 0  
Other Assets: ..... 543  
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 Equity Capital:..... 2,870  
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  
72632-0309

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

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

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

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

Cash and Due from:..... 2,991  
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 Equity Capital:..... 14,064  
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 Wolfenbarger

**Branches in Town:** One

**Other Branches:** Berryville, Holiday Island

**Arvest Bank**  
**Fayetteville, AR**

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System

Bank Holding Company

Arvest Holdings, Inc., Bentonville, AR

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

**EVP:** J. Robert Kelly  
**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		
Other Assets: .....	1,018,350	Total Equity Capital: .....	1,280,696
Total Assets: .....	11,964,165	Total Liabilities and Capital: .....	11,964,165
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	350,692

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

**Branches in Town:** 10

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

## Signature Bank of Arkansas Fayetteville, AR

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

3878 N. Crossover Road, Suite 20  
72703

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

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

Cash and Due from:..... 8,973  
Federal Funds and Repos: ..... 7,835  
Investments:..... 51,750  
Net Loans:..... 385,094  
Premises and Fixed Assets:..... 7,351  
Other Real Estate:..... 22,390  
Other Assets:..... 19,596  
Total Assets:..... 502,989  
Total Trust Assets:..... 491

Deposits:..... 387,887  
Federal Funds and Borrowings:..... 52,775  
Other Liabilities:..... 2,384  
Subordinated Debt:..... 0  
Total Liabilities:..... 443,046

Total Equity Capital:..... 59,943  
Total Liabilities and Capital:..... 502,989  
Number of Shares Outstanding:..... 30,000

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

**Branches in Town:** None

**Other Branches:** Bentonville, Brinkley (2),  
Springdale

## The Bank of Fayetteville Fayetteville, AR

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

One South Block  
72701

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 13,336  
Federal Funds and Repos: ..... 0  
Investments:..... 63,125  
Net Loans:..... 279,498  
Premises and Fixed Assets:..... 8,225  
Other Real Estate:..... 15,181  
Other Assets:..... 17,748  
Total Assets:..... 397,113  
Total Trust Assets:..... 53,091

Deposits:..... 327,010  
Federal Funds and Borrowings:..... 28,493  
Other Liabilities:..... 2,026  
Subordinated Debt:..... 0  
Total Liabilities:..... 357,529

Total Equity Capital:..... 39,584  
Total Liabilities and Capital:..... 397,113  
Number of Shares Outstanding:..... 847,569

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

**Branches in Town:** Four

**Other Branches:** Farmington, Prairie  
Grove, West Fork

**Twin Lakes Community Bank  
Flippin, AR**

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

301 South First Street  
72634

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

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

Member of Federal Reserve System

Bank Holding Company

First National Corporation of Wynne, Wynne, AR

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

**COO/VP:** Sandy Garrison

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 Liabilities and Capital: .....	82,976
Total Assets: .....	82,976	Number of Shares Outstanding: .....	469,594
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** Mountain Home, Norfolk

**Fordyce Bank & Trust Company  
Fordyce, AR**

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

200 West Fourth Street  
71742-2202

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

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

Member of Federal Reserve System

Bank Holding Company

FBT Bancshares, Inc., Fordyce, AR

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

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

Cash and Due from: .....	15,366	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
Total Trust Assets: .....	1,204		

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

**Branches in Town:** One

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

**Bank of Gravett  
Gravette, AR**

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

211 Main Street SE  
72736

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

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

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

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

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

Cash and Due from:..... 6,201  
Federal Funds and Repos: ..... 4,525  
Investments:..... 43,028  
Net Loans:..... 78,761  
Premises and Fixed Assets:..... 3,017  
Other Real Estate:..... 3,625  
Other Assets:..... 7,761  
Total Assets:..... 146,918  
Total Trust Assets:..... 0

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, Hiwassee

**First Service Bank  
Greenbrier, AR**

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

136 South Broadview  
72058-0430

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

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

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

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

**CFO/COO:** Kenneth Barnard

Cash and Due from:..... 7,945  
Federal Funds and Repos: ..... 9,080  
Investments:..... 17,300  
Net Loans:..... 152,209  
Premises and Fixed Assets:..... 9,518  
Other Real Estate:..... 3,302  
Other Assets:..... 4,398  
Total Assets:..... 203,752  
Total Trust Assets:..... 0

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

71 West Center  
72936-0610

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

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

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

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

**TO:** Norman Wilkinson

Cash and Due from: .....	3,526	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  
FAX: (870) 853-2333  
Trust Powers: No

210 North Main  
71646-0350

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

Bank Holding Company  
None

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

**VP:** Virginia Bowman  
**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: .....	758	Total Liabilities: .....	36,468
Other Real Estate: .....	407		
Other Assets: .....	643	Total Equity Capital: .....	4,674
Total Assets: .....	41,142	Total Liabilities and Capital: .....	41,142
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	44,520

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

**Branches in Town:** None

**Other Branches:** None

**First Bank  
Hampton, AR**

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

302 West Main Street  
71744-0008

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

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

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

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

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

Cash and Due from:..... 5,093  
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 Equity Capital:..... 23,724  
Total Liabilities and Capital: ..... 250,343  
Number of Shares Outstanding:..... 4,000

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

**Branches in Town:** None

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

**Community First Bank  
Harrison, AR**

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

200 East Ridge  
72601

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

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

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

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

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

Cash and Due from:..... 5,961  
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 Equity Capital:..... 54,039  
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](http://www.heberbank.com)

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

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

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

Cash and Due from: .....	6,187	Deposits: .....	168,267
Federal Funds and Repos: .....	7,935	Federal Funds and Borrowings: .....	3,984
Investments: .....	96,337	Other Liabilities: .....	1,186
Net Loans: .....	73,532	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,280	Total Liabilities: .....	173,437
Other Real Estate: .....	872		
Other Assets: .....	5,516	Total Equity Capital: .....	22,222
Total Assets: .....	195,659	Total Liabilities and Capital: .....	195,659
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	17,656

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

**Branches in Town:** One

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

## Horatio State Bank Horatio, AR

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

123 Main Street  
71842-0347

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

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

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

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

Cash and Due from: .....	12,412	Deposits: .....	106,798
Federal Funds and Repos: .....	4,940	Federal Funds and Borrowings: .....	0
Investments: .....	17,070	Other Liabilities: .....	152
Net Loans: .....	82,699	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	737	Total Liabilities: .....	106,950
Other Real Estate: .....	18		
Other Assets: .....	1,517	Total Equity Capital: .....	12,443
Total Assets: .....	119,393	Total Liabilities and Capital: .....	119,393
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

4446 Central Avenue  
71913

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

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

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

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

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

Cash and Due from:..... 4,008  
Federal Funds and Repos: ..... 3,230  
Investments:..... 18,264  
Net Loans:..... 63,955  
Premises and Fixed Assets:..... 4,650  
Other Real Estate: ..... 750  
Other Assets:..... 1,023  
Total Assets:..... 95,880  
Total Trust Assets:..... 24,258

Deposits: ..... 81,745  
Federal Funds and Borrowings: ..... 2,435  
Other Liabilities: ..... 166  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 84,346  
  
Total Equity Capital:..... 11,534  
Total Liabilities and Capital: ..... 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  
FAX: (501) 318-6018  
Trust Powers: Yes

100 Werner Drive  
71913

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 24,460  
Federal Funds and Repos: ..... 0  
Investments:..... 52,573  
Net Loans:..... 67,946  
Premises and Fixed Assets:..... 3,006  
Other Real Estate: ..... 627  
Other Assets:..... 21,249  
Total Assets:..... 169,861  
Total Trust Assets:..... 0

Deposits: ..... 127,872  
Federal Funds and Borrowings: ..... 10,505  
Other Liabilities: ..... 2,253  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 140,630  
  
Total Equity Capital:..... 29,231  
Total Liabilities and Capital: ..... 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  
FAX: (479) 251-8253  
Trust Powers: Yes

432 Madison 1650  
72740-0667

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

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

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

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

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

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

Deposits: ..... 61,824  
Federal Funds and Borrowings: ..... 6,000  
Other Liabilities: ..... 687  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 68,511  
  
Total Equity Capital: ..... 11,043  
Total Liabilities and Capital: ..... 79,554  
Number of Shares Outstanding: ..... 27,000

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

**Branches in Town:** One

**Other Branches:** Fayetteville

## First Arkansas Bank & Trust Jacksonville, AR

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

600 West Main  
72076

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

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

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

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

**SVP/CFD:** Kim Crook

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

Deposits: ..... 516,087  
Federal Funds and Borrowings: ..... 51,882  
Other Liabilities: ..... 4,348  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 572,317  
  
Total Equity Capital: ..... 108,356  
Total Liabilities and Capital: ..... 680,673  
Number of Shares Outstanding: ..... 200,000

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

**Branches in Town:** Four

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

### Liberty Bank of Arkansas Jonesboro, AR

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

2901 East Highland Drive  
72401

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

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

Member of Federal Reserve System

Bank Holding Company

Liberty Bancshares, Inc., Jonesboro, AR

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

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

Cash and Due from:..... 38,552  
Federal Funds and Repos: ..... 120  
Investments: ..... 632,424  
Net Loans: ..... 1,692,762  
Premises and Fixed Assets:..... 80,541  
Other Real Estate: ..... 31,926  
Other Assets: ..... 140,704  
Total Assets: ..... 2,617,029  
Total Trust Assets: ..... 318,769

Deposits: ..... 2,005,853  
Federal Funds and Borrowings: ..... 250,011  
Other Liabilities: ..... 2,733  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 2,258,597  
Total Equity Capital: ..... 358,432  
Total Liabilities and Capital: ..... 2,617,029  
Number of Shares Outstanding: ..... 350,000

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

**Branches in Town:** Six

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

## Simmons First Bank of Northeast Arkansas Jonesboro, AR

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

1720 South Caraway Road  
72401

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

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

Member of Federal Reserve System

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

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

**SVP/Sec:** Wayne Bond

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

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

**Branches in Town:** Two

**Other Branches:** Paragould, Weiner

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

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

417 Main Street  
71653-0271

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

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

Member of Federal Reserve System

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

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

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

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

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

**Branches in Town:** One

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

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

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

201 Main Street  
71653-0727

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

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

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

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

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

Cash and Due from:..... 2,006  
Federal Funds and Repos: ..... 2,155  
Investments:..... 15,430  
Net Loans: ..... 35,329  
Premises and Fixed Assets:..... 1,214  
Other Real Estate: ..... 283  
Other Assets:..... 1,628  
Total Assets:..... 58,045  
Total Trust Assets:..... 0

Deposits: ..... 51,508  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 185  
Subordinated Debt: ..... 0  
Total Liabilities:..... 51,693

Total Equity Capital:..... 6,352  
Total Liabilities and Capital: ..... 58,045  
Number of Shares Outstanding:..... 60,000

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

**Branches in Town:** One

**Other Branches:** None

### Little River Bank Lepanto, AR

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

202 Greenwood  
72354-0340

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

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

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

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

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

Cash and Due from:..... 3,784  
Federal Funds and Repos: ..... 6,090  
Investments:..... 10,534  
Net Loans: ..... 18,844  
Premises and Fixed Assets:..... 250  
Other Real Estate: ..... 440  
Other Assets:..... 455  
Total Assets:..... 40,397  
Total Trust Assets:..... 0

Deposits: ..... 35,132  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 129  
Subordinated Debt: ..... 0  
Total Liabilities:..... 35,261

Total Equity Capital:..... 5,136  
Total Liabilities and Capital: ..... 40,397  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** None

**Other Branches:** None



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

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

200 North State Street  
72201

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

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

Member of Federal Reserve System

Bank Holding Company

Little Rock Bankshares, Inc., Little Rock, AR

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

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

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

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

**Branches in Town:** Four

**Other Branches:** None

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

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

17901 Chenal Parkway  
72223

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

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

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

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

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

Cash and Due from:..... 81,313  
Federal Funds and Repos: ..... 0  
Investments:..... 476,639  
Net Loans:..... 2,663,137  
Premises and Fixed Assets:..... 181,010  
Other Real Estate: ..... 114,095  
Other Assets:..... 491,784  
Total Assets:..... 4,007,978  
Total Trust Assets:..... 1,129,775

Deposits: ..... 3,179,159  
Federal Funds and Borrowings: ..... 332,085  
Other Liabilities:..... 68,102  
Subordinated Debt: ..... 0  
Total Liabilities:..... 3,579,346  
  
Total Equity Capital:..... 428,632  
Total Liabilities and Capital: ..... 4,007,978  
Number of Shares Outstanding:..... 2,340

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

**Branches in Town:** Eight

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

## Central Bank Little Rock, AR

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

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

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

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** None

## Eagle Bank & Trust Company Little Rock, AR

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

650 South Shackleford, Suite 150  
72211

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

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

Member of Federal Reserve System

Bank Holding Company  
State Holding Company, Little Rock, AR

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

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

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

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

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

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

**Branches in Town:** None

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

### The Capital Bank Little Rock, AR

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

12224 Chenal Parkway  
72211

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

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

Member of Federal Reserve System

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

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** None

### First State Bank Lonoke, AR

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

101 South Center Street  
72086-0320

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

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

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

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

**Pres:** J. Bruce Loftin

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

Deposits: ..... 228,734  
Federal Funds and Borrowings: ..... 10,377  
Other Liabilities: ..... 1,261  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 240,372  
Total Equity Capital: ..... 23,601  
Total Liabilities and Capital: ..... 263,973  
Number of Shares Outstanding: ..... 16,000

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

**Branches in Town:** One

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

## Farmers Bank and Trust Company Magnolia, AR

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

200 East Main Street  
 71753

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

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

Member of Federal Reserve System

Bank Holding Company  
 Magnolia Banking Corporation, Magnolia, AR

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

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

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

Deposits: ..... 595,160  
 Federal Funds and Borrowings: ..... 27,482  
 Other Liabilities: ..... 6,324  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 628,966  
 Total Equity Capital: ..... 70,457  
 Total Liabilities and Capital: ..... 699,423  
 Number of Shares Outstanding: ..... 100,000

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

**Branches in Town:** Three

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

## The Peoples Bank Magnolia, AR

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

500 North Jackson  
 71754-0340

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

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

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

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

**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  
 Total Equity Capital: ..... 11,746  
 Total Liabilities and Capital: ..... 155,968  
 Number of Shares Outstanding: ..... 10,000

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

**Branches in Town:** One

**Other Branches:** Waldo

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

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

205 Block Street  
72364-0747

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

Home Page: [www.firstcommunitybank.us](http://www.firstcommunitybank.us)  
Member of Federal Reserve System  
Bank Holding Company  
FCB Financial Services, Inc., Marion, AR

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

**EVP:** Brenda Eldridge  
**EVP:** Jack Nall

Cash and Due from:..... 7,500  
Federal Funds and Repos: ..... 760  
Investments: ..... 4,996  
Net Loans: ..... 79,314  
Premises and Fixed Assets:..... 4,687  
Other Real Estate: ..... 1,825  
Other Assets: ..... 2,920  
Total Assets: ..... 102,002  
Total Trust Assets: ..... 0

Deposits: ..... 86,436  
Federal Funds and Borrowings: ..... 2,000  
Other Liabilities: ..... 596  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 89,032  
Total Equity Capital: ..... 12,970  
Total Liabilities and Capital: ..... 102,002  
Number of Shares Outstanding: ..... 60,000

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

**Branches in Town:** None

**Other Branches:** West Memphis

**First Delta Bank  
Marked Tree, AR**

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

214 Hester Parker Drive  
72365-0635

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

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

**Chm:** Charles Luter

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

Cash and Due from:..... 2,012  
Federal Funds and Repos: ..... 0  
Investments: ..... 24,518  
Net Loans: ..... 24,325  
Premises and Fixed Assets:..... 679  
Other Real Estate: ..... 367  
Other Assets: ..... 957  
Total Assets: ..... 52,858  
Total Trust Assets: ..... 0

Deposits: ..... 43,915  
Federal Funds and Borrowings: ..... 3,010  
Other Liabilities: ..... 464  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 47,389  
Total Equity Capital: ..... 5,469  
Total Liabilities and Capital: ..... 52,858  
Number of Shares Outstanding: ..... 2,000

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

**Branches in Town:** None

**Other Branches:** Trumann, Tyronza

**Bank of McCrory  
McCrory, AR**

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

124 Edmonds Avenue  
72101-0370

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

Member of Federal Reserve System

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

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

**VP:** Nathan Dabbs

Cash and Due from: .....	2,570	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		
Other Assets: .....	1,237	Total Equity Capital: .....	7,930
Total Assets: .....	74,256	Total Liabilities and Capital: .....	74,256
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	20,000

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

**Branches in Town:** None

**Other Branches:** None

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654-0787

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from: .....	13,225	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		
Other Assets: .....	3,580	Total Equity Capital: .....	16,927
Total Assets: .....	107,454	Total Liabilities and Capital: .....	107,454
Total Trust Assets: .....	70,058	Number of Shares Outstanding: .....	80,000

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

**Branches in Town:** One

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

## The Union Bank of Mena Mena, AR

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

303 Hwy. 71 North  
71953-0898

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

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

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

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

**EVP/CFO:** Michael Myers

Cash and Due from:..... 25,648  
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 Equity Capital:..... 16,271  
Total Liabilities and Capital: ..... 178,184  
Number of Shares Outstanding:..... 12,000

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

**Branches in Town:** None

**Other Branches:** Hatfield, Wickes

## Commercial Bank & Trust Company Monticello, AR

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

212 West Gaines Street  
71655

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

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

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

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

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

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:..... 12,863

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

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

**Branches in Town:** Four

**Other Branches:** None



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

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

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

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

Deposits: .....146,848  
Federal Funds and Borrowings: .....21,777  
Other Liabilities: .....1,260  
Subordinated Debt: ..... 0  
Total Liabilities: .....169,885  
  
Total Equity Capital: .....18,827  
Total Liabilities and Capital: .....188,712  
Number of Shares Outstanding: .....80,000

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

**Branches in Town:** Two

**Other Branches:** Warren

**Petit Jean State Bank  
Morrilton, AR**

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

707 North Saint Joseph Street  
72110

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

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

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

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

**SVP:** Mike Dunaway

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

Deposits: .....131,723  
Federal Funds and Borrowings: .....3,686  
Other Liabilities: ..... 437  
Subordinated Debt: ..... 0  
Total Liabilities: .....135,846  
  
Total Equity Capital: .....14,655  
Total Liabilities and Capital: .....150,501  
Number of Shares Outstanding: .....50,000

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

**Branches in Town:** One

**Other Branches:** None

**Allied Bank  
Mulberry, AR**

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

311 Main Street  
72947-0480

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

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

Member of Federal Reserve System

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

**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: ..... 150,812  
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  
Total Liabilities and Capital: ..... 178,673  
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  
71958

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

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

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm/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:..... 8,714  
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  
Total Liabilities and Capital: ..... 445,168  
Number of Shares Outstanding:..... 18,018

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

**Branches in Town:** None

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

**Merchants & Planters Bank  
Newport, AR**

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

120 Hazel  
72112-0650

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

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

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

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

**SVP/CLO:** Carla P. Stiges  
**SVP/Cash:** Patricia Davis

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

Deposits: ..... 188,698  
Federal Funds and Borrowings: ..... 4,292  
Other Liabilities: ..... 1,309  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 194,299  
  
Total Equity Capital: ..... 16,579  
Total Liabilities and Capital: ..... 210,878  
Number of Shares Outstanding: ..... 9,000

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

**Branches in Town:** One

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

**Delta Trust & Bank  
Parkdale, AR**

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

1853 Highway 165 South  
71661-0037

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

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

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

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

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

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

Deposits: ..... 333,391  
Federal Funds and Borrowings: ..... 959  
Other Liabilities: ..... 904  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 335,254  
  
Total Equity Capital: ..... 33,237  
Total Liabilities and Capital: ..... 368,491  
Number of Shares Outstanding: ..... 16,000

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

**Branches in Town:** None

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

### Piggott State Bank Piggott, AR

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

212 West Cherry  
72454-0307

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

Home Page: [www.piggottstatebank.com](http://www.piggottstatebank.com)  
Member of Federal Reserve System  
Bank Holding Company  
Piggott Bankstock, Inc., Piggott, AR

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

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

Cash and Due from:..... 9,784  
Federal Funds and Repos: ..... 0  
Investments: ..... 36,064  
Net Loans: ..... 28,096  
Premises and Fixed Assets:..... 567  
Other Real Estate: ..... 0  
Other Assets: ..... 779  
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 Equity Capital:..... 8,369  
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  
71663-0178

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

Home Page: [www.homebankofar.com](http://www.homebankofar.com)  
Bank Holding Company  
Peoples Home Holding, Inc., Greenbrier, AR

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

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

Cash and Due from:..... 1,131  
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 Equity Capital:..... 7,059  
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

East Second at Main  
71857-0490

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

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

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

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

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

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

Deposits: .....60,261  
Federal Funds and Borrowings: .....1,173  
Other Liabilities:..... 457  
Subordinated Debt: ..... 0  
Total Liabilities: .....61,891  
Total Equity Capital: .....9,695  
Total Liabilities and Capital: .....71,586  
Number of Shares Outstanding: .....24,000

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

**Branches in Town:** None

**Other Branches:** None

**The Bank of Rison  
Rison, AR**

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

200 Main Street  
71665-0345

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

Bank Holding Company  
None

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

**VP/Cash:** Felicia Bowlin

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

Deposits: .....25,238  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 23  
Subordinated Debt: ..... 0  
Total Liabilities: .....25,261  
Total Equity Capital: .....5,721  
Total Liabilities and Capital: .....30,982  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

**Other Branches:** None

**Parkway Bank  
Rogers, AR**

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

3350 Pinnacle Hills Parkway  
72758

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

Home Page: [www.parkway-bank.com](http://www.parkway-bank.com)  
Bank Holding Company  
Parkway Bankshares, Inc., Portland, AR

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

**CFO:** Leslie Borgognoni

Cash and Due from:..... 5,164  
Federal Funds and Repos: ..... 1,520  
Investments:..... 21,238  
Net Loans:..... 73,160  
Premises and Fixed Assets:..... 5,009  
Other Real Estate:..... 6,985  
Other Assets:..... 3,209  
Total Assets:..... 116,285  
Total Trust Assets:..... 0

Deposits: ..... 90,247  
Federal Funds and Borrowings: ..... 12,600  
Other Liabilities:..... 372  
Subordinated Debt:..... 0  
Total Liabilities:..... 103,219  
Total Equity Capital:..... 13,066  
Total Liabilities and Capital: ..... 116,285  
Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** None

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

**Pinnacle Bank  
Rogers, AR**

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

4201 W. New Hope Road, Suite 101  
72758

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

Home Page: [www.pinnaclebk.com](http://www.pinnaclebk.com)  
Bank Holding Company  
Pinnacle Bancshares, Inc., Rogers, AR

**Chm/CEO:** Wade Ruckle

Cash and Due from:..... 312  
Federal Funds and Repos: ..... 7,461  
Investments:..... 12,764  
Net Loans:..... 62,271  
Premises and Fixed Assets:..... 205  
Other Real Estate:..... 8,657  
Other Assets:..... 2,221  
Total Assets:..... 93,891  
Total Trust Assets:..... 0

Deposits: ..... 71,183  
Federal Funds and Borrowings: ..... 9,804  
Other Liabilities:..... 358  
Subordinated Debt:..... 2,000  
Total Liabilities:..... 83,345  
Total Equity Capital:..... 10,546  
Total Liabilities and Capital: ..... 93,891  
Number of Shares Outstanding:..... 150,000

**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

3975 West New Hope Road  
72758

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

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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

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

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

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

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

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

**Branches in Town:** One

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

**First State Bank  
Russellville, AR**

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

3103 East Main  
72802

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

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

Bank Holding Company

First State Banking Corporation, Russellville, AR

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

**EVP:** Toni B. Laws

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

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

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

**Branches in Town:** Four

**Other Branches:** Ola

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

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

800 North Arkansas Avenue  
 72801

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

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

Member of Federal Reserve System

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

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

**Reg Pres:** Denton Tumbleson

Cash and Due from:..... 24,228  
 Federal Funds and Repos: ..... 0  
 Investments: ..... 35,138  
 Net Loans: ..... 98,297  
 Premises and Fixed Assets:..... 4,280  
 Other Real Estate: ..... 622  
 Other Assets: ..... 22,666  
 Total Assets:..... 185,231  
 Total Trust Assets:..... 0

Deposits: ..... 133,509  
 Federal Funds and Borrowings: ..... 9,025  
 Other Liabilities: ..... 6,222  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 148,756  
 Total Equity Capital:..... 36,475  
 Total Liabilities and Capital: ..... 185,231  
 Number of Shares Outstanding:..... 1,500

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

**Branches in Town:** Two

**Other Branches:** Clarksville (2)

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

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

207 West Church Street  
 72576-0338

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

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

Member of Federal Reserve System

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

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

**Cash:** Lucinda Bishop

Cash and Due from:..... 4,567  
 Federal Funds and Repos: ..... 2,025  
 Investments: ..... 2,591  
 Net Loans: ..... 110,449  
 Premises and Fixed Assets:..... 1,734  
 Other Real Estate: ..... 1,327  
 Other Assets: ..... 6,584  
 Total Assets:..... 129,277  
 Total Trust Assets:..... 0

Deposits: ..... 110,228  
 Federal Funds and Borrowings: ..... 3,329  
 Other Liabilities: ..... 1,634  
 Subordinated Debt: ..... 0  
 Total Liabilities: ..... 115,191  
 Total Equity Capital:..... 14,086  
 Total Liabilities and Capital: ..... 129,277  
 Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola



**Logan County Bank  
Scranton, AR**

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

600 Main Street  
72863-0085

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

Bank Holding Company  
None

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

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

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

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

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

**Branches in Town:** None

**Other Branches:** Subiaco

**First Security Bank  
Searcy, AR**

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

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

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

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

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

**Branches in Town:** Three

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

### Simmons First Bank of Searcy Searcy, AR

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

401 South Main  
72143

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Brooks Davis

**VP:** Kelley Burton

Cash and Due from:..... 14,997  
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  
Total Trust Assets:..... 0

Deposits: ..... 121,823  
Federal Funds and Borrowings: ..... 11,532  
Other Liabilities: ..... 1,922  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 135,277  
Total Equity Capital:..... 18,509  
Total Liabilities and Capital: ..... 153,786  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** Two

**Other Branches:** Beebe

### Peoples Bank Sheridan, AR

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

1120 S. Rock Street  
72150

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

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

Bank Holding Company  
None

**CEO/Pres:** John D. Manatt  
**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  
Total Trust Assets:..... 0

Deposits: ..... 100,669  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 632  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 101,301  
Total Equity Capital:..... 14,039  
Total Liabilities and Capital: ..... 115,340  
Number of Shares Outstanding:..... 56,562

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank**  
**Smackover, AR**

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

708 North Broadway  
 71762-0107

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

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

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

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

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

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

Deposits: .....154,015  
 Federal Funds and Borrowings: ..... 0  
 Other Liabilities: ..... 930  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....154,945  
 Total Equity Capital: .....19,127  
 Total Liabilities and Capital: .....174,072  
 Number of Shares Outstanding: .....100,000

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

**Branches in Town:** None

**Other Branches:** El Dorado (2), Norphlet

**Riverside Bank**  
**Sparkman, AR**

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

Commerce & Main Streets  
 71763-0127

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

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

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

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

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

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

Deposits: .....50,916  
 Federal Funds and Borrowings: .....3,560  
 Other Liabilities: ..... 124  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....54,600  
 Total Equity Capital: .....4,629  
 Total Liabilities and Capital: .....59,229  
 Number of Shares Outstanding: .....3,000

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Bodcaw Bank  
Stamps, AR**

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

307 Thomas Street  
71860-0008

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

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

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

**Cash:** Brenda Scroggins

Cash and Due from:..... 4,011  
Federal Funds and Repos: ..... 1,140  
Investments: ..... 43,844  
Net Loans: ..... 27,105  
Premises and Fixed Assets:..... 98  
Other Real Estate: ..... 50  
Other Assets: ..... 847  
Total Assets: ..... 77,095  
Total Trust Assets: ..... 0

Deposits: ..... 68,300  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 475  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 68,775  
Total Equity Capital: ..... 8,320  
Total Liabilities and Capital: ..... 77,095  
Number of Shares Outstanding: ..... 10,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

116 North Lincoln  
71667-0069

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

Home Page: [www.bankofstarcity.com](http://www.bankofstarcity.com)  
Bank Holding Company  
Star City Bancshares, Inc., Star City, AR

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

**EVP:** Kelley Hunt

Cash and Due from:..... 1,851  
Federal Funds and Repos: ..... 0  
Investments: ..... 32,074  
Net Loans: ..... 64,023  
Premises and Fixed Assets:..... 3,328  
Other Real Estate: ..... 119  
Other Assets: ..... 1,882  
Total Assets: ..... 103,277  
Total Trust Assets: ..... 0

Deposits: ..... 80,023  
Federal Funds and Borrowings: ..... 10,749  
Other Liabilities: ..... 229  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 91,001  
Total Equity Capital: ..... 12,276  
Total Liabilities and Capital: ..... 103,277  
Number of Shares Outstanding: ..... 15,000

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

**Branches in Town:** None

**Other Branches:** Dumas, Pine Bluff (2), White Hall

## Security Bank Stephens, AR

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

105 Ruby Street  
71764-0007

Charter Number: 692  
Date: February 8, 1946  
FDIC Certificate Number: 16395

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

**Chm/CEO:** Carol Reaves  
**Pres:** Guy R. "Buck" Smith

**EVP:** Duncan Grayson  
**EVP/CFO:** Cheryl Brown

Cash and Due from: .....	938	Deposits: .....	43,598
Federal Funds and Repos: .....	1,350	Federal Funds and Borrowings: .....	0
Investments: .....	6,935	Other Liabilities: .....	1,181
Net Loans: .....	34,865	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,806	Total Liabilities: .....	44,779
Other Real Estate: .....	102		
Other Assets: .....	2,234	Total Equity Capital: .....	3,451
Total Assets: .....	48,230	Total Liabilities and Capital: .....	48,230
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	11,000

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

**Branches in Town:** None

**Other Branches:** None

## The Farmers and Merchants Bank Stuttgart, AR

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

708 S. Main Street  
72160-1016

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

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

Member of Federal Reserve System

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

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

Cash and Due from: .....	12,554	Deposits: .....	478,573
Federal Funds and Repos: .....	1	Federal Funds and Borrowings: .....	37,583
Investments: .....	192,367	Other Liabilities: .....	4,785
Net Loans: .....	336,875	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,935	Total Liabilities: .....	520,941
Other Real Estate: .....	7,609		
Other Assets: .....	43,018	Total Equity Capital: .....	78,418
Total Assets: .....	599,359	Total Liabilities and Capital: .....	599,359
Total Trust Assets: .....	59,745	Number of Shares Outstanding: .....	100,000

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

**Branches in Town:** Four

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

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

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

3110 Alma Hwy.  
72956-0469

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 7,805  
Federal Funds and Repos: ..... 0  
Investments:..... 106,525  
Net Loans:..... 223,589  
Premises and Fixed Assets:..... 4,158  
Other Real Estate:..... 3,764  
Other Assets:..... 11,295  
Total Assets:..... 357,136  
Total Trust Assets:..... 8,492

Deposits: ..... 315,766  
Federal Funds and Borrowings: ..... 2,049  
Other Liabilities:..... 2,326  
Subordinated Debt:..... 0  
Total Liabilities:..... 320,141  
Total Equity Capital:..... 36,995  
Total Liabilities and Capital: ..... 357,136  
Number of Shares Outstanding:..... 16,000

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

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

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

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

2925 Alma Highway, Suite A  
72956

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

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

Bank Holding Company  
Ashley Bancstock Company, Crossett, AR

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

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

Cash and Due from:..... 2,720  
Federal Funds and Repos: ..... 5,440  
Investments:..... 5,004  
Net Loans:..... 73,019  
Premises and Fixed Assets:..... 4,230  
Other Real Estate:..... 1,156  
Other Assets:..... 5,002  
Total Assets:..... 96,571  
Total Trust Assets:..... 0

Deposits: ..... 81,134  
Federal Funds and Borrowings: ..... 4,011  
Other Liabilities:..... 365  
Subordinated Debt:..... 0  
Total Liabilities:..... 85,510  
Total Equity Capital:..... 11,061  
Total Liabilities and Capital: ..... 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  
FAX: (870) 226-2253  
Trust Powers: Yes

Main Street  
71671-0029

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

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

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

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

**EVP/TO:** Hugh Quimby

Cash and Due from: .....	8,309	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  
FAX: (870) 226-6261  
Trust Powers: Yes

201 South Main  
71671-0350

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

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

Member of Federal Reserve System  
Bank Holding Company  
None

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

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

Cash and Due from: .....	4,457	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](http://www.getevolved.com)

Member of Federal Reserve System

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

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

**EVP/TO:** Kenneth Lenoir  
**EVP/COO:** John Chandler

Cash and Due from:..... 1,732  
Federal Funds and Repos: ..... 2,049  
Investments: ..... 25,557  
Net Loans: ..... 125,830  
Premises and Fixed Assets:..... 3,088  
Other Real Estate: ..... 300  
Other Assets: ..... 9,060  
Total Assets:..... 167,616  
Total Trust Assets:..... 318,594

Deposits: ..... 122,640  
Federal Funds and Borrowings: ..... 26,123  
Other Liabilities: ..... 2,248  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 151,011  
Total Equity Capital:..... 16,605  
Total Liabilities and Capital: ..... 167,616  
Number of Shares Outstanding:..... 68,286

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

**Branches in Town:** None

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



### Cross County Bank Wynne, AR

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

1 Cross County Plaza  
72396-0009

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

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

Member of Federal Reserve System

Bank Holding Company

Cross County Bancshares, Inc., Wynne, AR

**Chm:** Dr. Willard G. Burks  
**CEO/Pres/TO:** David Dowd

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

Cash and Due from: .....	5,347	Deposits: .....	144,059
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,923
Investments: .....	21,034	Other Liabilities: .....	166
Net Loans: .....	129,875	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,028	Total Liabilities: .....	148,148
Other Real Estate: .....	4,572	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. Reddman; R. Joe Rennicke; James A. Richardson

**Branches in Town:** One

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

**REPORT OF THE**

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

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

**JUNE 30, 2011**

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

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

200 River Market Avenue, Suite 400  
72201-1766

Charter Number: 1006  
Date: August 6, 1958

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

Bank Holding Company  
None

**Chm:** Rush Deacon  
**CEO:** C. Sam Walls

**Pres:** Dennis Cooper  
**EVP:** Jay W. Wisener

Cash and Due from: .....	4,000	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	41,768
Investments: .....	4,941	Other Liabilities: .....	1,874
Net Loans: .....	35,787	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,064	Total Liabilities: .....	43,642
Other Real Estate: .....	327		
Other Assets: .....	1,292	Total Equity Capital: .....	3,769
Total Assets: .....	47,411	Total Liabilities and Capital: .....	47,411
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	1,077

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

**Branches in Town:** None

**Other Branches:** Fayetteville, Jonesboro

**REPORT OF**

**TRUST COMPANIES**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**

**Centennial Trust Company  
Conway, AR**

VOICE: (501) 312-1442  
FAX: (501) 312-1477

719 Harkrider, Suite 100  
72032

Charter Number: 35000  
Date: May. 22, 2001

**CEO/Pres/CFO:** Randy Mayor

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

**Branches in Town:** One

**Other Branches:** El Dorado

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

VOICE: (501) 520-3660  
FAX: (501) 520-3667

135 Section Line Road, C-1  
71913

Charter Number: 35001  
Date: June 17, 1998

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

**CFO:** Leslie Ballentine

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

**Branches in Town:** None

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

**REPORT OF THE**

**REGIONAL/COUNTY INDUSTRIAL  
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**

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

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

P. O. Box 869  
72126-0869

Charter Number: 30003  
Date: Aug. 18, 1994

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

**Treas:** James C. Hawkins

**REPORT OF THE**

**CAPITAL DEVELOPMENT COMPANY**

**(NOT ENGAGED IN  
COMMERCIAL BANKING)**

**JUNE 30, 2011**





**LIST OF**

**COMMERCIAL BANKS**

**BY COUNTY**

**AND**

**MAP OF**

**ARKANSAS COUNTIES**

**JUNE 30, 2011**

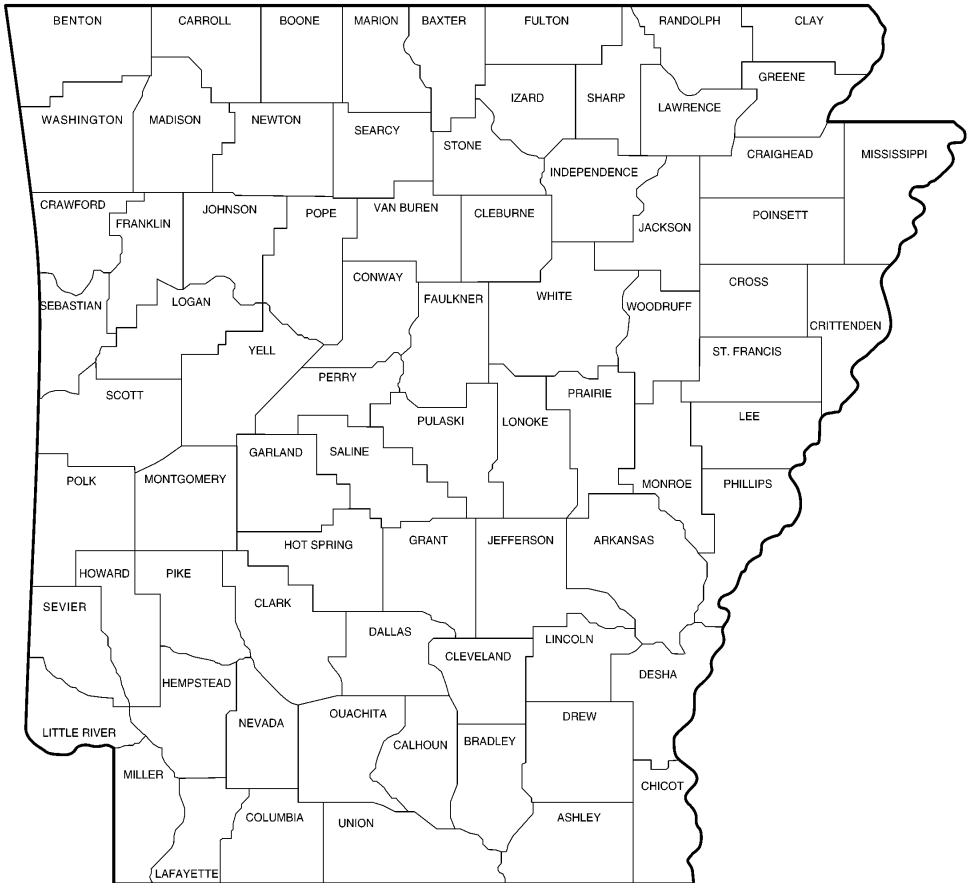
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home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

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

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Pine Bluff National Bank Simmons First National Bank	Pine Bluff Pine Bluff
<b>Lafayette</b>	Community State Bank Bodcaw Bank	Bradley Stamps
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Bank of Star City	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Bank of England First State Bank	England Lonoke
<b>Madison</b>	First State Bank of Northwest Arkansas	Huntsville
<b>Marion</b>	Twin Lakes Community Bank	Flippin
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Helena National Bank	Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro
<b>Poinsett</b>	Little River Bank First Delta Bank	Lepanto Marked Tree
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank Simmons First Bank of Russellville	Russellville Russellville

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Pulaski</b>	First Arkansas Bank & Trust	Jacksonville
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	The Capital Bank	Little Rock
	Central Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	Metropolitan National Bank	Little Rock
	One Bank & Trust, National Association	Little Rock
National Bank of Arkansas in North Little Rock	North Little Rock	
<b>Saline</b>	Heartland Community Bank	Bryant
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
<b>Sevier</b>	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
<b>Sharp</b>	First National Banking Company	Ash Flat
	Bank of Cave City	Cave City
<b>St. Francis</b>	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, National Association	Forrest City
<b>Stone</b>	Ozark Heritage Bank, N. A.	Mountain View
<b>Union</b>	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado	El Dorado
	Smackover State Bank	Smackover
<b>Washington</b>	Arvest Bank	Fayetteville
	The Bank of Fayetteville	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
<b>White</b>	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
<b>Woodruff</b>	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
<b>Yell</b>	Chambers Bank	Danville
	River Town Bank	Dardanelle

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2011**



**Southern Bancorp Inc.**  
**Arkadelphia, AR**

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

605 Main, Suite 202  
 71923-6037

**CEO:** Walter Smiley

**CFO:** Scott Fife

**Subsidiaries:**

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

Arkadelphia, AR  
 Elaine, AR  
 Helena, AR  
 Arkadelphia, AR  
 Arkadelphia, AR  
 Arkadelphia, AR  
 Arkadelphia, AR

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

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

409 Main Street  
 P. O. Box 965  
 71923-0965

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

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

**Subsidiaries:**

Summit Bank  
 Summit Real Estate Investments, Inc.

Arkadelphia, AR  
 Arkadelphia, AR

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

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

306 South Elm Street  
 P. O. Box 200  
 72010-0200

**Chm/CEO/Pres:** Larry E. Kircher

**VChm/Sec:** Molly H. Kircher

**Subsidiaries:**

Citizens State Bank  
 Citizens State Investments, Inc.

Bald Knob, AR  
 Bald Knob, AR

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

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

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

**CEO/Pres:** John Dews

**Sec:** Greg Shaver

**Subsidiaries:**

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

Batesville, AR  
Batesville, AR  
Batesville, AR

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

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

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

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

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

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

Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR

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

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

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

**Chm:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

**Arvest Bank Group, Inc.**  
**Bentonville, AR**

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
ABREHB, LLC	Lowell, AR
RHV, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
Superior Financial Statutory Trust II	Hartford, CT
CFB Aviation, LLC	Bentonville, AR
AREH, LLC	Lowell, AR
ABREHA, LLC	Lowell, AR
ABREHC, LLC	Lowell, AR
ABREHD, LLC	Lowell, AR
Arvest Trust Company, N. A.	Rogers, AR
Arvest Statutory Trust I	Hartford, CT

**Arvest Holdings, Inc.**  
**Bentonville, AR**

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

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

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

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

Arvest Bank	Fayetteville, AR
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
ABREHB, LLC	Lowell, AR
RHV, LLC	Lowell, AR
First Place on the Creeks, LLC	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
Superior Financial Statutory Trust II	Hartford, CT

**Farmers Bancorp, Inc.**  
**Blytheville, AR**

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

400 West Main Street  
 P. O. Box 688  
 72316-0688

**Chm/CEO/Pres:** Steve Bell  
**VP:** Paula O. Blackwell

**Sec:** Randy Scott

**Subsidiaries:**

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

**First Western Bancshares ESOT  
Booneville, AR**

RSSD Number: 2628994  
VOICE: (479) 675-0369  
FAX: (479) 675-0751

80 West Main  
P. O. Box 87  
72927-0087

**Chm:** Jeral L. Hampton

**Subsidiaries:**

First Western Bancshares, Inc.  
First Western Bank  
First Western Financial, Inc.  
First Western Insurance Agency, Inc.  
First Western Mortgage, Inc.  
First Western Properties, Inc.  
WPC, LLC  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, AR  
Booneville, AR  
Booneville, AR

**First Western Bancshares, Inc.  
Booneville, AR**

RSSD Number: 1100091  
VOICE: (479) 675-0369  
FAX: (479) 675-0751

80 West Main  
P. O. Box 87  
72927-0087

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** Jeral L. Hampton  
**Pres:** John T. Hampton

**Sec:** Debbie Danekas

**Subsidiaries:**

First Western Bank  
First Western Financial, Inc.  
First Western Insurance Agency, Inc.  
First Western Mortgage, Inc.  
First Western Properties, Inc.  
WPC, LLC  
First Western Statutory Trust II  
First Western Statutory Trust III

Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Booneville, AR  
Rogers, AR  
Booneville, AR  
Booneville, AR

**Harrell Bancshares, Inc.**  
Camden, AR

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

1325 Hwy. 278 Bypass  
P. O. Box 10  
71701

**CEO/Pres:** Searcy W. Harrell, Jr.  
**VP:** Jonathan W. Harrell

**Sec:** Phillip J. Foster

**Subsidiaries:**

First Bank

Hampton, AR

**Sharp Bancshares, Inc.**  
Cave City, AR

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

133 South Main  
P. O. Box 490  
72521-0490

**Chm:** Samuel F. Beller  
**VChm:** Bruce Street

**Pres:** Margie Pettersen  
**Treas/Sec:** Dennis Esteb

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

**Clarendon Holding Co.**  
Clarendon, AR

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

297 Madison  
P. O. Box 280  
72029-0280

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

**CEO/Pres:** J. Kendall Henry

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

## Home BancShares, Inc. Conway, AR

RSSD Number: 1491409  
VOICE: (501) 328-4663  
FAX: (501) 328-4679

719 Harkrider Street, Suite 100  
P. O. Box 966  
72032

**Chm:** John W. Allison  
**CEO:** C. Randall Sims

**CFO:** Randy E. Mayor

**Subsidiaries:**

Centennial Bank	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  
VOICE: (870) 364-1300  
FAX: (870) 364-2205

218 Main Street  
71635

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

**Treas/Sec:** Gerald G. Crawford, II

**Subsidiaries:**

First National Bank of Crossett	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  
VOICE: (870) 364-5131  
FAX: (870) 364-6329

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

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**Subsidiaries:**

First State Bank

Crossett, AR

**Chambers Bancshares, Inc.  
Danville, AR**

RSSD Number: 1141487  
VOICE: (479) 495-4680  
FAX: (479) 495-4681

105 East 9th Street  
P. O. Box 1330  
72833-1330

**Chm/CEO/Pres:** John Ed Chambers, III

**CFO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
CBI Holdings, Inc.  
Sloan Capital Trust I

Danville, AR  
Danville, AR  
Danville, AR

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

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

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

**CEO/Pres:** William R. Bullock, Sr.

**Sec:** Sharon Wilson

**Subsidiaries:**

River Town Bank

Dardanelle, AR



**Peterson Holding Company**  
**Decatur, AR**

RSSD Number: 1845619  
VOICE: (479) 752-3281  
FAX: (479) 752-8154

Hwy. 59 North  
P. O. Box 38  
72722-0038

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

**Subsidiaries:**

Decatur State Bank  
Decatur Insurance Agency  
Grand Savings Bank

Decatur, AR  
Decatur, AR  
Grove, OK

**First State Bancshares, Inc.**  
**DeQueen, AR**

RSSD Number: 2032724  
VOICE: (870) 642-4423  
FAX: (870) 642-2847

402 West Collin Raye Drive  
P. O. Box 970  
71832-0970

**Chm:** Dennis Smiley

**CEO/Pres:** Gary L. Golden

**Subsidiaries:**

First State Bank of DeQueen  
First State Insurance of DeQueen Inc.  
FSBI Statutory Trust I

DeQueen, AR  
DeQueen, AR  
DeQueen, AR

**DBT Financial Corporation**  
**DeWitt, AR**

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

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

**Pres:** Nancy F. Rasco

**Sec:** David Jessup

**Subsidiaries:**

DeWitt Bank And Trust Company  
DBT Realty Company, Inc.  
P & M Realty, Inc.  
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

RSSD Number: 1099243  
VOICE: (870) 946-3551  
FAX: (870) 946-1562

220 West Cross  
P. O. Box 511  
72042-0511

**Pres:** Warren A. Jennings, Sr.

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**M & F Financial Corporation**  
**Dumas, AR**

RSSD Number: 1099506  
VOICE: (870) 382-4311  
FAX: (870) 382-5901

500 Highway 65 South  
P. O. Box 187  
71639-0187

**Chm/CEO:** L. Ashton Adcock  
**Pres:** J. Michael Jones

**Treas/Sec:** Betty B. Trites

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

**First Financial Banc Corporation**  
**El Dorado, AR**

RSSD Number: 2568102  
VOICE: (870) 863-7000  
FAX: (870) 881-5393

214 North Washington Street  
P. O. Box 1754  
71730-1754

**CEO/Pres:** J. Stephen Cameron  
**CFO:** Melissa Jerry

**COO:** Jerry Bullard  
**Sec:** Debra Martin

**Subsidiaries:**

First Financial Bank

First Title Services, Inc.

First Financial Banc Corporation Statutory Trust I

First Financial Statutory Trust III

El Dorado, AR

El Dorado, AR

El Dorado, AR

El Dorado, AR

## MHBC Investments Limited Partnership, I England, AR

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

123 South Main Street  
P. O. Box 70  
72046-0070

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
Little Rock, AR

## Eureka Bancshares, Inc. Eureka Springs, AR

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

70 South Main  
P. O. Box 309  
72632-0309

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

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

## Bankshares of Fayetteville, Inc. Fayetteville, AR

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

One South Block Avenue  
P. O. Box 1728  
72701

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

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

**Subsidiaries:**

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

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

**White River Bancshares Company**  
**Fayetteville, AR**

RSSD Number: 3306589  
VOICE: (479) 684-3700  
FAX: (479) 684-3795

3878 N. Crossover Road, Suite 20  
P. O. Box 8550  
72703

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

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

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

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

**FBT Bancshares, Inc.**  
**Fordyce, AR**

RSSD Number: 1099092  
VOICE: (870) 352-3107  
FAX: (870) 352-5202

200 West 4th Street  
71742-2202

**Chm/CEO/Pres:** James V. Hulse, Jr.  
**EVP:** Bruce Dawson

**EVP:** Don Lyle  
**EVP/Sec:** Suzette Crutchfield

**Subsidiaries:**

Fordyce Bank & Trust Company

Fordyce, AR

**First Bank Corp.  
Fort Smith, AR**

RSSD Number: 1491360  
VOICE: (479) 782-2041  
FAX: (479) 788-4602

602 Garrison Avenue  
P. O. Box 7  
72902-0007

**Chm/CEO/Pres:** Samuel M. Sicard  
**EVP:** Samuel T. Sicard

**SVP:** Mont S. Echols, Jr.  
**VP:** James G. Williamson, Jr.

**Subsidiaries:**

The First National Bank of Fort Smith  
Citizens Bank & Trust Company  
PMF, Inc.  
National Bank of Sallisaw  
Brown-Hiller, Inc.  
First Asset Holdings, LLC  
Realty Appraisals, Inc.  
Brown-Hiller-Clark & Associates of Oklahoma, Inc.

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

**Bainum Bancorp  
Glenwood, AR**

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

205 Hwy 70 East  
P. O. Box 500  
71943

**Chm:** Timothy E. Bainum

**Sec:** Lynda Robbins

**Subsidiaries:**

Diamond Bank  
Diamond State Insurance Agency

Murfreesboro, AR  
Murfreesboro, AR

**Gravett Bancshares, Inc.  
Gravette, AR**

RSSD Number: 3143953  
VOICE: (479) 787-5251  
FAX: (479) 787-6102

211 SE Main Street  
P. O. Box 149  
72736-0149

**Chm/Pres:** John R. Meade  
**EVP/Sec:** David N. Wills

**VP:** Jim A. Edmondson

**Subsidiaries:**  
Bank of Gravett

Gravette, AR

**First Service Bancshares, Inc.  
Greenbrier, AR**

RSSD Number: 1137266  
VOICE: (501) 679-7200  
FAX: (501) 679-5104

136 South Broadview  
P. O. Box 190  
72058-0430

**Chm/CEO/Pres:** Thomas H. Grumbles

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**  
First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

**Peoples Home Holding, Inc.  
Greenbrier, AR**

RSSD Number: 3029196  
VOICE: (501) 679-7283  
FAX: (501) 679-7745

61 A South Broadview  
P. O. Box 307  
72058

**Chm/Pres:** John Stacks  
**VP:** Joe Benton

**VP:** Bill Hannah  
**Sec:** Terry Milam

**Subsidiaries:**  
Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation**  
**Greenwood, AR**

RSSD Number: 1417511  
VOICE: (479) 996-4171  
FAX: (479) 996-6700

71 West Center Street  
P. O. Box 610  
72936-0610

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

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

RSSD Number: 2754585  
VOICE: (870) 391-8000  
FAX: (870) 391-8081

200 East Ridge  
P. O. Box 913  
72602-0913

**Chm/CEO:** Jerry Maland

**Sec:** Dan R. Bowers

**Subsidiaries:**

White River Bancshares Company  
Signature Bank of Arkansas  
Community First Bank  
Community First AR Statutory Trust I  
Mobius Technology Consulting, LLC

Fayetteville, AR  
Fayetteville, AR  
Harrison, AR  
Harrison, AR  
Springfield, MO

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

RSSD Number: 1139091  
VOICE: (870) 832-2501  
FAX: (870) 832-2577

123 Main Street  
P. O. Box 347  
71842-0347

**Chm/CEO/Pres:** Edith H. Smith  
**VP:** C. E. Hendrix, Jr.

**Treas/Sec:** Carl E. Hendrix, III

**Subsidiaries:**

Horatio State Bank

Horatio, AR

**Smith Associated Banking Corporation  
Hot Springs, AR**

RSSD Number: 1098004  
VOICE: (501) 623-4292  
FAX: (501) 624-7187

1801 Central Avenue, Suite D  
71901

**Chm/CEO:** G. R. Buck Smith

**Subsidiaries:**

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

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

**First Arkansas BancShares, Inc.  
Jacksonville, AR**

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

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

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

**SVP/CFO:** Kim Crook  
**Sec:** John McNee

**Subsidiaries:**

First Arkansas Bank & Trust  
    First Arkansas Mortgage Company  
First Arkansas Statutory Trust I

Jacksonville, AR  
Jacksonville, AR  
Jacksonville, AR



**Liberty Bancshares, Inc.**  
**Jonesboro, AR**

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

2901 East Highland Drive  
P. O. Box 7514  
72403

**Chm/CEO:** Wallace W. Fowler  
**Pres:** Mark P. Fowler

**VP:** John C. Freeman  
**Sec:** Lloyd H. McCracken, Jr.

**Subsidiaries:**

Liberty Bank of Arkansas  
    Freedom Insurance Group, Inc.  
    Town & Country Insurance Agency, Inc.  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
MSB Capital Trust I  
Russellville Statutory Trust I

Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR

**Southeast Arkansas Bank Corporation**  
**Lake Village, AR**

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

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

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** William W. Bunker

**Pres:** Terence J. Alpe  
**COO:** Shannon M. Hill

**Subsidiaries:**

The Bank of Lake Village  
    BLV Realty, Inc.  
The Jefferson Bank  
The Jefferson Agency  
Jefferson Ag Credit

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

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

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

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

**Chm:** Henry G. Watkins, III  
**Pres:** Scott Arnold, IV

**Sec:** Lois Criddle

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Allcorp, Inc.**  
**Little Rock, AR**

RSSD Number: 4152877  
VOICE: (501) 707-1154  
FAX: (501) 707-1161

5701 Kavanaugh Boulevard  
72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

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

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

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

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

**CFO:** Greg McKinney

**Subsidiaries:**

Bank of the Ozarks	Little Rock, AR
ASMSA Investment Fund, LLC	Little Rock, AR
BOTO, LLC	Little Rock, AR
Open Avenues Investment Fund, LLC	Little Rock, AR
The Highlands Group, Inc.	Little Rock, AR
Jaxsonville-Ocala Station, LLC	Bradenton, FL
Wares Creek Corporate Park, LLC	Bradenton, FL
West Manatee Avenue Property, LLC	Bradenton, FL
FCB Properties, Inc.	Valdosta, GA
PAB State Credits, LLC	Valdosta, GA
HOJ Equities, LLC	Dallas, TX
Ozark Capital Statutory Trust II	Hartford, CT
Ozark Capital Statutory Trust III	Wilmington, DE
Ozark Capital Statutory Trust IV	Wilmington, DE
Ozark Capital Statutory Trust V	Chicago, IL

**Capital Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2777016  
 VOICE: (501) 228-6000  
 FAX: (501) 228-6006

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

**Chm:** Warren Stephenson  
**CEO/Pres:** Kyle E. Patton

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank	Little Rock, AR
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**Delta Trust & Banking Corporation  
Little Rock, AR**

RSSD Number: 2834115  
VOICE: (501) 907-2286  
FAX: (501) 907-2299

11700 Cantrell Road  
P. O. Box 17607  
72223

**Chm/CEO:** J. French Hill  
**Pres:** Carroll Penick

**Sec:** Becky Hughes

**Subsidiaries:**

Delta Trust & Bank  
Delta Trust Insurance Agency, Inc.  
Delta Trust Investments, Inc.  
Moore Mortgage, Inc.

Parkdale, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**Little Rock Bankshares, Inc.  
Little Rock, AR**

RSSD Number: 2617082  
VOICE: (501) 376-0800  
FAX: (501) 374-7937

200 North State Street  
P. O. Box 34090  
72203

**Chm/CEO:** Eugene L. Maris  
**Pres:** George G. Worthen

**SVP/Cash:** Lee A. Swearingen

**Subsidiaries:**

Bank of Little Rock  
BLR Mortgage Corp.  
Hallmark Loan & Inv. Co.  
Little Rock Mortgage Corp.

Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 2155342  
VOICE: (501) 614-6161  
FAX: (501) 614-6162

1001 W. Markham, 2nd Floor  
72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

Riverside Bank  
Arkansas Mortgage Company, Inc.  
Little Rock Title Company  
Riverside Mortgage Company, Inc.

Sparkman, AR  
Fayetteville, AR  
Little Rock, AR  
Little Rock, AR

**Rock Bancshares, Inc.**  
**Little Rock, AR**

RSSD Number: 3770313  
VOICE: (501) 664-8722  
FAX: (501) 663-8753

One Information Way  
72202

**Chm/CEO/Pres:** L. Walter Quinn

**Atty:** Joseph W. Gregory

**Subsidiaries:**

Heartland Community Bank  
HCB Properties, Inc.  
Heartland Insurance, LLC  
HCB Investments, Inc.  
Rock Bancshares Statutory Trust I  
Rock Bancshares Statutory Trust II

Bryant, AR  
Bryant, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR  
Little Rock, AR

**State Holding Company**  
**Little Rock, AR**

RSSD Number: 1100046  
 VOICE: (501) 223-3450  
 FAX: (501) 223-8008

650 South Shackleford, Suite 450  
 72211

**Chm:** Harry L. Hastings, Jr.  
**CEO/Pres:** Catherine H. Owen

**EVP:** Paul Castleberry  
**SVP:** Laura Bogoslavsky

**Subsidiaries:**

Heber Springs State Bank  
 Eagle Development Company North  
 Eagle Bank & Trust Company  
 Eagle Development Company South  
 State Mortgage Company

Heber Springs, AR  
 Heber Springs, AR  
 Little Rock, AR  
 Little Rock, AR  
 Little Rock, AR

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

RSSD Number: 1491614  
 VOICE: (501) 676-3106  
 FAX: (501) 676-5046

101 South Center Street  
 P. O. Box 320  
 72086-0320

**Chm:** Neil Bennett, Jr.  
**CEO:** David R. Estes

**Sec:** Karen Hardke

**Subsidiaries:**

First State Bank  
 First State Land Co., Inc.  
 Lonoke Statutory Trust I  
 Lonoke Statutory Trust II

Lonoke, AR  
 Lonoke, AR  
 Lonoke, AR  
 Lonoke, AR

**Golden Oaks Bancshares, Inc.**  
**Magnolia, AR**

RSSD Number: 1098684  
VOICE: (870) 234-5777  
FAX: (870) 234-3384

500 North Jackson Street  
P. O. Box 340  
71754-0340

**Chm:** S. Clark Fincher  
**VChm:** Harold H. Fincher

**Pres:** Mary L. Fowler  
**Sec:** Sharon Gathright

**Subsidiaries:**  
The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation**  
**Magnolia, AR**

RSSD Number: 1135413  
VOICE: (870) 235-7000  
FAX: (870) 235-7039

200 East Main Street  
P. O. Box 250  
71754-0250

**Chm/CEO/Pres:** Bob L. Burns  
**EVP:** Steve Keith

**EVP:** Bruce D. Maloch  
**Sec:** T. H. Bradley

**Subsidiaries:**  
Farmers Bank and Trust Company  
Magnolia Properties, Inc.  
Magnolia Statutory Trust I  
Magnolia Statutory Trust II

Magnolia, AR  
Magnolia, AR  
Magnolia, AR  
Magnolia, AR

**FCB Financial Services, Inc.**  
**Marion, AR**

RSSD Number: 3123339  
VOICE: (870) 739-7300  
FAX: (870) 739-2234

205 Block Street  
P. O. Box 747  
72364-0747

**Pres:** M. Don Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**  
First Community Bank of Eastern Arkansas  
FCB Insurance Services, Inc.

Marion, AR  
Marion, AR

**Tyronza Bancshares, Inc.  
Marked Tree, AR**

RSSD Number: 1139783  
VOICE: (870) 358-6000  
FAX: (870) 358-6001

214 Hester Parker Drive  
P. O. Box 635  
72365-0635

**Chm:** Charles Luter

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

**M. D. Thompson & Son Co.  
McCrory, AR**

RSSD Number: 1094967  
VOICE: (870) 731-2526  
FAX: (870) 731-2527

105 South Edmonds Avenue  
P. O. Box 388  
72101-0388

**CEO/Pres:** John G. Thompson  
**AVP:** Caleb Thompson

**Sec:** Vance M. Thompson, III

**Subsidiaries:**

Bank of McCrory

McCrory, AR

**McGehee Bank Employee Stock Ownership Plan  
McGehee, AR**

RSSD Number: 3487965  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2<sup>nd</sup> Street  
P. O. Box 787  
71654-0787

**Chm:** William W. Bowman  
**VChm:** John H. Potter

**Pres:** James M. Smith

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR



**Southeast Financial Bankstock Corporation**  
**McGehee, AR**

RSSD Number: 1096662  
VOICE: (870) 222-3151  
FAX: (870) 222-6159

301 North 2<sup>nd</sup> Street  
P. O. Box 787  
71654-0787

Bank Holding Company  
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

**Chm:** William W. Bowman  
**VChm:** John H. Potter, Jr.

**Pres:** James M. Smith

**Subsidiaries:**

McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

RSSD Number: 1099805  
VOICE: (479) 394-2211  
FAX: (479) 394-3809

303 Hwy 71 North  
P. O. Box 898  
71953-0898

**Chm:** Edward W. Stevenson  
**CEO/Pres:** Philip B. Hensley

**EVP/CFO:** Michael D. Myers  
**Sec:** David Maddox

**Subsidiaries:**

The Union Bank of Mena  
The First National Bank at Paris  
Union Bankshares Statutory Trust I

Mena, AR  
Paris, AR  
Mena, AR

**Drew Bancshares, Inc.  
Monticello, AR**

RSSD Number: 1098198  
VOICE: (870) 367-2025  
FAX: (870) 367-1151

212 West Gaines  
P. O. Box 150  
71657-0150

**Chm:** Bennie Ryburn, Jr.  
**Pres:** George T. Harris

**SVP:** Michael Efird  
**SVP:** Rusty Smith

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation  
Monticello, AR**

RSSD Number: 1098880  
VOICE: (870) 460-6400  
FAX: (870) 460-6465

102 West McCloy  
P. O. Box 270  
71657-0270

**Chm/CEO:** Zach McClendon, Jr.  
**Pres:** Dave Dickson

**Sec:** John S. McClendon

**Subsidiaries:**

Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

**Petit Jean Bancshares, Inc.  
Morrilton, AR**

RSSD Number: 2877402  
VOICE: (501) 354-4988  
FAX: (501) 354-6560

707 North Saint Joseph Street  
P. O. Box 680  
72110

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

**Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)  
Mulberry, AR**

RSSD Number: 2576424  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

311 Main Street  
P. O. Drawer A  
72947-0480

**CEO/Pres:** Alex Golden

**Subsidiaries:**

Acme Holding Company, Inc.  
Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Mulberry, AR  
Little Rock, AR  
Mulberry, AR

**Acme Holding Company, Inc.  
Mulberry, AR**

RSSD Number: 1140556  
VOICE: (479) 997-1154  
FAX: (479) 997-1161

311 Main Street  
P. O. Drawer A  
72947-0480

Bank Holding Company  
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

**CEO:** Lex Golden  
**Pres:** Alex Golden

**Sec:** Amy McCay

**Subsidiaries:**

Allied Bank  
The Mortgage Bank of Arkansas, Inc.  
Acme Statutory Trust I

Mulberry, AR  
Little Rock, AR  
Mulberry, AR

**M & P Community Bancshares, Inc.  
Newport, AR**

RSSD Number: 1491306  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P. O. Box 650  
72112-0650

Bank Holding Company

M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan, Newport, AR

**Chm/CEO:** Jim S. Gowen, Sr.  
**Pres/COO:** Jim S. Gowen, Jr.

**VP/Sec:** Carla P. Stiger  
**Treas:** Pat Davis

**Subsidiaries:**

Merchants & Planters Bank  
M & P Community Statutory Trust II  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR  
Newport, AR

**M & P Community Bancshares, Inc. 401(K) Employee Stock  
Ownership Plan  
Newport, AR**

RSSD Number: 3394429  
VOICE: (870) 523-3601  
FAX: (870) 523-3473

120 Hazel Street  
P. O. Box 650  
72112

**Chm/CEO:** Jim S. Gowen, Sr.  
**Pres/COO:** Jim S. Gowen, Jr.

**VP/Sec:** Carla P. Stiger  
**Treas:** Pat Davis

**Subsidiaries:**

M & P Community Bancshares, Inc.  
Merchants & Planters Bank  
M & P Community Statutory Trust II  
M & P Insurance & Investment Services, Inc.

Newport, AR  
Newport, AR  
Newport, AR  
Newport, AR

**Piggott Bankstock, Inc.**  
**Piggott, AR**

RSSD Number: 1098321  
VOICE: (870) 598-3802  
FAX: (870) 598-2026

212 West Cherry Street  
P. O. Box 307  
72454-0307

**Chm/CEO/Pres:** Paula O. Blackwell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

**Jefferson Bancshares, Inc.**  
**Pine Bluff, AR**

RSSD Number: 2267665  
VOICE: (870) 535-7222  
FAX: (870) 540-1224

912 Poplar Street  
P. O. Box 7878  
71601-4861

**Chm:** 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

501 Main Street  
 P. O. Box 7009  
 71611-7009

**Chm/CEO:** J. Thomas May  
**Pres/COO:** David L. Bartlett

**EVP:** Marty Casteel  
**EVP/CFO:** Robert A. Fehlman

**Subsidiaries:**

Simmons First Bank of El Dorado  
 Simmons First Bank of Hot Springs  
 Simmons First Bank of Northeast Arkansas  
 Simmons First Bank of South Arkansas  
 Simmons First National Bank, N.A.  
     Simmons First Investment Group  
     Simmons First Trust Company, N.A.  
 Simmons First Bank of Northwest Arkansas  
 Simmons First Bank of Russellville  
 Simmons First Bank of Searcy  
 Arkansas Fund, Inc.  
 Simmons First Capital Trust II  
 Simmons First Capital Trust III  
 Simmons First Capital Trust IV  
 Simmons First Mortgage Corporation

El Dorado, AR  
 Hot Springs, AR  
 Jonesboro, AR  
 Lake Village, AR  
 Pine Bluff, AR  
 Little Rock, AR  
 Pine Bluff, AR  
 Rogers, AR  
 Russellville, AR  
 Searcy, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR

**Parkway Bankshares, Inc.**  
**Portland, AR**

RSSD Number: 1141188  
 VOICE: (870) 737-2226  
 FAX: (870) 737-4263

217 N. Main Street  
 571 West Gaines  
 71663

**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  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

East Second at Main  
P. O. Drawer 490  
71857-0490

**Pres:** John Warren Brannan, Jr.  
**EVP:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**  
Bank of Prescott

Prescott, AR

**Pinnacle Bancshares, Inc.**  
**Rogers, AR**

RSSD Number: 3451416  
VOICE: (479) 619-2000  
FAX: (479) 619-2702

4201 West New Hope Road, Suite 101  
72758

**Chm:** Wade Ruckle

**Subsidiaries:**  
Pinnacle Bank

Rogers, AR

**First State Banking Corporation**  
**Russellville, AR**

RSSD Number: 1096448  
VOICE: (479) 498-2402  
FAX: (479) 498-2465

3103 East Main Street  
P. O. Box 10610  
72812

**Chm/CEO:** Charles Blanchard  
**Pres:** Johnny K. Morgan

**CFO/VP:** Andrea Nicholson

**Subsidiaries:**  
First State Bank  
Nimrod Real Estate, Inc.  
FSB Capital Trust II  
FSB Capital Trust III

Russellville, AR  
Russellville, AR  
Russellville, AR  
Russellville, AR

**First Security Bancorp  
Searcy, AR**

RSSD Number: 1096505  
VOICE: (501) 279-3401  
FAX: (501) 279-3486

314 North Spring  
P. O. Box 1009  
72145-1009

**Chm/CEO:** Reynie Rutledge

**Pres:** Bill Scholl

**Subsidiaries:**

First Security Bank  
UFS, Inc.  
Heartland Renaissance Fund Sub 1, LLC  
Peoples Real Estate Management Co.  
First Security Investment Advisors, Inc.  
First Security Real Estate Management, Inc.  
FNBS Investments, Inc.  
Crews & Associates, Inc.  
First Security Finance, Inc.  
Eastview of NWA, LLC  
Torrent Fire Co. #4, LLC  
Union Air, LLC  
Cheyenne Aircraft, LLC

Searcy, AR  
Benton, AR  
Conway, AR  
Mountain Home, AR  
Searcy, AR  
Searcy, AR  
Las Vegas, NV  
Little Rock, AR  
Little Rock, AR  
Searcy, AR  
Searcy, AR  
Searcy, AR  
Wilmington, DE

**Smackover Bancshares, Inc.  
Smackover, AR**

RSSD Number: 1098264  
VOICE: (870) 725-3051  
FAX: (870) 725-3049

708 North Broadway  
P. O. Box 107  
71762-0107

**CEO/Pres:** Bob Willett  
**SVP:** J. Drew Tennyson

**SVP:** James B. Yeager  
**VP:** Vicki Davis

**Subsidiaries:**

Smackover State Bank

Smackover, AR



**Mathias Bancshares, Inc.  
Springdale, AR**

RSSD Number: 1951172  
VOICE: (479) 750-9100  
FAX: (479) 750-0953

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

First State Bank of Northwest Arkansas  
FSB Properties, LLC

Huntsville, AR  
Fayetteville, AR

**Bodcaw Bancshares, Inc.  
Stamps, AR**

RSSD Number: 2712781  
VOICE: (870) 533-4486  
FAX: (870) 533-4456

307 Thomas Street  
P. O. Box 8  
71860-0008

**Chm:** J. Paul Nipper

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

**Star City Bancshares, Inc.  
Star City, AR**

RSSD Number: 1131723  
VOICE: (870) 628-4286  
FAX: (870) 628-5274

116 North Lincoln  
P. O. Drawer 69  
71667-0069

**Chm/CEO/Pres:** Bennie F. Ryburn, Jr.

**Subsidiaries:**

Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR**

RSSD Number: 1099672  
VOICE: (870) 673-6911  
FAX: (870) 672-4282

708 South Main  
P. O. Box 1010  
72160-1016

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

The Farmers and Merchants Bank  
F & M Realty, Inc.  
Perry County Bankshares Statutory Trust

Stuttgart, AR  
Stuttgart, AR  
Perryville, AR

**Bradley Bancshares, Inc.  
Warren, AR**

RSSD Number: 1097463  
VOICE: (870) 226-2601  
FAX: (870) 226-2253

104 South Main Street  
P. O. Box 29  
71671-0029

**Chm/CEO:** Bennie F. Ryburn, Jr.

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**Evolve Bancorp, Inc.  
West Memphis, AR**

RSSD Number: 1142411  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

301 Shoppingway Boulevard  
72301

Bank Holding Company  
Evolve Financial Group, Inc., Memphis, TN

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.**  
**Wynne, AR**

RSSD Number: 1131611  
VOICE: (870) 238-8171  
FAX: (870) 238-4052

1 Cross County Plaza  
P. O. Box 9  
72396-0009

**Chm:** Dr. Willard G. Burks  
**CEO/Pres:** David Dowd

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
Janus Title, LLC

Wynne, AR  
Wynne, AR

**First National Corporation of Wynne**  
**Wynne, AR**

RSSD Number: 1132159  
VOICE: (870) 238-2361  
FAX: (870) 238-8148

528 Merriman Avenue  
P. O. Box 129  
72396

**CEO/Pres:** Sean H. Williams  
**VP:** Paul Hall

**Treas:** Dianne Henderson  
**Sec:** Lisa G. Jackson

**Subsidiaries:**

Twin Lakes Community Bank  
The First National Bank of Wynne

Flippin, AR  
Wynne, AR

**OUT OF STATE  
BANK HOLDING COMPANIES  
AND  
THEIR ARKANSAS  
SUBSIDIARIES**

**JUNE 30, 2011**

**Delta Bancshares of Louisiana, Inc.**  
**Oak Grove, LA**

RSSD Number: 2806662  
VOICE: (870) 355-8311  
FAX: (870) 355-8509

600 East Main Street  
71263

**Chm:** Charles F. Poole

**Pres:** Gene Keith

**Subsidiaries:**

The Eudora Bank  
West Carroll Community Bank

Eudora, AR  
Oak Grove, LA

**Evolve Financial Group, Inc.**  
**Memphis, TN**

RSSD Number: 3343351  
VOICE: (901) 624-5500  
FAX: (901) 624-5540

8000 Centerview Parkway, Suite 500  
38018

**Chm/CEO:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bancorp, Inc.  
Evolve Bank & Trust

West Memphis, AR  
West Memphis, AR



## ABBREVIATIONS

Chm:	Chairman of the Board
Chm Emer:	Chairman Emeritus
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
RMO:	Risk Management Officer
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

## **NOTES**



## **NOTES**

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