

**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**



**STATE OF ARKANSAS**  
**OFFICE OF STATE BANK DEPARTMENT**

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

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

**STATE BANKING BOARD MEMBERS**

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

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

Mr. 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**

<b>BANK</b>	<b>MERGED INTO</b>
Eagle Bank & Trust Company Little Rock	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 Shackelford, Little Rock

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

<b>BANK</b>	<b>LOCATION</b>
Summit Bank Arkadelphia	545 Salem Road Conway
The Bank of Augusta Augusta	1201 W. Beebe Capps Searcy
First Community Bank Batesville	3005 Gardner-Edgewood Drive Neosho, MO
First Service Bank Greenbrier	2475 Washington Avenue Conway
Bank of the Ozarks Little Rock	6161 Airport Mobile, AL
Bank of the Ozarks Little Rock	4200 Park Road Charlotte, NC
Bank of the Ozarks Little Rock	600 W. Southlake Blvd. Southlake, TX
Farmers Bank and Trust Company Magnolia	5499 Summerhill Road Texarkana, TX

## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

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



The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2011 through June 30, 2012.

## RECEIPTS

Cash Balance July 1, 2011 .....	\$5,633,773.11
Examination and Assessment Fees.....	8,114,520.16
Charter and Amendment Fees.....	36,525.00
Interstate Sharing Fees.....	43,227.00
Miscellaneous/Non-Revenue Income .....	981.50
Reimbursement for M & R Sales.....	16,372.44
Refund to Expenditures – Prior Year .....	10,567.00
Refund to Expenditures– Current Year .....	0.00
Total Receipts	<u>8,222,193.10</u>
	\$13,855,966.21

## DISBURSEMENTS

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

# 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

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

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

- James B. Bullard ..... President
- David A. Saperano ..... First Vice President
- Karl W. Ashman ..... Senior Vice President
- Karen Branding ..... Senior Vice President  
Public and Community Affairs
- Cletus C. Coughlin ..... Senior Vice President  
& Deputy Director of Research
- Mary H. Karr ..... Senior Vice President  
General Counsel & Corporate Secretary
- Kathleen O. Paese ..... Senior Vice President  
Treasury Relations & Office Support
- Julie L. Stackhouse ..... Senior Vice President  
Banking Supervision, Credit and Center for Learning Innovation
- Christopher J. Waller ..... Senior Vice President  
Director of Research
- Richard G. Anderson ..... Vice President  
& Research Automation Advisor
- Timothy Brown ..... Vice President  
Cash Management/Administration
- Timothy A. Bosch ..... Vice President  
Banking Supervision
- Marilyn K. Corona ..... Vice President  
Financial Management
- William T. Gavin ..... Vice President  
& Research Coordinator
- Jean M. Lovati ..... Vice President  
Human Resources

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

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

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

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

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

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

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

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

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

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

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

# COMPTROLLER OF THE CURRENCY

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

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

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

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

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

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

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

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

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

Carey Phillipi..... Assistant Deputy Comptroller

# 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](mailto: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 20<sup>th</sup> Street, NW, 9<sup>th</sup> 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 HighVice .....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.....	10,052
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
3. U.S. Government and Agency Obligations .....	399
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.....	573
Undivided profits .....	657
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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	7.75
Summit Bank	Arkadelphia	10.03
First National Banking Company	Ash Flat	10.17
The Bank of Augusta	Augusta	10.71
Citizens State Bank	Bald Knob	8.19
The Citizens Bank	Batesville	10.32
First Community Bank	Batesville	9.07
Bank of Bearden	Bearden	16.20
The First National Bank of North Arkansas	Berryville	11.64
Farmers Bank and Trust Company	Blytheville	8.47
First Western Bank	Booneville	8.73
Community State Bank	Bradley	8.96
Heartland Community Bank	Bryant	13.58
The First National Bank of Izard County	Calico Rock	31.23
Bank of Cave City	Cave City	9.90
The Merchants & Planters Bank	Clarendon	10.62
Centennial Bank	Conway	9.87
First National Bank of Crossett	Crossett	10.50
First State Bank	Crossett	9.85
Chambers Bank	Danville	9.94
River Town Bank	Dardanelle	10.67
Decatur State Bank	Decatur	2.16
Bank of Delight	Delight	20.64
First State Bank of DeQueen	DeQueen	8.40
Arkansas County Bank	DeWitt	8.91
DeWitt Bank and Trust Company	DeWitt	11.61
Merchants and Farmers Bank	Dumas	8.88
First Financial Bank	El Dorado	9.37
Simmons First Bank of El Dorado	El Dorado	9.82
Bank of England	England	10.63
The Eudora Bank	Eudora	10.33
Cornerstone Bank	Eureka Springs	10.37
Arvest Bank	Fayetteville	8.80
Signature Bank of Arkansas	Fayetteville	11.04
The Bank of Fayetteville	Fayetteville	9.91

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Twin Lakes Community Bank	Flippin	10.26
Fordyce Bank & Trust Co.	Fordyce	10.91
First National Bank of Eastern Arkansas	Forrest City	10.23
Forrest City Bank, National Association	Forrest City	10.43
The First National Bank of Fort Smith	Fort Smith	12.22
Bank of Gravett	Gravette	12.64
The First National Bank in Green Forest	Green Forest	10.61
First Service Bank	Greenbrier	11.93
Farmers Bank	Greenwood	20.53
Farmers Bank	Hamburg	11.52
First Bank	Hampton	9.04
Community First Bank	Harrison	11.39
Helena National Bank	Helena	13.89
Horatio State Bank	Horatio	10.59
First National Bank	Hot Springs	11.41
Hot Springs Bank & Trust Company	Hot Springs	10.97
Simmons First Bank of Hot Springs	Hot Springs	9.05
First State Bank of Northwest Arkansas	Huntsville	14.05
First Arkansas Bank and Trust	Jacksonville	10.85
Heritage Bank, National Association	Jonesboro	12.54
Liberty Bank of Arkansas	Jonesboro	9.99
Simmons First Bank of Northeast Arkansas	Jonesboro	9.40
Bank of Lake Village	Lake Village	10.41
Simmons First Bank of South Arkansas	Lake Village	9.17
Little River Bank	Lepanto	10.88
Bank of Little Rock	Little Rock	9.84
Bank of the Ozarks	Little Rock	12.81
The Capital Bank	Little Rock	10.89
Central Bank	Little Rock	15.08
Eagle Bank and Trust Company	Little Rock	9.96
Metropolitan National Bank	Little Rock	6.13
One Bank & Trust, National Association	Little Rock	8.44
First State Bank	Lonoke	9.90
Farmers Bank & Trust Company	Magnolia	9.04
The Peoples Bank	Magnolia	9.53
The Malvern National Bank	Malvern	9.77
First Community Bank of Eastern Arkansas	Marion	11.22
First Delta Bank	Marked Tree	8.71
Bank of McCrory	McCrory	10.28
The First National Bank of McGehee	McGehee	11.67

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
McGehee Bank	McGehee	15.09
The Union Bank of Mena	Mena	9.54
Commercial Bank & Trust Company	Monticello	10.12
Union Bank & Trust Company	Monticello	9.60
Petit Jean State Bank	Morrilton	10.30
First National Bank & Trust Company	Mountain Home	11.82
Ozark Heritage Bank, N. A.	Mountain View	10.33
Allied Bank	Mulberry	8.15
Diamond Bank	Murfreesboro	9.99
Merchants & Planters Bank	Newport	7.76
National Bank of Arkansas in North Little Rock	North Little Rock	8.30
First National Bank	Paragould	11.36
The First National Bank at Paris	Paris	11.50
Delta Trust & Bank	Parkdale	8.91
Piggott State Bank	Piggott	9.73
Pine Bluff National Bank	Pine Bluff	12.34
Simmons First National Bank	Pine Bluff	9.69
Home Bank of Arkansas	Portland	10.31
Bank of Prescott	Prescott	13.13
The Bank of Rison	Rison	14.18
Parkway Bank	Rogers	9.77
Pinnacle Bank	Rogers	10.39
Simmons First Bank of Northwest Arkansas	Rogers	13.51
First State Bank	Russellville	11.18
Simmons First Bank of Russellville	Russellville	14.78
Bank of Salem	Salem	11.06
Logan County Bank	Scranton	17.92
First Security Bank	Searcy	9.54
Simmons First Bank of Searcy	Searcy	10.67
Peoples Bank	Sheridan	13.19
Smackover State Bank	Smackover	9.76
Riverside Bank	Sparkman	8.77
Legacy National Bank	Springdale	10.93
Bodcaw Bank	Stamps	7.89
Bank of Star City	Star City	11.95
Security Bank	Stephens	9.82
The Farmers & Merchants Bank	Stuttgart	10.93
Citizens Bank & Trust Company	Van Buren	10.04
First Community Bank of Crawford County	Van Buren	7.34
The First National Bank of Lawrence County	Walnut Ridge	10.47
First State Bank of Warren	Warren	10.54



<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Warren Bank and Trust Company	Warren	14.09
Evolve Bank & Trust	West Memphis	9.01
Fidelity National Bank	West Memphis	9.39
Cross County Bank	Wynne	11.79
The First National Bank of Wynne	Wynne	10.33

**NATIONAL BANKS****JUNE 30, 2012****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Banking Company	Ash Flat	358,389
The First National Bank of North Arkansas	Berryville	165,606
The First National Bank of Izard County	Calico Rock	145,587
First National Bank of Crossett	Crossett	141,320
First National Bank of Eastern Arkansas	Forrest City	342,486
Forrest City Bank, National Association	Forrest City	49,941
The First National Bank of Fort Smith	Fort Smith	1,072,442
The First National Bank in Green Forest	Green Forest	370,881
Helena National Bank	Helena	180,078
First National Bank	Hot Springs	726,203
Heritage Bank, National Association	Jonesboro	244,494
Metropolitan National Bank	Little Rock	1,022,036
One Bank & Trust, National Association	Little Rock	474,803
The Malvern National Bank	Malvern	457,337
The First National Bank of McGehee	McGehee	50,337
First National Bank and Trust Company	Mountain Home	383,378
Ozark Heritage Bank, N. A.	Mountain View	61,332
National Bank of Arkansas in North Little Rock	North Little Rock	188,606
First National Bank	Paragould	703,481
The First National Bank at Paris	Paris	123,216
Pine Bluff National Bank	Pine Bluff	391,796
Simmons First National Bank	Pine Bluff	1,793,974
Legacy National Bank	Springdale	254,940
The First National Bank of Lawrence County	Walnut Ridge	180,277
Fidelity National Bank	West Memphis	353,522
The First National Bank of Wynne	Wynne	272,923



**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

605 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

**Chm:** Walter Smiley

**CEO/Pres:** John Olaimey

Cash and Due from: .....	84,286	Deposits: .....	906,573
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	50,336
Investments: .....	229,003	Other Liabilities: .....	8,268
Net Loans: .....	650,167	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	48,859	Total Liabilities: .....	965,177
Other Real Estate: .....	5,132		
Other Assets: .....	69,121	Total Equity Capital: .....	121,391
Total Assets: .....	1,086,568	Total Liabilities and Capital: .....	1,086,568
Total Trust Assets: .....	18,903	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], Gosnell, 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  
FAX: (870) 246-7122  
Trust Powers: Yes

409 Main Street  
71923-0965

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

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

Member of Federal Reserve System  
Bank Holding Company  
Summit Bancorp, Inc., Arkadelphia, AR

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

**EVP/CFO:** Brent W. Black  
**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: ..... 4,279  
Other Assets: ..... 46,150  
Total Assets: ..... 1,161,113  
Total Trust Assets: ..... 14,506

Deposits: ..... 973,062  
Federal Funds and Borrowings: ..... 66,567  
Other Liabilities: ..... 2,969  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 1,042,598  
Total Equity Capital: ..... 118,515  
Total Liabilities and Capital: ..... 1,161,113  
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  
FAX: (870) 347-2654  
Trust Powers: Yes

100 South Second Street  
72006-0120

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

Bank Holding Company  
None

**Chm/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  
Total Trust Assets: ..... 1,352

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

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

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

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

Cash and Due from: .....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 Equity Capital: .....7,685  
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](http://www.firstcommunity.net)

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

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

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

Cash and Due from: .....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 Equity Capital: .....70,671  
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, III; Rick Kent; Ray LaCroix; Dianne Lamberth; Dr. Charles McClain; Frank Tripp; Sheila Wagnon

**Branches in Town:** Two

**Other Branches:** Bald Knob, Cabot, Cave City, 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  
Trust Powers: Yes

200 South Third Street  
72503-2156

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

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

Member of Federal Reserve System

Bank Holding Company

Citizens Bancshares of Batesville, Inc., Batesville, AR

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

**SVP/TO:** Robin Brock  
**EVP/CLO:** Doug Lynch

Cash and Due from:..... 9,676  
Federal Funds and Repos: ..... 17,250  
Investments: ..... 189,988  
Net Loans: ..... 304,315  
Premises and Fixed Assets:..... 8,399  
Other Real Estate: ..... 1,697  
Other Assets: ..... 11,452  
Total Assets:..... 542,777  
Total Trust Assets:..... 147,399

Deposits: ..... 430,190  
Federal Funds and Borrowings: ..... 52,448  
Other Liabilities: ..... 1,154  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 483,792  
Total Equity Capital:..... 58,985  
Total Liabilities and Capital: ..... 542,777  
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  
Trust Powers: No

#1 Second Street  
71720-0135

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

Bank Holding Company

Bearden Bancshares, Inc., Bearden, AR

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

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

Cash and Due from:..... 4,106  
Federal 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 Trust Assets:..... 0

Deposits: ..... 31,793  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 28  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 31,821  
Total Equity Capital:..... 5,849  
Total Liabilities and Capital: ..... 37,670  
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



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

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

400 West Main  
 72316-0688

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....24,575  
 Federal Funds and Repos: ..... 0  
 Investments:.....20,355  
 Net Loans:.....342,332  
 Premises and Fixed Assets: .....7,794  
 Other Real Estate:.....13,994  
 Other Assets: .....5,364  
 Total Assets: .....414,414  
 Total Trust Assets: .....13,892

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  
 Total Liabilities and Capital: .....414,414  
 Number of Shares Outstanding: .....40,000

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

**Branches in Town:** Four

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

**First Western Bank**  
**Booneville, AR**

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

80 West Main  
 72927-0238

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

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

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

**Chm:** John T. Hampton  
**Pres:** Steve Gramling

**EVP/COO:** Lynne Coan  
**CFO/VP:** Andrea Shepherd

Cash and Due from: .....7,266  
 Federal Funds and Repos: .....5,525  
 Investments:.....27,454  
 Net Loans:.....203,351  
 Premises and Fixed Assets: .....9,379  
 Other Real Estate:.....10,745  
 Other Assets: .....11,297  
 Total Assets: .....275,017  
 Total Trust Assets: ..... 0

Deposits: .....246,116  
 Federal Funds and Borrowings: ..... 0  
 Other Liabilities: .....3,933  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....250,049  
 Total Equity Capital: .....24,968  
 Total Liabilities and Capital: .....275,017  
 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](http://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

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

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

133 South Main Street  
72521-0490

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

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

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	Deposits: .....	76,710
Federal Funds and Repos: .....	1,250	Federal Funds and Borrowings: .....	6,237
Investments: .....	23,683	Other Liabilities: .....	1,310
Net Loans: .....	57,381	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,489	Total Liabilities: .....	84,257
Other Real Estate: .....	1,578	Total Equity Capital: .....	10,142
Other Assets: .....	5,772	Total Liabilities and Capital: .....	94,399
Total Assets: .....	94,399	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

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

**Branches in Town:** None

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

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

VOICE: (870) 747-3319  
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	Deposits: .....	37,950
Federal Funds and Repos: .....	1,475	Federal Funds and Borrowings: .....	0
Investments: .....	24,962	Other Liabilities: .....	284
Net Loans: .....	10,807	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	742	Total Liabilities: .....	38,234
Other Real Estate: .....	0	Total Equity Capital: .....	5,026
Other Assets: .....	0	Total Liabilities and Capital: .....	43,260
Total Assets: .....	43,260	Number of Shares Outstanding: .....	5,660
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** None

### Centennial Bank Conway, AR

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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 360,303  
Federal Funds and Repos: ..... 575  
Investments: ..... 712,820  
Net Loans: ..... 2,411,401  
Premises and Fixed Assets:..... 100,684  
Other Real Estate: ..... 49,490  
Other Assets: ..... 411,621  
Total Assets:..... 4,046,894  
Total Trust Assets:..... 0

Deposits: ..... 3,339,484  
Federal Funds and Borrowings: ..... 207,143  
Other Liabilities: ..... 10,164  
Subordinated Debt: ..... 0  
Total Liabilities:..... 3,556,791  
  
Total Equity Capital:..... 490,103  
Total Liabilities and Capital: ..... 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](http://www.fsbcrossett.com)

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

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

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

Cash and Due from: .....	13,285	Deposits: .....	37,488
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	9,119	Other Liabilities: .....	132
Net Loans: .....	16,087	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,386	Total Liabilities: .....	37,620
Other Real Estate: .....	686		
Other Assets: .....	1,100	Total Equity Capital: .....	4,043
Total Assets: .....	41,663	Total Liabilities and Capital: .....	41,663
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	100,000

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

**Branches in Town:** Two

**Other Branches:** None

**Chambers Bank  
Danville, AR**

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

901 Main  
72833-0609

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

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

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

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

**EVP:** Philip Alexander

Cash and Due from: .....	8,290	Deposits: .....	606,506
Federal Funds and Repos: .....	58,275	Federal Funds and Borrowings: .....	34,223
Investments: .....	42,063	Other Liabilities: .....	4,751
Net Loans: .....	528,812	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,188	Total Liabilities: .....	645,480
Other Real Estate: .....	42,826		
Other Assets: .....	29,004	Total Equity Capital: .....	74,978
Total Assets: .....	720,458	Total Liabilities and Capital: .....	720,458
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** One

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

**River Town Bank  
Dardanelle, AR**

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

102 North Front Street  
72834-0577

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

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

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

**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.decaturstatabank.net](http://www.decaturstatabank.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

## Bank of Delight Delight, AR

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

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

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

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

Cash and Due from: .....	3,791	Deposits: .....	64,815
Federal Funds and Repos: .....	12,250	Federal Funds and Borrowings: .....	870
Investments: .....	19,584	Other Liabilities: .....	76
Net Loans: .....	45,625	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	299	Total Liabilities: .....	65,761
Other Real Estate: .....	366		
Other Assets: .....	975	Total Equity Capital: .....	17,129
Total Assets: .....	82,890	Total Liabilities and Capital: .....	82,890
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	15,583

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

**Branches in Town:** None

**Other Branches:** Prescott

## First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive  
71832-0970

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	3,589	Deposits: .....	161,430
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	6,075
Investments: .....	47,021	Other Liabilities: .....	1,706
Net Loans: .....	123,077	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,417	Total Liabilities: .....	169,211
Other Real Estate: .....	63		
Other Assets: .....	5,898	Total Equity Capital: .....	15,854
Total Assets: .....	185,065	Total Liabilities and Capital: .....	185,065
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	76,000

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

**Branches in Town:** One

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

**Arkansas County Bank  
DeWitt, AR**

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

220 West Cross Street  
72042

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

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

Member of Federal Reserve System  
Bank Holding Company  
DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:..... 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; Georgea M. Greaves; M. Edward Hord; Waymon Hornbeck; Mary M. Jennings; Warren Jennings, Jr.; Warren A. Jennings, Sr.; K. Daniel Kennedy; Lester A. McKinley; James N. Moss, Jr.; Jimmie Rodgers; Gary Sebree

**Branches in Town:** None

**Other Branches:** Lockesburg, Stuttgart

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

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

Second and Jefferson Streets  
72042-0071

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

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

Bank Holding Company  
DBT Financial Corporation, DeWitt, AR

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

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

Cash and Due from:..... 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: ..... 8,318  
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  
Trust Powers: Yes

500 Highway 65 South  
71639

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

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

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

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

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

Cash and Due from: .....4,552  
Federal Funds and Repos: .....5,775  
Investments: .....21,176  
Net Loans: .....55,056  
Premises and Fixed Assets: .....3,088  
Other Real Estate: .....57  
Other Assets: .....4,627  
Total Assets: .....94,331  
Total Trust Assets: .....31,243

Deposits: .....84,430  
Federal Funds and Borrowings: ..... 888  
Other Liabilities: ..... 290  
Subordinated Debt: ..... 0  
Total Liabilities: .....85,608  
Total Equity Capital: .....8,723  
Total Liabilities and Capital: .....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

**First Financial Bank  
El Dorado, AR**

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

214 North Washington Street  
71730-1754

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....13,237  
Federal Funds and Repos: .....22,848  
Investments: .....25,265  
Net Loans: .....685,105  
Premises and Fixed Assets: .....9,058  
Other Real Estate: .....4,845  
Other Assets: .....37,337  
Total Assets: .....797,695  
Total Trust Assets: ..... 0

Deposits: .....603,366  
Federal Funds and Borrowings: .....114,053  
Other Liabilities: .....2,287  
Subordinated Debt: ..... 0  
Total Liabilities: .....719,706  
Total Equity Capital: .....77,989  
Total Liabilities and Capital: .....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  
Trust Powers: Yes

100 W. Grove  
71730-5642

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 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  
Total Trust Assets:..... 0

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

Total Equity Capital:..... 22,638  
Total Liabilities and Capital: ..... 228,299  
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  
Trust Powers: No

123 South Main Street  
72046-0070

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

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

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

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

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

Cash and Due from:..... 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

Total Equity Capital:..... 27,097  
Total Liabilities and Capital: ..... 260,668  
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	Deposits: .....	24,493
Federal Funds and Repos: .....	25	Federal Funds and Borrowings: .....	0
Investments: .....	14,939	Other Liabilities: .....	212
Net Loans: .....	10,388	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	107	Total Liabilities: .....	24,705
Other Real Estate: .....	0	Total Equity Capital: .....	3,147
Other Assets: .....	451	Total Liabilities and Capital: .....	27,852
Total Assets: .....	27,852	Number of Shares Outstanding: .....	14,000
Total Trust Assets: .....	0		

**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](http://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	Deposits: .....	124,726
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	6,815
Investments: .....	39,982	Other Liabilities: .....	723
Net Loans: .....	85,219	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	7,380	Total Liabilities: .....	132,264
Other Real Estate: .....	2,651	Total Equity Capital: .....	15,364
Other Assets: .....	5,221	Total Liabilities and Capital: .....	147,628
Total Assets: .....	147,628	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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 Wolfinger

**Branches in Town:** One

**Other Branches:** Berryville, Holiday Island

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

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

75 North East Street  
72702-1327

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

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

Member of Federal Reserve System

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

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

**EVP:** J. Robert Kelly  
**EVP/CFO:** Karla S. Payne

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

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), Hindsville, 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), Stilwell[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  
Trust Powers: Yes

3878 N. Crossover Road, Suite 20  
72703

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

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

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

Cash and Due from: ..... 15,412  
Federal Funds and Repos: ..... 5,700  
Investments: ..... 51,785  
Net Loans: ..... 379,224  
Premises and Fixed Assets: ..... 7,031  
Other Real Estate: ..... 25,567  
Other Assets: ..... 16,780  
Total Assets: ..... 501,499  
Total Trust Assets: ..... 2,114

Deposits: ..... 384,809  
Federal Funds and Borrowings: ..... 52,648  
Other Liabilities: ..... 2,633  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 440,090  
  
Total Equity Capital: ..... 61,409  
Total Liabilities and Capital: ..... 501,499  
Number of Shares Outstanding: ..... 30,000

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

**Branches in Town:** None

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

## The Bank of Fayetteville Fayetteville, AR

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

One South Block  
72701

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: ..... 33,020  
Federal Funds and Repos: ..... 0  
Investments: ..... 57,709  
Net Loans: ..... 237,134  
Premises and Fixed Assets: ..... 7,856  
Other Real Estate: ..... 9,164  
Other Assets: ..... 16,938  
Total Assets: ..... 361,821  
Total Trust Assets: ..... 49,132

Deposits: ..... 308,109  
Federal Funds and Borrowings: ..... 9,816  
Other Liabilities: ..... 1,942  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 319,867  
  
Total Equity Capital: ..... 41,954  
Total Liabilities and Capital: ..... 361,821  
Number of Shares Outstanding: ..... 251,014

**Directors:** Larry Baggett; Woody Bassett; 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](http://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:..... 5,504  
Other Real Estate: ..... 466  
Other Assets:..... 1,375  
Total Assets:..... 82,432  
Total Trust Assets:..... 0

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

### Fordyce Bank & Trust Company Fordyce, AR

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

200 West Fourth Street  
71742-2202

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

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

Member of Federal Reserve System  
Bank Holding Company  
FBT Bancshares, Inc., Fordyce, AR

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

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

Cash and Due from:..... 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

## Bank of Gravett Gravette, AR

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

211 Main Street SE  
72736

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

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

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

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

**SVP/CLO:** Jim R. Sloan

Cash and Due from: .....4,566	Deposits: .....120,760
Federal Funds and Repos: .....4,700	Federal Funds and Borrowings: ..... 0
Investments: .....43,388	Other Liabilities: .....2,076
Net Loans: .....74,960	Subordinated Debt: ..... 0
Premises and Fixed Assets: .....2,914	Total Liabilities: .....122,836
Other Real Estate: .....906	
Other Assets: .....7,428	Total Equity Capital: .....16,026
Total Assets: .....138,862	Total Liabilities and Capital: .....138,862
Total Trust Assets: ..... 0	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](http://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	Deposits: .....187,300
Federal Funds and Repos: .....7,825	Federal Funds and Borrowings: .....6,351
Investments: .....32,159	Other Liabilities: .....1,337
Net Loans: .....154,143	Subordinated Debt: ..... 0
Premises and Fixed Assets: .....9,849	Total Liabilities: .....194,988
Other Real Estate: .....3,039	
Other Assets: .....7,458	Total Equity Capital: .....27,136
Total Assets: .....222,124	Total Liabilities and Capital: .....222,124
Total Trust Assets: ..... 0	Number of Shares Outstanding: .....15,000

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

**Branches in Town:** None

**Other Branches:** Clinton (2), 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  
72936-0610

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

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

Bank Holding Company  
Wilkinson Banking Corporation, Greenwood, AR

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

**TO:** Norman Wilkinson

Cash and Due from:..... 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 Equity Capital: ..... 38,916  
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  
71646-0350

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

Bank Holding Company  
None

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

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

Cash and Due from:..... 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 Equity Capital: ..... 4,955  
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](http://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	Deposits: .....	219,937
Federal Funds and Repos: .....	2,550	Federal Funds and Borrowings: .....	6,006
Investments: .....	53,620	Other Liabilities: .....	1,238
Net Loans: .....	172,795	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,944	Total Liabilities: .....	227,181
Other Real Estate: .....	1,087		
Other Assets: .....	7,969	Total Equity Capital: .....	24,520
Total Assets: .....	251,701	Total Liabilities and Capital: .....	251,701
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**Directors:** L. D. Becton, III; Dan H. Byars; Gene Dereuisseaux; 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](http://www.communityfirstbank.com)

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

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

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

Cash and Due from: .....	5,434	Deposits: .....	371,254
Federal Funds and Repos: .....	13,750	Federal Funds and Borrowings: .....	64,312
Investments: .....	103,992	Other Liabilities: .....	2,607
Net Loans: .....	339,592	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	11,727	Total Liabilities: .....	438,173
Other Real Estate: .....	9,936		
Other Assets: .....	12,059	Total Equity Capital: .....	58,317
Total Assets: .....	496,490	Total Liabilities and Capital: .....	496,490
Total Trust Assets: .....	0	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

### Horatio State Bank Horatio, AR

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

123 Main Street  
71842-0347

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

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

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

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

Cash and Due from:..... 16,450  
Federal Funds and Repos: ..... 2,000  
Investments: ..... 16,578  
Net Loans: ..... 92,027  
Premises and Fixed Assets:..... 749  
Other Real Estate: ..... 92  
Other Assets:..... 1,539  
Total Assets:..... 129,435  
Total Trust Assets:..... 0

Deposits: ..... 115,536  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 119  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 115,655  
Total Equity Capital:..... 13,780  
Total Liabilities and Capital: ..... 129,435  
Number of Shares Outstanding:..... 2,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

4446 Central Avenue  
71913

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

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

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

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

**EVP/TO:** Richard L. Metcalf  
**SVP/SLO:** Pete Fotioo

Cash and Due from:..... 4,997  
Federal Funds and Repos: ..... 6,000  
Investments: ..... 12,696  
Net Loans: ..... 58,903  
Premises and Fixed Assets:..... 4,576  
Other Real Estate: ..... 2,376  
Other Assets:..... 1,648  
Total Assets:..... 91,196  
Total Trust Assets:..... 18,898

Deposits: ..... 80,340  
Federal Funds and Borrowings: ..... 352  
Other Liabilities: ..... 124  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 80,816  
Total Equity Capital:..... 10,380  
Total Liabilities and Capital: ..... 91,196  
Number of Shares Outstanding:..... 125,610

**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  
FAX: (501) 318-6018  
Trust Powers: Yes

100 Werner Drive  
71913

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

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

Member of Federal Reserve System

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

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

**SVP:** Cindy Baswell  
**SVP:** Chris White

Cash and Due from: .....20,364  
Federal Funds and Repos: ..... 0  
Investments:.....61,425  
Net Loans:.....69,865  
Premises and Fixed Assets: .....2,988  
Other Real Estate:.....597  
Other Assets: .....21,178  
Total Assets: .....176,417  
Total Trust Assets: ..... 0

Deposits: .....134,124  
Federal Funds and Borrowings: .....10,214  
Other Liabilities:.....2,482  
Subordinated Debt: ..... 0  
Total Liabilities: .....146,820  
  
Total Equity Capital: .....29,597  
Total Liabilities and Capital: .....176,417  
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  
FAX: (479) 251-8253  
Trust Powers: Yes

432 Madison 1650  
72740-0667

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

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

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

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

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

Cash and Due from: .....2,372  
Federal Funds and Repos: .....3,475  
Investments:.....13,279  
Net Loans:.....43,098  
Premises and Fixed Assets: .....3,068  
Other Real Estate:.....4,889  
Other Assets: .....14,244  
Total Assets: .....84,425  
Total Trust Assets: ..... 0

Deposits: .....66,455  
Federal Funds and Borrowings: .....5,379  
Other Liabilities:.....752  
Subordinated Debt: ..... 0  
Total Liabilities: .....72,586  
  
Total Equity Capital: .....11,839  
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

600 West Main  
72076

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

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

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

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

**SVP/CFO:** Kim Crook

Cash and Due from:..... 29,760  
Federal Funds and Repos: ..... 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

2901 East Highland Drive  
 72401

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

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

Member of Federal Reserve System

Bank Holding Company

Liberty Bancshares, Inc., Jonesboro, AR

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

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

Cash and Due from: .....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: .....139,669  
 Total Assets: .....2,789,582  
 Total Trust Assets: .....341,595

Deposits: .....2,142,608  
 Federal Funds and Borrowings: .....280,106  
 Other Liabilities: .....4,448  
 Subordinated Debt: .....0  
 Total Liabilities: .....2,427,162  
 Total Equity Capital: .....362,420  
 Total Liabilities and Capital: .....2,789,582  
 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](http://www.simmonsfirst.com)

Member of Federal Reserve System

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

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

**SVP/Sec:** Wayne Bond

Cash and Due from:..... 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  
Total Liabilities and Capital: ..... 341,930  
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](http://www.simmonsfirst.com)

Member of Federal Reserve System

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

**Chm/CEO:** Freddie G. Black

**Pres:** Tommy R. Jarrett

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  
Total Liabilities and Capital: ..... 180,504  
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  
71653-0727

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

Cash and Due from: .....1,905  
Federal Funds and Repos: .....225  
Investments:.....17,007  
Net Loans:.....39,039  
Premises and Fixed Assets: .....1,173  
Other Real Estate:.....66  
Other Assets: .....1,662  
Total Assets: .....61,077  
Total Trust Assets: ..... 0

Deposits: .....52,519  
Federal Funds and Borrowings: .....2,000  
Other Liabilities:..... 120  
Subordinated Debt: ..... 0  
Total Liabilities: .....54,639  
  
Total Equity Capital: .....6,438  
Total Liabilities and Capital: .....61,077  
Number of Shares Outstanding: .....60,000

**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  
72354-0340

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

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

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

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

**SVP:** Jana Malone  
**VP:** Monica Sims

Cash and Due from: .....4,865  
Federal Funds and Repos: .....665  
Investments:.....18,344  
Net Loans:.....17,018  
Premises and Fixed Assets: .....226  
Other Real Estate:.....250  
Other Assets: .....346  
Total Assets: .....41,714  
Total Trust Assets: ..... 0

Deposits: .....36,525  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 157  
Subordinated Debt: ..... 0  
Total Liabilities: .....36,682  
  
Total Equity Capital: .....5,032  
Total Liabilities and Capital: .....41,714  
Number of Shares Outstanding: .....10,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

200 North State Street  
72201

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

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

Member of Federal Reserve System  
Bank Holding Company  
Little Rock Bankshares, Inc., Little Rock, AR

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

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

Cash and Due from:..... 9,018  
Federal Funds and Repos: ..... 2,375  
Investments: ..... 44,444  
Net Loans: ..... 112,363  
Premises and Fixed Assets:..... 6,146  
Other Real Estate: ..... 4,012  
Other Assets: ..... 5,117  
Total Assets:..... 183,475  
Total Trust Assets:..... 0

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



## 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)

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

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

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

Cash and Due from: .....	66,357	Deposits: .....	2,819,675
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	371,304
Investments: .....	400,302	Other Liabilities: .....	61,303
Net Loans: .....	2,645,699	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	219,867	Total Liabilities: .....	3,252,282
Other Real Estate: .....	79,256		
Other Assets: .....	341,118	Total Equity Capital: .....	500,317
Total Assets: .....	3,752,599	Total Liabilities and Capital: .....	3,752,599
Total Trust Assets: .....	1,176,236	Number of Shares Outstanding: .....	2,340

**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], Leno, 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  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

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

**SVP/CLO:** Megan Powell

Cash and Due from:..... 2,883  
Federal Funds and Repos: ..... 3,470  
Investments: ..... 21,722  
Net Loans: ..... 56,398  
Premises and Fixed Assets:..... 71  
Other Real Estate: ..... 2,736  
Other Assets: ..... 1,640  
Total Assets: ..... 88,920  
Total Trust Assets: ..... 0

Deposits: ..... 70,505  
Federal Funds and Borrowings: ..... 2,879  
Other Liabilities: ..... 1,072  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 74,456  
Total Equity Capital: ..... 14,464  
Total Liabilities and Capital: ..... 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  
FAX: (501) 223-0373  
Trust Powers: Yes

650 South Shackleford, Suite 150  
72211

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

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

Member of Federal Reserve System  
Bank Holding Company  
State Holding Company, Little Rock, AR

**Chm:** Catherine H. Owen  
**CEO/Pres:** Jeff Lynch

**EVP:** Paul Castleberry  
**EVP:** Janice Parrott

Cash and Due from:..... 12,189  
Federal Funds and Repos: ..... 3,700  
Investments: ..... 200,991  
Net Loans: ..... 125,976  
Premises and Fixed Assets:..... 5,705  
Other Real Estate: ..... 1,360  
Other Assets: ..... 9,931  
Total Assets: ..... 359,852  
Total Trust Assets: ..... 0

Deposits: ..... 301,337  
Federal Funds and Borrowings: ..... 16,968  
Other Liabilities: ..... 2,269  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 320,574  
Total Equity Capital: ..... 39,278  
Total Liabilities and Capital: ..... 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, Greens Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (3), Vilonia

**The Capital Bank**  
**Little Rock, AR**

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

12224 Chenal Parkway  
 72211

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....1,748  
 Federal Funds and Repos: .....650  
 Investments:.....90,200  
 Net Loans:.....51,615  
 Premises and Fixed Assets: .....3,782  
 Other Real Estate:.....3,972  
 Other Assets: .....4,817  
 Total Assets: .....156,784  
 Total Trust Assets: ..... 0

Deposits: .....111,852  
 Federal Funds and Borrowings: .....26,805  
 Other Liabilities:..... 387  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....139,044  
 Total Equity Capital: .....17,740  
 Total Liabilities and Capital: .....156,784  
 Number of Shares Outstanding: .....32,013

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

**Branches in Town:** None

**Other Branches:** None

**First State Bank**  
**Lonoke, AR**

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

101 South Center Street  
 72086-0320

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

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

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

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

**Pres:** J. Bruce Loftin

Cash and Due from: .....27,017  
 Federal Funds and Repos: .....10,151  
 Investments:.....33,450  
 Net Loans:.....158,057  
 Premises and Fixed Assets: .....3,516  
 Other Real Estate:.....21,803  
 Other Assets: .....6,624  
 Total Assets: .....260,618  
 Total Trust Assets: ..... 0

Deposits: .....230,675  
 Federal Funds and Borrowings: .....2,000  
 Other Liabilities:..... 961  
 Subordinated Debt: ..... 0  
 Total Liabilities: .....233,636  
 Total Equity Capital: .....26,982  
 Total Liabilities and Capital: .....260,618  
 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

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

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

Cash and Due from:..... 14,099  
Federal Funds and Repos: ..... 0  
Investments: ..... 173,363  
Net Loans: ..... 520,184  
Premises and Fixed Assets:..... 11,885  
Other Real Estate: ..... 5,673  
Other Assets: ..... 30,625  
Total Assets:..... 755,829  
Total Trust Assets:..... 103,175

Deposits: ..... 646,122  
Federal Funds and Borrowings: ..... 22,154  
Other Liabilities: ..... 6,478  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 674,754  
Total Equity Capital:..... 81,075  
Total Liabilities and Capital: ..... 755,829  
Number of Shares Outstanding:..... 100,000

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

**Branches in Town:** Three

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

### The Peoples Bank Magnolia, AR

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

500 North Jackson  
71753-0340

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

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

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

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

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

Cash and Due from:..... 36,649  
Federal Funds and Repos: ..... 350  
Investments: ..... 48,932  
Net Loans: ..... 51,462  
Premises and Fixed Assets:..... 1,875  
Other Real Estate: ..... 63  
Other Assets: ..... 2,985  
Total Assets:..... 142,316  
Total Trust Assets:..... 0

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

## First Community Bank of Eastern Arkansas Marion, AR

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

205 Block Street  
72364-0747

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	5,890	Deposits: .....	113,542
Federal Funds and Repos: .....	1,750	Federal Funds and Borrowings: .....	0
Investments: .....	22,479	Other Liabilities: .....	403
Net Loans: .....	88,216	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	0	Total Liabilities: .....	113,945
Other Real Estate: .....	4,610		
Other Assets: .....	5,132	Total Equity Capital: .....	14,132
Total Assets: .....	128,077	Total Liabilities and Capital: .....	128,077
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

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

**Branches in Town:** None

**Other Branches:** West Memphis

## First Delta Bank Marked Tree, AR

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

214 Hester Parker Drive  
72365-0635

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

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

Member of Federal Reserve System

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

**Chm:** Charles Luter

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

Cash and Due from: .....	2,176	Deposits: .....	53,618
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	825
Investments: .....	27,695	Other Liabilities: .....	407
Net Loans: .....	28,927	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	616	Total Liabilities: .....	54,850
Other Real Estate: .....	60		
Other Assets: .....	916	Total Equity Capital: .....	5,540
Total Assets: .....	60,390	Total Liabilities and Capital: .....	60,390
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

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

**Branches in Town:** None

**Other Branches:** Trumann, Tyronza

**Bank of McCrory  
McCrory, AR**

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

124 Edmonds Avenue  
72101-0370

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

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

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

**VP:** Nathan Dabbs

Cash and Due from:..... 1,283  
Federal Funds and Repos: ..... 9,500  
Investments: ..... 34,499  
Net Loans: ..... 31,320  
Premises and Fixed Assets:..... 592  
Other Real Estate: ..... 488  
Other Assets: ..... 1,260  
Total Assets: ..... 78,942  
Total Trust Assets: ..... 0

Deposits: ..... 70,603  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 198  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 70,801  
Total Equity Capital: ..... 8,141  
Total Liabilities and Capital: ..... 78,942  
Number of Shares Outstanding: ..... 20,000

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

**Branches in Town:** None

**Other Branches:** None

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654-0787

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from:..... 22,356  
Federal Funds and Repos: ..... 0  
Investments: ..... 13,709  
Net Loans: ..... 79,233  
Premises and Fixed Assets:..... 568  
Other Real Estate: ..... 0  
Other Assets: ..... 3,275  
Total Assets: ..... 119,141  
Total Trust Assets: ..... 68,945

Deposits: ..... 88,078  
Federal Funds and Borrowings: ..... 13,000  
Other Liabilities: ..... 1,051  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 102,129  
Total Equity Capital: ..... 17,012  
Total Liabilities and Capital: ..... 119,141  
Number of Shares Outstanding: ..... 80,000

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

**Branches in Town:** One

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

## The Union Bank of Mena Mena, AR

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

303 Hwy. 71 North  
71953-0898

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

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

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

Cash and Due from: .....	25,865	Deposits: .....	160,397
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,028
Investments: .....	14,167	Other Liabilities: .....	1,590
Net Loans: .....	135,156	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,087	Total Liabilities: .....	165,015
Other Real Estate: .....	132	Total Equity Capital: .....	17,635
Other Assets: .....	3,243	Total Liabilities and Capital: .....	182,650
Total Assets: .....	182,650	Number of Shares Outstanding: .....	12,000
Total Trust Assets: .....	0		

**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

## Commercial Bank & Trust Company Monticello, AR

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

212 West Gaines Street  
71655

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

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

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

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

**Pres/COO:** George T. Harris  
**SVP/TO:** Rusty Smith

Cash and Due from: .....	9,724	Deposits: .....	146,666
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	48,486	Other Liabilities: .....	634
Net Loans: .....	101,124	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,617	Total Liabilities: .....	147,300
Other Real Estate: .....	1,823	Total Equity Capital: .....	17,144
Other Assets: .....	1,670	Total Liabilities and Capital: .....	164,444
Total Assets: .....	164,444	Number of Shares Outstanding: .....	8,000
Total Trust Assets: .....	12,871		

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

**Branches in Town:** Four

**Other Branches:** None

### Union Bank And Trust Company Monticello, AR

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

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

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

Cash and Due from:..... 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 Trust Assets:..... 29,942

Deposits: ..... 155,363  
Federal Funds and Borrowings: ..... 16,793  
Other Liabilities: ..... 1,435  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 173,591  
  
Total Equity Capital:..... 19,646  
Total Liabilities and Capital: ..... 193,237  
Number of Shares Outstanding:..... 80,000

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

**Branches in Town:** Two

**Other Branches:** Warren

### Petit Jean State Bank Morrilton, AR

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

707 North Saint Joseph Street  
72110

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

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

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

**Chm/Pres:** Charles S. Penick  
**EVP:** 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 Trust Assets:..... 0

Deposits: ..... 137,174  
Federal Funds and Borrowings: ..... 4,450  
Other Liabilities: ..... 679  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 142,303  
  
Total Equity Capital:..... 16,133  
Total Liabilities and Capital: ..... 158,436  
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

311 Main Street  
72947-0480

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Alex Golden

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

Cash and Due from: .....	8,130	Deposits: .....	139,400
Federal Funds and Repos: .....	125	Federal Funds and Borrowings: .....	13,000
Investments: .....	4,697	Other Liabilities: .....	186
Net Loans: .....	140,576	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,290	Total Liabilities: .....	152,586
Other Real Estate: .....	3,224		
Other Assets: .....	7,320	Total Equity Capital: .....	16,776
Total Assets: .....	169,362	Total Liabilities and Capital: .....	169,362
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	4,000

**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

319 East Main  
71958

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

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

Bank Holding Company  
Bainum Bancorp, Glenwood, AR

**Chm/CEO:** Tim Bainum

**Pres:** Ken "Mac" McClanahan

Cash and Due from: .....	24,773	Deposits: .....	353,457
Federal Funds and Repos: .....	1,225	Federal Funds and Borrowings: .....	21,834
Investments: .....	137,962	Other Liabilities: .....	1,459
Net Loans: .....	239,106	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	8,286	Total Liabilities: .....	376,750
Other Real Estate: .....	1,521		
Other Assets: .....	12,618	Total Equity Capital: .....	48,741
Total Assets: .....	425,491	Total Liabilities and Capital: .....	425,491
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	172,000

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

**Branches in Town:** None

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

### Merchants & Planters Bank Newport, AR

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

120 Hazel  
72112-0650

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

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

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

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

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

Cash and Due from:..... 20,871  
Federal Funds and Repos: ..... 0  
Investments: ..... 78,671  
Net Loans: ..... 109,879  
Premises and Fixed Assets:..... 5,802  
Other Real Estate: ..... 874  
Other Assets: ..... 8,430  
Total Assets: ..... 224,527  
Total Trust Assets: ..... 41,405

Deposits: ..... 201,228  
Federal Funds and Borrowings: ..... 4,260  
Other Liabilities: ..... 1,549  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 207,037  
  
Total Equity Capital: ..... 17,490  
Total Liabilities and Capital: ..... 224,527  
Number of Shares Outstanding: ..... 9,000

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

**Branches in Town:** One

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

### Delta Trust & Bank Parkdale, AR

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

1853 Highway 165 South  
71661-0037

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

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

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

**VChm/CEO:** J. French Hill  
**Pres:** Chris Roberts

**EVP/TO:** Jim Shenep  
**COO:** Carroll Penick

Cash and Due from:..... 14,279  
Federal Funds and Repos: ..... 8,075  
Investments: ..... 61,550  
Net Loans: ..... 290,728  
Premises and Fixed Assets:..... 3,836  
Other Real Estate: ..... 4,542  
Other Assets: ..... 11,336  
Total Assets: ..... 394,346  
Total Trust Assets: ..... 688,023

Deposits: ..... 345,060  
Federal Funds and Borrowings: ..... 11,801  
Other Liabilities: ..... 935  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 357,796  
  
Total Equity Capital: ..... 36,550  
Total Liabilities and Capital: ..... 394,346  
Number of Shares Outstanding: ..... 16,000

**Directors:** Jon Bierbaum; B. R. Brown; Mary L. Good; Dewayne Haynes; J. French Hill; Robert LaRoche; Michael Montgomery; George O'Connor; Carroll Penick; George L. Pugh, Sr.; Leyden Pugh; Chris Roberts; Jane 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  
Trust Powers: No

212 West Cherry  
72454-0307

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....	3,352	Deposits: .....	67,429
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	638
Investments: .....	46,545	Other Liabilities: .....	971
Net Loans: .....	26,749	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	586	Total Liabilities: .....	69,038
Other Real Estate: .....	0	Total Equity Capital: .....	8,821
Other Assets: .....	627	Total Liabilities and Capital: .....	77,859
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  
Trust Powers: No

113 Hwy 165 South  
71663-0178

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

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

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

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

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

Cash and Due from: .....	1,724	Deposits: .....	62,419
Federal Funds and Repos: .....	3,200	Federal Funds and Borrowings: .....	0
Investments: .....	3,528	Other Liabilities: .....	194
Net Loans: .....	54,158	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,248	Total Liabilities: .....	62,613
Other Real Estate: .....	4,011	Total Equity Capital: .....	7,261
Other Assets: .....	1,005	Total Liabilities and Capital: .....	69,874
Total Assets: .....	69,874	Number of Shares Outstanding: .....	4,000
Total Trust Assets: .....	0		

**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

East Second at Main  
71857-0490

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

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

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

**Chm:** John Warren Brannan, Sr.

**EVP:** Gary McCauley

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

**Treas/Sec:** Karen McLelland

Cash and Due from:..... 1,465  
Federal Funds and Repos: ..... 1,050  
Investments: ..... 35,426  
Net Loans: ..... 32,545  
Premises and Fixed Assets:..... 307  
Other Real Estate: ..... 215  
Other Assets: ..... 1,325  
Total Assets: ..... 72,333  
Total Trust Assets: ..... 0

Deposits: ..... 58,896  
Federal Funds and Borrowings: ..... 2,687  
Other Liabilities: ..... 626  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 62,209  
Total Equity Capital: ..... 10,124  
Total Liabilities and Capital: ..... 72,333  
Number of Shares Outstanding: ..... 24,000

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

**Branches in Town:** None

**Other Branches:** None

**The Bank of Rison  
Rison, AR**

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

200 Main Street  
71665-0345

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

Bank Holding Company  
None

**Chm:** Lee Moore  
**Pres:** Don Walsh

**VP:** Cliff Hopson  
**VP/Sec:** Charlene M. Freeman

Cash and Due from:..... 9,419  
Federal Funds and Repos: ..... 2,200  
Investments: ..... 5,213  
Net Loans: ..... 10,486  
Premises and Fixed Assets:..... 112  
Other Real Estate: ..... 0  
Other Assets: ..... 504  
Total Assets: ..... 27,934  
Total Trust Assets: ..... 0

Deposits: ..... 23,742  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 12  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 23,754  
Total Equity Capital: ..... 4,180  
Total Liabilities and Capital: ..... 27,934  
Number of Shares Outstanding: ..... 4,000

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

**Branches in Town:** None

**Other Branches:** None

## Parkway Bank Rogers, AR

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

3350 Pinnacle Hills Parkway  
72758

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

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

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

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

**CFO:** Leslie Borgognoni

Cash and Due from: .....6,167	Deposits: .....91,440
Federal Funds and Repos: .....800	Federal Funds and Borrowings: .....12,600
Investments: .....27,187	Other Liabilities: .....577
Net Loans: .....72,678	Subordinated Debt: .....0
Premises and Fixed Assets: .....5,034	Total Liabilities: .....104,617
Other Real Estate: .....3,097	
Other Assets: .....3,322	Total Equity Capital: .....13,668
Total Assets: .....118,285	Total Liabilities and Capital: .....118,285
Total Trust Assets: .....0	Number of Shares Outstanding: .....20,000

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

**Branches in Town:** None

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

## Pinnacle Bank Rogers, AR

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

4201 W. New Hope Road, Suite 101  
72758

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

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

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

**Chm/CEO:** Wade Ruckle

**Pres:** David Bordousky

Cash and Due from: .....244	Deposits: .....68,678
Federal Funds and Repos: .....1,496	Federal Funds and Borrowings: .....5,951
Investments: .....13,429	Other Liabilities: .....338
Net Loans: .....55,399	Subordinated Debt: .....2,000
Premises and Fixed Assets: .....162	Total Liabilities: .....76,967
Other Real Estate: .....13,705	
Other Assets: .....1,831	Total Equity Capital: .....9,299
Total Assets: .....86,266	Total Liabilities and Capital: .....86,266
Total Trust Assets: .....0	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  
Trust Powers: Yes

3975 West New Hope Road  
72758

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

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

Member of Federal Reserve System

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

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

**SVP/SLO:** Jeremy Woody  
**VP/Cash:** Darlene Cheatham

Cash and Due from:..... 20,513  
Federal Funds and Repos: ..... 0  
Investments: ..... 60,050  
Net Loans: ..... 129,458  
Premises and Fixed Assets:..... 13,323  
Other Real Estate: ..... 14,263  
Other Assets: ..... 12,262  
Total Assets:..... 249,869  
Total Trust Assets:..... 0

Deposits: ..... 201,743  
Federal Funds and Borrowings: ..... 8,424  
Other Liabilities: ..... 2,188  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 212,355  
  
Total Equity Capital:..... 37,514  
Total Liabilities and Capital: ..... 249,869  
Number of Shares Outstanding:..... 18,000

**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  
Trust Powers: No

3103 East Main  
72802

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

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

Bank Holding Company  
First State Banking Corporation, Russellville, AR

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

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

Cash and Due from:..... 17,602  
Federal Funds and Repos: ..... 0  
Investments: ..... 18,896  
Net Loans: ..... 131,922  
Premises and Fixed Assets:..... 6,399  
Other Real Estate: ..... 1,800  
Other Assets: ..... 7,133  
Total Assets:..... 183,752  
Total Trust Assets:..... 0

Deposits: ..... 152,809  
Federal Funds and Borrowings: ..... 9,317  
Other Liabilities: ..... 826  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 162,952  
  
Total Equity Capital:..... 20,800  
Total Liabilities and Capital: ..... 183,752  
Number of Shares Outstanding:..... 20,000

**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

## Simmons First Bank of Russellville Russellville, AR

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

800 North Arkansas Avenue  
72801

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

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

Member of Federal Reserve System

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

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

**Reg Pres:** Denton Tumbleson  
**VP:** Tonya Hurley

Cash and Due from: .....26,240  
Federal Funds and Repos: ..... 0  
Investments:.....48,597  
Net Loans:.....97,595  
Premises and Fixed Assets: .....4,101  
Other Real Estate:.....238  
Other Assets: .....22,579  
Total Assets: .....199,350  
Total Trust Assets: ..... 0

Deposits: .....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

Cash and Due from: .....6,901  
Federal Funds and Repos: .....5,255  
Investments:.....2,848  
Net Loans:.....105,194  
Premises and Fixed Assets: .....1,781  
Other Real Estate:.....1,844  
Other Assets: .....6,811  
Total Assets: .....130,634  
Total Trust Assets: ..... 0

Deposits: .....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

600 Main Street  
72863-0085

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

Bank Holding Company  
None

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

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

Cash and Due from:..... 3,559  
Federal Funds and Repos: ..... 750  
Investments: ..... 45,500  
Net Loans: ..... 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 Laves

**Branches in Town:** None

**Other Branches:** Subiaco

### First Security Bank Searcy, AR

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

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

Cash and Due from:..... 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: ..... 24,423  
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

401 South Main  
72143

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Brooks Davis  
**SVP:** Matt Boyol

**VP:** Kelley Burton

Cash and Due from: .....	20,439	Deposits: .....	117,661
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	14,463
Investments: .....	24,469	Other Liabilities: .....	2,192
Net Loans: .....	95,405	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,915	Total Liabilities: .....	134,316
Other Real Estate: .....	0	Total Equity Capital: .....	19,024
Other Assets: .....	9,112	Total Liabilities and Capital: .....	153,340
Total Assets: .....	153,340	Number of Shares Outstanding: .....	10,000
Total Trust Assets: .....	0		

**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

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

Bank Holding Company  
None

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

**SVP:** G. Jannette Jones

Cash and Due from: .....	6,353	Deposits: .....	97,634
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	0
Investments: .....	42,672	Other Liabilities: .....	487
Net Loans: .....	58,925	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,614	Total Liabilities: .....	98,121
Other Real Estate: .....	212	Total Equity Capital: .....	15,192
Other Assets: .....	2,537	Total Liabilities and Capital: .....	113,313
Total Assets: .....	113,313	Number of Shares Outstanding: .....	56,562
Total Trust Assets: .....	0		

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

**Branches in Town:** None

**Other Branches:** Little Rock

## Smackover State Bank Smackover, AR

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

708 North Broadway  
71762-0107

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

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

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

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

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

Cash and Due from:..... 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  
Total Trust Assets: ..... 2,227

Deposits: ..... 167,829  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 876  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 168,705  
  
Total Equity Capital: ..... 19,565  
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

## Riverside Bank Sparkman, AR

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

Commerce & Main Streets  
71763-0127

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

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

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

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

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

Cash and Due from:..... 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 Equity Capital: ..... 5,165  
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

307 Thomas Street  
71860-0008

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

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

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

**Cash:** Brenda Scroggins

Cash and Due from: .....5,648	Deposits: .....70,547
Federal Funds and Repos: .....3,675	Federal Funds and Borrowings: ..... 0
Investments: .....42,131	Other Liabilities: ..... 554
Net Loans: .....25,590	Subordinated Debt: ..... 0
Premises and Fixed Assets: .....67	Total Liabilities: .....71,101
Other Real Estate: .....30	
Other Assets: .....730	Total Equity Capital: .....6,770
Total Assets: .....77,871	Total Liabilities and Capital: .....77,871
Total Trust Assets: ..... 0	Number of Shares Outstanding: .....10,000

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

**Branches in Town:** None

**Other Branches:** None

## Bank of Star City Star City, AR

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

116 North Lincoln  
71667-0069

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

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

Member of Federal Reserve System

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

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

**Pres:** R. Mark Owen

Cash and Due from: .....4,046	Deposits: .....84,067
Federal Funds and Repos: ..... 0	Federal Funds and Borrowings: .....7,240
Investments: .....34,410	Other Liabilities: ..... 200
Net Loans: .....60,425	Subordinated Debt: ..... 0
Premises and Fixed Assets: .....3,229	Total Liabilities: .....91,507
Other Real Estate: .....564	
Other Assets: .....1,560	Total Equity Capital: .....12,727
Total Assets: .....104,234	Total Liabilities and Capital: .....104,234
Total Trust Assets: ..... 0	Number of Shares Outstanding: .....15,000

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

**Branches in Town:** None

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

### Security Bank Stephens, AR

VOICE: (870) 786-5416  
FAX: (870) 786-5419  
Trust Powers: No

105 Ruby Street  
71764-0007

Charter Number: 692  
Date: February 8, 1946  
FDIC Certificate Number: 16395

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

**Chm:** 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](http://www.mebanking.com)  
Member of Federal Reserve System

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

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

Cash and Due from:..... 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  
FAX: (479) 410-1340  
Trust Powers: Yes

3110 Alma Hwy.  
72956-0469

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

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

Member of Federal Reserve System

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

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

**SVP:** Joe Dan Stewart  
**TO:** Cindy Winborn

Cash and Due from: .....	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	Total Equity Capital: .....	38,301
Other Assets: .....	11,558	Total Liabilities and Capital: .....	366,435
Total Assets: .....	366,435	Number of Shares Outstanding: .....	16,000
Total Trust Assets: .....	7,679		

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

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

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

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

2925 Alma Highway, Suite A  
72956

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

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

Bank Holding Company  
Ashley Bancstock Company, Crossett, AR

**Chm:** Eddie Holt  
**CEO/Pres:** Jim Fincher

**VP/Cash:** Alisa Kelly

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	Total Equity Capital: .....	10,522
Other Assets: .....	5,606	Total Liabilities and Capital: .....	97,250
Total Assets: .....	97,250	Number of Shares Outstanding: .....	52,840
Total Trust Assets: .....	0		

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

**Branches in Town:** One

**Other Branches:** Alma

### First State Bank of Warren Warren, AR

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

104 S. Main Street  
71671-0029

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

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

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

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

**EVP/TO:** Hugh Quimby

Cash and Due from:..... 10,830  
Federal Funds and Repos: ..... 0  
Investments: ..... 48,008  
Net Loans: ..... 43,332  
Premises and Fixed Assets:..... 1,240  
Other Real Estate: ..... 89  
Other Assets: ..... 913  
Total Assets: ..... 104,412  
Total Trust Assets:..... 1,239

Deposits: ..... 92,712  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 321  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 93,033  
Total Equity Capital:..... 11,379  
Total Liabilities and Capital: ..... 104,412  
Number of Shares Outstanding:..... 59,000

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

**Branches in Town:** One

**Other Branches:** Hampton, Hermitage

### Warren Bank and Trust Company Warren, AR

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

201 South Main  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

**Chm/Pres:** John B. Frazer, Jr.  
**SVP/CFO/COO/TO:** Hunter W. Johnson

**SVP/CLO:** Kelly Ashcraft  
**SVP/Cash:** James E. Smith

Cash and Due from:..... 5,462  
Federal Funds and Repos: ..... 0  
Investments: ..... 82,032  
Net Loans: ..... 49,091  
Premises and Fixed Assets:..... 869  
Other Real Estate: ..... 137  
Other Assets: ..... 1,778  
Total Assets: ..... 139,369  
Total Trust Assets:..... 23,965

Deposits: ..... 111,808  
Federal Funds and Borrowings: ..... 4,489  
Other Liabilities: ..... 184  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 116,481  
Total Equity Capital:..... 22,888  
Total Liabilities and Capital: ..... 139,369  
Number of Shares Outstanding:..... 48,000

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

**Branches in Town:** Two

**Other Branches:** Hermitage

## Evolve Bank & Trust West Memphis, AR

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

301 Shoppingway Boulevard  
72301-1719

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....1,983  
Federal Funds and Repos: .....516  
Investments:.....21,730  
Net Loans:.....215,146  
Premises and Fixed Assets: .....3,436  
Other Real Estate:.....148  
Other Assets: .....10,447  
Total Assets: .....253,406  
Total Trust Assets: .....421,110

Deposits: .....179,526  
Federal Funds and Borrowings: .....44,875  
Other Liabilities:.....5,654  
Subordinated Debt: .....0  
Total Liabilities: .....230,055  
  
Total Equity Capital: .....23,351  
Total Liabilities and Capital: .....253,406  
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

Cash and Due from: .....8,859  
Federal Funds and Repos: .....0  
Investments:.....20,453  
Net Loans:.....135,354  
Premises and Fixed Assets: .....4,875  
Other Real Estate:.....5,384  
Other Assets: .....3,147  
Total Assets: .....178,072  
Total Trust Assets: .....9,193

Deposits: .....155,943  
Federal Funds and Borrowings: .....771  
Other Liabilities:.....-17  
Subordinated Debt: .....0  
Total Liabilities: .....156,697  
  
Total Equity Capital: .....21,375  
Total Liabilities and Capital: .....178,072  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** One

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

**REPORT OF THE**

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

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

**JUNE 30, 2012**



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

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

200 River Market Avenue, Suite 400  
72201-1766

Charter Number: 1006  
Date: August 6, 1958

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

**Chm:** Rush Deacon  
**CEO:** C. Sam Walls

**Pres:** Dennis Cooper  
**EVP:** Jay W. Wisener

Cash and Due from: .....	4,650	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	42,852
Investments: .....	5,389	Other Liabilities: .....	2,349
Net Loans: .....	38,115	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,095	Total Liabilities: .....	45,201
Other Real Estate: .....	148	Total Equity Capital: .....	5,697
Other Assets: .....	1,501	Total Liabilities and Capital: .....	50,898
Total Assets: .....	50,898	Number of Shares Outstanding: .....	1,077
Total Trust Assets: .....	0		

**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  
VP: John C. Branscum

Treas: Janice Moore

**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**



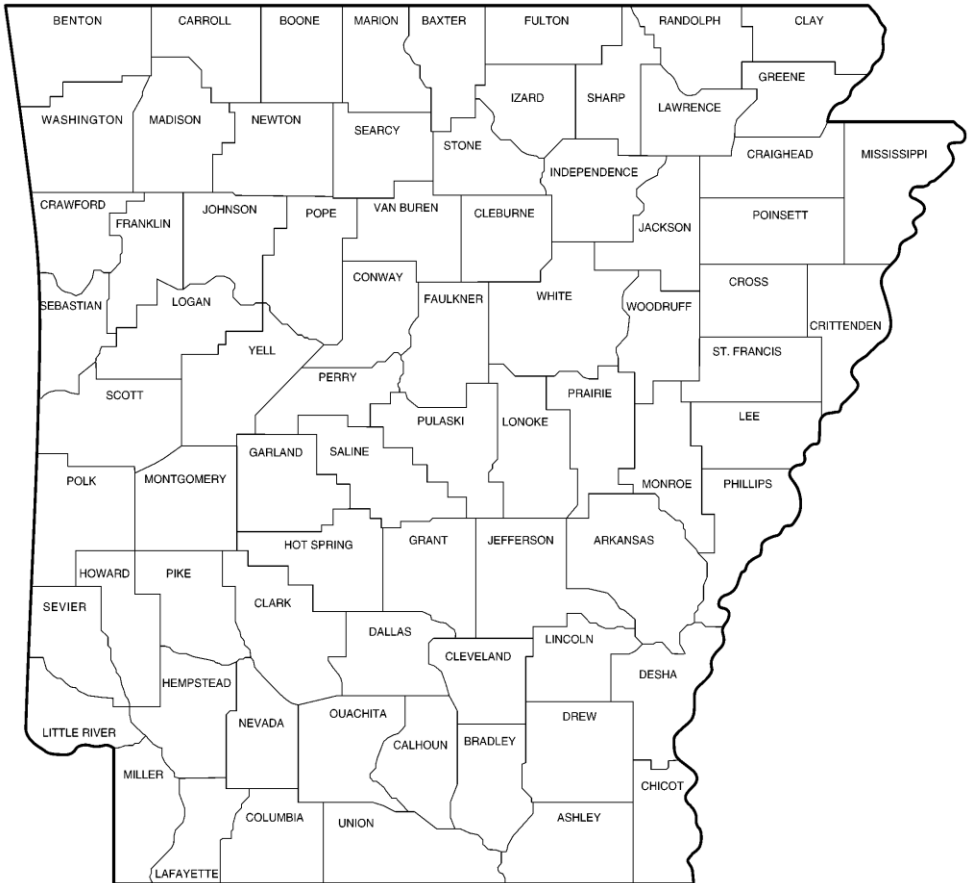
<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Arkansas</b>	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
<b>Ashley</b>	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home Bank of Arkansas	Portland
<b>Baxter</b>	First National Bank and Trust Company	Mountain Home
<b>Benton</b>	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Parkway Bank	Rogers
	Pinnacle Bank	Rogers
	Simmons First Bank of Northwest Arkansas	Rogers
<b>Boone</b>	Community First Bank	Harrison
<b>Bradley</b>	First State Bank of Warren	Warren
	Warren Bank and Trust Company	Warren
<b>Calhoun</b>	First Bank	Hampton
<b>Carroll</b>	The First National Bank of Berryville	Berryville
	Cornerstone Bank	Eureka Springs
	The First National Bank in Green Forest	Green Forest
<b>Chicot</b>	The Eudora Bank	Eudora
	The Bank of Lake Village	Lake Village
	Simmons First Bank of South Arkansas	Lake Village
<b>Clark</b>	Southern Bancorp Bank	Arkadelphia
	Summit Bank	Arkadelphia
<b>Clay</b>	Piggott State Bank	Piggott
<b>Cleveland</b>	The Bank of Rison	Rison
<b>Columbia</b>	Farmers Bank and Trust Company	Magnolia
	The Peoples Bank	Magnolia
<b>Conway</b>	Petit Jean State Bank	Morrilton
<b>Craighead</b>	Heritage Bank, National Association	Jonesboro
	Liberty Bank of Arkansas	Jonesboro
	Simmons First Bank of Jonesboro	Jonesboro

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Crawford</b>	Allied Bank	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First Community Bank of Crawford County	Van Buren
<b>Crittenden</b>	First Community Bank of Eastern Arkansas	Marion
	Evolve Bank & Trust	West Memphis
	Fidelity National Bank	West Memphis
<b>Cross</b>	Cross County Bank	Wynne
	The First National Bank of Wynne	Wynne
<b>Dallas</b>	Fordyce Bank & Trust Company	Fordyce
	Riverside Bank	Sparkman
<b>Desha</b>	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
<b>Drew</b>	Commercial Bank & Trust Company	Monticello
	Union Bank And Trust Company	Monticello
<b>Faulkner</b>	Centennial Bank	Conway
	First Service Bank	Greenbrier
<b>Fulton</b>	Bank of Salem	Salem
<b>Garland</b>	First National Bank	Hot Springs
	Hot Springs Bank & Trust Company	Hot Springs
	Simmons First Bank of Hot Springs	Hot Springs
<b>Grant</b>	Peoples Bank	Sheridan
<b>Greene</b>	First National Bank	Paragould
<b>Hot Spring</b>	The Malvern National Bank	Malvern
<b>Independence</b>	The Citizens Bank	Batesville
	First Community Bank	Batesville
<b>Izard</b>	The First National Bank of Izard County	Calico Rock
<b>Jackson</b>	Merchants & Planters Bank	Newport
<b>Jefferson</b>	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
<b>Lafayette</b>	Community State Bank	Bradley
	Bodcaw Bank	Stamps

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Lawrence</b>	The First National Bank of Lawrence County	Walnut Ridge
<b>Lincoln</b>	Bank of Star City	Star City
<b>Logan</b>	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
<b>Lonoke</b>	Bank of England First State Bank	England Lonoke
<b>Madison</b>	First State Bank of Northwest Arkansas	Huntsville
<b>Marion</b>	Twin Lakes Community Bank	Flippin
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden Security Bank	Bearden Stephens
<b>Phillips</b>	Helena National Bank	Helena
<b>Pike</b>	Bank of Delight Diamond Bank	Delight Murfreesboro
<b>Poinsett</b>	Little River Bank First Delta Bank	Lepanto Marked Tree
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank Simmons First Bank of Russellville	Russellville Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust Bank of Little Rock Bank of the Ozarks The Capital Bank Central Bank Eagle Bank & Trust Company Metropolitan National Bank One Bank & Trust, National Association National Bank of Arkansas in North Little Rock	Jacksonville Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock Little Rock North Little Rock

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Saline</b>	Heartland Community Bank	Bryant
<b>Sebastian</b>	The First National Bank of Fort Smith Farmers Bank	Fort Smith Greenwood
<b>Sevier</b>	First State Bank of DeQueen Horatio State Bank	DeQueen Horatio
<b>Sharp</b>	First National Banking Company Bank of Cave City	Ash Flat Cave City
<b>St. Francis</b>	First National Bank of Eastern Arkansas Forrest City Bank, National Association	Forrest City Forrest City
<b>Stone</b>	Ozark Heritage Bank, National Association	Mountain View
<b>Union</b>	First Financial Bank Simmons First Bank of El Dorado Smackover State Bank	El Dorado El Dorado Smackover
<b>Washington</b>	Arvest Bank The Bank of Fayetteville Signature Bank of Arkansas Legacy National Bank	Fayetteville Fayetteville Fayetteville Springdale
<b>White</b>	Citizens State Bank First Security Bank Simmons First Bank of Searcy	Bald Knob Searcy Searcy
<b>Woodruff</b>	The Bank of Augusta Bank of McCrory	Augusta McCrory
<b>Yell</b>	Chambers Bank River Town Bank	Danville Dardanelle

# MAP OF ARKANSAS COUNTIES



**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

605 Main, Suite 202  
71923-6037

**CEO:** Walter Smiley

**Subsidiaries:**

Southern Bancorp Bank  
Southern Development Capital Trust  
Southern Development Statutory Trust III  
Southern Development Statutory Trust IV

Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR  
Arkadelphia, AR

**Summit Bancorp, Inc.**  
Arkadelphia, AR

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

409 Main Street  
P. O. Box 965  
71923

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

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

**Subsidiaries:**

Summit Bank  
Summit Real Estate Investments, Inc.

Arkadelphia, AR  
Arkadelphia, AR

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

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

306 South Elm Street  
P. O. Box 200  
72010-0200

**Chm/CEO/Pres:** Larry E. Kircher

**VChm/Sec:** Molly H. Kircher

**Subsidiaries:**

Citizens State Bank  
Citizens State Investments, Inc.

Bald Knob, AR  
Bald Knob, AR

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

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

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

**CEO/Pres:** John Dews

**Sec:** Greg Shaver

**Subsidiaries:**

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

Batesville, AR  
Batesville, AR  
Batesville, AR

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

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

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

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

**CFO:** Jason Taylor  
**Sec:** Dianne Lamberth

**Subsidiaries:**

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

Batesville, AR  
Batesville, AR  
Batesville, AR  
Batesville, AR

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

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

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

**Chm:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR



**Arvest Bank Group, Inc.**  
**Bentonville, AR**

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
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
CFB Aviation, LLC	Bentonville, AR
Arvest Statutory Trust I	Hartford, CT
AREH LLC	Lowell, AR
Arvest Trust Company N. A.	Rogers, AR

**Arvest Holdings, Inc.**  
**Bentonville, AR**

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

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

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

**Chm/CEO/Pres:** Jim C. Walton

**VP/Treas/Sec:** Richard D. Chapman

**Subsidiaries:**

Arvest Bank Fayetteville, AR  
 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

Bartlesville, OK  
 Kansas City, MO  
 Little Rock, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Lowell, AR  
 Norman, OK  
 Rogers, AR  
 Springdale, AR  
 Tulsa, OK  
 Tulsa, OK  
 Hartford, CT

**Farmers Bancorp, Inc.**  
**Blytheville, AR**

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

400 West Main Street  
 P. O. Box 688  
 72316-0688

**Chm/CEO/Pres:** Steve Bell  
**VP:** Paula O. Blackwell

**Sec:** Randy Scott

**Subsidiaries:**

Farmers Bank And Trust Company

Blytheville, AR

**First Western Bancshares ESOT**  
**Booneville, AR**

RSSD Number: 2628994  
 VOICE: (479) 675-0369  
 FAX: (479) 675-0751

80 West Main  
 P. O. Box 87  
 72927-0087

**Chm:** Jeral L. Hampton

**Subsidiaries:**

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

Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR

**First Western Bancshares, Inc.**  
**Booneville, AR**

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

80 West Main  
 P. O. Box 87  
 72927-0087

Bank Holding Company  
 First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** Jeral L. Hampton  
**Pres:** John T. Hampton

**Sec:** Debbie Danekas

**Subsidiaries:**

First Western Bank  
 First Western Financial, Inc.  
 First Western Insurance Agency, Inc.  
 First Western Mortgage, Inc.  
 First Western Properties, Inc.  
 First Western Statutory Trust II  
 First Western Statutory Trust III

Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR  
 Booneville, AR

**Harrell Bancshares, Inc.**  
**Camden, AR**

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

1325 Hwy. 278 Bypass  
P. O. Box 10  
71701

**Pres:** Phillip J. Foster

**Sec:** Jonathan W. Harrell

**Subsidiaries:**

First Bank  
Simply Home Lending Inc.

Hampton, AR  
Fayetteville, AR

**Sharp Bancshares, Inc.**  
**Cave City, AR**

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

133 South Main  
P. O. Box 490  
72521-0490

**Chm:** Samuel F. Beller  
**VChm:** Bruce Street

**Pres:** Margie Pettersen  
**Treas/Sec:** Dennis Esteb

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

**Clarendon Holding Co.**  
**Clarendon, AR**

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

297 Madison  
P. O. Box 280  
72029-0280

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

**CEO/Pres:** J. Kendall Henry

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

**Home BancShares, Inc.**  
**Conway, AR**

RSSD Number: 1491409  
VOICE: (501) 328-4663  
FAX: (501) 328-4679

719 Harkrider Street, Suite 100  
P. O. Box 966  
72032

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

**CFO:** Randy E. Mayor

**Subsidiaries:**

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

**Ashley Bancstock Company**  
**Crossett, AR**

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

218 Main Street  
71635

**Pres:** Michael F. Webb  
**EVP:** Herbert R. Hutchison

**Treas/Sec:** Nancy McCay

**Subsidiaries:**

First National Bank of Crossett	Crossett, AR
First Community Bank of Crawford County	Van Buren, AR
Ashley Bancstock Company Statutory Trust I	Crossett, AR

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

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

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

**Chm:** Richard E. Griffin

**CEO/Pres:** Howard M. Beaty, Jr.

**Subsidiaries:**

First State Bank

Crossett, AR

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

RSSD Number: 1141487  
 VOICE: (479) 495-4680  
 FAX: (479) 495-4681

105 East 9th Street  
 P. O. Box 1330  
 72833-1330

**Chm/CEO/Pres:** John Ed Chambers, III

**CFO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
 CBI Holdings, Inc.  
 Sloan Capital Trust I

Danville, AR  
 Danville, AR  
 Danville, AR

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

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

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

**CEO:** 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

Hwy. 59 North  
P. O. Box 38  
72722-0038

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

**Sec:** M. Elaine Gardner

**Subsidiaries:**

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

Decatur, AR  
Decatur, AR  
Grove, OK

**First State Bancshares, Inc.**  
DeQueen, AR

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

402 West Collin Raye Drive  
P. O. Box 970  
71832-0970

**Chm:** Dennis Smiley

**CEO/Pres:** Gary L. Golden

**Subsidiaries:**

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

DeQueen, AR  
DeQueen, AR  
Wilmington, DE

**DBT Financial Corporation**  
DeWitt, AR

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

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

**Pres:** Nancy F. Rasco

**Sec:** David Jessup

**Subsidiaries:**

DeWitt Bank And Trust Company  
DBT Realty Company, Inc.  
P & M Realty, Inc.  
DeWitt Bank and Trust Insurance Company, Inc

DeWitt, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

**DeWitt First Bankshares Corporation**  
**DeWitt, AR**

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

220 West Cross  
 P. O. Box 511  
 72042-0511

**Pres:** Warren A. Jennings, Sr.

**Sec:** Warren A. Jennings, Jr.

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

**M & F Financial Corporation**  
**Dumas, AR**

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

500 Highway 65 South  
 P. O. Box 187  
 71639-0187

**Chm/CEO:** L. Ashton Adcock  
**Pres:** J. Michael Jones

**Treas/Sec:** Betty B. Trites

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

**First Financial Banc Corporation**  
**El Dorado, AR**

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

214 North Washington Street  
 P. O. Box 1754  
 71730-1754

**CEO/Pres:** J. Stephen Cameron  
**CFO:** Melissa Jerry

**COO:** Jerry Bullard  
**Sec:** Debra Martin

**Subsidiaries:**

First Financial Bank

First Title Services, Inc.

First Financial Banc Corporation Statutory Trust I

First Financial Statutory Trust III

El Dorado, AR

El Dorado, AR

El Dorado, AR

El Dorado, AR



**MHBC Investments Limited Partnership, I  
England, AR**

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

123 South Main Street  
P.O. Box 70  
72046

**Chm/CEO/Pres:** Gary Canada

**Subsidiaries:**

Bank of England  
BOE Acquisition Company, Inc.

England, AR  
Little Rock, AR

**Eureka Bancshares, Inc.  
Eureka Springs, AR**

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

70 South Main  
P. O. Box 309  
72632-0309

**Chm/CEO/Pres:** John F. Cross  
**VChm:** Lewis E. Epley, Jr.

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

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

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

One South Block Avenue  
P.O. Box 1728  
72702

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

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

**Subsidiaries:**

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

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

**White River Bancshares Company**  
**Fayetteville, AR**

RSSD Number: 3306589  
VOICE: (479) 684-3700  
FAX: (479) 684-3795

3878 N. Crossover Road, Suite 20  
P.O. Box 8550  
72703

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

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

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

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

**FBT Bancshares, Inc.**  
**Fordyce, AR**

RSSD Number: 1099092  
VOICE: (870) 352-3107  
FAX: (870) 352-5202

200 West 4th Street  
71742-2202

**Chm/CEO/Pres:** James V. Hulse, Jr.  
**EVP:** Bruce Dawson

**EVP:** Don Lyle  
**EVP/Sec:** Suzette Crutchfield

**Subsidiaries:**

Fordyce Bank & Trust Company

Fordyce, AR

**First Bank Corp.**  
**Fort Smith, AR**

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

602 Garrison Avenue  
 P. O. Box 7  
 72902-0007

**Chm:** 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.

Brown-Hiller-Clark & Associates of Oklahoma, Inc.

National Bank of Sallisaw

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

**Bainum Bancorp**  
**Glenwood, AR**

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

205 Hwy 70 East  
 P. O. Box 500  
 71943

**Chm/Pres:** Timothy E. Bainum

**Sec:** Lynda Robbins

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

**Gravett Bancshares, Inc.**  
**Gravette, AR**

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

211 SE Main Street  
 P.O. Box 149  
 72736-0149

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

**VP:** Jim A. Edmondson

**Subsidiaries:**

Bank of Gravett

Gravette, AR

**First Service Bancshares, Inc.**  
**Greenbrier, AR**

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

136 South Broadview  
 P.O. Box 190  
 72058-0430

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

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**

First Service Bank  
 First Service Realty

Greenbrier, AR  
 Greenbrier, AR

**Peoples Home Holding, Inc.**  
**Greenbrier, AR**

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

61 A South Broadview  
 P. O. Box 307  
 72058

**Chm/Pres:** John Stacks  
**VP:** Joe Benton

**VP:** Bill Hannah  
**Sec:** Terry Milam

**Subsidiaries:**

Home Bank of Arkansas  
 HomeBank Insurance Agency

Portland, AR  
 Greenbrier, AR

**Wilkinson Banking Corporation**  
**Greenwood, AR**

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

71 West Center Street  
 P. O. Box 610  
 72936-0610

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**

Farmers Bank

Greenwood, AR

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

RSSD Number: 2754585  
VOICE: (870) 391-8000  
FAX: (870) 391-8081

200 East Ridge  
P. O. Box 913  
72602-0913

**Chm/CEO:** Jerry Maland

**Sec:** Dan R. Bowers

**Subsidiaries:**

White River Bancshares Company  
Signature Bank of Arkansas  
Community First Bank  
Community First AR Statutory Trust I  
Mobius Technology Consulting, LLC

Fayetteville, AR  
Fayetteville, AR  
Harrison, AR  
Harrison, AR  
Springfield, MO

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

RSSD Number: 1139091  
VOICE: (870) 832-2501  
FAX: (870) 832-2577

123 Main Street  
P. O. Box 347  
71842-0347

**Chm/CEO/Pres:** Edith H. Smith  
**VP:** C. E. Hendrix, Jr.

**Treas/Sec:** Carl E. Hendrix, III

**Subsidiaries:**

Horatio State Bank

Horatio, AR

**Smith Associated Banking Corporation**  
Hot Springs, AR

RSSD Number: 1098004  
VOICE: (501) 623-4292  
FAX: (501) 624-7187

1801 Central Avenue, Suite D  
71901

**Chm/CEO:** G. R. Buck Smith

**Subsidiaries:**

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

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

**First Arkansas BancShares, Inc.**  
**Jacksonville, AR**

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

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

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

**SVP/CFO:** Kim Crook  
**Sec:** John McNee

**Subsidiaries:**

First Arkansas Bank & Trust  
 First Arkansas Mortgage Company  
 Card Assets, LLC  
 First Arkansas Statutory Trust I

Jacksonville, AR  
 Jacksonville, AR  
 Atlanta, GA  
 Jacksonville, AR

**Liberty Bancshares, Inc.**  
**Jonesboro, AR**

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

2901 East Highland Drive  
 P.O. Box 7514  
 72401

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

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

**Subsidiaries:**

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

Jonesboro, AR  
 Jonesboro, AR  
 Jonesboro, AR  
 Jonesboro, AR  
 Jonesboro, AR  
 Jonesboro, AR

**Southeast Arkansas Bank Corporation**  
**Lake Village, AR**

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

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

**Chm/CEO:** Charles H. Weissinger, Jr.  
**VChm:** William W. Bunker

**Pres:** Terence J. Alpe  
**COO:** Shannon M. Hill

**Subsidiaries:**

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

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

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

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

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

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

**Sec:** Lois Criddle

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Allcorp, Inc.**  
**Little Rock, AR**

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

5701 Kavanaugh Blvd.  
 72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

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

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

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

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

**CFO:** Greg McKinney

**Subsidiaries:**

Bank of the Ozarks

Jaxsonville-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

Little Rock, AR  
 Bradenton, FL  
 Bradenton, FL  
 Cartersville, GA  
 Charlotte, NC  
 Dallas, TX  
 Little Rock, AR  
 Little Rock, AR  
 Little Rock, AR  
 Little Rock, AR  
 Valdosta, GA  
 Valdosta, GA  
 Chicago, IL  
 Hartford, CT  
 Wilmington, DE  
 Wilmington, DE

**Capital Bancshares, Inc.**  
**Little Rock, AR**

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

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

**Chm:** Warren Stephenson  
**CEO/Pres:** Kyle E. Patton

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR



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

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

11700 Cantrell Road  
P. O. Box 17607  
72223

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

**Sec:** Becky Hughes

**Subsidiaries:**

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

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

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

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

200 North State Street  
P. O. Box 34090  
72203

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

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

**Subsidiaries:**

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

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

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

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

1001 W. Markham, 2nd Floor  
72201

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

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

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

**Rock Bancshares, Inc.**  
**Little Rock, AR**

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

One Information Way, Suite 400  
72202

**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

650 South Shackleford, Suite 450  
 72211

**Chm/CEO/Pres:** Catherine H. Owen  
**VChm:** Harry L. Hastings, Jr.

**EVP:** Paul Castleberry  
**SVP:** Laura Bogoslavsky

**Subsidiaries:**

Eagle Bank & Trust Company  
 Eagle Development Company South  
 State Mortgage Company

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

**Lonoke Bancshares, Inc.**  
**Lonoke, AR**

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

101 South Center Street  
 P.O. Box 320  
 72086-0320

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

**Sec:** Karen Hardke

**Subsidiaries:**

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

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

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

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

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

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

**Sec:** Sharon Gathright

**Subsidiaries:**

The Peoples Bank

Magnolia, AR

**Magnolia Banking Corporation  
Magnolia, AR**

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

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

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

**EVP:** Bruce D. Maloch  
**Sec:** Molly Burns

**Subsidiaries:**

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

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

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

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

205 Block Street  
P.O. Box 747  
72364

**Pres:** M. Don Underwood  
**EVP/CFO:** Brenda Eldridge

**Sec:** Frank A. Fogleman

**Subsidiaries:**

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

Marion, AR  
Marion, AR

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

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

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

**Chm:** Charles Luter

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

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

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

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

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

**AVP:** Caleb Thompson

**Subsidiaries:**  
Bank of McCrorry

McCrorry, AR

**McGehee Bank Employee Stock Ownership Plan  
McGehee, AR**

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

301 North 2nd Street  
P.O. Box 787  
71654

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

**Pres:** James M. Smith

**Subsidiaries:**  
Southeast Financial Bankstock Corporation  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR  
McGehee, AR

**Southeast Financial Bankstock Corporation  
McGehee, AR**

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

301 North 2nd Street  
P. O. Box 787  
71654-0787

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

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

**Pres:** James M. Smith

**Subsidiaries:**  
McGehee Bank  
McBank Realty

McGehee, AR  
McGehee, AR

**Union Bankshares, Inc.**  
**Mena, AR**

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

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

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

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

**Subsidiaries:**

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

Mena, AR  
Paris, AR  
Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

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

212 West Gaines  
P. O. Box 150  
71657-0150

**Chm:** Bennie Ryburn, Jr.  
**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

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

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

**Sec:** John S. McClendon

**Subsidiaries:**

Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

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

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

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

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

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

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

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

**CEO/Pres:** Alex Golden

**Subsidiaries:**

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

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

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

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

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

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

**CEO:** Lex Golden  
**Pres:** Alex Golden

**Sec:** Amy McCay

**Subsidiaries:**

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

Mulberry, AR  
 Little Rock, AR  
 Mulberry, AR

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

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

120 Hazel Street  
P. O. Box 650  
72112-0650

Bank Holding Company

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

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

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

**Subsidiaries:**

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

Newport, AR  
Newport, AR  
Newport, AR

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

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

120 Hazel Street  
P.O. Box 650  
72112

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

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

**Subsidiaries:**

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

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



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

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

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

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

**Subsidiaries:**  
Piggott State Bank

Piggott, AR

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

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

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

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

**EVP/CFO:** Scott Pittillo

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

Hot Springs, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR

**Simmons First National Corporation**  
**Pine Bluff, AR**

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

501 Main Street  
 P. O. Box 7009  
 71611-7009

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

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

**Subsidiaries:**

Simmons First Bank of El Dorado  
 Simmons First Bank of Hot Springs  
 Simmons First Bank of Northeast Arkansas  
 Simmons First Bank of South Arkansas  
 Simmons First National Bank, N.A.  
     Simmons First Investment Group  
     Simmons First Trust Company, N.A.  
 Simmons First Bank of Northwest Arkansas  
 Simmons First Bank of Russellville  
 Simmons First Bank of Searcy  
 Arkansas Fund, Inc.  
 Simmons First Capital Trust II  
 Simmons First Capital Trust III  
 Simmons First Capital Trust IV  
 Simmons First Mortgage Corporation

El Dorado, AR  
 Hot Springs, AR  
 Jonesboro, AR  
 Lake Village, AR  
 Pine Bluff, AR  
 Little Rock, AR  
 Pine Bluff, AR  
 Rogers, AR  
 Russellville, AR  
 Searcy, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR  
 Pine Bluff, AR

**Parkway Bankshares, Inc.**  
**Portland, AR**

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

217 N. Main Street  
 555 West Gaines  
 71663

**Chm:** Joel Newcome  
**Pres:** Robert Y. Taylor

**VP/Treas/Sec:** Leslie Borgognoni

**Subsidiaries:**

Parkway Bank

Rogers, AR

**Prescott Bancshares, Inc.**  
**Prescott, AR**

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

East Second at Main  
 P.O. Drawer 490  
 71857-0490

**Pres:** John Warren Brannan, Jr.  
**EVP:** Gary McCauley

**Treas/Sec:** Karen McLelland

**Subsidiaries:**

Bank of Prescott

Prescott, AR

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

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

4201 West New Hope Road, Suite 101  
 72758

**Chm/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

3103 East Main Street  
 P. O. Box 10610  
 72812

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

**CFO/VP:** Andrea Nicholson

**Subsidiaries:**

First State Bank

Nimrod Real Estate, Inc.

FSB Capital Trust II

FSB Capital Trust III

Russellville, AR

Russellville, AR

Russellville, AR

Russellville, AR

**First Security Bancorp  
Searcy, AR**

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

314 North Spring  
P. O. Box 1009  
72145-1009

**Chm/CEO:** Reynie Rutledge

**Pres:** Bill Scholl

**Subsidiaries:**

First Security Bank  
UFS, Inc.  
Heartland Renaissance Fund Sub 1 LLC  
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

Searcy, AR  
Benton, AR  
Conway, AR  
Las Vegas, NV  
Mountain Home, AR  
Searcy, AR  
Searcy, AR  
Little Rock, AR  
Little Rock, AR  
Searcy, AR  
Searcy, AR  
Searcy, AR  
Wilmington, DE

**Smackover Bancshares, Inc.  
Smackover, AR**

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

708 North Broadway  
P. O. Box 107  
71762-0107

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

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

**Subsidiaries:**

Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.**  
**Springdale, AR**

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

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

First State Bank of Northwest Arkansas  
FSB Properties, LLC

Huntsville, AR  
Fayetteville, AR

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

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

307 Thomas Street  
P. O. Box 8  
71860-0008

**Chm:** J. Paul Nipper

**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

116 North Lincoln  
P. O. Drawer 69  
71667-0069

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

**Subsidiaries:**

Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.**  
**Stuttgart, AR**

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

708 South Main  
 P. O. Box 1010  
 72160-1016

**Chm:** Roy O. McCollum, III

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

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

Stuttgart, AR  
 Stuttgart, AR  
 Perryville, AR

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

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

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

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

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

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

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

301 Shoppingway Blvd.  
 8000 Centerview Parkway, Suite 500  
 72301

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

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

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

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

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

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

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
Janus Title, LLC

Wynne, AR  
Wynne, AR

**First National Corporation of Wynne  
Wynne, AR**

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

528 Merriman Avenue  
P. O. Box 129  
72396

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

**Treas:** Dianne Henderson  
**Sec:** Lisa G. Jackson

**Subsidiaries:**

Twin Lakes Community Bank  
The First National Bank of Wynne

Flippin, AR  
Wynne, AR

**OUT OF STATE  
BANK HOLDING COMPANIES  
AND  
THEIR ARKANSAS  
SUBSIDIARIES**

**JUNE 30, 2012**



**Delta Bancshares of Louisiana, Inc.**  
**Oak Grove, LA**

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

600 East Main Street  
P. O. Box 250  
71263

**Chm:** Charles F. Poole

**Pres:** Robert Schultz

**Subsidiaries:**

The Eudora Bank  
West Carroll Community Bank

Eudora, AR  
Oak Grove, LA

**Evolve Financial Group, Inc.**  
**Memphis, TN**

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

8000 Centerview Parkway, Suite 500  
38018

**Chm/CEO:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bancorp, Inc.  
Evolve Bank & Trust

West Memphis, AR  
West Memphis, AR



## ABBREVIATIONS

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

## **NOTES**

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