REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2012

MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner
NINETY-EIGHTH ANNUAL REPORT OF THE BANK COMMISSIONER

JUNE 30, 2012
Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Eighth 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, 2012.

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

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

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

Cordially,

Candace A. Franks  
Bank Commissioner
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LEGAL HOLIDAYS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Mr. 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

Ms. Elizabeth Bowles  
401 West Capitol Avenue, Suite 700  
Little Rock, AR  72201  
VOICE:  (501) 374-4638  
FAX:  (501) 376-1377  
TERM EXPIRES:  12-31-16
Arkansas State Bank Department
400 Hardin Road, Suite 100
Little Rock, AR  72211-3502
VOICE: (501) 324-9019    FAX: (501) 324-9028
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 Senior Examiner
Jordan A. Patterson – Bank Junior Examiner
Eric Roberts – Bank Assistant 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 – Commissioned 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
Landi S. Mkhize – Commissioned Senior Examiner
Shawn M. Dunham – Bank Senior Examiner
J. D. Chambliss – Bank Junior Examiner
Jordan M. Hurst – Bank Junior Examiner
Raychel Malone – Bank Assistant Examiner
Chris Rittelmeyer – Bank Assistant 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 – Certified Bank Senior Examiner
Thomas J. Anderson – Certified Bank Senior Examiner
Scott J. Smith – Bank Senior Examiner

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

BANK ANALYSIS AND APPLICATIONS
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
Research and Financial Analysis
Public Information Requests
Application Analysis
Consumer Complaints

TRAINING
Richard S. Plotkin – Certified Examinations Manager
Jacklyn G. Powell – Certified Bank 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, 2011, TO JUNE 30, 2012

BANK
Eagle Bank & Trust Company
Little Rock

MERGED INTO
Heber Springs State Bank
Heber Springs

MAIN OFFICE RELOCATION/NAME CHANGE FROM JULY 1, 2011, TO JUNE 30, 2012

Heber Springs State Bank to Eagle Bank, 650 South Shackleford, Little Rock

BRANCHES APPROVED FROM JULY 1, 2011, TO JUNE 30, 2012

BANK
Summit Bank
Arkadelphia

The Bank of Augusta
Augusta

First Community Bank
Batesville

First Service Bank
Greenbrier

Bank of the Ozarks
Little Rock

Bank of the Ozarks
Little Rock

Bank of the Ozarks
Little Rock

Bank of the Ozarks
Little Rock

Farmers Bank and Trust Company
Magnolia

LOCATION
545 Salem Road
Conway

1201 W. Beebe Capps
Searcy

3005 Gardner-Edgewood Drive
Neosho, MO

2475 Washington Avenue
Conway

6161 Airport
Mobile, AL

4200 Park Road
Charlotte, NC

600 W. Southlake Blvd.
Southlake, TX

5499 Summerhill Road
Texarkana, TX
**STATE CHARTERED SUBCHAPTER S CORPORATION BANKS**

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
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<tbody>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Heartland Community Bank</td>
<td>Bryant</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Decatur State Bank</td>
<td>Decatur</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>First State Bank of Northwest Arkansas</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Little River Bank</td>
<td>Lepanto</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>The Bank of Rison</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
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<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
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The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2011 through June 30, 2012.

### RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash Balance July 1, 2011</td>
<td>$5,633,773.11</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>8,114,520.16</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>36,525.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>43,227.00</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>981.50</td>
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<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>16,372.44</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>10,567.00</td>
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<tr>
<td>Refund to Expenditures – Current Year</td>
<td>0.00</td>
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<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>8,222,193.10</strong></td>
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<td></td>
<td><strong>$13,855,966.21</strong></td>
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### DISBURSEMENTS

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<th>Description</th>
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<tbody>
<tr>
<td>Salaries</td>
<td>5,105,843.91</td>
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<tr>
<td>Extra Help Salaries</td>
<td>0.00</td>
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<tr>
<td>S.S., Retirement and Insurance</td>
<td></td>
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<tr>
<td>Matching</td>
<td>1,387,659.44</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,149,577.92</td>
</tr>
<tr>
<td>Conference Fees and Travel</td>
<td>284,846.24</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>65,696.44</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>67,853.87</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>214.65</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>135,205.53</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>8,196,898.00</strong></td>
</tr>
<tr>
<td>Cash Balance June 30, 2012</td>
<td><strong>5,659,068.21</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$13,855,966.21</strong></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

Kristie K. Elmquist .......... 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
Teresa Rodriguez ............. Assistant Regional Director/Risk Management
Art Kahn ...................... Assistant Regional Director/Compliance
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

Kristy Frame .................. 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
Arkansas State Bank Department

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

Michael J. Mueller ................................................................. Vice President
Support Services

Susan Gerker ................................................................. Vice President
Risk Management, Statistics, Credit & Payment Applications

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

Michael D. Renfro ................................................................. General Auditor

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

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

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

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

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

Maria G. Hampton ................................................................. Senior Branch Executive
CONSUMER FINANCIAL PROTECTION BUREAU
1700 G Street NW
Washington, D.C. 20552
VOICE: (202) 435-7000
Fax: (202) 435-7329
http://www.consumerfinance.gov

Rich Cordray................................................................. Director
Raj Date.......................................................... Deputy Director
Garry Reeder............................................................ Acting Chief of Staff
Office of the Director
Steve Antonakes.................................................. Associate Director
Supervision, Enforcement and Fair Lending
Paul Sanford......................................................... Acting Assistant Director
of Large Bank Supervision

Southeast Region

Jim Carley........................................ Southeast Regional Director
(202) 435-7904
Steve Day.................................. Southeast Assistant Regional Director
(202) 695-9019
ARKANSAS BANKERS ASSOCIATION
1220 West Third Street
Little Rock, Arkansas 72201
VOICE: (501) 376-3741
FAX: (501) 376-9243
http://www.arkbankers.org

William R. Holmes ............................................ President & CEO

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

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

Charles Morgan ..................................................... Vice Chairman
President & CEO
Pine Bluff National Bank, Pine Bluff

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

Charlie Blanchard .................................................. Past Chairman
President & CEO
First State Bank, Russellville
EMERGING LEADERS SECTION OFFICERS

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

Jamie Waller ................................................................. Vice President
Vice President
The Peoples Bank, Magnolia

Daniel Robinson ................................................................. Secretary/Treasurer
Loan Officer
Simmons First Bank of Northeast Arkansas, Jonesboro
ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Richard Trammell..........................................................Executive Director

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

Martin Carpenter .........................................................Vice President
First National Banking Company, Ash Flat

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

John Stacks ...............................................................Secretary
Home Bank of Arkansas, Greenbrier
CONFERENCE OF STATE BANK SUPERVISORS

1129 20th Street, NW, 9th Floor
Washington, DC  20036
VOICE:  (202) 296-8040
FAX:  (202) 296-1928
http://www.csbs.org

John Ryan .................................................................................................................. President & CEO
Tom Harlow .............................................................................................................. Chief Financial Officer
Anthony Donfor ....................................................................................................... Vice President, IT
Cecelia Smith .......................................................................................................... Senior Manager
Roger Stromberg ................................................................................................. Senior Vice President/Professional Development
Sebastien Monnet ................................................................................................. Vice President/Professional Development
Georgia High ............................................................................................................ President, Accreditation & Certification/Professional Development
Tom McVey ........................................................................................................... Director of Learning Services
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
Pete Marks ............................................................................................................ Vice President/Mortgage Testing and Education
Mike Stevens ....................................................................................................... Senior Vice President/Regulatory Policy
Mary Beth Quist .................................................................................................... Senior Vice President/Supervisory Processes
Kyle Thomas ........................................................................................................... Director of Bank Supervisory Processes
Chuck Cross .......................................................................................................... Senior Vice President/Consumer Protection
H. Catherine Woody .............................................................................................. Senior Director/Communications
## CONSOLIDATED REPORT OF CONDITION DATA
### 95 STATE CHARTERED COMMERCIAL BANKS
### (in millions)
### JUNE 30, 2012

### ASSETS

Cash and balances due from depository institutions:
- a. Noninterest-bearing balances and currency and coin $835
- b. Interest-bearing balances $2,689

Securities:
- a. Held to maturity $1,174
- b. Available-for sale $28,884

Federal funds sold and securities purchased under agreements to resell $433

Net Loans and Leases $28,884

Trading assets $0

Premises and fixed assets $1,290

Other real estate owned $578

Goodwill and other intangibles $1,006

All other assets $1,734

Total assets $48,675

### LIABILITIES

Deposits:
- a. In domestic offices $39,795
  - (1) Noninterest-bearing $7,159
  - (2) Interest-bearing $32,636
- 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 $669

Trading liabilities $0

Other borrowed money $2,363

Subordinated notes and debentures $2

All other liabilities $332

Total liabilities $43,161

### EQUITY CAPITAL

Minority interest in consolidated subsidiaries $4

Perpetual preferred stock $6

Common stock $18

Surplus $2,699

Undivided profits $2,787

Total equity capital $5,514

Total liabilities, minority interest and equity capital $48,675
CONSOLIDATED STATEMENT OF CONDITION OF THE
53 STATE CHARTERED TRUST DEPARTMENTS
(in millions)

JUNE 30, 2012

ASSETS

1. Non-interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions $19
   b. Other Institutions 0

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions 189
   b. Other Institutions 291

4. State, County and Municipal Obligations 330
5. Other Short-Term Obligations 26
6. Other Notes and Bonds 159
7. Money Market Funds 795
8. Other Mutual Funds 409
9. Stocks 1,040
10. Collective Investment Fund Units 1
11. Real Estate Mortgages 45
12. Real Estate 210
13. Miscellaneous Assets 262
14. Other (31)
15. Total $4,144

LIABILITIES

Personal Accounts:

16. Personal Trusts $838
17. Estates & Guardianships 44

Employee Benefit Accounts:

18. Trusts 697
19. Agencies 269

All Other Agencies:

20. Investment Mgmt & Advisory 526
21. Custodial 1,174
22. All Other 15

Corporate and Municipal Securities Appointments:

23. Bond Trusteeships 548
24. Agencies 30

Collective Investment Funds:

25. Employee Benefits 0
26. Other 0
27. Profit Accounts 0
28. Suspense Accounts 3
29. Total $4,144
CONSOLIDATED REPORT OF CONDITION DATA
26 NATIONAL BANKS
(in millions)
JUNE 30, 2012

ASSETS
Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin............................ $283
  b. Interest-bearing balances ......................................................... 834
Securities:
  a. Held-to-maturity ........................................................................... 458
  b. Available-for-sale ......................................................................... 1,826
Federal funds sold and
securities purchased under agreements to resell...................................... 68
Net loans and leases ............................................................................ 6,082
Trading assets........................................................................................ 6
Premises and fixed assets......................................................................... 307
Other real estate owned ........................................................................ 183
Goodwill and other intangibles ................................................................ 121
All other assets .................................................................................... 341
Total assets ......................................................................................... $10,509

LIABILITIES
Deposits:
  a. In domestic offices ........................................................................ $8,745
    (1) Noninterest-bearing ................................................................. 1,707
    (2) Interest-bearing ...................................................................... 7,038
  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 ......................................... 120
Trading liabilities ................................................................................ 0
Other borrowed money .......................................................................... 328
Subordinated notes and debentures .......................................................... 0
All other liabilities .............................................................................. 70
Total liabilities ................................................................................... 9,263
Minority interest in consolidated subsidiaries ........................................... 0

EQUITY CAPITAL
Perpetual preferred stock ...................................................................... 2
Common stock ..................................................................................... 14
Surplus ................................................................................................. 973
Undivided profits ................................................................................ 857
Total equity capital ............................................................................ 1,246
Total liabilities, minority interest and equity capital ................................ $10,509
# TIER ONE LEVERAGE RATIOS
## FOR ALL ARKANSAS COMMERCIAL BANKS
### JUNE 30, 2012

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<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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# NATIONAL BANKS

## JUNE 30, 2012

(000’s omitted)

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<th>BANK</th>
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<th>ASSETS</th>
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<td>First National Bank and Trust Company</td>
<td>Mountain Home</td>
<td>383,378</td>
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<tr>
<td>Ozark Heritage Bank, N. A.</td>
<td>Mountain View</td>
<td>61,332</td>
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<tr>
<td>National Bank of Arkansas in North Little Rock</td>
<td>North Little Rock</td>
<td>188,606</td>
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<tr>
<td>First National Bank</td>
<td>Paragould</td>
<td>703,481</td>
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<tr>
<td>The First National Bank at Paris</td>
<td>Paris</td>
<td>123,216</td>
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<tr>
<td>Pine Bluff National Bank</td>
<td>Pine Bluff</td>
<td>391,796</td>
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<tr>
<td>Simmons First National Bank</td>
<td>Pine Bluff</td>
<td>1,793,974</td>
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<tr>
<td>Legacy National Bank</td>
<td>Springdale</td>
<td>254,940</td>
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<tr>
<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>180,277</td>
</tr>
<tr>
<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>353,522</td>
</tr>
<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>272,923</td>
</tr>
</tbody>
</table>
REPORT OF THE
NINETY-FIVE
STATE CHARTERED
COMMERCIAL BANKS

JUNE 30, 2012
Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811
FAX: (870) 246-5284
Trust Powers: Yes
Charter Number: 142
Date: September 28, 1903
FDIC Certificate Number: 1528

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

Chm: Walter Smiley
CEO/Pres: John Olaimey

Cash and Due from: 84,286
Federal Funds and Repos: 0
Investments: 229,003
Net Loans: 650,167
Premises and Fixed Assets: 48,859
Other Real Estate: 5,132
Other Assets: 69,121
Total Assets: 1,086,568
Total Trust Assets: 18,903

Deposits: 906,573
Federal Funds and Borrowings: 50,336
Other Liabilities: 8,268
Subordinated Debt: 0
Total Liabilities: 965,177
Total Liabilities and Capital: 1,086,568
Total Equity Capital: 121,391
Number of Shares Outstanding: 24,000

Directors: Hugh Arant, Jr.; Kim Evans; James W. Harrington; Walter Morris, Jr.; John Olaimey; Sherman Tate

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (5), Clarksdale[MS], Drew[MS], El Dorado (2), Elaine, Friars Point[MS], Gosnall, Greenville[MS] (2), Helena-West Helena (3), Hernando[MS], Hot Springs (2), Indianola[MS], Lambert[MS], Leland[MS], Lula[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  409 Main Street  Charter Number: 767
FAX: (870) 246-7122  71923-0965  Date: December 2, 1996
Trust Powers: Yes

FDIC Certificate Number: 34433

Home Page: www.summitbankdirect.com

Member of Federal Reserve System

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

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

EVP/CFO: Brent W. Black
SVP: Bob Plummer

Cash and Due from: 101,393
Federal Funds and Repos: 0
Investments: 270,248
Net Loans: 725,476
Premises and Fixed Assets: 13,567
Other Real Estate: 4,479
Other Assets: 46,150
Total Assets: 1,161,113

Deposits: 973,062
Federal Funds and Borrowings: 66,567
Other Liabilities: 2,969
Subordinated Debt: 0
Total Liabilities: 1,042,598

Total Equity Capital: 1,18,515
Total Liabilities and Capital: 1,161,113

Total Trust Assets: 14,506
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, Conway, Hope (2), Hot Springs (5), Hot Springs Village, Little Rock (3), Lonsdale, Magnolia (2), Malvern (2)

The Bank of Augusta
Augusta, AR

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

FDIC Certificate Number: 15035

Bank Holding Company

None

Chm/CEO: Charles P. Eldridge
Pres: William D. "Bill" Patton

EVP/TO: Martha Ray
SVP: Ronnie Jones

Cash and Due from: 1,589
Federal Funds and Repos: 2,775
Investments: 28,125
Net Loans: 35,031
Premises and Fixed Assets: 665
Other Real Estate: 0
Other Assets: 3,337
Total Assets: 71,522

Deposits: 58,369
Federal Funds and Borrowings: 4,000
Other Liabilities: 1,695
Subordinated Debt: 0
Total Liabilities: 64,064

Total Equity Capital: 7,458
Total Liabilities and Capital: 71,522
Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: Searcy
Citizens State Bank
Bald Knob, AR

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

306 South Elm Street
72010-0200
Charter Number: 636
Date: January 22, 1931
FDIC Certificate Number: 8727

Home Page: www.csb-bk.com

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

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

Cash and Due from: 3,181
Federal Funds and Repos: 1,150
Investments: 50,472
Net Loans: 14,617
Premises and Fixed Assets: 491
Other Real Estate: 780
Other Assets: 3,666
Total Assets: 74,357
Total Trust Assets: 2,330

Deposits: 65,902
Federal Funds and Borrowings: 0
Other Liabilities: 770
Subordinated Debt: 0
Total Liabilities: 66,672
Total Liabilities and Capital: 74,357
Number of Shares Outstanding: 4,000

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

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: 20,032
Federal Funds and Repos: 0
Investments: 118,877
Net Loans: 562,507
Premises and Fixed Assets: 21,802
Other Real Estate: 11,531
Other Assets: 11,581
Total Assets: 746,330
Total Trust Assets: 78,457

Deposits: 608,362
Federal Funds and Borrowings: 66,623
Other Liabilities: 674
Subordinated Debt: 0
Total Liabilities: 675,659
Total Liabilities and Capital: 746,330
Number of Shares Outstanding: 34,523

Directors: Donald C. Bedell; Don Bucklew; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, Ill; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; Frank Tripp; Sheila Wagnon
Branches in Town: Two
Other Branches: Bald Knob, Cabot, Cave City, Cherokee Village, Goodman[MO], Jane[MO], Mountain Home, Neosho[MO] (2), Searcy (3)
The Citizens Bank  
Batesville, AR

VOICE: (870) 793-4441  
FAX: (870) 698-6299  
200 South Third Street  
Charter Number: 705  
Date: February 19, 1953  
FDIC Certificate Number: 17211

Trust Powers: Yes

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

CEO/Pres: John Dews  
EVP/Sec: Greg Shaver  
SVP/TO: Robin Brock  
EVP/CLO: Doug Lynch

Cash and Due from: 9,676  
Fed. Funds and Repos: 17,250  
Investments: 189,988  
Net Loans: 304,315  
Premises and Fixed Assets: 6,399  
Other Real Estate: 1,697  
Total Assets: 542,777  
Total Liabilities: 483,792  
Total Trust Assets: 147,399

Deposits: 430,190  
Fed. Funds and Borrowings: 52,448  
Other Liabilities: 1,154  
Subordinated Debt: 0  
Total Liabilities: 483,792  
Number of Shares Outstanding: 16,500

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

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

Bank of Bearden  
Bearden, AR

VOICE: (870) 687-2233  
FAX: (870) 687-2474

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

Trust Powers: No

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: 4,106  
Fed. Funds and Repos: 4,475  
Investments: 7,882  
Net Loans: 20,826  
Premises and Fixed Assets: 110  
Other Real Estate: 11  
Other Assets: 260  
Total Assets: 37,670  
Total Liabilities: 31,821  
Total Equity Capital: 5,849  
Number of Shares Outstanding: 8,300

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

Branches in Town: None  
Other Branches: None
Ninety-Eighth Report

Farmers Bank And Trust Company
Blytheville, AR

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

400 West Main

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

Home Page: www.farmersbankbly.com
Member of Federal Reserve System
Bank Holding Company
Farmers Bancorp, Inc., Blytheville, AR

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

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<th>Category</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Federal Funds and Repos</td>
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<tr>
<td>Investments</td>
<td>20,355</td>
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<tr>
<td>Net Loans</td>
<td>342,332</td>
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<td>Premises and Fixed Assets</td>
<td>7,794</td>
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<tr>
<td>Other Real Estate</td>
<td>13,994</td>
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<td>Other Assets</td>
<td>5,364</td>
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<td>Total Assets</td>
<td>414,414</td>
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<tr>
<td>Total Trust Assets</td>
<td>13,892</td>
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</table>

Deposits: 367,957
Federal Funds and Borrowings: 9,000
Other Liabilities: 1,613
Subordinated Debt: 0
Total Liabilities: 378,570
Total Equity Capital: 35,844
Number of Shares Outstanding: 40,000

Directors: Dan B. Andrews, Jr.; Steve Bell; Paula O. Blackwell; Ronny Goff; Alvin Huffman, Ill; 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

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

Home Page: www.fwbank.com
Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm: John T. Hampton
Pres: Steve Gramling
EVP/COO: Lynne Coan
CFO/VP: Andrea Shepherd

<table>
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<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<td>Federal Funds and Repos</td>
<td>5,525</td>
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<td>Investments</td>
<td>27,454</td>
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<td>Net Loans</td>
<td>203,351</td>
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<td>Premises and Fixed Assets</td>
<td>9,379</td>
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<td>Other Real Estate</td>
<td>10,745</td>
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<td>Other Assets</td>
<td>11,297</td>
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<td>Total Assets</td>
<td>275,017</td>
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<tr>
<td>Total Trust Assets</td>
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Deposits: 246,116
Federal Funds and Borrowings: 0
Other Liabilities: 3,933
Subordinated Debt: 0
Total Liabilities: 250,049
Total Equity Capital: 24,968
Number of Shares Outstanding: 100,000

Directors: Dan Brown; Matt Crafton; Steve Gramling; Jeral Hampton; John T. Hampton; John Mack; David Remy; Howard L. Slinkard; Johnny Williams; Jane Woolley

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

CEO: Lex Golden
Pres: Dan Rolett
EVP: Jeff Hobbs
VP/Cash: Regina Wootton

Cash and Due from:........................................ 1,878
Federal Funds and Repos:.......................... 0
Investments:............................................. 4,253
Net Loans:............................................. 21,748
Premises and Fixed Assets:......................... 715
Other Real Estate:..................................... 172
Other Assets:........................................... 892
Total Assets:........................................... 29,658
Total Trust Assets:................................... 0

Deposits:.................................................. 26,181
Federal Funds and Borrowings:................. 0
Other Liabilities:..................................... 95
Subordinated Debt:.................................. 0
Total Liabilities:................................ ..... 26,276
Total Equity Capital:................................. 3,382
Total Liabilities and Capital:..................... 29,658
Number of Shares Outstanding:.................... 10,000

Directors: John Bishop; Alex Golden; Lex Golden; Jeffrey C. Hobbs; Ben Rice; Dan Rolett; Frank Swift, Jr.
Branches in Town: None

Other Branches: None

Heartland 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.hbankusa.com
Member of Federal Reserve System

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

CEO: Richard D. O'Brien
EVP: Mark S. Hoffpauir
EVP: Phillip Thomas
CFO: Judy Lawton

Cash and Due from:.................................... 7,340
Federal Funds and Repos:....................... 705
Investments:........................................... 13,074
Net Loans:............................................ 143,785
Premises and Fixed Assets:...................... 4,936
Other Real Estate:................................... 3,484
Other Assets:.......................................... 9,002
Total Assets:......................................... 182,326
Total Trust Assets:.................................. 0

Deposits:.................................................. 140,134
Federal Funds and Borrowings:............. 12,594
Other Liabilities:.................................. 1,092
Subordinated Debt:................................. 0
Total Liabilities:..................................... 153,820
Total Equity Capital:................................. 28,506
Total Liabilities and Capital:.................. 182,326
Number of Shares Outstanding:................ 487,958

Directors: Craig Benson; Mark Brockinton; Steve Didion; Richard D. O'Brien; Walter Quinn; Mark van Overbeek, M.D.
Branches in Town: None

Other Branches: Fordyce, Little Rock, Sheridan
Ninety-Eighth Report

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
Member of Federal Reserve System

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

Chm/CEO/Pres/TO: Samuel F. Beller
EVP: John M. Beller
SVP: Gayla Hickman
SVP/Cash: Kim Nunnally

Cash and Due from: 3,246
Federal Funds and Repos: 1,250
Investments: 23,683
Net Loans: 57,381
Premises and Fixed Assets: 1,489
Other Real Estate: 1,578
Other Assets: 5,772
Total Assets: 94,399
Total Trust Assets: 0

Deposits: 76,710
Federal Funds and Borrowings: 6,237
Other Liabilities: 1,310
Subordinated Debt: 0
Total Liabilities: 84,257
Total Liabilities and Capital: 94,399
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: 5,274
Federal Funds and Repos: 1,475
Investments: 24,962
Net Loans: 10,807
Premises and Fixed Assets: 742
Other Real Estate: 0
Other Assets: 0
Total Assets: 43,260
Total Trust Assets: 0

Deposits: 37,950
Federal Funds and Borrowings: 0
Other Liabilities: 284
Subordinated Debt: 0
Total Liabilities: 38,234
Total Liabilities and Capital: 43,260
Number of Shares Outstanding: 5,660

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

Branches in Town: None

Other Branches: None
Centennial Bank
Conway, AR

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

620 Chestnut Street
72032
Charter Number: 118
Date: May 12, 1903
FDIC Certificate Number: 11241

Home Page: www.my100bank.com
Member of Federal Reserve System
Bank Holding Company
Home BancShares, Inc., Conway, AR

Chm: John W. Allison
CEO/Pres: C. Randall Sims
Deposits: ........................................... 3,339,484

EVP: Kevin Hester
EVP: Randy E. Mayor
Federal Funds and Borrowings: .................. 207,143

Cash and Due from:.................................... 360,303
Other Liabilities: ........................................ 10,164

Federal Funds and Repos: ................................ 575
Subordinated Debt: ........................................ 0

Net Loans: ............................................ 2,411,401
Total Liabilities: ...................................... 3,556,791

Premises and Fixed Assets: .......................... 100,684
Total Liabilities and Capital: ....................... 4,046,894

Other Real Estate: .................................... 49,490
Other equity: ........................................... 490,103

Other Assets: .......................................... 411,621
Total Liabilities and Capital: ....................... 4,046,894

Total Assets: .......................................... 4,046,894
Number of Shares Outstanding: ................... 2,400

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Beebe (2), Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clermont[FL], Crawfordville[FL] (2), Daphne[AL], Destin[FL], Eastpoint[FL], Elberta[AL], Fairhope[AL], Foley[AL], Fordyce, Greenbrier, Gulf Shores[AL], Heber Springs, Islamorada[FL], Jacksonville (3), Key Largo[FL], Key West[FL] (3), Lake Mary[FL], Little Rock (9), Longwood[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL] (2), Morrilton, Mountain View (2), Navarre[FL], North Little Rock (6), Orange Beach[AL], Orlando[FL] (2), Panacea[FL], Panama City[FL] (3), Panama City Beach[FL] (4), Point Clear[AL], Port Charlotte[FL], Port Saint Joe[FL] (3), Punta Gorda[FL], Quitman, Rison, Robertsdale[AL], Saint George Island[FL], Santa Rosa Beach[FL], Searcy (2), Sherwood (2), Summerland Key[FL], Tallahassee[FL] (5), Vilonia, Ward, Wewahitchka[FL], 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

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

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

Voice: (870) 364-5131
FAX: (870) 364-6329
Charter Number: 718
Date: May 13, 1963
FDIC Certificate Number: 18987

Cash and Due from: 13,285
Federal Funds and Repos: 0
Investments: 9,119
Net Loans: 16,087
Premises and Fixed Assets: 1,386
Other Real Estate: 686
Other Assets: 1,100
Total Assets: 41,663
Total Trust Assets: 0

Deposits: 37,488
Federal Funds and Borrowings: 0
Other Liabilities: 132
Subordinated Debt: 0
Total Liabilities: 37,620
Total Equity Capital: 4,043
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

Chambers Bank
Danville, AR

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

901 Main
72833-0609
Charter Number: 615
Date: October 3, 1930
FDIC Certificate Number: 5615

Home Page: www.chambers-bank.com

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

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

Voice: (479) 495-2236
FAX: (479) 495-4650
Charter Number: 615
Date: October 3, 1930
FDIC Certificate Number: 5615

Cash and Due from: 8,290
Federal Funds and Repos: 58,275
Investments: 42,063
Net Loans: 528,812
Premises and Fixed Assets: 11,188
Other Real Estate: 42,826
Other Assets: 29,004
Total Assets: 720,458
Total Trust Assets: 0

Deposits: 606,506
Federal Funds and Borrowings: 34,223
Other Liabilities: 4,751
Subordinated Debt: 0
Total Liabilities: 645,480
Total Equity Capital: 74,978
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
Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

CEO: William R. Bullock
Pres: Ronald L. Taylor
SVP: Blake Tarpley
Cash: Janelle Parker

Cash and Due from: 37,499
Federal Funds and Repos: 0
Investments: 21,925
Net Loans: 106,956
Premises and Fixed Assets: 6,768
Other Real Estate: 1,397
Other Assets: 4,049
Total Assets: 178,594
Total Trust Assets: 0

Deposits: 149,446
Federal Funds and Borrowings: 9,332
Other Liabilities: 635
Subordinated Debt: 0
Total Liabilities: 159,413
Total Equity Capital: 19,181
Total Liabilities and Capital: 178,594
Number of Shares Outstanding: 8,000

Directors: Dee Abrams; Barbara Bullock; Bunny Bullock; William R. Bullock, Sr.; Fanny George; Blake Tarpley; Ronald L. Taylor

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

Decatur State Bank
Decatur, AR

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

Hwy. 59 North
72722-0038
Charter Number: 707
Date: May 27, 1954
FDIC Certificate Number: 17346

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

Chm/Pres: R. Mark Londagin
CFO: Eric Brooks

Cash and Due from: 4,680
Federal Funds and Repos: 16,675
Investments: 11,169
Net Loans: 90,631
Premises and Fixed Assets: 3,935
Other Real Estate: 4,995
Other Assets: 2,187
Total Assets: 134,272
Total Trust Assets: 0

Deposits: 124,050
Federal Funds and Borrowings: 7,000
Other Liabilities: 268
Subordinated Debt: 0
Total Liabilities: 131,318
Total Equity Capital: 2,954
Total Liabilities and Capital: 134,272
Number of Shares Outstanding: 7,000

Directors: Lendell Bass; Debbie Evans; M. Elaine Gardner; R. Mark Londagin

Branches in Town: None
Other Branches: Gentry, Siloam Springs
## Ninety-Eighth Report

### Bank of Delight
**Address:** Delight, AR
**Charter Number:** 342
**Date:** June 16, 1911
**FDIC Certificate Number:** 99

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

**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:** 3,791
**Federal Funds and Repos:** 12,250
**Investments:** 19,584
**Net Loans:** 45,625
**Premises and Fixed Assets:** 299
**Other Real Estate:** 366
**Other Assets:** 975
**Total Assets:** 82,890

**Deposits:** 64,815
**Federal Funds and Borrowings:** 870
**Other Liabilities:** 76
**Subordinated Debt:** 0
**Total Liabilities:** 65,761
**Total Liabilities and Capital:** 82,890
**Total Equity Capital:** 17,129
**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
**Address:** DeQueen, AR
**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:** 3,589
**Federal Funds and Repos:** 0
**Investments:** 123,077
**Premises and Fixed Assets:** 5,417
**Other Real Estate:** 5,698
**Other Assets:** 63
**Total Assets:** 185,065

**Deposits:** 161,430
**Federal Funds and Borrowings:** 6,075
**Other Liabilities:** 1,706
**Subordinated Debt:** 0
**Total Liabilities:** 169,211
**Total Liabilities and Capital:** 185,065
**Total Equity Capital:** 15,854
**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 220 West Cross Street  Charter Number: 790
FAX: (870) 946-1562 72042  Date: September 26, 2006
Trust Powers: Yes

FDIC Certificate Number: 3858

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

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

Cash and Due from: .......................... 8,407
Federal Funds and Repos: .................. 0
Investments: ................................ 37,296
Net Loans: ................................. 111,260
Premises and Fixed Assets: .............. 4,749
Other Real Estate: .......................... 48
Other Assets: ................................ 2,810
Total Assets: ................................ 164,570
Total Trust Assets: .......................... 21,908

Deposits: ..................................... 124,700
Federal Funds and Borrowings: ........... 24,180
Other Liabilities: ............................ 198
Subordinated Debt: ........................... 0
Total Liabilities: ............................ 149,078

Total Equity Capital: ........................ 15,492
Total Liabilities and Capital: .............. 164,570
Number of Shares Outstanding: ........... 1

Directors: Dale K. Bennett; Kim B. Bethea; Georgia 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 Second and Jefferson Streets  Charter Number: 605
FAX: (870) 946-2815 72042-0071  Date: March 1, 1929
Trust Powers: Yes

FDIC Certificate Number: 1522

Home Page: www.dewittbankandtrust.com
Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm: Nancy F. Rasco  EVP: Tricia Bull
CEO/Pres: David Jessup  TO: Jason Grantham

Cash and Due from: .......................... 8,930
Federal Funds and Repos: .................. 0
Investments: ................................ 99,042
Net Loans: ................................. 53,967
Premises and Fixed Assets: .............. 861
Other Real Estate: .......................... 2,046
Other Assets: ................................ 8318
Total Assets: ................................ 173,164
Total Trust Assets: .......................... 37,836

Deposits: ..................................... 123,528
Federal Funds and Borrowings: ........... 25,884
Other Liabilities: ............................ 1,114
Subordinated Debt: ........................... 0
Total Liabilities: ............................ 150,526

Total Equity Capital: ........................ 22,638
Total Liabilities and Capital: .............. 173,164
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; Dean Watts
Branches in Town: None

Other Branches: Gillett
**Merchants & Farmers Bank**  
Dumas, AR

**VOICE:** (870) 382-4311  
**FAX:** (870) 382-5901  
**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  
**COO:** L. Ashton Adcock  
**TO:** Glenda B. Owen

**Cash and Due from:** 4,552  
**Deposits:** 84,430

**Federal Funds and Repos:** 5,775  
**Federal Funds and Borrowings:** 888

**Investments:** 21,176  
**Other Liabilities:** 290

**Net Loans:** 55,056  
**Subordinated Debt:** 0

**Premises and Fixed Assets:** 3,088  
**Total Liabilities:** 85,608

**Other Real Estate:** 57  
**Total Liabilities and Capital:** 85,608

**Other Assets:** 4,627  
**Total Equity Capital:** 8,723

**Total Assets:** 94,331  
**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

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**First Financial Bank**  
El Dorado, AR

**VOICE:** (870) 863-7000  
**FAX:** (870) 881-5393  
**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 Corp, El Dorado, AR

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

**Cash and Due from:** 13,237  
**Deposits:** 603,366

**Federal Funds and Repos:** 22,848  
**Federal Funds and Borrowings:** 114,053

**Investments:** 25,265  
**Other Liabilities:** 2,287

**Net Loans:** 685,105  
**Subordinated Debt:** 0

**Premises and Fixed Assets:** 9,058  
**Total Liabilities:** 719,706

**Other Real Estate:** 9,484  
**Total Liabilities and Capital:** 719,706

**Other Assets:** 37,337  
**Total Equity Capital:** 77,989

**Total Assets:** 797,695  
**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; 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
100 W. Grove  71730-5642
Trust Powers: Yes  Charter Number:  792
Date: December 17, 2010  FDIC Certificate Number: 3860

Home Page: 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: Asa "Buddy" Lockwood
SVP: Leslie Snuggs Brown  VP: Elizabeth "Betty" Flournoy

Cash and Due from: 36,084
Federal Funds and Repos: 0
Investments: 102,300
Net Loans: 79,942
Premises and Fixed Assets: 3,430
Other Real Estate: 0
Other Assets: 6,543
Total Assets: 228,299

Deposits: 191,947
Federal Funds and Borrowings: 12,274
Other Liabilities: 1,440
Subordinated Debt: 0
Total Liabilities: 205,661

Number of Shares Outstanding: 10,000

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; Jennifer Wylie

Branches in Town: Two
Other Branches: Strong

Bank of England
England, AR

VOICE:  (501) 842-2555  FAX:  (501) 842-2422
123 South Main Street  72046-0070
Trust Powers: No  Charter Number:  48
Date: August 8, 1898  FDIC Certificate Number: 13303

Home Page: www.bankofengland-ar.com
Bank Holding Company
MHBC Investments Limited Partnership, I, England, AR

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

Cash and Due from: 4,824
Federal Funds and Repos: 0
Investments: 26,648
Net Loans: 215,424
Premises and Fixed Assets: 4,493
Other Real Estate: 720
Other Assets: 8,559
Total Assets: 260,668
Total Trust Assets: 0

Deposits: 209,088
Federal Funds and Borrowings: 17,194
Other Liabilities: 7,289
Subordinated Debt: 0
Total Liabilities: 233,571

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: .......................... 1,942
Federal Funds and Repos: .................. 25
Investments: ................................ 14,939
Net Loans: ................................. 10,388
Premises and Fixed Assets: ............... 107
Other Real Estate: ........................... 0
Other Assets: .............................. 451
Deposit: .................................... 24,493
Federal Funds and Borrowings: .......... 0
Other Liabilities: ......................... 212
Subordinated Debt: ....................... 0
Total Liabilities: ......................... 24,705
Total Equity Capital: ..................... 3,147
Number of Shares Outstanding: ........ 14,000

Directors: Kay Avery; Robert D. Avery; Fred W. Hensley; Roger Hensley, Sr.; 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

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

CEO/Pres: Charles T. Cross
EVP/CLO: Jason Tennant

Cash and Due from: .......................... 7,175
Federal Funds and Repos: .................. 0
Investments: ................................ 39,982
Net Loans: ................................. 85,219
Premises and Fixed Assets: ............... 7,380
Other Real Estate: ........................... 0
Other Assets: .............................. 2,651
Deposit: .................................... 124,726
Federal Funds and Borrowings: .......... 6,815
Other Liabilities: ......................... 723
Subordinated Debt: ....................... 0
Total Liabilities: ......................... 132,264
Total Equity Capital: ..................... 15,364
Number of Shares Outstanding: ........ 4,000

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

Branches in Town: One

Other Branches: Berryville, Holiday Island
Arkansas State Bank Department

Arvest Bank
Fayetteville, AR

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

75 North East Street
72702-1327
Charter Number: 31
Date: December 24, 1892
FDIC Certificate Number: 8728

Home Page: www.arvest.com
Member of Federal Reserve System
Bank Holding Company
Arvest Holdings, Inc., Bentonville, AR

Chm/CEO: Jim C. Walton
Pres/COO: K. Kevin Sabin
EVP: J. Robert Kelly
EVP/CFO: Karla S. Payne

Cash and Due from: 1,824,139
Federal Funds and Repos: 0
Investments: 2,687,688
Net Loans: 7,686,561
Premises and Fixed Assets: 363,432
Other Real Estate: 95,983
Other Assets: 972,366
Total Assets: 13,632,169

Deposits: 11,553,318
Federal Funds and Borrowings: 599,994
Other Liabilities: 102,946
Subordinated Debt: 0
Total Liabilities: 12,256,258
Total Equity Capital: 1,375,911
Total Liabilities and Capital: 13,632,169
Number of Shares Outstanding: 350,692

Chm/CEO: Jim C. Walton
Pres/COO: K. Kevin Sabin
EVP: J. Robert Kelly
EVP/CFO: Karla S. Payne

Chm/CEO: Jim C. Walton
Pres/COO: K. Kevin Sabin
EVP: J. Robert Kelly
EVP/CFO: Karla S. Payne

Cash and Due from: 1,824,139
Federal Funds and Repos: 0
Investments: 2,687,688
Net Loans: 7,686,561
Premises and Fixed Assets: 363,432
Other Real Estate: 95,983
Other Assets: 972,366
Total Assets: 13,632,169

Deposits: 11,553,318
Federal Funds and Borrowings: 599,994
Other Liabilities: 102,946
Subordinated Debt: 0
Total Liabilities: 12,256,258
Total Equity Capital: 1,375,911
Total Liabilities and Capital: 13,632,169
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 (6), Berryville (2), Branson[MO] (2), Broken Arrow[OK] (4), 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, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (3), Hindsdale, Hollister[MO], Hot Springs (3), Huntsville, Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (5), Kansas [OK], Kansas City[MO] (7), Lawton[OK] (4), Lead Hill, Leawood[KS], Lee’s Summit[MO] (4), 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], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (3), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (4), Stillwater[OK] (2), Stillwell[OK], Tahlequah[OK], Tontitown, Tulsa[OK] (18), 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  
**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

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<th>Financial Item</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Other Assets</td>
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<td>Total Assets</td>
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<td>Total Trust Assets</td>
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<td><strong>Deposits</strong></td>
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<td><strong>Federal Funds and Borrowings</strong></td>
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<td><strong>Other Liabilities</strong></td>
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<td><strong>Number of Shares Outstanding</strong></td>
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**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

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### The Bank of Fayetteville

**Fayetteville, AR**

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

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</table>

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

**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  
Member of Federal Reserve System  
Bank Holding Company  
First National Corporation of Wynne, Wynne, AR  

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

Cash and Due from: 2,443  
Federal Funds and Repos: 2,605  
Investments: 12,838  
Net Loans: 57,201  
Premises and Fixed Assets: 6,504  
Other Real Estate: 466  
Other Assets: 1,375  
Total Assets: 82,432  

Deposits: 73,216  
Federal Funds and Borrowings: 100  
Other Liabilities: 220  
Subordinated Debt: 0  
Total Liabilities: 78,536  

Total Equity Capital: 8,896  
Total Liabilities and Capital: 82,432  
Number of Shares Outstanding: 469,594  

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

Branches in Town: None  
Other Branches: Mountain Home, Norfork

Fordyce Bank & Trust Company
Fordyce, AR

VOICE:  (870) 352-3107  
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  
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: 7,265  
Federal Funds and Repos: 0  
Investments: 52,522  
Net Loans: 57,055  
Premises and Fixed Assets: 2,386  
Other Real Estate: 120  
Other Assets: 4,444  
Total Assets: 123,792  
Total Trust Assets: 1,264  

Deposits: 96,682  
Federal Funds and Borrowings: 11,750  
Other Liabilities: 846  
Subordinated Debt: 0  
Total Liabilities: 109,278  

Total Equity Capital: 14,514  
Total Liabilities and Capital: 123,792  
Number of Shares Outstanding: 8,000  

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

Branches in Town: One  
Other Branches: Pine Bluff, Rison, White Hall
Ninety-Eighth Report

Bank of Gravett
Gravette, AR

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

211 Main Street SE
72736
Charter Number: 46
Date: February 28, 1898
FDIC Certificate Number: 5636

Home Page: www.bankofgravett.net

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

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

SVP/CLO: Jim R. Sloan

Cash and Due from: .......................... 4,566
Federal Funds and Repos: .................. 4,700
Investments: .................................. 43,388
Net Loans: .................................... 74,960
Premises and Fixed Assets: ............... 2,914
Other Real Estate: ............................ 906
Other Assets: ................................ 7,428
Total Assets: ................................ 138,862
Total Trust Assets: ........................... 0

Deposits: ...................................... 120,760
Federal Funds and Borrowings: ........... 0
Other Liabilities: .............................. 2,076
Subordinated Debt: ........................... 0
Total Liabilities: .............................. 122,836
Total Equity Capital: ........................ 16,026
Number of Shares Outstanding: ........... 4,000

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

Branches in Town: One

Other Branches: Centerton, Hiwasse

First Service Bank
Greenbrier, AR

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

136 South Broadview
72058-0190
Charter Number: 732
Date: October 15, 1976
FDIC Certificate Number: 18519

Home Page: www.1stServiceBank.com

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

Chm: Thomas H. Grumbles
CEO/Pres: Thomas H. Grumbles

CFO/COO: Kenneth Barnard

Cash and Due from: .......................... 7,651
Federal Funds and Repos: .................. 7,825
Investments: .................................. 32,159
Net Loans: .................................... 154,143
Premises and Fixed Assets: ............... 9,849
Other Real Estate: ............................ 3,039
Other Assets: ................................ 7,458
Total Assets: ................................ 222,124
Total Trust Assets: ........................... 0

Deposits: ...................................... 187,300
Federal Funds and Borrowings: ........... 6,351
Other Liabilities: .............................. 1,337
Subordinated Debt: ........................... 0
Total Liabilities: .............................. 194,988
Total Equity Capital: ........................ 27,136
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), Conway, 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
Charter Number: 243
Date: August 7, 1907
FDIC Certificate Number: 1296

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

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

Cash and Due from: 5,337
Federal Funds and Repos: 9,250
Investments: 72,452
Net Loans: 73,868
Premises and Fixed Assets: 16,701
Other Real Estate: 2,765
Other Assets: 4,086
Total Assets: 184,459
Total Trust Assets: 3,802

Deposits: 145,311
Federal Funds and Borrowings: 0
Other Liabilities: 232
Subordinated Debt: 0
Total Liabilities: 145,543
Total Liabilities and Capital: 184,459
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
Charter Number: 680
Date: March 10, 1941
FDIC Certificate Number: 15810

Bank Holding Company
None

Chm: Nancy Foote Spivey
CEO/Pres: Kenneth Allbritton

Cash and Due from: 15,301
Federal Funds and Repos: 0
Investments: 12,641
Net Loans: 13,371
Premises and Fixed Assets: 718
Other Real Estate: 267
Other Assets: 590
Total Assets: 42,888
Total Trust Assets: 0

Deposits: 37,864
Federal Funds and Borrowings: 0
Other Liabilities: 69
Subordinated Debt: 0
Total Liabilities: 37,933
Total Liabilities and Capital: 42,888
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.firstbankar.com

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

Chm/CEO/Pres: Phillip J. Foster
Reg Pres: Jonathan Harrell
CFO: Sandy Ferguson

Cash and Due from: ................................. 6,736
Federal Funds and Repos: .................... 2,550
Investments: ................................. 53,620
Net Loans: ................................ 172,795
Premises and Fixed Assets: ..................... 6,944
Other Real Estate: ................................ 1,087
Total Assets: ................................ 219,937
Total Liabilities and Capital: ............... 227,181
Total Equity Capital: ............................. 24,520
Number of Shares Outstanding: ............. 4,000

Directors: L. D. Becton, III; Dan H. Byars; Gene Dereuisseau; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; 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

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: ................................. 5,434
Federal Funds and Repos: .................... 13,750
Investments: ................................. 103,992
Net Loans: ................................ 339,592
Premises and Fixed Assets: ..................... 11,727
Other Real Estate: ................................ 9,936
Total Assets: ................................ 438,173
Total Liabilities and Capital: ............... 58,317
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
**Arkansas State Bank Department**

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### Horatio State Bank

**Horatio, AR**

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

- **123 Main Street**
- **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.

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**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

---

### Hot Springs Bank & Trust Company

**Hot Springs, AR**

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

- **4446 Central Avenue**
- **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/SLO:** Pete Fotioo

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**Directors:** Thomas Dial; John P. Garrison; Harold Hardwick; Rodney P. Herndon; Annette Kline; Richard L. Metcalf; Charles G. Morgan, Jr.; Scott Pittillo

**Branches in Town:** One

**Other Branches:** Hot Springs Village (2)
Simmons First Bank of Hot Springs
Hot Springs, AR

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

FDIC Certificate Number: 34473

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

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

Chm:  David L. Bartlett  SVP:  Cindy Baswell
CEO/Pres:  Steven Trusty  SVP:  Chris White

Cash and Due from: ...............................20,364  Deposits: ........................................134,124
Federal Funds and Repos: ......................0  Federal Funds and Borrowings: ..................10,214
Investments: ........................................61,425  Other Liabilities: .................................2,482
Net Loans: ..........................................69,865  Subordinated Debt: ...............................0
Premises and Fixed Assets: ....................2,988  Total Liabilities: ..............................146,820
Other Real Estate: .................................597
Other Assets: .......................................21,178  Total Equity Capital: .........................29,597
Total Assets: ......................................176,417  Total Liabilities and Capital: ..............176,417
Total Trust Assets: ................................0  Number of Shares Outstanding: .............18,663

Directors:  Sara Barnett; David L. Bartlett; Stuart A. Fleischner, D.D.S.; 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  Charter Number:  756
FAX: (479) 251-8253  Date:  July 26, 1991
Trust Powers: Yes

FDIC Certificate Number: 33470

Home Page: www.fsbnwa.com
Bank Holding Company
Mathias Bancshares, Inc., Springdale, AR

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

Cash and Due from: ..............................2,372  Deposits: ..............................66,455
Federal Funds and Repos: ....................3,475  Federal Funds and Borrowings: ............5,379
Investments: ......................................13,279  Other Liabilities: ............................752
Net Loans: .......................................43,098  Subordinated Debt: .........................0
Premises and Fixed Assets: ....................3,068  Total Liabilities: ..........................72,586
Other Real Estate: ...............................14,244
Other Assets: ...............................4,889
Total Assets: ....................................84,425  Total Equity Capital: .....................11,839
Total Trust Assets: ..............................0  Total Liabilities and Capital: .............84,425
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

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

Home Page: www.Firstarkansasbank.com

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

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

SVP/CFO: Kim Crook

Cash and Due from: 29,760
Federal Funds and Reps: 0
Investments: 155,843
Net Loans: 418,796
Premises and Fixed Assets: 18,286
Other Real Estate: 2,446
Other Assets: 72,728
Total Assets: 697,859
Total Trust Assets: 98,658

Deposits: 522,707
Federal Funds and Borrowings: 49,366
Other Liabilities: 7,888
Subordinated Debt: 0
Total Liabilities: 579,961
Total Equity Capital: 117,898
Total Liabilities and Capital: 697,859
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 (3), Clinton, Damascus, El Paso, Gravel Ridge, Greenbrier (2), Greers Ferry, Heber Springs (3), North Little Rock, Quitman, Sherwood (2)
# Liberty Bank of Arkansas

## Jonesboro, AR

### VOICE: (870) 934-9000  
FAX: (870) 268-1525  
Trust Powers: Yes  
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: | 35,814  
Federal Funds and Repos: | 6,150  
Investments: | 682,081  
Net Loans: | 1,812,971  
Premises and Fixed Assets: | 79,276  
Other Real Estate: | 33,621  
Other Assets: | 199,669  
Total Assets: | 2,789,582  
Total Trust Assets: | 341,595 |
| Deposits: | 2,142,608  
Federal Funds and Borrowings: | 280,106  
Subordinated Debt: | 4,448  
Total Liabilities: | 2,427,162  
Total Liabilities and Capital: | 2,789,582 |
| Total Equity Capital: | 362,420  
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

**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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Barry K. Ledbetter  
SVP/Sec: Wayne Bond

SVP: Kent Bridger

Cash and Due from: 20,383  
Federal Funds and Repos: 3,156  
Investments: 24,064  
Net Loans: 279,819  
Premises and Fixed Assets: 6,195  
Other Real Estate: 111  
Other Assets: 8,202  
Total Assets: 341,930  
Total Trust Assets: 0

Deposits: 294,181  
Federal Funds and Borrowings: 12,333  
Other Liabilities: 2,910  
Subordinated Debt: 0  
Total Liabilities: 309,424  
Total Equity Capital: 32,506  
Number of Shares Outstanding: 175,000

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

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

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

Cash and Due from: 32,472  
Federal Funds and Repos: 0  
Investments: 46,281  
Net Loans: 92,402  
Premises and Fixed Assets: 3,288  
Other Real Estate: 0  
Other Assets: 6,061  
Total Assets: 180,504  
Total Trust Assets: 0

Deposits: 152,336  
Federal Funds and Borrowings: 9,195  
Other Liabilities: 1,421  
Subordinated Debt: 0  
Total Liabilities: 162,952  
Total Equity Capital: 17,552  
Number of Shares Outstanding: 12,500

Directors: Freddie G. Black; Robert G. Bridewell, Sr.; James W. Haddock; Craig Hunt; Tommy R. Jarrett; Beverly M. Mihalyka; 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**  
- **Charter Number**: 675  
- **Date**: October 14, 1937  
- **FDIC Certificate Number**: 15547

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

**Member of Federal Reserve System**

**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

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<th>Federal Funds and Repos</th>
<th>Investments</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Other Real Estate</th>
<th>Other Assets</th>
<th>Total Assets</th>
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<td>17,007</td>
<td>39,039</td>
<td>1,173</td>
<td>66</td>
<td>1,662</td>
<td>61,077</td>
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- **Total Equity Capital**: 6,438
- **Total Liabilities and Capital**: 61,077

**Directors**: Terence J. Alpe; Sam E. Angel; Sam Epstein Angel, II; 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**  
- **Charter Number**: 498  
- **Date**: November 21, 1919  
- **FDIC Certificate Number**: 1298

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

**Member of Federal Reserve System**

**Bank Holding Company**

Little River Bancshares, Inc., Lepanto, AR

- **CEO/Pres**: Frankie L. Pratt  
- **EVP**: Lois Criddle  
- **SVP**: Jana Malone  
- **VP**: Monica Sims

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<tr>
<th>Cash and Due from</th>
<th>Federal Funds and Repos</th>
<th>Investments</th>
<th>Net Loans</th>
<th>Premises and Fixed Assets</th>
<th>Other Real Estate</th>
<th>Other Assets</th>
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<td>18,344</td>
<td>17,018</td>
<td>1,226</td>
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<td>346</td>
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- **Total Equity Capital**: 5,032
- **Total Liabilities and Capital**: 41,714

**Directors**: E. Ritter Arnold; Hadley Ingram  
Arnold; Scott Arnold, IV; Danette W. Lawrie;  
Junaway Payne; Dannal Perry; Ernest B. Portis; Julanne 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  
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

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<td>5,117</td>
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<td>Total Assets</td>
<td>183,475</td>
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<td>Total Trust Assets</td>
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| Deposits | 164,480 |
| Federal Funds and Borrowings | 0 |
| Other Liabilities | 824 |
| Subordinated Debt | 0 |
| Total Liabilities | 165,304 |
| Total Equity Capital | 18,171 |
| Total Liabilities and Capital | 183,475 |
| 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
## Ninety-Eighth Report

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

**VOICE:** (501) 978-2265  
**FAX:** (501) 978-2340  
**Trust Powers:** Yes  
**17901 Chenal Parkway 72223**  
**Charter Number:** 121  
**Date:** March 24, 1903  
**FDIC Certificate Number:** 110  
**Home Page:** [www.bankozarks.com](http://www.bankozarks.com)

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

<table>
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<tr>
<th>Category</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Federal Funds and Repos</td>
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<td>Investments</td>
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<td>Other Real Estate</td>
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<td>341,118</td>
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<td>Total Trust Assets</td>
<td>1,176,236</td>
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<td>Deposits</td>
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<td>Federal Funds and Borrowings</td>
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<td>Subordinated Debt</td>
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<td>Total Equity Capital</td>
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<td>Number of Shares Outstanding</td>
<td>2,340</td>
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<td>Other Branches</td>
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**Directors:** Jean Arehart; Nicholas A. Brown; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Henry Mariani; Robert Proost; R. L. Qualls; John B. Reynolds; Mark D. Ross; Kenneth Smith; Sherece Y. West

**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[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), Palmetto[FL], Paris, Plano[TX], Rogers (3), Rome[GA], Russellville (3), Savannah[GA], Senoia[GA], Sharpsburg[GA], Sherwood, Southlake[TX], Springdale, St. Simons Island[GA], Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Western Grove, Wilmington[NC], Yellville
Central Bank
Little Rock, AR

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

Home Page: www.centralbankar.com

Bank Holding Company
None

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

Cash and Due from: 2,883  Deposits: 70,505
Federal Funds and Repos: 3,470  Federal Funds and Borrowings: 2,879
Investments: 21,722  Other Liabilities: 1,072
Net Loans: 56,398  Subordinated Debt: 0
Premises and Fixed Assets: 71  Total Liabilities: 74,456
Other Real Estate: 2,736  Total Equity Capital: 14,464
Other Assets: 1,640  Total Liabilities and Capital: 88,920
Total Assets: 88,920  Number of Shares Outstanding: 160,000

Directors: James R. Burks; David Estes; Francis X. "Skip" Frantz; James B. Malone; John Reese; R. Steve Roberson; Wade Ruckle; Rodney Thomason
Branches in Town: None
Other Branches: None

Eagle Bank & Trust Company
Little Rock, AR

VOICE: (501) 223-2000  650 South Shackleford, Suite 150  Charter Number: 735
FAX: (501) 223-0373  72211  Date: May 7, 1977
Trust Powers: Yes  FDIC Certificate Number: 3873

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

Chm: Catherine H. Owen  EVP: Paul Castleberry
CEO/Pres: Jeff Lynch  EVP: Janice Parrott

Cash and Due from: 12,189  Deposits: 301,337
Federal Funds and Repos: 3,700  Federal Funds and Borrowings: 16,968
Investments: 200,991  Other Liabilities: 2,269
Net Loans: 125,976  Subordinated Debt: 0
Premises and Fixed Assets: 5,705  Total Liabilities: 320,574
Other Real Estate: 1,380  Total Equity Capital: 39,278
Other Assets: 9,931  Total Liabilities and Capital: 359,852
Total Assets: 359,852  Number of Shares Outstanding: 17,656

Directors: Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings; Bill G. Lynch; Jeff Lynch; Catherine H. Owen
Branches in Town: None
Other Branches: Drasco, Fairfield Bay, Gravel Ridge, Greers Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (3), Vilonia
The Capital Bank
Little Rock, AR

VOICE: (501) 228-6000 12224 Chenal Parkway  Charter Number: 771
FAX: (501) 228-6006 72211  Date: July 30, 1997
Trust Powers: Yes
FDIC Certificate Number: 34562

Home Page: www.thecapitalbank.com
Member of Federal Reserve System
Bank Holding Company
Capital Bancshares, Inc., Little Rock, AR
CEO/Pres: Kyle E. Patton  EVP/CFO: Jeanette Nation
SVP: Donna Hall  VP: Alan Harrison

Cash and Due from:.................................1,748  Deposits:........................................111,852
Federal Funds and Repos:.......................650  Federal Funds and Borrowings:..............26,805
Investments:.........................................90,200  Other Liabilities:...............................387
Net Loans:...........................................51,615  Subordinated Debt:...............................0
Premises and Fixed Assets:......................3,782  Total Liabilities:...............................139,044
Other Real Estate:.................................3,972
Other Assets:.......................................3,972  Total Equity Capital:............................17,740
Total Assets........................................156,784  Number of Shares Outstanding:..............156,784
Total Trust Assets:...............................0

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

Branches in Town: None

Other Branches: None

First State Bank
Lonoke, AR

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

Home Page: www.firststatebk.com
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR
Chm: Neil Bennett, Jr.  CEO: David R. Estes
Pres: J. Bruce Loftin

Cash and Due from:...............................27,017  Deposits:.......................................230,675
Federal Funds and Repos:.......................10,151  Federal Funds and Borrowings:.............2,000
Investments:.......................................33,450  Other Liabilities:..............................961
Net Loans:.........................................158,057  Subordinated Debt:.............................0
Premises and Fixed Assets:......................3,516  Total Liabilities:...............................233,636
Other Real Estate:.................................21,803
Other Assets:.......................................6,624  Total Equity Capital:.........................26,982
Total Assets......................................260,618  Total Liabilities and Capital:..............260,618
Total Trust Assets:.........................0
Number of Shares Outstanding:.............16,000

Directors:  Robert S. Bailey, Jr.; Neil Bennett, Jr.; Richard Bransford; David R. Estes; William Fletcher, Jr.; Charles E. Knox; J. Bruce Loftin; J. Walls McCrary; 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
- **Charter Number:** 217
- **Date:** September 26, 1906
- **FDIC Certificate Number:** 1291
- **Home Page:** [www.fbtarkansas.com](http://www.fbtarkansas.com)

**Bank Holding Company:** Magnolia Banking Corporation, Magnolia, AR

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

**Cash and Due from:** 14,099

**Deposits:** 646,122

**Other Liabilities:** 6,478

**Subordinated Debt:** 0

**Total Liabilities:** 674,754

**Total Equity Capital:** 81,075

**Number of Shares Outstanding:** 100,000

**Branches in Town:** Three

**Other Branches:** Benton, Camden (4), Malvern (2), Taylor, Texarkana [TX]

## The Peoples Bank

**Magnolia, AR**

- **VOICE:** (870) 234-5777
- **FAX:** (870) 234-3384
- **Trust Powers:** Yes
- **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:** 36,649

**Deposits:** 96,462

**Federal Funds and Borrowings:** 28,897

**Other Liabilities:** 431

**Subordinated Debt:** 0

**Total Liabilities:** 125,790

**Total Equity Capital:** 16,526

**Total Liabilities and Capital:** 142,316

**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; Jamie Waller

**Branches in Town:** One

**Other Branches:** Waldo
### Ninety-Eighth Report

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

<table>
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<tr>
<th><strong>VOICE:</strong></th>
<th>(870) 739-7300</th>
<th><strong>Charter Number:</strong></th>
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<tr>
<td><strong>FAX:</strong></td>
<td>(870) 739-2234</td>
<td><strong>Date:</strong></td>
<td>October 8, 1998</td>
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<td><strong>Trust Powers:</strong></td>
<td>Yes</td>
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**Home Page:** [www.firstcommunitybank.us](http://www.firstcommunitybank.us)

**Member of Federal Reserve System**

**Bank Holding Company**

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

<table>
<thead>
<tr>
<th><strong>Chm:</strong></th>
<th>Michael D. East</th>
<th><strong>EVP:</strong></th>
<th>Brenda Eldridge</th>
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<tbody>
<tr>
<td><strong>CEO/Pres:</strong></td>
<td>Donny Underwood</td>
<td><strong>EVP:</strong></td>
<td>Jack Nall</td>
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<th><strong>Cash and Due from:</strong></th>
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<td>22,479</td>
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<td><strong>Premises and Fixed Assets:</strong></td>
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<td><strong>Total Trust Assets:</strong></td>
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<td><strong>Number of Shares Outstanding:</strong></td>
<td>60,000</td>
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**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**

<table>
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<tr>
<th><strong>VOICE:</strong></th>
<th>(870) 358-6000</th>
<th><strong>Charter Number:</strong></th>
<th>704</th>
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<tbody>
<tr>
<td><strong>FAX:</strong></td>
<td>(870) 358-6001</td>
<td><strong>Date:</strong></td>
<td>October 31, 1951</td>
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<tr>
<td><strong>Trust Powers:</strong></td>
<td>No</td>
<td><strong>FDIC Certificate Number:</strong></td>
<td>17047</td>
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**Home Page:** [www.firstdeltabank.com](http://www.firstdeltabank.com)

**Member of Federal Reserve System**

**Bank Holding Company**

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

<table>
<thead>
<tr>
<th><strong>Chm:</strong></th>
<th>Charles Luter</th>
<th><strong>CEO/Pres:</strong></th>
<th>Chris M. Lehman</th>
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<th><strong>Cash and Due from:</strong></th>
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<td><strong>Premises and Fixed Assets:</strong></td>
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<td><strong>Total Assets:</strong></td>
<td>60,390</td>
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**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
**Charter Number:** 128

124 Edmonds Avenue
Date: June 8, 1903
72101-0370
FDIC Certificate Number: 1523

**Trust Powers:** Yes

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

<table>
<thead>
<tr>
<th><strong>CEO</strong></th>
<th>Vance Thompson, III</th>
<th><strong>VP</strong></th>
<th>Nathan Dabbs</th>
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<tbody>
<tr>
<td><strong>Pres</strong></td>
<td>Tim St. Clair</td>
<td><strong>Pres/TO</strong></td>
<td>James M. Smith</td>
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<td>Premises and Fixed Assets</td>
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**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

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## McGehee Bank
**McGehee, AR**

**VOICE:** (870) 222-3151
**FAX:** (870) 222-6159
**Charter Number:** 661

301 North Second Street
Date: December 5, 1933
71654-0787
FDIC Certificate Number: 11242

**Trust Powers:** Yes

**Home Page:** [www.mcgeheebank.com](http://www.mcgeheebank.com)
**Bank Holding Company**
Southeast Financial Bankstock Corporation, McGehee, AR

<table>
<thead>
<tr>
<th><strong>Chm/CEO</strong></th>
<th>William W. Bowman</th>
<th><strong>Pres/TO</strong></th>
<th>James M. Smith</th>
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<tbody>
<tr>
<td><strong>VChm</strong></td>
<td>John H. Potter, Jr.</td>
<td><strong>VP/Cash</strong></td>
<td>Stephen Wilson</td>
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<td>Total Assets</td>
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<td>Total Trust Assets</td>
<td>68,945</td>
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**Directors:** Lee Bowman; William W. Bowman; Bill E. Elliott; Eugene Gilliam; David S. Leech; Jeff Owyoung; 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  
**303 Hwy. 71 North**  
**Charter Number:** 667  
**Date:** July 25, 1934  
**FDIC Certificate Number:** 14597

**Member of Federal Reserve System**  
**Bank Holding Company**  
**Union Bankshares, Inc., Mena, AR**

**Chm:** Edward W. Stevenson  
**CEO/Pres:** Philip B. Hensley  
**EVP/CFO:** Michael Myers

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<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
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<tr>
<td>25,865</td>
<td>160,397</td>
<td>0</td>
<td>3,028</td>
<td>135,156</td>
<td>14,167</td>
<td>0</td>
<td>165,015</td>
<td>17,635</td>
<td>12,000</td>
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**Directors:** J. Richard Carver; Robert A. Carver; John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Pauline Morrow; Michael Myers; P. T. Plunkett; Edward W. Stevenson; Phillip Stevenson; Bill L. Wood

**Branches in Town:** None  
**Other Branches:** Hatfield, Wickes

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### Commercial Bank & Trust Company

**Monticello, AR**

**VOICE:** (870) 367-6221  
**FAX:** (870) 367-7700  
**212 West Gaines Street**  
**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.  
**VChm:** Bennie Ryburn, III  
**Pres/COO:** George T. Harris  
**SVP/TO:** Rusty Smith

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>Deposits</th>
<th>Federal Funds and Repos</th>
<th>Federal Funds and Borrowings</th>
<th>Investments</th>
<th>Other Liabilities</th>
<th>Subordinated Debt</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Number of Shares Outstanding</th>
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<tbody>
<tr>
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<td>147,300</td>
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<td>8,000</td>
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**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

Charter Number: 448  
FDIC Certificate Number: 1753

Date: September 15, 1915

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

Cash and Due from: 6,890  
Federal Funds and Repos: 0  
Investments: 49,715  
Net Loans: 124,244  
Premises and Fixed Assets: 4,139  
Other Real Estate: 136  
Other Assets: 8,113  
Total Assets: 193,237  
Total Liabilities: 173,591  
Total Equity Capital: 19,646  
Total Trust Assets: 29,942  
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

Charter Number: 777  
FDIC Certificate Number: 35084

Date: January 27, 1999

Home Page: www.pjsb.com

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

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

Cash and Due from: 24,069  
Federal Funds and Repos: 0  
Investments: 58,482  
Net Loans: 68,176  
Premises and Fixed Assets: 2,634  
Other Real Estate: 87  
Other Assets: 4,988  
Total Assets: 158,436  
Total Liabilities and Capital: 193,237  
Total Trust Assets: 0  
Number of Shares Outstanding: 50,000

Directors: Hall M. Calhoun, III; Katherine Foust; Todd Haynes; Michael D. Koone; Otto Lienhart, II; John Maus, III; 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  
**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

<table>
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<th>Description</th>
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<td>Federal Funds and Repos.</td>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
<td>3,224</td>
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<td>Other Real Estate</td>
<td>3,224</td>
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<td>Other Assets</td>
<td>7,320</td>
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<td><strong>Net Loans:</strong></td>
<td>140,576</td>
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<td><strong>Subordinated Debt:</strong></td>
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<tr>
<td><strong>Premises and Fixed Assets:</strong></td>
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<tr>
<td><strong>Other Real Estate:</strong></td>
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<tr>
<td><strong>Other Assets:</strong></td>
<td>7,320</td>
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<td><strong>Total Assets:</strong></td>
<td>169,362</td>
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<td><strong>Total Trust Assets:</strong></td>
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<tr>
<td><strong>Total Liabilities:</strong></td>
<td>376,750</td>
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<tr>
<td><strong>Total Liabilities and Capital:</strong></td>
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<tr>
<td><strong>Number of Shares Outstanding:</strong></td>
<td>4,000</td>
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**Directors:** Alex Golden; Randall L. Hollis, Sr.; 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  
**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

<table>
<thead>
<tr>
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<td>Cash and Due from</td>
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<td>Federal Funds and Repos.</td>
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<td>Investments</td>
<td>137,962</td>
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<td>239,106</td>
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<td>Premises and Fixed Assets</td>
<td>8,286</td>
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<td>Other Real Estate</td>
<td>1,521</td>
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<td>425,491</td>
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<td><strong>Federal Funds and Borrowings:</strong></td>
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<td><strong>Total Liabilities:</strong></td>
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<td><strong>Number of Shares Outstanding:</strong></td>
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**Directors:** Evea Bainum; Tim Bainum; Tim Brotherton; Richard Cox; Robert Evans; John Hearnsberger; Ken "Mac" McClanahan; Larry Mitchell; Mike Moore; Harold A. Smith; George E. Steel, Jr.

**Branches in Town:** None

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

**Newport, AR**

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

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

<table>
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<tr>
<th>Chm/TO</th>
<th>SVP/CLO</th>
<th>SVP/Cash</th>
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<tbody>
<tr>
<td>Jim S. Gowen, Sr.</td>
<td>Carla P. Stiger</td>
<td>Patricia Davis</td>
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<table>
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<td><strong>Total Liabilities:</strong></td>
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**Directors:** R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; Benjy Harris; Dr. Larry Williams

**Branches in Town:** One

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

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### Delta Trust & Bank

**Parkdale, AR**

- **VOICE:** (501) 907-2280
- **FAX:** (501) 907-2299
- **Trust Powers:** Yes

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

<table>
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<tr>
<th>VChm/CEO</th>
<th>EVP/TO</th>
<th>COO</th>
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<tbody>
<tr>
<td>J. French Hill</td>
<td>Jim Shenep</td>
<td>Carroll Penick</td>
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<th><strong>Cash and Due from:</strong></th>
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<table>
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<td><strong>Subordinated Debt:</strong></td>
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<td><strong>Total Liabilities:</strong></td>
<td>357,796</td>
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**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 W. 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
212 West Cherry  72454-0307
Charter Number: 613  Date: March 10, 1930
Trust Powers: No
FDIC Certificate Number: 5628

Home Page: www.piggottstatebank.com
Member of Federal Reserve System
Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

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

Cash and Due from: 3,352  Federal Funds and Borrowings: 638
Deposits: 67,429
Federal Funds and Repos: 0  Other Liabilities: 971
Investments: 46,545
Net Loans: 26,749  Subordinated Debt: 0
Premises and Fixed Assets: 586  Total Liabilities: 69,038
Other Real Estate: 0
Other Assets: 627  Total Equity Capital: 8,821
Total Assets: 77,859  Number of Shares Outstanding: 4,000
Total Trust Assets: 0

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
113 Hwy 165 South  71663-0178
Charter Number: 251  Date: January 22, 1908
Trust Powers: No
FDIC Certificate Number: 5629

Home Page: www.homebankofar.com
Bank Holding Company
Peoples Home Holding, Inc., Greenbrier, AR

Chm/CEO/Pres: John Stacks  VP: Treva Branscum
CFO/VP: Bill Hannah  VP: Terry Milam

Cash and Due from: 1,724  Federal Funds and Borrowings: 0
Deposits: 62,419
Federal Funds and Repos: 3,200  Other Liabilities: 194
Investments: 3,528
Net Loans: 54,158  Subordinated Debt: 0
Premises and Fixed Assets: 2,248  Total Liabilities: 62,613
Other Real Estate: 4,011
Other Assets: 4,011
Total Assets: 69,874  Total Liabilities and Capital: 69,874
Total Trust Assets: 0  Number of Shares Outstanding: 4,000

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

- **Home Page:** [www.bankofprescott.com](http://www.bankofprescott.com)
- **Bank Holding Company:** Prescott Bancshares, Inc., Prescott, AR

<table>
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<th>Section</th>
<th>Amount</th>
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<td>Investments</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Assets</td>
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<td>Total Assets</td>
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<td>Other Liabilities</td>
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<td>Subordinated Debt</td>
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<td>Total Trust Assets</td>
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<td>Total Equity Capital</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>24,000</td>
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</table>

**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

- **Bank Holding Company:** None

<table>
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<tr>
<th>Section</th>
<th>Amount</th>
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<td>Cash and Due from</td>
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<td>Premises and Fixed Assets</td>
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<tr>
<td>Number of Shares Outstanding</td>
<td>4,000</td>
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</tbody>
</table>

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

Home Page: www.parkway-bank.com

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

Cash and Due from: 6,167  
Federal Funds and Repos: 800  
Investments: 27,187  
Net Loans: 72,678  
Premises and Fixed Assets: 5,034  
Other Real Estate: 3,097  
Other Assets: 3,322  
Total Assets: 118,285  
Total Trust Assets: 0

Deposits: 91,440  
Federal Funds and Borrowings: 12,600  
Other Liabilities: 577  
Subordinated Debt: 0  
Total Liabilities: 104,617  
Total Liabilities and Capital: 118,285  
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  
Charter Number: 145  
Date: October 31, 1903  
FDIC Certificate Number: 11256

Home Page: www.pinnaclebk.com

Chm/CEO: Wade Ruckle  
Pres: David Bordousky

Cash and Due from: 244  
Federal Funds and Repos: 1,496  
Investments: 13,429  
Net Loans: 55,399  
Premises and Fixed Assets: 162  
Other Real Estate: 13,705  
Other Assets: 1,831  
Total Assets: 86,266  
Total Trust Assets: 0

Deposits: 68,678  
Federal Funds and Borrowings: 5,951  
Other Liabilities: 338  
Subordinated Debt: 2,000  
Total Liabilities: 76,967  
Total Liabilities and Capital: 86,266  
Number of Shares Outstanding: 225,264

Directors: David Estes; Guy Fisher; Thomas Garrison; Clarence Guinn; Bruce Loftin; Wade Ruckle; 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  
**3975 West New Hope Road**  
**Charter Number:** 672  
**Date:** July 8, 1935  
**FDIC Certificate Number:** 15233  
**Trust Powers:** Yes

**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:** Thomas W. Spillyards  
**Pres:** Dennis Ferguson  
**SVP/SLO:** Jeremy Woody  
**VP/Cash:** Darlene Cheatham

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<td>Investments</td>
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<td>Net Loans</td>
<td>129,458</td>
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<td>Premises and Fixed Assets</td>
<td>13,323</td>
<td>Total Liabilities</td>
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<td>249,869</td>
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</table>

**Directors:** David Bartlett; Dennis Ferguson; Charles Clark Irwin; Sonya Jones; Nick Nabholz; 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  
**3103 East Main**  
**Charter Number:** 663  
**Date:** January 12, 1934  
**FDIC Certificate Number:** 13632  
**Trust Powers:** No

**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:** Chip Blanchard  
**EVP:** Toni B. Laws

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>17,602</th>
<th>Deposits</th>
<th>152,809</th>
</tr>
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<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
<td>Federal Funds and Borrowings</td>
<td>9,317</td>
</tr>
<tr>
<td>Investments</td>
<td>18,896</td>
<td>Other Liabilities</td>
<td>826</td>
</tr>
<tr>
<td>Net Loans</td>
<td>131,922</td>
<td>Subordinated Debt</td>
<td>0</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>6,399</td>
<td>Total Liabilities</td>
<td>162,952</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>1,800</td>
<td>Total Equity Capital</td>
<td>20,800</td>
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<tr>
<td>Other Assets</td>
<td>7,133</td>
<td>Total Liabilities and Capital</td>
<td>183,752</td>
</tr>
<tr>
<td>Total Assets</td>
<td>183,752</td>
<td>Number of Shares Outstanding</td>
<td>20,000</td>
</tr>
</tbody>
</table>

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

**Branches in Town:** Four

**Other Branches:** Ola
## Ninety-Eighth Report

### 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

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>26,240</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
</tr>
<tr>
<td>Investments</td>
<td>48,597</td>
</tr>
<tr>
<td>Net Loans</td>
<td>97,595</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>4,101</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>238</td>
</tr>
<tr>
<td>Other Assets</td>
<td>22,579</td>
</tr>
<tr>
<td>Total Assets</td>
<td>199,350</td>
</tr>
</tbody>
</table>

**Deposit:** 147,496  
**Federal Funds and Borrowings:** 7,901  
**Other Liabilities:** 6,708  
**Subordinated Debt:** 0  
**Total Liabilities:** 162,105

**Total Equity Capital:** 37,245  
**Total Liabilities and Capital:** 199,350  
**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  
**SVP:** Mike Falco

<table>
<thead>
<tr>
<th>Cash and Due from</th>
<th>6,901</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos</td>
<td>5,255</td>
</tr>
<tr>
<td>Investments</td>
<td>2,848</td>
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<tr>
<td>Net Loans</td>
<td>105,194</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>1,781</td>
</tr>
<tr>
<td>Other Real Estate</td>
<td>1,844</td>
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<tr>
<td>Other Assets</td>
<td>6,811</td>
</tr>
<tr>
<td>Total Assets</td>
<td>130,634</td>
</tr>
</tbody>
</table>

**Deposit:** 111,294  
**Federal Funds and Borrowings:** 3,179  
**Other Liabilities:** 1,594  
**Subordinated Debt:** 0  
**Total Liabilities:** 116,067

**Total Equity Capital:** 14,567  
**Total Liabilities and Capital:** 130,634  
**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

Bank Holding Company
None

Chm: Joe Fritsche
CEO/Pres: Gary Fritsche
Cash: Don Fritsche

Cash and Due from: 3,559
Federal Funds and Repos: 45,500
Investments: 22,543
Premises and Fixed Assets: 429
Other Real Estate: 0
Other Assets: 858
Total Assets: 73,639
Total Trust Assets: 0

Deposits: 60,214
Federal Funds and Borrowings: 0
Other Liabilities: 290
Subordinated Debt: 0
Total Liabilities: 60,504
Total Equity Capital: 13,135
Total Liabilities and Capital: 73,639
Number of Shares Outstanding: 4,000

Directors: Eddie Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Ronnie Layes

Branches in Town: None

Other Branches: Subiaco

First Security Bank
Searcy, AR

VOICE: (501) 279-3400
FAX: (501) 279-3486

Trust Powers: Yes

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

Cash and Due from: 107,678
Federal Funds and Repos: 133,125
Investments: 2,164,211
Net Loans: 1,603,352
Premises and Fixed Assets: 83,293
Other Real Estate: 24,422
Other Assets: 91,598
Total Assets: 4,207,680
Total Trust Assets: 605,199

Deposits: 3,252,212
Federal Funds and Borrowings: 436,174
Other Liabilities: 27,273
Subordinated Debt: 0
Total Liabilities: 3,715,659
Total Equity Capital: 492,021
Total Liabilities and Capital: 4,207,680
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 (4), 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 (2), Rogers (3), Springdale (5), Vilonia
Simmons First Bank of Searcy
Searcy, AR

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

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

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

CEO/Pres: Brooks Davis
SVP: Matt Boyol
VP: Kelley Burton

Cash and Due from: .................. 20,439
Federal Funds and Repos: ............ 0
Investments: .......................... 24,469
Net Loans: ............................. 95,405
Premises and Fixed Assets: ............ 3,915
Other Real Estate: .................. 0
Other Assets: .......................... 9,112
Total Assets: .......................... 153,340
Total Trust Assets: .................. 0

Deposits: ................................ 117,661
Federal Funds and Borrowings: ....... 14,463
Other Liabilities: ...................... 2,192
Subordinated Debt: .................... 0
Total Liabilities: ...................... 134,316
Total Equity Capital: .................. 19,024
Number of Shares Outstanding: ...... 10,000

Directors: David Bartlett; Richard Cargile; Brooks Davis; Dennis Donovan; Joseph Giezeman; David E. Johnston; Robert Underwood

Branches in Town: Two
Other Branches: Beebe

Peoples Bank
Sheridan, AR

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

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

Home Page: www.peoplesbankar.com
Member of Federal Reserve System
Bank Holding Company
None

CEO/Pres: John D. Manatt
SVP: G. Jannette Jones
EVP: Craig L. Manatt

Cash and Due from: .................. 6,353
Federal Funds and Repos: ............ 0
Investments: .......................... 42,672
Net Loans: ............................. 58,925
Premises and Fixed Assets: ............ 2,614
Other Real Estate: .................. 212
Other Assets: .......................... 2,537
Total Assets: .......................... 113,313
Total Trust Assets: .................. 0

Deposits: ................................ 97,634
Federal Funds and Borrowings: ....... 0
Other Liabilities: ...................... 487
Subordinated Debt: .................... 0
Total Liabilities: ...................... 98,121
Total Equity Capital: .................. 15,192
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
Arkansas State Bank Department

**Smackover State Bank**

Smackover, AR

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

708 North Broadway
Charter Number: 600
71762-0107
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: 3,985
Federal Funds and Repos: 17,175
Investments: 94,887
Net Loans: 68,490
Premises and Fixed Assets: 2,452
Other Real Estate: 52
Other Assets: 1,229
Total Assets: 188,270

Deposits: 167,829
Federal Funds and Borrowings: 0
Other Liabilities: 876
Subordinated Debt: 0
Total Liabilities: 168,705
Total Liabilities and Capital: 188,270
Number of Shares Outstanding: 100,000

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

**Branches in Town:** None

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

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**Riverside Bank**

Sparkman, AR

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

Commerce & Main Streets
Charter Number: 457
71763-0127
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: 986
Federal Funds and Repos: 2,275
Investments: 989
Net Loans: 48,333
Premises and Fixed Assets: 2,322
Other Real Estate: 454
Other Assets: 1,649
Total Assets: 57,008
Total Trust Assets: 0

Deposits: 50,752
Federal Funds and Borrowings: 1,000
Other Liabilities: 91
Subordinated Debt: 0
Total Liabilities: 51,843
Total Liabilities and Capital: 57,008
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  
**Charter Number:** 106  
**Date:** December 8, 1902  
**FDIC Certificate Number:** 5624

**Bank Holding Company**

**Bodcaw Bancshares, Inc., Stamps, AR**

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chm</td>
<td>J. Paul Nipper</td>
</tr>
<tr>
<td>Pres/Sec</td>
<td>Scott Hultberg</td>
</tr>
<tr>
<td>Cash</td>
<td>Brenda Scroggins</td>
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**Financial Statements**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>3,675</td>
</tr>
<tr>
<td>Investments</td>
<td>42,131</td>
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<tr>
<td>Net Loans</td>
<td>25,590</td>
</tr>
<tr>
<td>Premises and Fixed Assets</td>
<td>87</td>
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<tr>
<td>Other Real Estate</td>
<td>30</td>
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<tr>
<td>Other Assets</td>
<td>730</td>
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<tr>
<td>Total Assets</td>
<td>77,871</td>
</tr>
<tr>
<td>Total Equity Capital</td>
<td>6,770</td>
</tr>
</tbody>
</table>

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

**Branches:** None

### Bank of Star City

**Star City, AR**

**VOICE:** (870) 628-4286  
**FAX:** (870) 628-5274  
**Trust Powers:** No  
**Charter Number:** 567  
**Date:** April 27, 1925  
**FDIC Certificate Number:** 5634

**Bank Holding Company**

**Star City Bancshares, Inc., Star City, AR**

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
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<tbody>
<tr>
<td>Chm/CEO</td>
<td>Bennie F. Ryburn, Jr.</td>
</tr>
<tr>
<td>Pres</td>
<td>R. Mark Owen</td>
</tr>
</tbody>
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**Financial Statements**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash and Due from</td>
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<tr>
<td>Federal Funds and Repos</td>
<td>0</td>
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<td>Investments</td>
<td>34,410</td>
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<td>Net Loans</td>
<td>60,425</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>3,229</td>
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<td>Other Real Estate</td>
<td>564</td>
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<td>Other Assets</td>
<td>1,560</td>
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<tr>
<td>Total Assets</td>
<td>104,234</td>
</tr>
<tr>
<td>Total Equity Capital</td>
<td>12,727</td>
</tr>
</tbody>
</table>

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

**Branches:** None

**Other Branches:** Dumas, Pine Bluff (2), White Hall

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

**Member of Federal Reserve System**
Arkansas State Bank Department

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

Cash and Due from: 2,660
Federal Funds and Repos: 150
Investments: 7,452
Net Loans: 35,926
Premises and Fixed Assets: 1,801
Other Real Estate: 338
Other Assets: 2,201
Total Assets: 50,528
Total Trust Assets: 0

Deposits: 45,148
Federal Funds and Borrowings: 0
Other Liabilities: 1,174
Subordinated Debt: 0
Total Liabilities: 46,322
Total Equity Capital: 4,206
Total Liabilities and Capital: 50,528
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
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: 11,463
Federal Funds and Repos: 1
Investments: 183,616
Net Loans: 366,035
Premises and Fixed Assets: 5,855
Other Real Estate: 9,638
Other Assets: 42,245
Total Assets: 618,853
Total Trust Assets: 69,690

Deposits: 476,664
Federal Funds and Borrowings: 51,360
Other Liabilities: 4,574
Subordinated Debt: 0
Total Liabilities: 532,598
Total Equity Capital: 86,255
Total Liabilities and Capital: 618,853
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  3110 Alma Hwy.  Charter Number: 328
FAX: (479) 410-1340  72956-0469  Date: December 20, 1910
Trust Powers: Yes  FDIC Certificate Number: 8738

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

CEO/Pres: D. Keith Hefner  SVP: Joe Dan Stewart
EVP: Lance L. Lanier  TO: Cindy Winborn

Cash and Due from: ........................................... 9,965  Deposits: ................................................... 323,443
Federal Funds and Repos: .................................. 0  Federal Funds and Borrowings: ......................... 2,506
Investments: .................................................. 112,639  Other Liabilities: .......................................... 2,185
Net Loans: ...................................................... 225,033  Subordinated Debt: ......................................... 0
Premises and Fixed Assets: ................................. 4,225  Total Liabilities: ........................................... 328,134
Other Real Estate: ............................................ 3,015
Other Assets: ................................................... 11,558  Total Equity Capital: ................................. 38,301
Total Assets: .................................................. 366,435  Total Liabilities and Capital: ....................... 366,435
Total Trust Assets: ........................................ 7,679  Number of Shares Outstanding: .................. 16,000

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

Branches in Town: Three
Other Branches: Alma, Mountainburg

First Community Bank of Crawford County
Van Buren, AR

VOICE: (479) 471-5400  2925 Alma Highway, Suite A  Charter Number: 784
FAX: (479) 471-5404  72956  Date: July 7, 2000
Trust Powers: No  FDIC Certificate Number: 35573

Home Page: www.firstcommunity-bank.com
Bank Holding Company
Ashley Bancstock Company, Crossett, AR

Chm: Eddie Holt  VP/Cash: Alisa Kelly
CEO/Pres: Jim Fincher

Cash and Due from: ........................................... 2,703  Deposits: ................................................... 82,381
Federal Funds and Repos: .................................. 4,675  Federal Funds and Borrowings: ......................... 3,952
Investments: .................................................. 6,744  Other Liabilities: .......................................... 395
Net Loans: ...................................................... 69,934  Subordinated Debt: ......................................... 0
Premises and Fixed Assets: ................................. 4,103  Total Liabilities: ........................................... 86,728
Other Real Estate: ............................................ 3,485
Other Assets: ................................................... 5,606  Total Equity Capital: ................................. 10,522
Total Assets: .................................................. 97,250  Total Liabilities and Capital: ....................... 97,250
Total Trust Assets: ........................................ 0  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

<table>
<thead>
<tr>
<th><strong>VOICE:</strong> (870) 226-2601</th>
<th>104 S. Main Street</th>
<th><strong>Charter Number:</strong> 739</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FAX:</strong> (870) 226-2253</td>
<td>71671-0029</td>
<td><strong>Date:</strong> December 12, 1978</td>
</tr>
<tr>
<td><strong>Trust Powers:</strong> Yes</td>
<td></td>
<td><strong>FDIC Certificate Number:</strong> 94</td>
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**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

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Cash and Due from</td>
<td>10,830</td>
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<tr>
<td>Federal Funds and Repos.</td>
<td>0</td>
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<tr>
<td>Investments</td>
<td>48,008</td>
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<tr>
<td>Net Loans</td>
<td>43,332</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>1,240</td>
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<td>Other Real Estate</td>
<td>89</td>
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<td>Other Assets</td>
<td>913</td>
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<td>Total Assets</td>
<td>104,412</td>
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<td>Total Trust Assets</td>
<td>1,239</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th><strong>VOICE:</strong> (870) 226-2621</th>
<th>201 South Main</th>
<th><strong>Charter Number:</strong> 80</th>
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<tbody>
<tr>
<td><strong>FAX:</strong> (870) 226-6261</td>
<td>71671-0350</td>
<td><strong>Date:</strong> December 28, 1901</td>
</tr>
<tr>
<td><strong>Trust Powers:</strong> Yes</td>
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<td><strong>FDIC Certificate Number:</strong> 81</td>
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</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Amount</th>
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<tbody>
<tr>
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<tr>
<td>Investments</td>
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<td>Premises and Fixed Assets</td>
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<tr>
<td>Total Assets</td>
<td>139,369</td>
</tr>
<tr>
<td>Total Trust Assets</td>
<td>23,965</td>
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</table>

**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:** Kenneth Lenoir  
**EVP/COO:** John Chandler

<table>
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<th>Financial Category</th>
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<td>Federal Funds and Repos</td>
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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Other Assets</td>
<td>10,447</td>
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<tr>
<td>Total Assets</td>
<td>253,406</td>
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</table>

**Trust Assets:** 421,110

**Number of Shares Outstanding:** 68,286

**Directors:** Donald Clanton; 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], Memphis[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

<table>
<thead>
<tr>
<th>Financial Category</th>
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<tbody>
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<td>Other Assets</td>
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<td>Total Assets</td>
<td>178,072</td>
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<td>Total Trust Assets</td>
<td>9,193</td>
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**Total Trust Assets:** 9,193

**Number of Shares Outstanding:** 4,000

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

**Branches in Town:** One  
**Other Branches:** Cherry Valley, Hickory Ridge, Jonesboro
REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2012
Arkansas Capital Corporation
Little Rock, AR

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

200 River Market Avenue, Suite 400
Charter Number: 1006
72201-1766
Date: August 6, 1958

Home Page: www.arcapital.com

Chm: Rush Deacon
CEO: C. Sam Walls

Pres: Dennis Cooper
EVP: Jay W. Wisener

Cash and Due from: 4,650
Federal Funds and Repos: 0
Investments: 5,389
Net Loans: 38,115
Premises and Fixed Assets: 1,095
Other Real Estate: 148
Other Assets: 1,501
Total Assets: 50,898
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 42,852
Other Liabilities: 2,349
Subordinated Debt: 0
Total Liabilities: 45,201
Total Liabilities and Capital: 50,898
Number of Shares Outstanding: 1,077

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

Branches in Town: None

Other Branches: Fayetteville, Jonesboro
REPORT OF

TRUST COMPANIES

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2012
Centennial Trust Company
Conway, AR

VOICE: (501) 520-3660
FAX: (501) 520-3667
Population: 43,167

719 Harkrider, Suite 100
72032
Charter Number: 35000
Date: May. 22, 2001
County: Faulkner

Pres: 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
Population: 35,750

135 Section Line Road, C-1
71913
Charter Number: 35001
Date: Jun. 17, 1998
County: Garland

CEO/Pres: William L. Kerst, Jr.  CFO: Leslie Ballentine
Directors: Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L. Kerst, Jr.; Ralph Woodruff

Branches in Town: None
Other Branches: El Dorado, Hot Springs Village, Little Rock, Russellville
REPORT OF THE

REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2012
Perry County Industrial Development Corporation
Perryville, AR

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

Pres: Mark Roland
Treas: Janice Moore
VP: John C. Branscum
REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2012
Commerce Capital Development Company, LLC  
Little Rock, AR  

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

200 Rivermarket Avenue, Suite 400  
72201  

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

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

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2012
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td></td>
<td>DeWitt Bank And Trust Company</td>
<td>DeWitt</td>
</tr>
<tr>
<td></td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
</tr>
<tr>
<td>Ashley</td>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
</tr>
<tr>
<td></td>
<td>First State Bank</td>
<td>Crossett</td>
</tr>
<tr>
<td></td>
<td>Farmers Bank</td>
<td>Hamburg</td>
</tr>
<tr>
<td></td>
<td>Delta Trust &amp; Bank</td>
<td>Parkdale</td>
</tr>
<tr>
<td></td>
<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<tr>
<td>Baxter</td>
<td>First National Bank and Trust Company</td>
<td>Mountain Home</td>
</tr>
<tr>
<td>Benton</td>
<td>Decatur State Bank</td>
<td>Decatur</td>
</tr>
<tr>
<td></td>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td></td>
<td>Parkway Bank</td>
<td>Rogers</td>
</tr>
<tr>
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<td>Pinnacle Bank</td>
<td>Rogers</td>
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<tr>
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<td>Simmons First Bank of Northwest Arkansas</td>
<td>Rogers</td>
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<tr>
<td>Boone</td>
<td>Community First Bank</td>
<td>Harrison</td>
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<td>Eureka Springs</td>
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<tr>
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<td>Simmons First Bank of South Arkansas</td>
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<td>COUNTY</td>
<td>BANK</td>
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<td>Evolve Bank &amp; Trust</td>
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<td>Lawrence</td>
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<td>The Union Bank of Mena</td>
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<tr>
<td>Pope</td>
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<td>Eagle Bank &amp; Trust Company</td>
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<td>BANK</td>
<td>CITY</td>
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<td>Saline</td>
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<td>Bryant</td>
</tr>
<tr>
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<td>The First National Bank of Fort Smith</td>
<td>Fort Smith</td>
</tr>
<tr>
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<td>Farmers Bank</td>
<td>Greenwood</td>
</tr>
<tr>
<td>Sevier</td>
<td>First State Bank of DeQueen</td>
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<td>Horatio State Bank</td>
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<tr>
<td>Sharp</td>
<td>First National Banking Company</td>
<td>Ash Flat</td>
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<td>Bank of Cave City</td>
<td>Cave Flat</td>
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<tr>
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<td>Forrest City</td>
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<td>Stone</td>
<td>Ozark Heritage Bank, National Association</td>
<td>Mountain View</td>
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<td>Union</td>
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<td>El Dorado</td>
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<td>Simmons First Bank of El Dorado</td>
<td>El Dorado</td>
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<td>Smackover State Bank</td>
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<tr>
<td>Washington</td>
<td>Arvest Bank</td>
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<td>The Bank of Fayetteville</td>
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<td>Signature Bank of Arkansas</td>
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<tr>
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<td>Legacy National Bank</td>
<td>Springdale</td>
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<tr>
<td>White</td>
<td>Citizens State Bank</td>
<td>Bald Knob</td>
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<tr>
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<td>First Security Bank</td>
<td>Searcy</td>
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<td>Woodruff</td>
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<td></td>
<td>Bank of McCrory</td>
<td>McCrory</td>
</tr>
<tr>
<td>Yell</td>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td></td>
<td>River Town Bank</td>
<td>Dardanelle</td>
</tr>
</tbody>
</table>
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2012
Southern Bancorp Inc.
Arkadelphia, AR

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

CEO: Walter Smiley

Subsidiaries:
Southern Bancorp Bank Arkadelphia, AR
Southern Development Capital Trust Arkadelphia, AR
Southern Development Statutory Trust III Arkadelphia, AR
Southern Development Statutory Trust IV Arkadelphia, AR

Summit Bancorp, Inc.
Arkadelphia, AR

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

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

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

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

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

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

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

RSSD Number: 1131077 200 South Third Street
VOICE: (870) 793-4441 P. O. Box 2156
FAX: (870) 698-6299 72503-2156

CEO/Pres: John Dews Sec: Greg Shaver

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

First Community Bancshares, Inc.
Batesville, AR

RSSD Number: 2641694 1325 Harrison Street
VOICE: (870) 612-3400 P. O. Box 4327
FAX: (870) 612-3412 72501-4327

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

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

Bearden Bancshares, Inc.
Bearden, AR

RSSD Number: 2993722 #1 Second Street
VOICE: (870) 687-2233 P. O. Box 135
FAX: (870) 687-2474 71720-0135

Chm: Rick Green Sec: Ken Riley

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

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

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

Subsidiaries:
Arvest Holdings, Inc.
Arvest Bank
AR
ATC Services, Inc.
Arvest Bannister Realty Company
Central Mortgage Company
ABREHB, LLC
Arvest Bank Operations, Inc.
Arvest Insurance, Inc.
Arvest Investments, Inc.
Arvest Mortgage Company
RHV, LLC
RHV2, LLC
Security Bankcard Center, Inc.
First Place on the Creeks, LLC
WACO Title Company
Southwest Cattlemen's Corporation
Superior Finance Company
Superior Financial Statutory Trust II
CFB Aviation, LLC
Arvest Statutory Trust I
AREH LLC
Arvest Trust Company N. A.
Arvest Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
125 West Central, Suite #218
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
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
ATC Services, Inc. Bartlesville, OK
Arvest Bannister Realty Company Kansas City, MO
Central Mortgage Company Little Rock, AR
ABREHB, LLC Lowell, AR
Arvest Bank Operations, Inc. Lowell, AR
Arvest Insurance, Inc. Lowell, AR
Arvest Investments, Inc. Lowell, AR
Arvest Mortgage Company Lowell, AR
RHV, LLC Lowell, AR
RHV2, LLC Lowell, AR
Security Bankcard Center, Inc. Norman, OK
First Place on the Creeks, LLC Rogers, AR
WACO Title Company Springdale, AR
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
400 West Main Street
VOICE: (870) 763-8101
P. O. Box 688
FAX: (870) 763-3500
72316-0688

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

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

Chm: Jeral L. Hampton

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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 675-0751

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 Booneville, AR
   First Western Financial, Inc. Booneville, AR
   First Western Insurance Agency, Inc. Booneville, AR
   First Western Mortgage, Inc. Booneville, AR
   First Western Properties, Inc. Booneville, AR
First Western Statutory Trust II Booneville, AR
First Western Statutory Trust III Booneville, AR
Harrell Bancshares, Inc.
Camden, AR

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

Pres: Phillip J. Foster   Sec: Jonathan W. Harrell

Subsidiaries:
First Bank                  Hampton, AR
Simply Home Lending Inc.  Fayetteville, AR

Sharp Bancshares, Inc.
Cave City, AR

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

Chm: Samuel F. Beller  Pres: Margie Pettersen
VChm: Bruce Street  Treas/Sec: Dennis Esteb

Subsidiaries:
Bank of Cave City  Cave City, AR
Cave City Properties, Inc.  Cave City, AR

Clarendon Holding Co.
Clarendon, AR

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

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

Subsidiaries:
The Merchants and Planters Bank  Clarendon, AR
Home BancShares, Inc.
Conway, AR

RSSD Number: 1491409
719 Harkrider Street, Suite 100
VOICE: (501) 328-4663
P. O. Box 966
FAX: (501) 328-4679
72032

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

Subsidiaries:
Centennial Bank
- Cook Insurance Agency, Inc.
- Centennial Insurance Agency, Inc.
- Grand Prairie Title Company, Inc.
- OSB Reacquisitions, LLC
- Storage Plus of North Florida, LLC
- Coastal St. Andrews Properties, LLC
- Centennial Trust Company
- Home Bancshares Statutory Trust I
- Home BancShares Statutory Trust II
- Marine Bancorp Statutory Trust I
- Centennial (AR) Statutory Trust I

Ashley Bancstock Company
Crossett, AR

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

Pres: Michael F. Webb
Treas/Sec: Nancy McCay
EVP: Herbert R. Hutchison

Subsidiaries:
First National Bank of Crossett
First Community Bank of Crawford County
Ashley Bancstock Company Statutory Trust I

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

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

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

**Subsidiaries:**  
First State Bank  
*Crossett, AR*

---

**Chambers Bancshares, Inc.**  
*Danville, AR*

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

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

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

---

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

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

**CEO:** William R. Bullock, Sr.  
**Sec:** Sharon Wilson  
**Pres:** Ronald L. Taylor

**Subsidiaries:**  
River Town Bank  
*Dardanelle, AR*
Peterson Holding Company
Decatur, AR

RSSD Number: 1845619
VOICE: (479) 752-3281
FAX: (479) 752-8154

Chm: Blake Evans
CEO/Pres: R. Mark Londagin

Sec: M. Elaine Gardner

Subsidiaries:
Decatur State Bank
Grand Insurance & Financial Services, Inc.
Grand Savings Bank

First State Bancshares, Inc.
DeQueen, AR

RSSD Number: 2032724
VOICE: (870) 642-4423
FAX: (870) 642-2847

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

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

DBT Financial Corporation
DeWitt, AR

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

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 First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243
VOICE: (870) 946-3551
FAX: (870) 946-1562

Pres: Warren A. Jennings, Sr.
Sec: Warren A. Jennings, Jr.

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

RSSD Number: 1099506
VOICE: (870) 382-4311
FAX: (870) 382-5901

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

Subsidiaries:
Merchants & Farmers Bank

First Financial Banc Corporation
El Dorado, AR

RSSD Number: 2568102
VOICE: (870) 863-7000
FAX: (870) 881-5393

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 Banc Corporation 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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
   BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

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

Chm/CEO/Pres: John F. Cross
VChm: Lewis E. Epley, Jr.
Sec: Charles T. Cross

Subsidiaries:
Cornerstone Bank

Bankshares of Fayetteville, Inc.
Fayetteville, AR

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

CEO/Pres: Mary Beth Brooks
EVP: 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
White River Bancshares Company
Fayetteville, AR

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

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

Chm/CEO/Pres: Gary R. Head
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
200 West 4th Street
VOICE: (870) 352-3107
71742-2202
FAX: (870) 352-5202

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

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

RSSD Number: 1491360
VOICE: (479) 782-2041
FAX: (479) 788-4602

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

VP: James G. Williamson, Jr.

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

Bainum Bancorp
Glenwood, AR

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

Chm/Pres: Timothy E. Bainum
Sec: Lynda Robbins

Subsidiaries:
Diamond Bank

Gravett Bancshares, Inc.
Gravette, AR

RSSD Number: 3143953
VOICE: (479) 787-5251
FAX: (479) 787-6102

Chm/Pres: John R. Meade
EVP/Sec: David N. Wills

VP: Jim A. Edmondson

Subsidiaries:
Bank of Gravett
First Service Bancshares, Inc.
Greenbrier, AR

RSSD Number: 1137266
VOICE: (501) 679-7200
FAX: (501) 679-5104

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

Subsidiaries:
First Service Bank
First Service Realty

Peoples Home Holding, Inc.
Greenbrier, AR

RSSD Number: 3029196
VOICE: (501) 679-7283
FAX: (501) 679-7745

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

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

RSSD Number: 1417511
VOICE: (479) 996-4171
FAX: (479) 996-6700

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank

Community First Bancshares, Inc.
Harrison, AR

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

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

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

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

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

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

Subsidiaries:
- Horatio State Bank Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: G. R. Buck Smith

Subsidiaries:
- Bank of Salem Salem, AR
- SABCO Insurance, Inc. Salem, AR
- Security Bank Stephens, AR
- Ouachita Properties, Inc. Stephens, AR
First Arkansas BancShares, Inc.
Jacksonville, AR

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

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
Card Assets, LLC
First Arkansas Statutory Trust I

Liberty Bancshares, Inc.
Jonesboro, AR

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

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

VP: John C. Freeman
Sec: Lloyd H. McCracken, Jr.

Subsidiaries:
Liberty Bank of Arkansas
Freedom Insurance Group, Inc.
Town & Country Insurance Agency, Inc.
Liberty Statutory Trust 1
Liberty Statutory Trust II
Russellville Statutory Trust I

Liberty Bank of Arkansas
Jonesboro, AR
Freedom Insurance Group, Inc.
Jonesboro, AR
Town & Country Insurance Agency, Inc.
Jonesboro, AR
Liberty Statutory Trust 1
Jonesboro, AR
Liberty Statutory Trust II
Jonesboro, AR
Russellville Statutory Trust I
Jonesboro, AR
Southeast Arkansas Bank Corporation
Lake Village, AR

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

Chm/CEO: Charles H. Weissinger, Jr.       Pres: Terence J. Alpe
VChm: William W. Bunker                    COO: Shannon M. Hill

Subsidiaries:
The Bank of Lake Village
BLV Realty, Inc.
The Jefferson Agency
The Jefferson Bank
Jefferson Ag Credit

North Carolina Bank
Mount Olive, NC

RSSD Number: 4152877
VOICE: (501) 707-1154
FAX: (501) 707-1161

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

Subsidiaries:
Community State Bank

Little River Bancshares, Inc.
Lepanto, AR

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

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

Sec: Lois Criddle

Subsidiaries:
Little River Bank

Allcorp, Inc.
Little Rock, AR

RSSD Number: 4152877
VOICE: (501) 707-1154
FAX: (501) 707-1161

Chm/CEO: Lex Golden, III

Pres: Alex Golden

Subsidiaries:
Community State Bank

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

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

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

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

Capital Bancshares, Inc.
Little Rock, AR

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

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

Subsidiaries:
The Capital Bank
Delta Trust & Banking Corporation
Little Rock, AR

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

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

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

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

P. O. Box 17607
72223

P. O. Box 34090
72203

11700 Cantrell Road
72223

200 North State Street
72203
Riverside Bancshares, Inc.
Little Rock, AR

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

Pres: Stephen C. Davis
Sec: David Matchet

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

Sparkman, AR
Fayetteville, AR
Little Rock, AR

Rock Bancshares, Inc.
Little Rock, AR

RSSD Number: 3770313
One Information Way, Suite 400
VOICE: (501) 664-8722
FAX: (501) 663-8753

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

Subsidiaries:
Heartland 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
- **Chm/CEO/Pres:** Catherine H. Owen
- **EVP:** Paul Castleberry
- **VChm:** Harry L. Hastings, Jr.
- **SVP:** Laura Bogoslavsky
- **Subsidiaries:**
  - Eagle Bank & Trust Company
  - Eagle Development Company South
  - State Mortgage Company

### Lonoke Bancshares, Inc.
Lonoke, AR

- **RSSD Number:** 1491614
- **VOICE:** (501) 676-3106
- **FAX:** (501) 676-5046
- **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

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

- **RSSD Number:** 1098684
- **VOICE:** (870) 234-5777
- **FAX:** (870) 234-3384
- **Chm:** S. Clark Fincher
- **Pres:** Mary L. Fowler
- **Sec:** Sharon Gathright
- **Subsidiaries:**
  - The Peoples Bank
Magnolia Banking Corporation
Magnolia, AR

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

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

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

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

EVP: Bruce D. Maloch
Sec: Molly Burns

FCB Financial Services, Inc.
Marion, AR

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

Pres: M. Don Underwood
EVP/CFO: Brenda Eldridge
Sec: Frank A. Fogleman

Subsidiaries:
First Community Bank of Eastern Arkansas
FCB Insurance Services, Inc.

205 Block Street
P. O. Box 747
72364

Tyronza Bancshares, Inc.
Marked Tree, AR

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

Chm: Charles Luter
Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank

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

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

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

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

Subsidiaries:
Bank of McCrory

McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

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

Pres: James M. Smith

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

Southeast Financial Bankstock Corporation
McGehee, AR

RSSD Number: 1096662
VOICE: (870) 222-3151
FAX: (870) 222-6159

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

Pres: James M. Smith

Subsidiaries:
McGehee Bank
McBank Realty
Union Bankshares, Inc.
Mena, AR

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

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

EVP/CFO: Michael D. Myers
Sec: David Maddox

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

Drew Bancshares, Inc.
Monticello, AR

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

Chm: Bennie Ryburn, Jr.
VChm: Bennie Ryburn, III

Pres: George T. Harris
SVP/Sec: Rusty Smith

Subsidiaries:
Commercial Bank & Trust Company
Monticello, AR

First Union Financial Corporation
Monticello, AR

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

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

Sec: John S. McClendon

Subsidiaries:
Union Bank And Trust Company
Monticello, AR
First Union Statutory Trust 1
Monticello, AR
Petit Jean Bancshares, Inc.
Morrilton, AR

RSSD Number: 2877402
707 North Saint Joseph Street
VOICE: (501) 354-4988
FAX: (501) 354-6560
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
311 Main Street
VOICE: (479) 997-1154
P. O. Drawer A
FAX: (479) 997-1161
72947-0480

CEO/Pres: Alex Golden

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

Acme Holding Company, Inc.
Mulberry, AR

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

RSSD Number: 1491306
VOICE: (870) 523-3601
FAX: (870) 523-3473
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. VP/Sec: Carla P. Stiger
Pres/COO: Jim S. Gowen, Jr. Treas: Pat Davis

Subsidiaries:
Merchants & Planters Bank
M & P Community Statutory Trust II
M & P Insurance & Investment Services, Inc.
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. VP/Sec: Carla P. Stiger
Pres/COO: Jim S. Gowen, Jr. Treas: Pat Davis

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

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

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

EVP/CFO: Scott Pittillo

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

Hot Springs, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Arkansas State Bank Department

Simmons First National Corporation
Pine Bluff, AR

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

Chm/CEO: J. Thomas May
Pres/COO: David L. Bartlett

EVP: Marty Casteel
EVP/CFO: Robert A. Fehlman

Subsidiaries:
Simmons First Bank of El Dorado
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

Parkway Bankshares, Inc.
Portland, AR

RSSD Number: 1141188
VOICE: (870) 367-1935
FAX: (870) 367-1859

Chm: Joel Newcome
Pres: Robert Y. Taylor

VP/Treas/Sec: Leslie Borgognoni

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

RSSD Number: 2236586  
VOICE: (870) 887-2688  
FAX: (870) 887-6822

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

Chm/CEO: Wade Ruckle

Subsidiaries:  
Pinnacle Bank  
Rogers, AR

First State Banking Corporation  
Russellville, AR

RSSD Number: 1096448  
VOICE: (479) 498-2402  
FAX: (479) 498-2465

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
First Security Bancorp
Searcy, AR

RSSD Number: 1096505
VOICE: (501) 279-3401
FAX: (501) 279-3486

Chm/CEO: Reynie Rutledge
Pres: Bill Scholl

Subsidiaries:
First Security Bank
UFS, Inc.
Heartland Renaissance Fund Sub 1 LLC
FNBS Investments Inc.
Peoples Real Estate Management Co.
First Security Investment Advisors, Inc.
First Security Real Estate Management, Inc.
Crews & Associates, Inc.
First Security Finance, Inc.
Eastview of NWA, LLC
Torrent Fire Co. #4 LLC
Union Air LLC
Cheyenne Aircraft LLC

Smackover Bancshares, Inc.
Smackover, AR

RSSD Number: 1098264
VOICE: (870) 725-3051
FAX: (870) 725-3049

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

Subsidiaries:
Smackover State Bank

Searcy, AR

VOICE: (501) 279-3401
FAX: (501) 279-3486

71762-0107

72145-1009

P. O. Box 1009
P. O. Box 107

708 North Broadway

72145-1009
Mathias Bancshares, Inc.
Springdale, AR

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

Chm: Sam Mathias
VChm: Arthur Thurman
Sec: Larry Olson

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

Bodcaw Bancshares, Inc.
Stamps, AR

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

Chm: J. Paul Nipper
Sec: Scott Hultberg

Subsidiaries:
Bodcaw Bank
Stamps, AR

Star City Bancshares, Inc.
Star City, AR

RSSD Number: 1131723
VOICE: (870) 628-4286
FAX: (870) 628-5274

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

Subsidiaries:
Bank of Star City
Star City, AR
The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

RSSD Number: 1099672
VOICE: (870) 673-6911
FAX: (870) 672-4282

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

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

Bradley Bancshares, Inc.
Warren, AR

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

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

Subsidiaries:
First State Bank of Warren

Evolve Bancorp, Inc.
West Memphis, AR

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

Chm: Scot Lenoir
Sec: Scott Stafford

Subsidiaries:
Evolve Bank & Trust

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

Chm: Scot Lenoir
Sec: Scott Stafford

Subsidiaries:
Evolve Bank & Trust
Cross County Bancshares, Inc.  
Wynne, AR

RSSD Number: 1131611  
1 Cross County Plaza  
VOICE: (870) 238-8171  
FAX: (870) 238-4052  

Chm: Dr. Willard G. Burks  
CEO/Pres: David Dowd  

Treas/Sec: Shelia Stotts

Subsidiaries:  
Cross County Bank  
Janus Title, LLC  
Wynne, AR

First National Corporation of Wynne
Wynne, AR

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

CEO/Pres: Sean H. Williams  
VP: Paul Hall  

Treas: Dianne Henderson  
Sec: Lisa G. Jackson

Subsidiaries:  
Twin Lakes Community Bank  
The First National Bank of Wynne  
Flippin, AR  
Wynne, AR
OUT OF STATE

BANK HOLDING COMPANIES

AND

THEIR ARKANSAS

SUBSIDIARIES

JUNE 30, 2012
Delta Bancshares of Louisiana, Inc.
Oak Grove, LA

RSSD Number: 2806662
VOICE: (870) 355-8311
FAX: (870) 355-8509

Chm: Charles F. Poole
Pres: Robert Schultz

Subsidiaries:
The Eudora Bank
West Carroll Community Bank

Evolve Financial Group, Inc.
Memphis, TN

RSSD Number: 3343351
VOICE: (901) 624-5500
FAX: (901) 624-5540

Chm/CEO: Scot Lenoir
Sec: Scott Stafford

Subsidiaries:
Evolve Bancorp, Inc.
Evolve Bank & Trust

Eudora, AR
West Memphis, AR

600 East Main Street
P. O. Box 250
71263

8000 Centerview Parkway, Suite 500
38018
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
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
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