NINETY-NINTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2013
Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas  

Governor Beebe:  

I am pleased to submit to you the Ninety-Ninth 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, 2013.  

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
# TABLE OF CONTENTS

Legal Holidays.................................................................................................................. 2
Commissioners of The Bank Department ....................................................................... 3
State Banking Board ......................................................................................................... 4
Departmental Roster .......................................................................................................... 5
State Chartered Banks
  Corporate Name Changes/Branches Approved................................................................. 9
Subchapter S Corporation Banks......................................................................................... 10
Fiscal Report of The Bank Department ............................................................................... 11
Federal Supervisory Agencies ........................................................................................... 12
Trade Associations ............................................................................................................ 17
Consolidated Report of Condition Data
  State Chartered Banks .................................................................................................. 21
Consolidated Statement of
  State Chartered Trust Departments ........................................................................... 22
Consolidated Report of Condition Data
  National Banks ............................................................................................................... 23
Tier One Leverage Ratios For All
  Arkansas Commercial Banks ....................................................................................... 24
National Banks .................................................................................................................. 28
Report of State Chartered Commercial Banks ................................................................. 30
Report of State Chartered Non-Profit Organization ......................................................... 82
Report of State Chartered Trust Companies .................................................................. 84
Report of Regional/County Industrial Development Corporation .............................. 86
Report of Capital Development Company ...................................................................... 88
Commercial Banks Listed by County .............................................................................. 90
Map of Arkansas Counties ............................................................................................... 94
Arkansas Bank Holding Companies ................................................................................ 96
Out of State Bank Holding Companies .......................................................................... 130
Abbreviations ................................................................................................................... 131
LEGAL HOLIDAYS

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

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

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

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

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

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

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

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

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

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

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

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

## ARKANSAS STATE BANK DEPARTMENT

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

Mr. Marcus McCain
Chairman
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
Vice Chairman
Liberty Bank of Arkansas
P. O. Box 7514
Jonesboro, AR 72403
VOICE: (870) 268-2373
FAX: (870) 268-1525
TERM EXPIRES: 12-31-15

Mr. Gary Hudson
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
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

Ms. Elizabeth Bowles
401 West Capitol Avenue, Suite 700
Little Rock, AR 72201
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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://banking.arkansas.gov/

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
Matthew A. Rose – Certified Bank Senior Examiner
Mark G. Rye – Certified Bank Senior Examiner
Lance A. Nutt – Bank Senior Examiner
Jim E. Homan – Bank Senior Examiner
Jordan A. Patterson – Bank Junior Examiner
Eric D. Roberts – Bank Junior Examiner
Scott M. Lambert – Bank Examiner Trainee
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
Thomas L. Cook – Certified Bank Senior Examiner
Dharmin H. Patel – Commissioned Senior Examiner
Chris K. Davis – Bank Senior Examiner
Jonathan E. Bull – Bank Senior Examiner
J. Michael Wilkins – Bank Examiner Trainee

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 H. Leavell – Certified Examinations Manager
Shawn M. Dunham – Bank Senior Examiner
J. D. Chambliss – Bank Junior Examiner
Jordan M. Hurst – Bank Junior Examiner
Raychel M. Pendergist – Bank Junior Examiner
Chris S. Rittelmeyer – Bank Junior Examiner
Johnathon W. Welch – Bank Examiner Trainee

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
W. Nathan Elliott – Bank Senior Examiner
Scott J. Smith – Bank Senior Examiner

TRUST

Thomas M. Narrell – Certified Examinations Manager
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
Bob M. Henry – 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

Administrative Support
Examination Support and Processing

Barbara A. Mahoney – Administrative Analyst

Rules and Regulations Manual Distribution Inquiries
Charter Amendments and Charter Information
Certificates of Good Standing
Data Entry
# STATE CHARTERED BANKS
## CORPORATE NAME CHANGES
### FROM JULY 1, 2012, TO JUNE 30, 2013

<table>
<thead>
<tr>
<th>BANK</th>
<th>NEW NAME / LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fordyce Bank &amp; Trust Company</td>
<td>FBT Bank &amp; Mortgage Fordyce</td>
</tr>
</tbody>
</table>
| **BRANCHES APPROVED** 
**FROM JULY 1, 2012, TO JUNE 30, 2013** |

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Community Bank</td>
<td>800 E Beebe Capps Searcy</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>3644 W State Highway 18 Manila</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>17 W Government Street Pensacola, FL</td>
</tr>
<tr>
<td>Centennial Bank</td>
<td>3921 East County Road 30-A Santa Rosa Beach, FL</td>
</tr>
<tr>
<td>Liberty Bank of Arkansas</td>
<td>1895 Harrison Street Batesville</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>1901 Manatee Avenue Bradenton, FL</td>
</tr>
<tr>
<td>Delta Trust &amp; Bank</td>
<td>1055 Steel Avenue, Suite 100 Conway</td>
</tr>
<tr>
<td>Parkway Bank</td>
<td>329 Highway 425 North Monticello</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>2501 East Central Avenue Bentonville</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>#2 Bass Pro Drive Little Rock</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>15420 Chenal Parkway Little Rock</td>
</tr>
</tbody>
</table>
# STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Heartland Bank</td>
<td>Bryant</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Decatur State Bank</td>
<td>Decatur</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>First State Bank of Northwest Arkansas</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Little River Bank</td>
<td>Lepanto</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>The Bank of Rison</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2012 through June 30, 2013.

**RECEIPTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2012</td>
<td>$5,659,068.21</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>8,404,046.52</td>
</tr>
<tr>
<td>Charter and Amendment Fees</td>
<td>56,650.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>18,209.00</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>1,699.96</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>6,250.76</td>
</tr>
<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>5,604.56</td>
</tr>
<tr>
<td>Refund to Expenditures – Current Year</td>
<td>7,105.10</td>
</tr>
<tr>
<td><strong>Total Receipts</strong></td>
<td><strong>8,499,835.90</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$14,158,904.11</strong></td>
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**DISBURSEMENTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Salaries</td>
<td>4,938,568.51</td>
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<tr>
<td>Extra Help Salaries</td>
<td>4,859.22</td>
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<tr>
<td>S.S., Retirement and Insurance</td>
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<tr>
<td>Matching</td>
<td>1,423,964.28</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,145,316.15</td>
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<tr>
<td>Conference Fees and Travel</td>
<td>266,827.38</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>55,617.71</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>116,951.36</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>0.00</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>139,901.96</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td><strong>8,092,006.57</strong></td>
</tr>
<tr>
<td>Cash Balance June 30, 2013</td>
<td><strong>6,066,897.54</strong></td>
</tr>
<tr>
<td></td>
<td><strong>$14,158,904.11</strong></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

Kristie K. Elmquist .................. Regional Director/Supervision/Consumer Protection
Serena Owens ..................... 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
Joe Meade ......................... Assistant Regional Director/Risk Management
Art Kahn ......................... Assistant Regional Director/Compliance
Stephen Zachary .................. Regional Counsel

Memphis Area Office
6060 Primacy Parkway, Suite 300
Memphis, Tennessee 38119
VOICE: (901) 685-1603
FAX: (901) 821-5308

Dana English ......................... 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

Eric Guyot ......................... 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
Ninety-Ninth Report

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

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

James B. Bullard ................................................................. President
David A. Sapenaro ............................................................... First Vice President
Karl W. Ashman ................................................................. Senior Vice President
Karen Branding ................................................................. Senior Vice President
Public and Community Affairs
Cletus C. Coughlin ............................................................. Senior Vice President
& Deputy Director of Research
Mary H. Karr ................................................................. Senior Vice President
General Counsel & Corporate Secretary
Kathleen O. Paese .............................................................. Senior Vice President
Treasury Relations & Office Support
Julie L. Stackhouse ............................................................. Senior Vice President
Banking Supervision, Credit and Center for Learning Innovation
Christopher J. Waller ......................................................... Senior Vice President
Director of Research
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
& Review Editor
Anna Hart ................................................................. Vice President
Human Resources
Arkansas State Bank Department

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

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

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

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

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

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

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

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

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

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

Maria G. Hampton ................................................................. Senior Branch Executive
COMPTROLLER OF THE CURRENCY

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

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

Little Rock Field Office
1401 West Capitol Avenue, Suite 350
Little Rock, Arkansas  72201-2915
VOICE:  (501) 225-7228
FAX:  (501) 225-2711

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

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

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

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

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

Eastern Oklahoma Field Office
8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma  74133-4346
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

Richard Cordray............................................................ Director
Steve Antonakes ...................................................... Deputy Director
Chris D’Angelo .......................................................... Chief of Staff
Paul Sanford.............................................................. Office of Supervision Examinations Assistant Director
Peggy Twohig.............................................................. Office of Supervision Policy Assistant Director

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

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

Charles Morgan...........................................................Chairman-Elect
President & CEO
Reliance Bank, Pine Bluff

Robert Taylor..............................................................Vice-Chairman
President & CEO
Parkway Bank, Rogers

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

John Freeman..............................................................Past Chairman
President
Liberty Bank of Arkansas, Jonesboro
EMERGING LEADERS SECTION OFFICERS

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

Daniel Robinson.................................................................................................. Vice President
Loan Officer
Simmons First Bank of Northeast Arkansas, Jonesboro

Kevin Thompson ................................................................. Secretary/Treasurer
Vice President - Lending
Liberty Bank of Arkansas, Jonesboro
ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

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

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

Bennie Ryburn, III................................................................................. Vice President
Commercial Bank & Trust Company, Monticello

Jim Gowen, Jr. ...................................................................................... Treasurer
Merchants & Planters Bank, Newport

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

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

John Ryan .................................................................President & CEO
Tom Harlow .................................Executive Vice President/Finance & Administration
Anthony Donfor ..........................................................Vice President, IT
Cecelia Smith .................................................................Senior Manager, Administration
Roger Stromberg......................Senior Vice President/Professional Development
Sebastien Monnet .........................Vice President/Professional Development
Georgia High ..............................................................Vice President, Accreditation/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 & Banker Relations
Bill Matthews .................................Executive Vice President, CEO, SRR
Pete Marks .............................. Vice President/Mortgage Testing and Education
Mike Stevens .................................................................Senior Executive Vice President
Mary Beth Quist ..........................Senior Vice President/Supervisory Processes
Kyle Thomas .......................... Director of Bank Supervisory Processes
Chuck Cross .......................... Senior Vice President/Consumer Protection & Nondepository Supervision
H. Catherine Woody .......................... Senior Director/Communications
CONSOLIDATED REPORT OF CONDITION DATA
95 STATE CHARTERED COMMERCIAL BANKS
(in millions)
JUNE 30, 2013

ASSETS

Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin .......................................... $930
   b. Interest-bearing balances .................................................................................. 1,647

Securities:
   a. Held to maturity ................................................................................................. 1,149
   b. Available-for sale ............................................................................................ 11,401

Federal funds sold and
securities purchased under agreements to resell ....................................................... 398

Net Loans and Leases ............................................................................................... 29,710
Trading assets ............................................................................................................. 1
Premises and fixed assets .......................................................................................... 1,341
Other real estate owned ............................................................................................. 505
Goodwill and other intangibles .................................................................................. 1,049
All other assets ........................................................................................................... 1,715
Total assets ................................................................................................................ 49,846

LIABILITIES

Deposits:
   a. In domestic offices ............................................................................................ 7,905
      (1) Noninterest-bearing...................................................................................... 32,762
      (2) Interest-bearing ......................................................................................... 0
   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 ....................................................... 713
Trading liabilities ....................................................................................................... 0
Other borrowed money .............................................................................................. 2,275
Subordinated notes and debentures .......................................................................... 1,172
All other liabilities .................................................................................................... 452
Total liabilities .......................................................................................................... 44,109

EQUITY CAPITAL

Minority interest in consolidated subsidiaries ............................................................ 4
Perpetual preferred stock ........................................................................................... 6
Common stock ........................................................................................................... 18
Surplus ....................................................................................................................... 2,751
Undivided profits ...................................................................................................... 2,958
Total equity capital .................................................................................................. 5,737
Total liabilities, minority interest and equity capital ............................................... 49,846
CONSO LIDATED STATEMENT OF CONDITION OF THE
53 STATE CHARTERED TRUST DEPARTMENTS
(in millions)

JUNE 30, 2013

ASSETS

1. Non-interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions .............................................. $13
   b. Other Institutions ........................................................................ 4

2. Interest Bearing Deposits:
   a. Own Bank and Affiliate Institutions ................................................ 199
   b. Other Institutions ........................................................................ 353

4. State, County and Municipal Obligations ........................................... 599
5. Other Short-Term Obligations ............................................................. 32
6. Other Notes and Bonds ..................................................................... 236

7. Money Market Funds ....................................................................... 952
8. Other Mutual Funds ........................................................................ 531
9. Stocks .............................................................................................. 1,197
10. Collective Investment Fund Units ....................................................... 837
11. Real Estate Mortgages ..................................................................... 23
12. Real Estate ...................................................................................... 310
13. Miscellaneous Assets .................................................................... 452
14. Other ............................................................................................... (19)
15. Total .............................................................................................. $7,046

LIABILITIES

Personal Accounts:
16. Personal Trusts ............................................................................... $1,075
17. Estates & Guardianships ................................................................. 30
18. Investment Management & Advisory ................................................ 1,370
19. Custodial ........................................................................................... 193

Employee Benefit Accounts:
21. Trusts ................................................................................................ 1,157
22. Agencies ............................................................................................ 694
23. Custodial ............................................................................................ 226

Corporate and Municipal Securities Appointments:
24. Bond Trusteeships ........................................................................... 556
25. Agencies ............................................................................................ 84

Collective Investment Funds:
26. Personal ............................................................................................. 683
27. Employee Benefit ............................................................................... 140
28. Other .................................................................................................. 0

Internal Accounts
29. Profit Accounts .................................................................................. 0
30. Suspense Accounts .............................................................................. 1
31. Total .............................................................................................. $7,046
CONSOLIDATED REPORT OF CONDITION DATA
26 NATIONAL BANKS
(in millions)
JUNE 30, 2013

ASSETS

Cash and balances due from depository institutions:
  a. Noninterest-bearing balances and currency and coin $266
  b. Interest-bearing balances 811
Securities:
  a. Held-to-maturity 589
  b. Available-for-sale 1,893
Federal funds sold and
securities purchased under agreements to resell 90
Net loans and leases 6,044
Trading assets 6
Premises and fixed assets 309
Other real estate owned 160
Goodwill and other intangibles 122
All other assets 373
Total assets $10,663

LIABILITIES

Deposits:
  a. In domestic offices $8,919
     (1) Noninterest-bearing 1,855
     (2) Interest-bearing 7,064
  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 132
Trading liabilities 0
Other borrowed money 335
Subordinated notes and debentures 0
All other liabilities 70
Total liabilities 9,456
Minority interest in consolidated subsidiaries 0

EQUITY CAPITAL

Perpetual preferred stock 3
Common stock 14
Surplus 576
Undivided profits 614
Total equity capital 1,207
Total liabilities, minority interest and equity capital $10,663
## TIER ONE LEVERAGE RATIOS
### FOR ALL ARKANSAS COMMERCIAL BANKS

**JUNE 30, 2013**

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<tbody>
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# NATIONAL BANKS

## JUNE 30, 2013

(000’s omitted)

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<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<td>First National Banking Company</td>
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<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>170,866</td>
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<td>Calico Rock</td>
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<td>Forrest City</td>
<td>349,244</td>
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<td>Helena National Bank</td>
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<td>The Malvern National Bank</td>
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<td>Ozark Heritage Bank, N. A.</td>
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<td>First National Bank</td>
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<td>The First National Bank at Paris</td>
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<td>395,744</td>
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<td>Simmons First National Bank</td>
<td>Pine Bluff</td>
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<td>Legacy National Bank</td>
<td>Springdale</td>
<td>259,823</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>179,479</td>
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<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>363,611</td>
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<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>279,257</td>
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REPORT OF THE

NINETY-FIVE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2013
Southern Bancorp Bank
Arkadelphia, AR

VOICE: (870) 246-5811 605 Main Street Charter Number: 142
FAX: (870) 246-5284 71923-0248 Date: September 28, 1903
Trust Powers: Yes FDIC Certificate Number: 1528

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

Chm: Sherman E. Tate
CEO/Pres: John Olaimey

Cash and Due from: 88,843
Federal Funds and Repos: 0
Investments: 236,694
Net Loans: 722,872
Premises and Fixed Assets: 46,945
Other Real Estate: 6,553
Other Assets: 78,430
Total Assets: 1,180,337
Total Trust Assets: 19,378

Deposits: 906,604
Federal Funds and Borrowings: 151,394
Other Liabilities: 4,910
Subordinated Debt: 0
Total Liabilities: 1,062,908
Total Equity Capital: 117,429
Total Liabilities and Capital: 1,180,337
Number of Shares Outstanding: 24,000

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

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (6), 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), Marvel, Picayune[MS], Ruleville[MS], Shelby[MS], Sedge[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
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: .......................... 91,008
Federal Funds and Repos: ...................... 0
Investments: ................................ 271,761
Net Loans: .................................. 754,034
Premises and Fixed Assets: ................... 14,077
Other Real Estate: .......................... 1,828
Other Assets: ................................ 47,953
Total Assets: ................................ 1,180,661
Total Trust Assets: ......................... 22,149

Deposits: ..................................... 991,707
Federal Funds and Borrowings: ............ 57,839
Other Liabilities: ............................ 2,045
Total Liabilities: ............................ 1,051,591
Total Liabilities and Capital: ............. 1,180,661

Net Loans: ................................... 754,034
Subordinated Debt: .......................... 0
Total Liabilities and Capital: ............. 1,180,661

Premises and Fixed Assets: ................... 14,077
Other Real Estate: .......................... 1,828
Other Assets: ................................ 47,953
Total Equity Capital: ......................... 129,070
Number of Shares Outstanding: .......... 3,100

Trust Powers: Yes

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

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

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

Chm/CEO: Charles P. Eldridge
Pres: William D. "Bill" Patton
EVP: Mark Rezanka
EVP/TO: Martha Ray

Cash and Due from: .......................... 1,638
Federal Funds and Repos: ...................... 3,475
Investments: ................................ 23,651
Net Loans: .................................. 43,014
Premises and Fixed Assets: ................... 625
Other Real Estate: .......................... 14
Other Assets: ................................ 3,888
Total Assets: ................................ 76,305
Total Trust Assets: ......................... 22,149

Deposits: ..................................... 66,914
Federal Funds and Borrowings: ............ 0
Other Liabilities: ............................ 1,909
Subordinated Debt: .......................... 0
Total Liabilities: ............................ 68,823
Total Liabilities and Capital: ............. 76,305
Number of Shares Outstanding: .......... 8,000

Trust Powers: Yes

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: Benton (2), Bryant, Conway (2), Hope (2), Hot Springs (5), Hot Springs Village, Little Rock (3), Lonsdale, Magnolia (2), Malvern (2)

Other Branches: Searcy
Citizens State Bank  
Bald Knob, AR

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

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

Home Page: www.csb-bk.com  
Bank Holding Company  
Citizens State Bankshares of Bald Knob, Inc., Bald Knob, AR

Chm/CEO/TO: Larry E. Kircher  
VChm/Sec: Molly H. Kircher  
Pres/COO: Andrew Brock  
VP/Aud: Cindy Adkins

Cash and Due from: .......................... 3,263  
Federal Funds and Repos: ....................... 0  
Investments: ................................. 51,368  
Net Loans: .................................. 11,625  
Premises and Fixed Assets: ..................... 482  
Other Real Estate: ................................ 251  
Other Assets: .................................. 4,685  
Total Assets: .................................. 71,674  
Total Trust Assets: ................................ 2,293

Deposits: ........................................ 61,503  
Federal Funds and Borrowings: ................. 3,645  
Other Liabilities: ................................ 698  
Subordinated Debt: ................................ 0  
Total Liabilities: ................................ 65,837  
Total Liabilities and Capital: ................. 71,674  
Number of Shares Outstanding: ............. 4,000

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

Branches in Town: Two  
Other Branches: Bradford

First Community Bank  
Batesville, AR

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

1325 Harrison Street  
72501-4327  
Charter Number: 770  
Date: June 20, 1997  
FDIC Certificate Number: 34533

Home Page: www.firstcommunity.net  
Bank Holding Company  
First Community Bancshares, Inc., Batesville, AR

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

Cash and Due from: .................................. 26,279  
Federal Funds and Repos: .......................... 0  
Investments: ..................................... 123,788  
Net Loans: ....................................... 582,965  
Premises and Fixed Assets: ....................... 21,902  
Other Real Estate: .................................. 8,712  
Other Assets: .................................... 24,844  
Total Assets: .................................... 788,490  
Total Trust Assets: ................................ 102,909

Deposits: .......................................... 627,324  
Federal Funds and Borrowings: ................. 88,279  
Other Liabilities: ................................. 390  
Subordinated Debt: ................................ 0  
Total Liabilities: ................................ 716,512  
Total Liabilities and Capital: ................. 788,490  
Number of Shares Outstanding: ............. 34,523

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

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

Member of Federal Reserve System

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

#### Officers

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

#### Financial Data

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<td>137,016</td>
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#### Other Information

**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

#### Officers

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

#### Financial Data

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#### Other Information

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

**Home Page:** www.farmersbankbly.com

**Member of Federal Reserve System**

**Bank Holding Company**

Farmers Bancorp, Inc., Blytheville, AR

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

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<td>Number of Shares Outstanding</td>
<td>40,000</td>
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**Directors:** Dan B. Andrews, Jr.; Steve Bell; Paula O. Blackwell; Ronny Goff; John Langston; Drew G. Lawrence; Gaylon M. Lawrence, Jr.; Randy Scott; Harold Sudbury, Jr.; Tommy W. Wagner, Jr.

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

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# First Western Bank

**Booneville, AR**

**VOICE:** (479) 936-2000  
**FAX:** (479) 878-3465  
**Trust Powers:** Yes  
**Charter Number:** 397  
**Date:** April 18, 1910  
**FDIC Certificate Number:** 13083

**Home Page:** www.fwbank.com

**Bank Holding Company**

First Western Bancshares, Inc., Booneville, AR

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

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<td>220,727</td>
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**Directors:** Dan Brown; Clay Conly; Matt Crafton; Steve Gramling; John T. Hampton; John Mack; David Remy; Howard L. Slinkard; Dale Webster; 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

Pres: Jeff Hobbs
VP/Cash: Regina Wootton

Cash and Due from: ............................................. 3,262
Federal Funds and Repos: ..................................... 0
Investments: .................................................... 7,859
Net Loans: ....................................................... 15,149
Premises and Fixed Assets: .................................. 647
Other Real Estate: ............................................... 228
Other Assets: .................................................... 1,022
Total Assets: .................................................... 28,167
Total Trust Assets: ........................................... 0
Number of Shares Outstanding: .............................. 10,000

Directors: John Bishop; Alex Golden; Ellen Golden; Lex Golden; Jeff Hobbs; Amy McCay; Patti Rice

Branches in Town: None
Other Branches: None

Heartland Bank
Bryant, AR

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

4937 Highway 5 North
72022
Charter Number: 791
Date: July 17, 2008
FDIC Certificate Number: 28761

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

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

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

Cash and Due from: ............................................. 7,352
Federal Funds and Repos: ..................................... 4
Investments: .................................................... 12,349
Net Loans: ....................................................... 161,784
Premises and Fixed Assets: .................................. 4,740
Other Real Estate: ............................................... 2,438
Other Assets: .................................................... 13,635
Total Assets: .................................................... 202,302
Total Trust Assets: ........................................... 0
Number of Shares Outstanding: .............................. 10,000

Directors: Craig Benson; Mark Brockinton; Quinn, Jr.; Mark van Overbeek, M.D.

Other Branches: Fordyce, Little Rock, Sheridan
Bank of Cave City  
Cave City, AR

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

137 South Main Street  
72521-0490  
Charter Number: 209  
Date: July 2, 1906  
FDIC Certificate Number: 105

Home Page: www.bankofcavecity.com

Member of Federal Reserve System

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

Chm/CEO/Pres/TO: Samuel F. Beller  
EVP: John M. Beller  
SVP: Gayla Hickman  
SVP/CFO: Dennis Estab

Cash and Due from: 4,366  
Federal Funds and Repos: 1,275  
Investments: 21,176  
Net Loans: 59,384  
Premises and Fixed Assets: 3,689  
Other Real Estate: 1,713  
Other Assets: 5,426  
Total Assets: 97,029

Total Liabilities: 87,457  
Total Equity Capital: 9,572  
Number of Shares Outstanding: 4,000

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

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

The Merchants and Planters Bank  
Clarendon, AR

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

297 Madison  
72029-0280  
Charter Number: 21  
Date: July 23, 1890  
FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

Cash and Due from: 4,276  
Federal Funds and Repos: 5,915  
Investments: 28,602  
Net Loans: 9,843  
Premises and Fixed Assets: 358  
Other Real Estate: 0  
Other Assets: 333  
Total Assets: 49,327

Total Liabilities: 44,558  
Total Equity Capital: 4,769  
Number of Shares Outstanding: 5,660

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

Branches in Town: None  
Other Branches: None
**Centennial Bank**  
**Conway, AR**

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<td>Deposits</td>
<td>3,356,028</td>
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<tr>
<td>Federal Funds and Borrowings</td>
<td>203,712</td>
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<tr>
<td>Other Liabilities</td>
<td>21,304</td>
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<tr>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Total Liabilities</td>
<td>3,581,044</td>
</tr>
<tr>
<td>Total Liabilities and Capital</td>
<td>4,082,699</td>
</tr>
<tr>
<td>Number of Shares Outstanding</td>
<td>2,400</td>
</tr>
</tbody>
</table>

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

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

**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 (8), Longwood[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL], Morriton, 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] (3), Pensacola[FL] (3), Point Clear[AL], Port Charlotte[FL], Port Saint Joe[FL], Punta Gorda[FL], Quitman, Saint George Island[FL], Santa Rosa Beach[FL] (2), Searcy (2), Sherwood (2), Summerland Key[FL], Tallahassee[FL] (2), Vilonia, Ward, Wewahitchka[FL], Winter Park[FL]
### First State Bank
**Crossett, AR**

| **VOICE:** | (870) 364-5131 | **Charter Number:** | 718 |
| **FAX:** | (870) 364-6329 | **Date:** | May 13, 1963 |
| **200 Pine Street** | **FDIC Certificate Number:** | 18987 |
| **71635-0638** | | |

**Trust Powers:** No

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

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

| **Chm:** | Richard E. Griffin | **VP:** | Tressie A. Mills |
| **CEO/Pres:** | Howard M. Beaty, Jr. | **VP:** | Edith Morrison |

| **Cash and Due from:** | 12,457 | **Deposits:** | 36,820 |
| **Federal Funds and Repos:** | 50 | **Federal Funds and Borrowings:** | 0 |
| **Investments:** | 10,563 | **Other Liabilities:** | 202 |
| **Net Loans:** | 15,219 | **Subordinated Debt:** | 0 |
| **Premises and Fixed Assets:** | 1,378 | **Total Liabilities:** | 37,022 |
| **Other Real Estate:** | 612 | **Total Liabilities and Capital:** | 41,331 |
| **Other Assets:** | 1,052 | **Number of Shares Outstanding:** | 100,000 |
| **Total Assets:** | 41,331 | **Total Equity Capital:** | 4,309 |

**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 | **Charter Number:** | 615 |
| **FAX:** | (479) 495-4650 | **Date:** | October 3, 1930 |
| **901 Main** | **FDIC Certificate Number:** | 5615 |
| **72833-0609** | | |

**Trust Powers:** No

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

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

| **Chm:** | Edward J. Taylor | **Pres/CFO:** | Mike Donnell |
| **CEO:** | Bill Donnell | **COO:** | Lora Briggs |

| **Cash and Due from:** | 8,219 | **Deposits:** | 566,795 |
| **Federal Funds and Repos:** | 60,075 | **Federal Funds and Borrowings:** | 26,815 |
| **Investments:** | 34,579 | **Other Liabilities:** | 4,963 |
| **Net Loans:** | 472,843 | **Subordinated Debt:** | 0 |
| **Premises and Fixed Assets:** | 10,918 | **Total Liabilities:** | 598,573 |
| **Other Real Estate:** | 42,664 | **Total Liabilities and Capital:** | 682,196 |
| **Other Assets:** | 52,898 | **Number of Shares Outstanding:** | 10,000 |
| **Total Assets:** | 682,196 | | |
| **Total Trust Assets:** | 0 | | |

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

**Branches in Town:** One

**Other Branches:** Amity, Bentonville, Dardanelle, Elkins (2), Fayetteville, Fort Smith (2), Goschen, 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
102 North Front Street 72834-0577
Trust Powers: Yes
Charter Number: 668  Date: September 12, 1934
FDIC Certificate Number: 14749

Home Page: www.rivertownbank.com
Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

Chm/CEO/Pres: Ronald L. Taylor  CLO: Blake Tarpley

Cash and Due from: 31,940  Deposits: 142,057
Federal Funds and Repos: 0  Federal Funds and Borrowings: 8,417
Investments: 27,551  Other Liabilities: 759
Net Loans: 98,392  Subordinated Debt: 0
Premises and Fixed Assets: 6,627  Total Liabilities: 151,233
Other Real Estate: 2,233  Other Liabilities: 759
Other Assets: 3,237  Total Liabilities and Capital: 169,980
Total Assets: 169,980  Number of Shares Outstanding: 8,000

Directors: Dee Abrams; Jim R. Boze; Barbara Bullock; Bunny Bullock; William R. Bullock, Sr.; Blake Tarpley
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
Hwy. 59 North 72722-0038
Trust Powers: No
Charter Number: 707  Date: May 27, 1954
FDIC Certificate Number: 17346

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

Chm/CEO: Bill Donnell  Acting Pres: Joe Mills

Cash and Due from: 4,576  Deposits: 101,845
Federal Funds and Repos: 22,450  Federal Funds and Borrowings: 0
Investments: 7,010  Other Liabilities: 399
Net Loans: 65,489  Subordinated Debt: 0
Premises and Fixed Assets: 3,995  Total Liabilities: 102,244
Other Real Estate: 4,786  Other Liabilities: 399
Other Assets: 4,786  Total Liabilities and Capital: 111,252
Total Assets: 111,252  Number of Shares Outstanding: 7,000
Total Trust Assets: 0

Directors: Barry Burns; John Ed Chambers, III; Bill Donnell
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  

<table>
<thead>
<tr>
<th>Charter Number: 342</th>
</tr>
</thead>
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503 East Antioch  
Charter Number: 342  
Date: June 16, 1911  
FDIC Certificate Number: 99  

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

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

<table>
<thead>
<tr>
<th>Cash and Due from: 5,952</th>
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</thead>
<tbody>
<tr>
<td>Federal Funds and Repos: 13,000</td>
</tr>
<tr>
<td>Investments: 17,829</td>
</tr>
<tr>
<td>Net Loans: 47,868</td>
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<tr>
<td>Premises and Fixed Assets: 391</td>
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<tr>
<td>Other Real Estate: 366</td>
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<tr>
<td>Other Assets: 983</td>
</tr>
<tr>
<td>Total Assets: 86,389</td>
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<tr>
<td>Total Trust Assets: 0</td>
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</table>

<table>
<thead>
<tr>
<th>Deposits: 67,602</th>
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<tbody>
<tr>
<td>Federal Funds and Borrowings: 1,231</td>
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<td>Other Liabilities: 107</td>
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<tr>
<td>Subordinated Debt: 0</td>
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<tr>
<td>Total Liabilities: 68,940</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Equity Capital: 17,449</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Shares Outstanding: 15,583</td>
</tr>
</tbody>
</table>

Directors: Gary Chambliss; Rodney Fagan; Darwin Hendrix; David B. Hendrix; Bev Jordan; 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  

<table>
<thead>
<tr>
<th>Charter Number: 731</th>
</tr>
</thead>
</table>

402 West Collin Raye Drive  
Charter Number: 731  
Date: August 26, 1974  
FDIC Certificate Number: 21805  

Home Page: www.fsbdequeen.com  
Member of Federal Reserve System  
Bank Holding Company: First State Bancshares, Inc., DeQueen, AR  

Chm: Dennis Smiley  
CEO/Pres: Gary L. Golden  
EVP: Noel Bard  
SVP: J. Marc Jackson  

<table>
<thead>
<tr>
<th>Cash and Due from: 5,101</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Funds and Repos: 0</td>
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<tr>
<td>Investments: 49,523</td>
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<td>Net Loans: 123,697</td>
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<tr>
<td>Premises and Fixed Assets: 5,244</td>
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<tr>
<td>Other Real Estate: 0</td>
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<tr>
<td>Other Assets: 5,789</td>
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<tr>
<td>Total Assets: 189,354</td>
</tr>
<tr>
<td>Total Trust Assets: 0</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Deposits: 167,848</th>
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<tbody>
<tr>
<td>Federal Funds and Borrowings: 5,608</td>
</tr>
<tr>
<td>Other Liabilities: 1,989</td>
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<tr>
<td>Subordinated Debt: 0</td>
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<tr>
<td>Total Liabilities: 175,445</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Equity Capital: 13,909</th>
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</thead>
<tbody>
<tr>
<td>Number of Shares Outstanding: 76,000</td>
</tr>
</tbody>
</table>

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

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

VOICE: (870) 946-3551 220 West Cross Street Charter Number: 790
FAX: (870) 946-1562 72042 Date: September 26, 2006
Trust Powers: Yes

FDIC Certificate Number: 3858

Home Page: www.arkansascountybank.com
Member of Federal Reserve System
Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

Cash and Due from: ..............................................8,183 Deposits: ........................................................129,488
Federal Funds and Repos: ........................................0 Federal Funds and Borrowings: .........................21,815
Investments: ..........................................................47,174 Other Liabilities: ...........................................184
Net Loans: .............................................................103,768 Subordinated Debt: .........................................0
Premises and Fixed Assets: ........................................4,594 Total Liabilities: ........................................151,487
Other Real Estate: ..................................................805 Total Trust Assets: .............................................20,499
Other Assets: ........................................................2,336 Number of Shares Outstanding: .........................1
Total Assets: ......................................................166,860

DeWitt Bank And Trust Company
DeWitt, AR

VOICE: (870) 946-3531 Second and Jefferson Streets Charter Number: 605
FAX: (870) 946-2815 72042-0071 Date: March 1, 1929
Trust Powers: Yes

FDIC Certificate Number: 1522

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

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

Cash and Due from: ..............................................8,190 Deposits: ........................................................134,676
Federal Funds and Repos: ........................................0 Federal Funds and Borrowings: .........................26,520
Investments: ..........................................................120,171 Other Liabilities: ...........................................1,061
Net Loans: .............................................................43,907 Subordinated Debt: .........................................0
Premises and Fixed Assets: ........................................796 Total Liabilities: ........................................162,257
Other Real Estate: ..................................................1,446 Total Equity Capital: ......................................21,433
Other Assets: ........................................................9,180 Number of Shares Outstanding: ..................54,000
Total Assets: ......................................................183,690

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

Branches in Town: None Other Branches: Gillett
**Merchants & Farmers Bank**  
**Dumas, AR**

**VOICE:** (870) 382-4311  
**FAX:** (870) 382-5901  
**Trust Powers:** Yes  
**Charter Number:** 278  
**Date:** May 10, 1909  
**FDIC Certificate Number:** 8735  
**Home Page:** www.mfbanknet.com

<table>
<thead>
<tr>
<th><strong>CEO/Pres:</strong></th>
<th>J. Michael Jones</th>
<th><strong>TO:</strong></th>
<th>Glenda B. Owen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EVP:</strong></td>
<td>Betty B. Trites</td>
<td><strong>Cash and Due from:</strong></td>
<td>3,966</td>
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<tr>
<td></td>
<td></td>
<td><strong>Deposits:</strong></td>
<td>87,196</td>
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<tr>
<td><strong>Federal Funds and Repos:</strong></td>
<td>1,250</td>
<td><strong>Federal Funds and Borrowings:</strong></td>
<td>829</td>
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<tr>
<td><strong>Investments:</strong></td>
<td>22,083</td>
<td><strong>Other Liabilities:</strong></td>
<td>108</td>
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<tr>
<td><strong>Net Loans:</strong></td>
<td>61,838</td>
<td><strong>Subordinated Debt:</strong></td>
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<tr>
<td><strong>Premises and Fixed Assets:</strong></td>
<td>2,911</td>
<td><strong>Total Liabilities:</strong></td>
<td>88,133</td>
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<td><strong>Other Real Estate:</strong></td>
<td>0</td>
<td><strong>Total Equity Capital:</strong></td>
<td>8,603</td>
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<tr>
<td><strong>Other Assets:</strong></td>
<td>4,688</td>
<td><strong>Total Liabilities and Capital:</strong></td>
<td>96,736</td>
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<tr>
<td><strong>Total Assets:</strong></td>
<td>96,736</td>
<td><strong>Number of Shares Outstanding:</strong></td>
<td>40,000</td>
</tr>
</tbody>
</table>

**Directors:** L. Ashton Adcock; Jimmie 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

**First Financial Bank**  
**El Dorado, AR**

**VOICE:** (870) 863-7000  
**FAX:** (870) 881-5393  
**Trust Powers:** No  
**Charter Number:** 778  
**Date:** April 15, 1999  
**FDIC Certificate Number:** 28905  
**Home Page:** www.ffb1.com

<table>
<thead>
<tr>
<th><strong>Chm:</strong></th>
<th>Edwin B. Alderson, Jr.</th>
<th><strong>EVP/COO:</strong></th>
<th>Jerry Bullard</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CEO:</strong></td>
<td>J. Stephen Cameron</td>
<td><strong>CFO:</strong></td>
<td>Melissa Jerry</td>
</tr>
<tr>
<td><strong>Cash and Due from:</strong></td>
<td>13,658</td>
<td><strong>Deposits:</strong></td>
<td>631,744</td>
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<tr>
<td><strong>Federal Funds and Repos:</strong></td>
<td>72,869</td>
<td><strong>Federal Funds and Borrowings:</strong></td>
<td>113,851</td>
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<tr>
<td><strong>Investments:</strong></td>
<td>36,115</td>
<td><strong>Other Liabilities:</strong></td>
<td>2,996</td>
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<tr>
<td><strong>Net Loans:</strong></td>
<td>663,926</td>
<td><strong>Subordinated Debt:</strong></td>
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<tr>
<td><strong>Premises and Fixed Assets:</strong></td>
<td>8,571</td>
<td><strong>Total Liabilities:</strong></td>
<td>748,591</td>
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<td><strong>Other Real Estate:</strong></td>
<td>5,692</td>
<td><strong>Total Equity Capital:</strong></td>
<td>87,650</td>
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<td><strong>Other Assets:</strong></td>
<td>35,410</td>
<td><strong>Total Liabilities and Capital:</strong></td>
<td>836,241</td>
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<tr>
<td><strong>Total Assets:</strong></td>
<td>836,241</td>
<td><strong>Number of Shares Outstanding:</strong></td>
<td>704,757</td>
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</table>

**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
<table>
<thead>
<tr>
<th>Simmons First Bank of El Dorado</th>
<th>El Dorado, AR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VOICE:</strong> (870) 862-8161</td>
<td>100 W. Grove</td>
</tr>
<tr>
<td><strong>FAX:</strong> (870) 881-5129</td>
<td>71730-5642</td>
</tr>
<tr>
<td>Trust Powers: Yes</td>
<td>Date: December 17, 2010</td>
</tr>
<tr>
<td><strong>Charter Number:</strong> 792</td>
<td><strong>FDIC Certificate Number:</strong> 3860</td>
</tr>
<tr>
<td><strong>Home Page:</strong> <a href="http://www.simmonsfirst.com">www.simmonsfirst.com</a></td>
<td></td>
</tr>
<tr>
<td><strong>Member of Federal Reserve System</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Bank Holding Company</strong></td>
<td></td>
</tr>
<tr>
<td>Simmons First National Corporation, Pine Bluff, AR</td>
<td></td>
</tr>
<tr>
<td><strong>CEO/Pres:</strong> Robert L. Robinson, IV</td>
<td><strong>VP:</strong> Elizabeth &quot;Betty&quot; Flournoy</td>
</tr>
<tr>
<td><strong>SVP:</strong> Asa &quot;Buddy&quot; Lockwood</td>
<td><strong>VP:</strong> Janette Freeman</td>
</tr>
<tr>
<td><strong>Cash and Due from:</strong> 24,524</td>
<td><strong>Deposits:</strong> 183,125</td>
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<tr>
<td><strong>Federal Funds and Repos:</strong> 0</td>
<td><strong>Federal Funds and Borrowings:</strong> 11,481</td>
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<td><strong>Investments:</strong> 103,517</td>
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<td><strong>Net Loans:</strong> 76,264</td>
<td><strong>Subordinated Debt:</strong> 0</td>
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<td><strong>Premises and Fixed Assets:</strong> 3,338</td>
<td><strong>Total Liabilities:</strong> 195,791</td>
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<td><strong>Other Real Estate:</strong> 6,434</td>
<td><strong>Total Equity Capital:</strong> 18,286</td>
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<td><strong>Total Assets:</strong> 214,077</td>
<td><strong>Total Trust Assets:</strong> 0</td>
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<td><strong>Other Assets:</strong> 0</td>
<td><strong>Number of Shares Outstanding:</strong> 0</td>
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<tr>
<td><strong>Directors:</strong> 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</td>
<td></td>
</tr>
<tr>
<td><strong>Branches in Town:</strong> Three</td>
<td><strong>Other Branches:</strong> Strong (2)</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Bank of England</th>
<th>England, AR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VOICE:</strong> (501) 842-2555</td>
<td>123 South Main Street</td>
</tr>
<tr>
<td><strong>FAX:</strong> (501) 842-2422</td>
<td>72046-0070</td>
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<tr>
<td>Trust Powers: No</td>
<td>Date: August 8, 1898</td>
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<tr>
<td><strong>Charter Number:</strong> 48</td>
<td><strong>FDIC Certificate Number:</strong> 13303</td>
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<tr>
<td><strong>Home Page:</strong> <a href="http://www.bankofengland-ar.com">www.bankofengland-ar.com</a></td>
<td></td>
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<tr>
<td><strong>Bank Holding Company</strong></td>
<td></td>
</tr>
<tr>
<td>MHBC Investments Limited Partnership, I, England, AR</td>
<td></td>
</tr>
<tr>
<td><strong>Chm/CEO/Pres:</strong> Gary Canada, Sr.</td>
<td><strong>VP:</strong> Allen Evans</td>
</tr>
<tr>
<td><strong>EVP:</strong> Hanna B. Canada</td>
<td><strong>Cash:</strong> Sheila Rice</td>
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<tr>
<td><strong>Cash and Due from:</strong> 3,419</td>
<td><strong>Deposits:</strong> 201,916</td>
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<td><strong>Federal Funds and Repos:</strong> 9,550</td>
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<td><strong>Investments:</strong> 19,494</td>
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<td><strong>Net Loans:</strong> 195,891</td>
<td><strong>Subordinated Debt:</strong> 0</td>
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<td><strong>Premises and Fixed Assets:</strong> 5,508</td>
<td><strong>Total Liabilities:</strong> 211,155</td>
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<td><strong>Other Real Estate:</strong> 2,340</td>
<td><strong>Total Equity Capital:</strong> 33,562</td>
</tr>
<tr>
<td><strong>Other Assets:</strong> 8,515</td>
<td><strong>Total Liabilities and Capital:</strong> 244,717</td>
</tr>
<tr>
<td><strong>Total Assets:</strong> 244,717</td>
<td><strong>Number of Shares Outstanding:</strong> 10,000</td>
</tr>
<tr>
<td><strong>Directors:</strong> James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; Samuel C. Cobb; Nicole Canada Luebke</td>
<td></td>
</tr>
<tr>
<td><strong>Branches in Town:</strong> One</td>
<td><strong>Other Branches:</strong> Carlisle, Little Rock, Lonoke, North Little Rock</td>
</tr>
</tbody>
</table>
The Eudora Bank
Eudora, AR

VOICE: (870) 355-8311 111 North Main Street  Charter Number: 629
FAX: (870) 355-8509  71640-0250  Date: December 23, 1930
Trust Powers: No

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: 2,028  Deposits: 24,668
Federal Funds and Repos: 0  Federal Funds and Borrowings: 2,725
Investments: 15,945  Other Liabilities: 136
Net Loans: 19,950  Subordinated Debt: 0
Premises and Fixed Assets: 135  Total Liabilities: 27,529
Other Real Estate: 144
Other Assets: 1,328  Total Equity Capital: 2,601
Total Assets: 30,130  Total Liabilities and Capital: 30,130
Total Trust Assets: 0  Number of Shares Outstanding: 14,000

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

Branches in Town: None  Other Branches: None

Cornerstone Bank
Eureka Springs, AR

VOICE: (479) 253-2265  70 South Main  Charter Number: 374
FAX: (479) 253-1165  72632-0309  Date: May 4, 1912
Trust Powers: No

FDIC Certificate Number: 5635

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

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

Cash and Due from: 3,351  Deposits: 123,115
Federal Funds and Repos: 0  Federal Funds and Borrowings: 15,372
Investments: 36,627  Other Liabilities: 847
Net Loans: 99,820  Subordinated Debt: 0
Premises and Fixed Assets: 7,088  Total Liabilities: 139,334
Other Real Estate: 7,245
Other Assets: 5,721  Total Equity Capital: 16,518
Total Assets: 155,852  Total Liabilities and Capital: 155,852
Total Trust Assets: 0  Number of Shares Outstanding: 4,000

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

Branches in Town: One  Other Branches: Berryville, Holiday Island
Arvest Bank
Fayetteville, AR

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

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

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

Chm: Jim C. Walton
CEO/Pres: K. Kevin Sabin
EVP/CFO: Karla S. Payne
EVP/COO: Phil Porter

Cash and Due from: 1,034,069
Federal Funds and Repos: 0
Investments: 3,697,805
Net Loans: 7,915,638
Premises and Fixed Assets: 372,880
Other Real Estate: 1,018,570
Total Assets: 14,118,107

Deposits: 11,847,208
Federal Funds and Borrowings: 531,886
Other Liabilities: 239,911
Total Liabilities: 12,619,005
Total Equity Capital: 1,499,102
Total Liabilities and Capital: 14,118,107
Total Trust Assets: 2,608,309
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], Aurora[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (6), Berryville (2), Branson[MO] (2), Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (3), Cassville[MO], Centeron, 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, Forsyth[MO], Fort Smith (9), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (4), Hindsville, Hollister[MO], Hot Springs (5), Hot Springs Village, Huntsville, Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (6), Kansas [OK], Kansas City[MO] (7), Lawton[OK] (4), Lead Hill, Lewwood[KS], Lebanon[MO], Lee's Summit[MO] (3), Lenexa[KS], Lincoln, Little Rock (10), Lockwood[MO], Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK], Morrilton, Mountain Grove[MO], Mountain Home (3), Muskogee[OK] (4), Neosho[MO] (2), Nevada[MO], 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], Pittsburg[KS], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (5), 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] (3), Tontitown, Tulsa[OK] (18), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, West Plains[MO], 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
Charter Number: 660
72703
Date: August 28, 1933
FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
White River Bancshares Company, Fayetteville, AR

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

Cash and Due from: .......................... 33,631
Federal Funds and Repos: .................... 5,000
Investments: .................................. 49,150
Net Loans: .................................... 361,289
Premises and Fixed Assets: .................. 6,784
Other Real Estate: ............................ 20,176
Other Assets: ................................ 15,214
Total Assets: .................................. 491,244
Total Trust Assets: ......................... 2,222

Other Liabilities: ............................. 3,330
Subordinated Debt: ........................... 0
Total Liabilities: ............................. 437,450
Total Liabilities and Capital: ................ 491,244
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

The Bank of Fayetteville
Fayetteville, AR

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

One South Block
Charter Number: 789
72701
Date: December 1, 2005
FDIC Certificate Number: 26975

Home Page: www.bof.com

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

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

Cash and Due from: .......................... 24,198
Federal Funds and Repos: .................... 0
Investments: .................................. 55,086
Net Loans: .................................... 225,818
Premises and Fixed Assets: .................. 7,356
Other Real Estate: ............................ 6,835
Other Assets: ................................ 14,171
Total Assets: .................................. 333,464
Total Trust Assets: ......................... 53,138

Deposits: ..................................... 381,605
Federal Funds and Borrowings: ............. 52,515
Other Liabilities: ............................. 3,330
Subordinated Debt: ........................... 0
Total Liabilities: ............................. 437,450
Total Liabilities and Capital: ................ 491,244
Number of Shares Outstanding: ............ 30,000

Directors: Woody Bassett; Scott Benna; Mary Beth Brooks; Bob Daugherty; Frank Kelly; David McClinton; Ann Rosso; Curtis Shipley

Branches in Town: Four

Other Branches: Bentonville, Brinkley (2), Springdale

Other Branches: Farmington, Prairie Grove, West Fork
Twin Lakes Community Bank
Flippin, AR

VOICE: (870) 453-8522 301 South First Street Charter Number: 620
FAX: (870) 453-8525 72634 Date: December 2, 1930
Trust Powers: No FDIC Certificate Number: 15880

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

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

Cash and Due from: .................................................. 2,916 Deposits: .......................................................... 76,508
Federal Funds and Repos: ........................................... 250 Federal Funds and Borrowings: ............................... 850
Investments: .............................................................. 10,256 Other Liabilities: .................................................. 306
Net Loans: ................................................................. 65,194 Subordinated Debt: ................................................. 0
Premises and Fixed Assets: ........................................... 5,348 Total Liabilities: .................................................. 77,664
Other Real Estate: ..................................................... 1,573 Total Equity Capital: ................................................. 9,133
Other Assets: ............................................................. 1,260 Total Liabilities and Capital: ............................... 86,797
Total Assets: ............................................................ 86,797 Number of Shares Outstanding: ......................... 469,594
Total Trust Assets: ................................................... 0

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

Branches in Town: None

Other Branches: Mountain Home, Norfork

FBT Bank & Mortgage
Fordyce, AR

VOICE: (870) 352-3107 200 West Fourth Street Charter Number: 631
FAX: (870) 352-5202 71742-2202 Date: January 5, 1931
Trust Powers: Yes FDIC Certificate Number: 1028

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

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

Cash and Due from: .................................................. 11,063 Deposits: .......................................................... 103,632
Federal Funds and Repos: ........................................... 0 Federal Funds and Borrowings: ....................... 15,000
Investments: .............................................................. 51,229 Other Liabilities: ................................................. 377
Net Loans: ................................................................. 61,737 Subordinated Debt: ................................................. 0
Premises and Fixed Assets: ........................................... 2,317 Total Liabilities: .................................................. 119,009
Other Real Estate: ..................................................... 82 Total Equity Capital: ................................................. 12,611
Other Assets: ............................................................. 5,192 Total Liabilities and Capital: ............................... 131,620
Total Assets: ............................................................ 131,620 Number of Shares Outstanding: ...................... 8,000
Total Trust Assets: ................................................... 0

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
Arkansas State Bank Department

Bank of Gravett
Gravette, AR

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

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

Home Page:  www.bankofgravett.net

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

CEO/CFO:  Rick Pollreis  EVP:  David N. Wills
Pres/CLO:  Jim R. Sloan  SVP:  Bob King

Cash and Due from:..........................  4,586
Federal Funds and Repos:....................  1,725
Investments:..................................  35,246
Net Loans:...................................  76,253
Premises and Fixed Assets:................  2,784
Other Real Estate:..........................  585
Other Assets:................................  6,942
Total Assets:................................  128,121
Total Trust Assets:........................  0

Deposits:...................................  108,382
Federal Funds and Borrowings:............  2,000
Other Liabilities:..........................  2,366
Subordinated Debt:........................  0
Total Liabilities:..........................  112,748
Total Liabilities and Capital:.............  128,121
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.firstservicebank.com

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

Chm:  Thomas H. Grumbles  CFO/COO:  Kenneth Barnard
CEO/Pres:  Thomas H. Grumbles

Cash and Due from:.........................  7,826
Federal Funds and Repos:..................  0
Investments:................................  18,121
Net Loans:..................................  166,546
Premises and Fixed Assets:................  9,877
Other Real Estate:........................  2,448
Other Assets:................................  6,941
Total Assets:................................  211,759
Total Trust Assets:........................  0

Deposits:...................................  181,420
Federal Funds and Borrowings:............  1,344
Other Liabilities:..........................  1,278
Subordinated Debt:........................  0
Total Liabilities:..........................  184,042
Total Equity Capital:......................  27,717
Total Liabilities and Capital:.............  211,759
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; Randy McGaslin; 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

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

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

| Cash and Due from: | 4,605 | Deposits: | 150,968 |
| Federal Funds and Repos: | 8,000 | Federal Funds and Borrowings: | 0 |
| Investments: | 79,637 | Other Liabilities: | 240 |
| Net Loans: | 75,762 | Subordinated Debt: | 0 |
| Premises and Fixed Assets: | 15,921 | Total Liabilities: | 151,208 |
| Other Real Estate: | 2,140 | Total Equity Capital: | 38,501 |
| Other Assets: | 3,644 | Total Liabilities and Capital: | 189,709 |
| Total Assets: | 189,709 | 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

| Home Page: | www.farmersbankhamburg.com |
| Bank Holding Company | None |

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

| Cash and Due from: | 11,858 | Deposits: | 36,954 |
| Federal Funds and Repos: | 0 | Federal Funds and Borrowings: | 0 |
| Investments: | 16,812 | Other Liabilities: | 70 |
| Net Loans: | 11,303 | Subordinated Debt: | 0 |
| Premises and Fixed Assets: | 662 | Total Liabilities: | 37,024 |
| Other Real Estate: | 80 | Total Equity Capital: | 4,396 |
| Other Assets: | 705 | Total Liabilities and Capital: | 41,420 |
| Total Assets: | 41,420 | 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
Charter Number: 220
Date: October 26, 1906
FDIC Certificate Number: 88

Home Page: www.firstbankar.com

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

Chm: Searcy W. Harrell, Jr.  Reg Pres: Jonathan Harrell
CEO/Pres: Phillip J. Foster  CFO: Sandy Ferguson

Cash and Due from: .......................... 5,565 Deposits: ........................................ 218,418
Federal Funds and Repos: .................. 4,875 Federal Funds and Borrowings: ............. 17,424
Investments: .................................. 44,520 Other Liabilities: ................................ 1,051
Net Loans: ....................................... 190,764 Subordinated Debt: ................................ 0
Premises and Fixed Assets: .................. 6,400 Total Liabilities: ................................. 236,893
Other Real Estate: .............................. 1,217
Other Assets: ................................... 8,266 Total Equity Capital: .......................... 24,714
Total Assets: ................................... 261,607 Number of Shares Outstanding: .......... 4,000
Total Trust Assets: .............................. 0

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

Branches in Town: None

Community First Bank
Harrison, AR

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

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

Home Page: www.communityfirstbank.com

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

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

Cash and Due from: .......................... 5,482 Deposits: ........................................ 372,384
Federal Funds and Repos: .................. 12,675 Federal Funds and Borrowings: ............. 38,518
Investments: .................................. 89,192 Other Liabilities: ................................ 2,961
Net Loans: ....................................... 337,097 Subordinated Debt: ................................ 0
Premises and Fixed Assets: .................. 11,192 Total Liabilities: ................................. 413,863
Other Real Estate: .............................. 8,082 Total Equity Capital: .......................... 59,751
Other Assets: ................................... 9,894 Number of Shares Outstanding: .......... 60,000
Total Assets: ................................... 473,614
Total Trust Assets: .............................. 0

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
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: 14,904
Federal Funds and Repos: 2,000
Investments: 22,144
Net Loans: 96,183
Premises and Fixed Assets: 607
Other Assets: 1,711
Total Assets: 137,606
Total Trust Assets: 0
Total Equity Capital: 14,660

Deposits: 122,791
Federal Funds and Borrowings: 0
Other Liabilities: 155
Subordinated Debt: 0
Total Liabilities: 122,946
Number of Shares Outstanding: 2,000

Directors: Margaret S. Griffin; 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
Charter Number: 737
Date: July 6, 1978
FDIC Certificate Number: 3855

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

Chm: John P. Garrison
CEO/Pres: Harold Hardwick
EVP/TO: Richard L. Metcalf
SVP: Carol Cook

Cash and Due from: 5,422
Federal Funds and Repos: 9,100
Investments: 8,396
Net Loans: 52,800
Premises and Fixed Assets: 4,464
Other Real Estate: 4,051
Other Assets: 1,502
Total Assets: 85,735
Total Trust Assets: 22,662
Total Equity Capital: 14,660

Deposits: 75,865
Federal Funds and Borrowings: 234
Other Liabilities: 159
Subordinated Debt: 0
Total Liabilities: 76,258
Number of Shares Outstanding: 22,662

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: Two
Other Branches: Hot Springs Village (2)
# Simmons First Bank of Hot Springs

**Hot Springs, AR**

- **VOICE:** (501) 318-1000
- **FAX:** (501) 318-6018
- **Trust Powers:** Yes
- **Charter Number:** 769
- **Date:** April 17, 1997
- **FDIC Certificate Number:** 34473

**Home Page:** www.simmonsfirst.com

**Member of Federal Reserve System**

**Bank Holding Company**

Simmons First National Corporation, Pine Bluff, AR

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

<table>
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<tr>
<th>Financials</th>
<th>Amount</th>
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<td>Cash and Due from</td>
<td>23,534</td>
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<tr>
<td>Federal Funds and Repos</td>
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<td>Investments</td>
<td>54,371</td>
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<td>Net Loans</td>
<td>68,880</td>
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<td>Premises and Fixed Assets</td>
<td>2,899</td>
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<td>Other Real Estate</td>
<td>299</td>
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<td>Other Assets</td>
<td>21,092</td>
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<td>Total Assets</td>
<td>171,075</td>
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<tr>
<td>Total Trust Assets</td>
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</tr>
</tbody>
</table>

**Directions:** 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:** Three

**Other Branches:** None

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# First State Bank of Northwest Arkansas

**Huntsville, AR**

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

**Home Page:** www.fsbnwa.com

**Bank Holding Company**

Mathias Bancshares, Inc., Springdale, AR

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

<table>
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<tr>
<th>Financials</th>
<th>Amount</th>
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<td>Net Loans</td>
<td>41,321</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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<td>Other Assets</td>
<td>24,808</td>
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<td>Total Assets</td>
<td>171,075</td>
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<tr>
<td>Total Trust Assets</td>
<td>0</td>
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</tbody>
</table>

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

**Branches in Town:** One

**Other Branches:** Fayetteville
First Arkansas Bank & Trust
Jacksonville, AR

VOICE: (501) 982-4511 600 West Main Charter Number: 701
FAX: (501) 982-5769 72076 Date: August 2, 1949
Trust Powers: Yes

FDIC Certificate Number: 16849

Home Page: www.firstarkansasbank.com

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

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

Cash and Due from: ............................................41,237 Deposits: ..................................................533,706
Federal Funds and Repos: .................................0 Federal Funds and Borrowings: .......................3,462
Investments: ..................................................137,123 Other Liabilities: ..............................................6,410
Net Loans: ......................................................396,059 Subordinated Debt: ..............................................0
Premises and Fixed Assets: ...............................20,137 Total Liabilities: ..........................543,578
Other Real Estate: ............................................1,300 Total Equity Capital: ..................118,019
Other Assets: ...................................................65,741 Number of Shares Outstanding: 200,000
Total Assets: ................................................661,597
Total Liabilities: ...........................................543,578
Total Trust Assets: ........................................114,871

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), Quitman, Sherwood
Arkansas State Bank Department

Liberty Bank of Arkansas
Jonesboro, AR

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

Home Page: www.mylibertybank.com
Member of Federal Reserve System
Bank Holding Company
Liberty Bancshares, Inc., Jonesboro, AR

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

Cash and Due from: 49,162
Federal Funds and Repos: 0
Investments: 685,733
Net Loans: 1,863,431
Premises and Fixed Assets: 83,888
Other Real Estate: 26,545
Other Assets: 143,967
Total Assets: 2,852,726
Total Trust Assets: 374,157

Deposits: 2,198,454
Federal Funds and Borrowings: 278,693
Other Liabilities: 7,162
Subordinated Debt: 0
Total Liabilities: 2,484,309
Total Liabilities and Capital: 2,852,726
Number of Shares Outstanding: 350,000

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

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
### Simmons First Bank of Northeast Arkansas

**VOICE:** (870) 933-8000  
**FAX:** (870) 933-7565  
**1720 South Caraway Road**  
**72401**  
**Trust Powers:** Yes  
**Date:** December 22, 1976  
**Charter Number:** 734  
**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  

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<td>287,644</td>
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<td>Premises and Fixed Assets</td>
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<td>292,297</td>
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<td>346,932</td>
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<td>Number of Shares Outstanding</td>
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</table>

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

**Branches in Town:** Two

### Simmons First Bank of South Arkansas

**VOICE:** (870) 265-5366  
**FAX:** (870) 265-5558  
**417 Main Street**  
**71653-0271**  
**Trust Powers:** Yes  
**Date:** June 12, 1962  
**Charter Number:** 716  
**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  

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<td>Net Loans</td>
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<td>Premises and Fixed Assets</td>
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<td>Other Real Estate</td>
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**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:** Paragould, Weiner
## The Bank of Lake Village

**Lake Village, AR**

**VOICE:** (870) 265-2241

**FAX:** (870) 265-2125

**Trust Powers:** No

<table>
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<th>Charter Number</th>
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<td>675</td>
<td>October 14, 1937</td>
<td>15547</td>
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**Home Page:** 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

### Financial Summary

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**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

### Little River Bank

**Lepanto, AR**

**VOICE:** (870) 475-2306

**FAX:** (870) 475-3070

**Trust Powers:** Yes

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<td>498</td>
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**Home Page:** 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

### Financial Summary

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

**Branches in Town:** None

**Other Branches:** None
Bank of Little Rock  
Little Rock, AR  

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

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

Home Page: www.bankoflittlerock.com  
Member of Federal Reserve System  
Bank Holding Company  
Little Rock Bankshares, Inc., Little Rock, AR  

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

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<td>67,332</td>
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<td>Number of Shares Outstanding</td>
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Directors: Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell  
Branches in Town: Four  
Other Branches: None
Bank of the Ozarks

Little Rock, AR

VOICE: (501) 978-2265  17901 Chenal Parkway  Charter Number: 121
FAX: (501) 978-2340  72223  Date: March 24, 1903
Trust Powers: Yes  FDIC Certificate Number: 110

Home Page: www.bankozarks.com

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

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

**CFO:** Greg McKinney  **VChm/Pres:** Dan Thomas

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<th>Item</th>
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<td>Investments:</td>
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<td>Net Loans:</td>
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<td>3,466,555</td>
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Directors: Jean Arehart; Nicholas A. Brown; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Henry Mariani; Robert Proost; R. L. Qualls; John B. Reynolds; Dan Thomas; Sheree Y. West-Scantlebury

**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), Charlotte[NC], Clarksville (2), Clinton, Conway (4), Cumming[GA], Dallas[GA], Dallas[TX], Dawsonville[GA] (2), Douglasville[GA], Fayetteville (2), Fort Smith (3), Frisco[TX] (2), Geneva[AL], Harrison (2), Hot Springs (3), Jasper, Keller[TX], Lake Park[GA], Lewisville[TX], Lonoke, Lonsdale, Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL] (2), 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

Branches in Town: Eight
Central Bank
Little Rock, AR

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

Charter Number: 385
FDIC Certificate Number: 1756

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

Chm: Francis X. "Skip" Frantz  SVP/CLO: Megan Powell
CEO/Pres: Wade Ruckle  VP/Cash: Carole Gilbert
Cash and Due from: .................................. 2,128 Deposits: .................................. 76,812
Federal Funds and Repos: .................................. 2,210 Federal Funds and Borrowings: .................................. 2,819
Investments: .................................. 33,354 Other Liabilities: .................................. 564
Net Loans: .................................. 52,196 Subordinated Debt: .................................. 0
Premises and Fixed Assets: .................................. 117 Total Liabilities: .................................. 80,195
Other Real Estate: .................................. 2,884
Other Assets: .................................. 1,514 Total Equity Capital: .................................. 14,208
Total Assets: .................................. 94,403 Total Liabilities and Capital: .................................. 94,403
Total Trust Assets: .................................. 0 Number of Shares Outstanding: .................................. 160,000

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

Other Branches: None

Eagle Bank & Trust Company
Little Rock, AR

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

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

Chm: Catherine H. Owen  EVP: Paul Castleberry
CEO/Pres: Jeff Lynch  EVP: Janice Parrott
Cash and Due from: .................................. 10,145 Deposits: .................................. 307,346
Federal Funds and Repos: .................................. 3,025 Federal Funds and Borrowings: .................................. 15,986
Investments: .................................. 207,640 Other Liabilities: .................................. 1,023
Net Loans: .................................. 125,313 Subordinated Debt: .................................. 0
Premises and Fixed Assets: .................................. 5,407 Total Liabilities: .................................. 324,355
Other Real Estate: .................................. 5,407
Other Assets: .................................. 9,733 Total Equity Capital: .................................. 38,130
Total Assets: .................................. 362,485 Total Liabilities and Capital: .................................. 362,485
Total Trust Assets: .................................. 0 Number of Shares Outstanding: .................................. 17,656

Directors: Andrew H. Hastings; H. Lee Hastings, Ill; Harry L. Hastings, Jr.; Stanley Hastings; Bill G. Lynch; Jeff Lynch; Catherine H. Owen
Branches in Town: None

Other Branches: Drasco, Fairfield Bay, Gravel Ridge, Greers Ferry, Heber Springs (2), North Little Rock, Quitman, Rose Bud, Sherwood (3), Vilonia
The Capital Bank
Little Rock, AR

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

12224 Chenal Parkway 72211
Charter Number: 771
Date: July 30, 1997
FDIC Certificate Number: 34562

Home Page: www.thecapitalbank.com
Member of Federal Reserve System
Bank Holding Company
Capital Bancshares, Inc., Little Rock, AR

CEO/Pres: Kyle E. Patton
EVP/CFO: Jeanette Nation
SVP: Donna Hall
VP: Alan Harrison

Cash and Due from: 1,690
Federal Funds and Repos: 85,505
Investments: 625
Net Loans: 47,700
Premises and Fixed Assets: 6,230
Other Real Estate: 1,751
Other Assets: 5,551
Total Assets: 150,052

Deposits: 99,772
Federal Funds and Borrowings: 35,954
Other Liabilities: 331
Subordinated Debt: 0
Total Liabilities: 136,057
Total Equity Capital: 13,995
Total Liabilities and Capital: 150,052
Number of Shares Outstanding: 32,013

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

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

Cash and Due from: 20,796
Federal Funds and Repos: 3,750
Investments: 59,527
Net Loans: 135,892
Premises and Fixed Assets: 3,509
Other Real Estate: 15,442
Other Assets: 5,892
Total Assets: 244,808
Total Trust Assets: 0

Deposits: 218,874
Federal Funds and Borrowings: 0
Other Liabilities: 961
Subordinated Debt: 0
Total Liabilities: 219,835
Total Equity Capital: 24,973
Total Liabilities and Capital: 244,808
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 McCravy; Robert Dale Miller; Daina B. Newcomb; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.
Branches in Town: One
Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs
Farmers Bank and Trust Company
Magnolia, AR

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

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

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

Chm/CEO: Bob L. Burns
Pres/CLO: Steve Keith
CFO: Drew Chandler
TO: Todd Smith

Cash and Due from: 13,142
Federal Funds and Repos: 7,474
Investments: 137,647
Net Loans: 561,497
Premises and Fixed Assets: 11,938
Other Real Estate: 4,474
Total Assets: 120,578

Deposits: 671,296
Federal Funds and Borrowings: 1,493
Other Liabilities: 6,839
Subordinated Debt: 0
Total Liabilities: 679,628
Total Equity Capital: 85,743
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
Chartter Number: 313
Date: June 22, 1910
FDIC Certificate Number: 12531

Home Page: www.peoplesbankmagnolia.com
Bank Holding Company
Golden Oaks Bancshares, Inc., Magnolia, AR

Chm: S. Clark Fincher
CEO/Pres: Mary L. Fowler
EVP/COO: Jill McClinton
CFO: Jonathan Baird

Cash and Due from: 33,321
Federal Funds and Repos: 0
Investments: 31,667
Net Loans: 55,292
Premises and Fixed Assets: 1,853
Other Real Estate: 0
Other Assets: 2,324
Total Assets: 124,457

Deposits: 83,199
Federal Funds and Borrowings: 28,347
Other Liabilities: 427
Subordinated Debt: 0
Total Liabilities: 111,973
Total Equity Capital: 12,484
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
Charter Number: 775
Date: October 8, 1998
FDIC Certificate Number: 34887

Home Page: www.firstcommunitybank.us
Member of Federal Reserve System
Bank Holding Company
FCB Financial Services, Inc., Marion, AR

Chm: Michael D. East
CEO/Pres: Donny Underwood
EVP: Brenda Eldridge
EVP: Jack Nall

Cash and Due from: .......................... 9,083
Federal Funds and Repos: .................... 9,700
Investments: .................................. 14,053
Net Loans: .................................... 91,521
Premises and Fixed Assets: .................. 4,529
Other Real Estate: ............................ 1,204
Other Assets: .................................. 3,450
Total Assets: ................................. 133,540
Total Trust Assets: ............................ 0

Deposits: .................................... 117,732
Federal Funds and Borrowings: ............. 0
Other Liabilities: ............................... 532
Subordinated Debt: .......................... 0
Total Liabilities: ............................. 118,264

Net Loans: .................................... 91,521
Subordinated Debt: .......................... 0
Premises and Fixed Assets: .................. 4,529
Total Trust Assets: ............................ 0

Total Liabilities: ............................. 118,264
Total Liabilities and Capital: ................ 133,540
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
Charter Number: 704
Date: October 31, 1951
FDIC Certificate Number: 17047

Home Page: 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: .......................... 5,668
Federal Funds and Repos: .................... 0
Investments: .................................. 36,717
Net Loans: .................................... 21,863
Premises and Fixed Assets: .................. 559
Other Real Estate: ............................ 60
Other Assets: .................................. 1,228
Total Assets: ................................. 66,095
Total Trust Assets: ............................ 0

Deposits: .................................... 55,015
Federal Funds and Borrowings: ............. 6,250
Other Liabilities: ............................... 65
Subordinated Debt: .......................... 0
Total Liabilities: ............................. 61,330

Net Loans: .................................... 21,863
Subordinated Debt: .......................... 0
Premises and Fixed Assets: .................. 559
Total Trust Assets: ............................ 0

Total Liabilities: ............................. 61,330
Total Liabilities and Capital: ................ 66,095
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**

<table>
<thead>
<tr>
<th>VOICE: (870) 731-2521</th>
<th>124 Edmonds Avenue</th>
<th>Charter Number: 128</th>
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<tbody>
<tr>
<td>FAX: (870) 731-2859</td>
<td>72101-0370</td>
<td>Date: June 8, 1903</td>
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<td>Trust Powers: Yes</td>
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<td>FDIC Certificate Number: 1523</td>
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Home Page: [www.bofmc.com](http://www.bofmc.com)

Member of Federal Reserve System

Bank Holding Company

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

**CEO:** Vance Thompson, III  
**Pres:** Tim St. Clair  
**VP/Sec:** Betty K. Thompson

<table>
<thead>
<tr>
<th>Cash and Due from:</th>
<th>1,296</th>
<th>Deposits:</th>
<th>75,707</th>
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<td>Federal Funds and Repos:</td>
<td>17,000</td>
<td>Federal Funds and Borrowings:</td>
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<tr>
<td>Investments:</td>
<td>35,139</td>
<td>Other Liabilities:</td>
<td>170</td>
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<td>Net Loans:</td>
<td>28,748</td>
<td>Subordinated Debt:</td>
<td>0</td>
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<td>Premises and Fixed Assets:</td>
<td>540</td>
<td>Total Liabilities:</td>
<td>75,877</td>
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<td>Other Real Estate:</td>
<td>481</td>
<td></td>
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<tr>
<td>Other Assets:</td>
<td>943</td>
<td>Total Equity Capital:</td>
<td>8,270</td>
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<tr>
<td>Total Assets:</td>
<td>84,147</td>
<td>Total Liabilities and Capital:</td>
<td>84,147</td>
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<tr>
<td>Total Trust Assets:</td>
<td>0</td>
<td>Number of Shares Outstanding:</td>
<td>20,000</td>
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</table>

**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**

<table>
<thead>
<tr>
<th>VOICE: (870) 222-3151</th>
<th>301 North Second Street</th>
<th>Charter Number: 661</th>
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<tbody>
<tr>
<td>FAX: (870) 222-6159</td>
<td>71654-0787</td>
<td>Date: December 5, 1933</td>
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<td>Trust Powers: Yes</td>
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<td>FDIC Certificate Number: 11242</td>
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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

<table>
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<th>Cash and Due from:</th>
<th>16,004</th>
<th>Deposits:</th>
<th>94,318</th>
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<td>Federal Funds and Repos:</td>
<td>2,000</td>
<td>Federal Funds and Borrowings:</td>
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<td>Investments:</td>
<td>18,097</td>
<td>Other Liabilities:</td>
<td>778</td>
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<tr>
<td>Net Loans:</td>
<td>72,465</td>
<td>Subordinated Debt:</td>
<td>0</td>
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<tr>
<td>Premises and Fixed Assets:</td>
<td>586</td>
<td>Total Liabilities:</td>
<td>95,096</td>
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<tr>
<td>Other Real Estate:</td>
<td>0</td>
<td></td>
<td></td>
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<tr>
<td>Other Assets:</td>
<td>3,160</td>
<td>Total Equity Capital:</td>
<td>17,216</td>
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<td>Total Assets:</td>
<td>112,312</td>
<td>Total Liabilities and Capital:</td>
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<td>Total Trust Assets:</td>
<td>74,507</td>
<td>Number of Shares Outstanding:</td>
<td>80,000</td>
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</table>

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

**Branches in Town:** One  
**Other Branches:** Arkansas City, Tillar, Watson
The Union Bank of Mena
Mena, AR

VOICE: (479) 394-2211
FAX: (479) 394-8901
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
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
SVP: Kevin Williams

Cash and Due from: 28,811
Federal Funds and Repos: 0
Investments: 10,195
Net Loans: 142,100
Premises and Fixed Assets: 3,869
Other Real Estate: 142
Other Assets: 3,224
Total Assets: 188,341
Total Liabilities: 168,935
Total Equity Capital: 19,406

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

Chm: Bennie F. Ryburn, Jr.
VChm: Bennie Ryburn, Ill
Pres/CFO/COO: George T. Harris
SVP/TO: Rusty Smith

Cash and Due from: 5,740
Federal Funds and Repos: 0
Investments: 71,057
Net Loans: 98,212
Premises and Fixed Assets: 1,572
Other Real Estate: 1,081
Other Assets: 5,593
Total Assets: 183,255
Total Liabilities: 167,838
Total Equity Capital: 15,417

Directors: Joe Brannen; C. C. Gibson, Ill; George T. Harris; R. D. Jones, Jr.; Wayne L. Owen, Jr.; Bennie Ryburn, Ill; 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
Charter Number: 448
71657-0270
Date: September 15, 1915
FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

Cash and Due from:..........................22,219 Deposits:....................................177,385
Federal Funds and Repos:....................5,000 Federal Funds and Borrowings:.................8,766
Investments:................................51,667 Other Liabilities:...............................1,177
Net Loans:..................................115,705 Subordinated Debt: ............................0
Premises and Fixed Assets:....................4,042 Total Liabilities:..........................187,328
Other Real Estate:.............................326
Other Assets:................................7,918 Total Equity Capital:..........................19,549
Total Assets:................................206,877 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.; 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
Charter Number: 777
72110
Date: January 27, 1999
FDIC Certificate Number: 35084

Home Page: www.pjsb.com

Member of Federal Reserve System

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

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

Cash and Due from:..........................16,503 Deposits:.....................................135,669
Federal Funds and Repos:....................200 Federal Funds and Borrowings:...............5,255
Investments:................................63,771 Other Liabilities:.............................774
Net Loans:...................................71,059 Subordinated Debt: ............................0
Premises and Fixed Assets:....................2,790 Total Liabilities:..........................141,698
Other Real Estate:..............................64
Other Assets:................................4,917 Total Equity Capital:..........................17,606
Total Assets:................................159,304 Number of Shares Outstanding:.............50,000
Total Trust Assets:............................0

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
Member of Federal Reserve System
Bank Holding Company
Acme Holding Company, Inc., Mulberry, AR

CEO/Pres: Alex Golden
SVP: Mary Burkhart
Cash and Due from: 24,539
Federal Funds and Repos: 125
Investments: 7,697
Net Loans: 98,221
Premises and Fixed Assets: 4,975
Other Real Estate: 9,631
Other Assets: 4,457
Total Assets: 149,645

Deposits: 124,585
Federal Funds and Borrowings: 12,000
Other Liabilities: 235
Subordinated Debt: 0
Total Liabilities: 136,820
Total Liabilities and Capital: 149,645

Total Trust Assets: 0
Number of Shares Outstanding: 4,000

Directors: Tom Gibbons; Alex Golden; Randall L. Hollis, Sr.; Royce D. Jones; L. Jan Nordin
Branches in Town: One
Other Branches: Alma, Little Rock (4), Mansfield, Ozark, Van Buren

Diamond Bank
Murfreesboro, AR

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

319 East Main
71958

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

Home Page: www.diamondbanking.com
Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum
Pres: Ken "Mac" McClanahan
Cash and Due from: 14,363
Federal Funds and Repos: 0
Investments: 128,365
Net Loans: 254,260
Premises and Fixed Assets: 8,025
Other Real Estate: 1,203
Other Assets: 11,637
Total Assets: 417,853

Deposits: 354,851
Federal Funds and Borrowings: 18,186
Other Liabilities: 1,617
Subordinated Debt: 0
Total Liabilities: 374,654
Total Liabilities and Capital: 417,853

Total Trust Assets: 0
Number of Shares Outstanding: 172,000

Directors: Evea 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  120 Hazel  Charter Number: 694
FAX: (870) 523-3473  72112-0650  Date: March 20, 1946
Trust Powers: Yes

FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

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

Chm/TO: Jim S. Gowen, Sr.  SVP/CLO: Carla P. Stiger
CEO/Pres: Jim S. Gowen, Jr.  SVP/Cash: Patricia Davis

Cash and Due from: 11,662  Deposits: 214,429
Federal Funds and Repos: 0  Federal Funds and Borrowings: 4,382
Investments: 89,495  Other Liabilities: 1,638
Net Loans: 120,994  Subordinated Debt: 0
Premises and Fixed Assets: 5,521  Total Liabilities: 220,449
Other Real Estate: 698  Total Equity Capital: 17,451
Other Assets: 9,530  Total Liabilities and Capital: 237,900
Total Assets: 237,900  Number of Shares Outstanding: 9,000

Directors: R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin-Stewart; 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  1853 Highway 165 South  Charter Number: 141
FAX: (501) 907-2299  71661-0037  Date: February 1, 1910
Trust Powers: Yes

FDIC Certificate Number: 92

Home Page: www.delta-trust.com

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

VChm/CEO: J. French Hill  EVP/TO: Jim Shenep
Pres: Chris Roberts  COO: Carroll Penick

Cash and Due from: 15,164  Deposits: 368,540
Federal Funds and Repos: 6,975  Federal Funds and Borrowings: 11,739
Investments: 69,335  Other Liabilities: 1,471
Net Loans: 310,252  Subordinated Debt: 0
Premises and Fixed Assets: 3,790  Total Liabilities: 381,750
Other Real Estate: 2,248  Total Equity Capital: 39,545
Other Assets: 13,531  Total Liabilities and Capital: 421,295
Total Assets: 421,295  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  
**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

<table>
<thead>
<tr>
<th>Chm/CEO/Pres:</th>
<th>Paula O. Blackwell</th>
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<tbody>
<tr>
<td>VP:</td>
<td>Debra A. Mills</td>
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<tr>
<td>VP/Cash:</td>
<td>James C. Poole</td>
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<table>
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<th>Cash and Due from:</th>
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<td>Federal Funds and Repos:</td>
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<td>Investments:</td>
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<td>Net Loans:</td>
<td>25,475</td>
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<td>Premises and Fixed Assets:</td>
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<td>Other Real Estate:</td>
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<td>Other Assets:</td>
<td>492</td>
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<td>Total Assets:</td>
<td>78,877</td>
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<tr>
<td>Total Trust Assets:</td>
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- **Deposits:** 69,756
- **Federal Funds and Borrowings:** 582
- **Other Liabilities:** 457
- **Subordinated Debt:** 0
- **Total Liabilities:** 70,795
- **Total Equity Capital:** 8,082
- **Total Liabilities and Capital:** 78,877
- **Number of Shares Outstanding:** 4,000

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

**Branches in Town:** One  
**Other Branches:** None

## Home Bank of Arkansas
### Portland, AR

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

<table>
<thead>
<tr>
<th>Chm/CEO/Pres:</th>
<th>John Stacks</th>
</tr>
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<tbody>
<tr>
<td>CFO/VP:</td>
<td>Bill Hannah</td>
</tr>
<tr>
<td>VP:</td>
<td>Treva Branscum</td>
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<tr>
<td>VP:</td>
<td>Terry Milam</td>
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<table>
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<th>Cash and Due from:</th>
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<td>Federal Funds and Repos:</td>
<td>5,100</td>
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<td>Investments:</td>
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<td>Net Loans:</td>
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<td>Total Assets:</td>
<td>68,056</td>
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<tr>
<td>Total Trust Assets:</td>
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- **Deposits:** 60,423
- **Federal Funds and Borrowings:** 0
- **Other Liabilities:** 235
- **Subordinated Debt:** 0
- **Total Liabilities:** 60,658
- **Total Equity Capital:** 7,398
- **Total Liabilities and Capital:** 68,056
- **Number of Shares Outstanding:** 4,000

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

**Branches in Town:** None  
**Other Branches:** Center Ridge, Damascus, Greenbrier, Little Rock, Marshall
Bank of Prescott
Prescott, AR

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

Home Page: www.bankofprescott.com
Bank Holding Company
Prescott Bancshares, Inc., Prescott, AR

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

Cash and Due from: 2,800
Federal Funds and Repos: 2,575
Investments: 33,558
Net Loans: 35,513
Premises and Fixed Assets: 249
Other Real Estate: 215
Other Assets: 1,611
Total: 76,521
Total Trust Assets: 0

Deposits: 63,468
Federal Funds and Borrowings: 3,224
Other Liabilities: 58
Subordinated Debt: 0
Total Liabilities: 66,750
Total Liabilities and Capital: 76,521
Number of Shares Outstanding: 24,000

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

Branches in Town: None

The Bank of Rison
Rison, AR

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

Chm: Lee Moore
Pres: Don Walsh
EVP: Diane Fore
Sec: Cliff Hopson

Cash and Due from: 8,088
Federal Funds and Repos: 2,700
Investments: 3,531
Net Loans: 9,511
Premises and Fixed Assets: 130
Other Real Estate: 0
Other Assets: 292
Total: 24,252
Total Trust Assets: 0

Deposits: 20,129
Federal Funds and Borrowings: 0
Other Liabilities: 14
Subordinated Debt: 0
Total Liabilities: 20,143
Total Liabilities and Capital: 24,252
Number of Shares Outstanding: 4,000

Directors: Helen Hopson; Lee Moore; Donald A. Walsh; Frank Wilson

Branches in Town: None

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

Cash and Due from: 2,575
Federal Funds and Repos: 2,700
Investments: 3,531
Net Loans: 9,511
Premises and Fixed Assets: 130
Other Real Estate: 0
Other Assets: 292
Total: 24,252
Total Trust Assets: 0

Deposits: 20,129
Federal Funds and Borrowings: 0
Other Liabilities: 14
Subordinated Debt: 0
Total Liabilities: 20,143
Total Liabilities and Capital: 24,252
Number of Shares Outstanding: 4,000

Directors: Helen Hopson; Lee Moore; Donald A. Walsh; Frank Wilson

Branches in Town: None

The Bank of Rison
Rison, AR

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

Chm: Lee Moore
Pres: Don Walsh
EVP: Diane Fore
Sec: Cliff Hopson

Cash and Due from: 8,088
Federal Funds and Repos: 2,700
Investments: 3,531
Net Loans: 9,511
Premises and Fixed Assets: 130
Other Real Estate: 0
Other Assets: 292
Total: 24,252
Total Trust Assets: 0

Deposits: 20,129
Federal Funds and Borrowings: 0
Other Liabilities: 14
Subordinated Debt: 0
Total Liabilities: 20,143
Total Liabilities and Capital: 24,252
Number of Shares Outstanding: 4,000

Directors: Helen Hopson; Lee Moore; Donald A. Walsh; Frank Wilson

Branches in Town: None

Home Page: www.bankofriston.com
Bank Holding Company
None
### Parkway Bank
**Rogers, AR**

**VOICE:** (479) 464-9797  
**FAX:** (479) 464-9796  
**Trust Powers:** No  
**Charte Number:** 57  
**Date:** April 23, 1900  
**FDIC Certificate Number:** 20160

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

<table>
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<th>Cash and Due from</th>
<th>5,340</th>
<th>Deposits</th>
<th>96,673</th>
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<tr>
<td>Federal Funds and Repos</td>
<td>100</td>
<td>Federal Funds and Borrowings</td>
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<td>Investments</td>
<td>22,471</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>4,949</td>
<td>Total Liabilities</td>
<td>105,458</td>
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<td>2,412</td>
<td>Total Equity Capital</td>
<td>14,154</td>
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<td>3,445</td>
<td>Total Liabilities and Capital</td>
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<td>Number of Shares Outstanding</td>
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<tr>
<td>Total Trust Assets</td>
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</tr>
</tbody>
</table>

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

**Branches in Town:** None  
**Other Branches:** Crossett, Monticello (2), Portland

---

### Pinnacle Bank
**Rogers, AR**

**VOICE:** (479) 619-2000  
**FAX:** (479) 619-2701  
**Trust Powers:** No  
**Charte Number:** 145  
**Date:** October 31, 1903  
**FDIC Certificate Number:** 11256

**Chm/CEO:** Wade Ruckle  
**Pres:** David Bordovsky

<table>
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<th>Cash and Due from</th>
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<td>Federal Funds and Borrowings</td>
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<td>Premises and Fixed Assets</td>
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<td>83,867</td>
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<td>21,942</td>
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<td>14,154</td>
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<td>92,448</td>
<td>Number of Shares Outstanding</td>
<td>225,264</td>
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<td>Total Trust Assets</td>
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</tbody>
</table>

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

**Home Page:** www.simmonsfirst.com

**Member of Federal Reserve System**

**Bank Holding Company**

Simmons First National Corporation, Pine Bluff, AR

**CEO/Pres:** Dennis Ferguson  
**SVP:** C. Jeremy Woody  
**VP/Cash:** Darlene Cheatham

| Cash and Due from: | 21,537 |
| Federal Funds and Repos: | 0 |
| Investments: | 56,580 |
| Net Loans: | 129,255 |
| Premises and Fixed Assets: | 12,818 |
| Other Assets: | 11,478 |
| Total Assets: | 206,833 |

| Deposits: | 198,132 |
| Federal Funds and Borrowings: | 6,539 |
| Other Liabilities: | 2,162 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 206,833 |
| Total Equity Capital: | 37,463 |
| Number of Shares Outstanding: | 18,000 |

**Directors:** David Bartlett; Dennis Ferguson; Charles Clark Irwin; Sonya Jones; Nick Nabholz; Jim Tull

**Branches in Town:** One

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

### First State Bank

**Russellville, AR**

| VOICE: | (479) 498-2400 |
| FAX: | (479) 498-2465 |
| Trust Powers: | No |
| Charter Number: | 663 |
| Date: | January 12, 1934 |
| FDIC Certificate Number: | 13632 |

**Home Page:** www.fsbmybank.com

**Bank Holding Company**

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: | 23,476 |
| Federal Funds and Repos: | 0 |
| Investments: | 29,320 |
| Net Loans: | 126,465 |
| Premises and Fixed Assets: | 6,709 |
| Other Assets: | 0 |
| Total Assets: | 194,848 |

| Deposits: | 164,390 |
| Federal Funds and Borrowings: | 6,930 |
| Other Liabilities: | 809 |
| Subordinated Debt: | 0 |
| Total Liabilities: | 172,129 |
| Total Equity Capital: | 22,719 |
| 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; 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  
**Charter Number:** 192  
**Date:** September 29, 1905  
**FDIC Certificate Number:** 13081  
**Home Page:** www.simmonsfirst.com

**Simmons First National Corporation, Pine Bluff, AR**

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

<table>
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<th>Category</th>
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<td>Federal Funds and Repos</td>
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<td>Deposits</td>
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<td>161,749</td>
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**Directors:** Leon Anderson; Keith Cogswell; Trish Henry; Ronald B. Jackson; Ike Allen Laws, 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  
**Charter Number:** 266  
**Date:** December 9, 1908  
**FDIC Certificate Number:** 11243  
**Home Page:** www.bksalem.net

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

**Chm/CEO/Pres:** Mark Montgomery  
**SVP:** Mike Falco  
**VP:** Tonya Hurley

<table>
<thead>
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<th>Category</th>
<th>Amount</th>
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<td>Other Liabilities</td>
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<td>Subordinated Debt</td>
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<td>Total Liabilities</td>
<td>112,539</td>
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**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  Charter Number: 578
FAX: (479) 938-7084  Date: April 7, 1926
Trust Powers: No  FDIC Certificate Number: 5632

600 Main Street
72863-0085

Bank Holding Company
None

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

Cash and Due from:.................................2,595  Deposits: .........................................61,409
Federal Funds and Repos: .................950  Federal Funds and Borrowings: .............0
Investments: ........................................47,317  Other Liabilities: ...............................151
Net Loans: ...........................................22,272  Subordinated Debt: ...............................0
Premises and Fixed Assets: .................425  Total Liabilities: .................................61,560
Other Real Estate: ..................................1,018
Total Assets: .........................................74,634  Total Liabilities and Capital: ..............74,634
Total Trust Assets: ......................................0  Number of Shares Outstanding: .......4,000

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

Branches in Town: None  Other Branches: Subiaco

First Security Bank
Searcy, AR

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

314 North Spring  72145-1009

Home Page: www.fsbank.com

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

Cash and Due from:...............................117,329  Deposits: ......................................3,333,754
Federal Funds and Repos: .................36,675  Federal Funds and Borrowings: ............397,689
Investments: ......................................2,258,745  Other Liabilities: ............................7,114
Net Loans: .........................................1,641,000  Subordinated Debt: ............................0
Premises and Fixed Assets: .................90,301  Total Liabilities: ..............................3,738,557
Other Real Estate: ...................................25,906
Total Assets: ......................................4,256,869  Total Liabilities and Capital: ..............4,256,869
Total Trust Assets: ..............................639,810  Number of Shares Outstanding: .......24,000

Directors: Dr. David Burks; J. 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), Benton (3), Bentonville (2), Bryan (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, Rogers (3), Springdale (5), Vilonia
Simmons First Bank of Searcy
Searcy, AR

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

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

CEO/Pres: Brooks Davis VP: Kelley Burt
SVP: Matt Boyd

Cash and Due from: .................................. 21,449 Deposits: .................................................. 124,514
Federal Funds and Repos: ................................ 0 Federal Funds and Borrowings: .......................... 13,422
Investments: ........................................... 24,858 Other Liabilities: ........................................... 2,276
Net Loans: .............................................. 96,468 Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ................................ 3,850 Total Liabilities: ......................................... 140,212
Other Real Estate: ....................................... 69 Total Equity Capital: .................................... 15,262
Other Assets: ............................................ 8,781 Total Liabilities and Capital: ............................. 155,474
Total Assets: ........................................... 155,474 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 1120 S. Rock Street Charter Number: 786
FAX: (870) 942-2489 72150 Date: September 11, 2000
Trust Powers: No

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

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

Cash and Due from: .................................. 5,951 Deposits: .................................................. 94,444
Federal Funds and Repos: ................................ 0 Federal Funds and Borrowings: .......................... 0
Investments: ........................................... 44,577 Other Liabilities: ........................................... 193
Net Loans: .............................................. 54,902 Subordinated Debt: ........................................... 0
Premises and Fixed Assets: ................................ 2,511 Total Liabilities: ......................................... 94,637
Other Real Estate: ....................................... 0 Total Equity Capital: .................................... 15,787
Other Assets: ............................................ 2,483 Total Liabilities and Capital: ............................. 110,424
Total Assets: ........................................... 110,424 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
708 North Broadway
Trust Powers: Yes
Charter Number: 600
Date: April 18, 1928
FDIC Certificate Number: 5623

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

CEO/Pres: Bob Willett
SVP: J. Drew Tennyson
Cash and Due from: 6,292
Federal Funds and Repos: 6,450
Investments: 102,880
Net Loans: 69,158
Premises and Fixed Assets: 2,392
Other Real Estate: 87
Other Assets: 1,112
Total Assets: 188,371
Total Trust Assets: 0

Deposits: 167,903
Federal Funds and Borrowings: 0
Other Liabilities: 330
Subordinated Debt: 0
Total Liabilities: 168,233
Total Liabilities and Capital: 188,371
Number of Shares Outstanding: 100,000

Directors: Dr. Richard Davis; Gary deYampert; Frances E. Tennyson; 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
Commerce & Main Streets
Trust Powers: No
Charter Number: 457
Date: September 19, 1916
FDIC Certificate Number: 93

Home Page: www.riversidebanc.com
Bank Holding Company
Riverside Bancshares, Inc., Little Rock, AR

CEO/VChm: Stephen C. Davis
Pres: Robert G. Dudley, Jr.
Cash and Due from: 844
Federal Funds and Repos: 0
Investments: 779
Net Loans: 51,236
Premises and Fixed Assets: 2,631
Other Real Estate: 107
Other Assets: 1,561
Total Assets: 57,158
Total Trust Assets: 0

Deposits: 50,531
Federal Funds and Borrowings: 1,200
Other Liabilities: 112
Subordinated Debt: 0
Total Liabilities: 51,843
Total Liabilities and Capital: 57,158
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
Arkansas State Bank Department

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: .......................... 6,048
Federal Funds and Repos: ..................... 675
Investments: .................................. 41,712
Net Loans: ................................... 24,796
Premises and Fixed Assets: ................. 83
Other Real Estate: .................................. 0
Other Assets: .................................. 626
Total Assets: .................................... 73,940
Total Trust Assets: .............................. 0

Deposits: ........................................... 66,688
Federal Funds and Borrowings: ............ 0
Other Liabilities: ................................. 147
Subordinated Debt: .................................. 0
Total Liabilities: .................................. 66,835
Total Liabilities and Capital: ................ 73,940
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
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: .......................... 1,997
Federal Funds and Repos: ..................... 0
Investments: .................................. 33,878
Net Loans: ................................... 57,275
Premises and Fixed Assets: ................. 3,214
Other Real Estate: .................................. 0
Other Assets: .................................. 1,429
Total Assets: .................................... 98,340
Total Trust Assets: .............................. 0

Deposits: ........................................... 79,525
Federal Funds and Borrowings: ............ 6,156
Other Liabilities: ................................. 151
Subordinated Debt: .................................. 0
Total Liabilities: .................................. 85,832
Total Liabilities and Capital: ................ 98,340
Number of Shares Outstanding: .......... 15,000

Directors: Keith D. Griffin; Wayne Keahey; Bennie F. Ryburn, Jr.; Marion Ryburn; Kevin White

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

<table>
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<tr>
<th>Voice: (870) 786-5416</th>
<th>Charter Number: 692</th>
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<tr>
<td>Fax: (870) 786-5419</td>
<td>Date: February 8, 1946</td>
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<td>Trust Powers: No</td>
<td>FDIC Certificate Number: 16395</td>
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Home Page: www.secbnk.com

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

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<td>Net Loans: 37,861</td>
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<td>Premises and Fixed Assets: 1,747</td>
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<td>Other Assets: 2,465</td>
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<td>Total Trust Assets: 0</td>
<td>Number of Shares Outstanding: 11,000</td>
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**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

<table>
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<tr>
<th>Voice: (870) 673-6911</th>
<th>Charter Number: 687</th>
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<td>Fax: (870) 672-4282</td>
<td>Date: December 29, 1944</td>
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<td>Trust Powers: Yes</td>
<td>FDIC Certificate Number: 16216</td>
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Home Page: www.mebanking.com

Member of Federal Reserve System

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

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

<table>
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<th>Cash and Due from: 11,949</th>
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<tr>
<td>Investments: 216,704</td>
<td>Other Liabilities: 4,438</td>
</tr>
<tr>
<td>Net Loans: 377,442</td>
<td>Subordinated Debt: 0</td>
</tr>
<tr>
<td>Premises and Fixed Assets: 5,785</td>
<td>Total Liabilities: 585,994</td>
</tr>
<tr>
<td>Other Real Estate: 8,750</td>
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<tr>
<td>Other Assets: 48,678</td>
<td>Total Equity Capital: 83,324</td>
</tr>
<tr>
<td>Total Assets: 669,318</td>
<td>Total Liabilities and Capital: 669,318</td>
</tr>
<tr>
<td>Total Trust Assets: 48,678</td>
<td>Number of Shares Outstanding: 100,000</td>
</tr>
</tbody>
</table>

**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
Arkansas State Bank Department

Citizens Bank & Trust Company
Van Buren, AR

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

3110 Alma Hwy. Charter Number: 328
72956-0469 Date: December 20, 1910
FDIC Certificate Number: 8738

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

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

Cash and Due from: .......................... 8,559
Federal Funds and Repos: ...................... 0
Investments: .................................. 112,410
Net Loans: ................................... 217,937
Premises and Fixed Assets: .................. 4,373
Other Real Estate: ............................ 2,356
Other Assets: .................................. 10,920
Total Assets: .................................. 356,555
Total Trust Assets: ............................ 16,965

Deposits: ..................................... 310,463
Federal Funds and Borrowings: .............. 4,709
Other Liabilities: ............................... 1,917
Subordinated Debt: ............................. 0
Total Liabilities: ............................... 317,089

Total Equity Capital: .......................... 39,466
Total Liabilities and Capital: .................. 356,555
Number of Shares Outstanding: ............... 16,000

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

Branches in Town: Three
Other Branches: Alma, Mountainburg

First Community Bank of Crawford County
Van Buren, AR

VOICE: (479) 262-2900
FAX: (479) 262-2980
Trust Powers: No

2925 Alma Highway, Suite A Charter Number: 784
72956 Date: July 7, 2000
FDIC Certificate Number: 35573

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

Chm: Tim Hodges
Pres: Terry Q. Carson
SVP: Russell A. McConnell
VP/Cash: Debbie Gipson

Cash and Due from: .......................... 1,724
Federal Funds and Repos: ...................... 4,475
Investments: .................................. 5,314
Net Loans: ................................... 52,828
Premises and Fixed Assets: .................. 4,003
Other Real Estate: ............................ 3,072
Other Assets: .................................. 2,440
Total Assets: .................................. 73,856
Total Trust Assets: ............................ 0

Deposits: ..................................... 65,423
Federal Funds and Borrowings: .............. 3,913
Other Liabilities: ............................... 218
Subordinated Debt: ............................. 0
Total Liabilities: ............................... 69,554

Total Equity Capital: .......................... 4,302
Total Liabilities and Capital: .................. 73,856
Number of Shares Outstanding: ............... 52,840

Directors: Terry Q. Carson; John Hall; Tim Hodges; Richard Hodo; Doug Reed; 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
Charter Number: 739
Date: December 12, 1978
FDIC Certificate Number: 94

First State Bank of Warren
104 S. Main Street 71671-0029

Home Page: www.firststatewarren.com
Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm/CEO: Bennie Ryburn, Jr.  Pres: Freddie M. Mobley
VChm: Bennie Ryburn, III  EVP/TO: Hugh Quimby
Cash and Due from: 8,299 Deposits: 88,654
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 45,277 Other Liabilities: 205
Net Loans: 41,307 Subordinated Debt: 0
Premises and Fixed Assets: 1,179 Total Liabilities: 88,859
Other Real Estate: 0
Other Assets: 3,116 Total Equity Capital: 10,319
Total Assets: 99,178 Number of Shares Outstanding: 59,000
Total Trust Assets: 1,188

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

Warren Bank and Trust Company
201 South Main 71671-0350

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

Chm/Pres: John B. Frazer, Jr.  SVP/Cash: Tracy Nichols
SVP/CLO/COO: Kelly Ashcraft
Cash and Due from: 4,383 Deposits: 110,832
Federal Funds and Repos: 675 Federal Funds and Borrowings: 7,228
Investments: 83,184 Other Liabilities: 117,579
Net Loans: 47,738 Subordinated Debt: 0
Premises and Fixed Assets: 754 Total Liabilities: 118,217
Other Real Estate: 0
Other Assets: 1,283 Total Equity Capital: 19,800
Total Assets: 138,017 Number of Shares Outstanding: 48,000
Total Trust Assets: 22,752

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

Branches in Town: Two  Other Branches: Hermitage
Evolve Bank & Trust
West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719
Charter Number: 568
Date: June 5, 1925
FDIC Certificate Number: 1299

Home Page: www.getevolved.com
Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Chm: Scot Lenoir
CEO/Pres: Scott Stafford
EVP/COO: John Chandler
SVP: Jason Brown

Cash and Due from: 8,042
Federal Funds and Repos: 0
Investments: 22,215
Net Loans: 207,964
Premises and Fixed Assets: 1,334
Other Real Estate: 27,461
Total Assets: 268,861
Total Trust Assets: 539,764

Deposits: 209,701
Federal Funds and Borrowings: 21,075
Other Liabilities: 10,283
Subordinated Debt: 0
Total Liabilities: 241,059
Total Equity Capital: 27,802
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, 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, 1981
FDIC Certificate Number: 13821

Home Page: www.crosscountybank.com
Member of Federal Reserve System
Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm: Dr. Willard G. Burks
CEO/Pres/TO: David Dowd
SVP/CFO: Beth Dildine
SVP/CLO: Jack Runsick

Cash and Due from: 9,702
Federal Funds and Repos: 0
Investments: 25,966
Net Loans: 129,646
Premises and Fixed Assets: 4,712
Other Real Estate: 5,428
Other Assets: 3,299
Total Assets: 178,753
Total Trust Assets: 10,050

Deposits: 152,219
Federal Funds and Borrowings: 4,102
Other Liabilities: 155
Subordinated Debt: 0
Total Liabilities: 156,476
Total Equity Capital: 27,802
Number of Shares Outstanding: 4,000

Directors: Dr. Willard G. Burks; Ronald R. Caldwell; Guy E. Fisher; Albert A. Hess; Pete L. Imboden, III; Kenneth L. Johnson, Jr.; R. Vance Lawson; Thomas W. Morgan, Jr.; Roger E. Pohner; Donald L. Reddmann; R. Joe Rennie
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, 2013
Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247  200 River Market Avenue, Suite 400  Charter Number: 1006
FAX: (501) 374-9425  72201-1766  Date: August 6, 1958
Trust Powers: No  FDIC Certificate Number:

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

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

Cash and Due from: .......................... 5,834  Deposits: .......................................................... 0
Federal Funds and Repos: ...................... 0  Federal Funds and Borrowings: .................. 41,578
Investments: .................................. 6,642  Other Liabilities: ................................. 3,410
Net Loans: ..................................... 35,245  Subordinated Debt: .............................. 0
Premises and Fixed Assets: .................... 1,003  Total Liabilities: ................................. 44,988
Other Real Estate: .................................. 0  Total Equity Capital: ........................... 5,320
Other Assets: .................................. 1,584  Total Liabilities and Capital: .................. 50,308
Total Assets: .................................. 50,308  Number of Shares Outstanding: 1,077
Total Trust Assets: ............................. 0

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

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

TRUST COMPANIES

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2013
Centennial Trust Company
Conway, AR
VOICE: (501) 520-3660
FAX: (501) 520-3667
Population: 43,167

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

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, 2013
Perry County Industrial Development Corporation
Perryville, AR

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

Pres: Mark Roland
Treas: Janice Moore

VP: John C. Branscum
REPORT OF THE

CAPITAL DEVELOPMENT COMPANY

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2013
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: Rush Deacon
Sec: Sam Walls, III
LIST OF COMMERCIAL BANKS

BY COUNTY AND

MAP OF ARKANSAS COUNTIES

JUNE 30, 2013
<table>
<thead>
<tr>
<th>COUNTY</th>
<th>BANK</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td></td>
<td>DeWitt Bank And Trust Company</td>
<td>DeWitt</td>
</tr>
<tr>
<td></td>
<td>The Farmers and Merchants Bank</td>
<td>Stuttgart</td>
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<tr>
<td>Ashley</td>
<td>First National Bank of Crossett</td>
<td>Crossett</td>
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<td></td>
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<td>Crossett</td>
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<td>Farmers Bank</td>
<td>Hamburg</td>
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<td>Delta Trust &amp; Bank</td>
<td>Parkdale</td>
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<td>Home Bank of Arkansas</td>
<td>Portland</td>
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<td>Integrity First Bank, National Association</td>
<td>Mountain Home</td>
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<td>Decatur State Bank</td>
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<td>Pinnacle Bank</td>
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<td>Simmons First Bank of Northwest Arkansas</td>
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<td>First State Bank of Warren</td>
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<td>Warren Bank and Trust Company</td>
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<td>The Bank of Lake Village</td>
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<td>Piggott State Bank</td>
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<td>Farmers Bank and Trust Company</td>
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<td>The Peoples Bank</td>
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<td>Petit Jean State Bank</td>
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<td>Heritage Bank, National Association</td>
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<td>Liberty Bank of Arkansas</td>
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<td>Simmons First Bank of Jonesboro</td>
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<td>West Memphis</td>
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<td>The Union Bank of Mena</td>
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<td>First State Bank</td>
<td>Russellville</td>
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<tr>
<td>COUNTY</td>
<td>BANK</td>
<td>CITY</td>
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<tr>
<td>Saline</td>
<td>Heartland Community Bank</td>
<td>Bryant</td>
</tr>
</tbody>
</table>
| Sebastian | The First National Bank of Fort Smith  
Farmers Bank    | Fort Smith  
Greenwood    |
| Sevier  | First State Bank of DeQueen  
Horatio State Bank | DeQueen  
Horatio    |
| Sharp   | First National Banking Company  
Bank of Cave City | Ash Flat  
Cave City    |
| St. Francis | First National Bank of Eastern Arkansas  
Forrest City Bank, National Association | Forrest City  
Forrest City    |
| Stone   | Ozark Heritage Bank, National Association                  | Mountain View |
| Union   | First Financial Bank  
Simmons First Bank of El Dorado  
Smackover State Bank | El Dorado  
El Dorado  
Smackover    |
| Washington | Arvest Bank  
The Bank of Fayetteville  
Signature Bank of Arkansas  
Legacy National Bank | Fayetteville  
Fayetteville  
Fayetteville  
Springdale    |
| White   | Citizens State Bank  
First Security Bank  
Simmons First Bank of Searcy | Bald Knob  
Searcy  
Searcy    |
| Woodruff | The Bank of Augusta  
Bank of McCrory | Augusta  
McCrory    |
| Yell    | Chambers Bank  
River Town Bank | Danville  
Dardanelle    |
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2013
Southern Bancorp Inc.  
Arkadelphia, AR

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

Chm: Glen Jones  
CFO: Robert Cern  
CEO: Darrin Williams

Subsidiaries:
- Southern Bancorp Bank  
- Southern Development Capital Trust  
- Southern Development Statutory Trust III  
- Southern Development Statutory Trust IV  
- Southern Property Corporation of the Delta

Summit Bancorp, Inc.  
Arkadelphia, AR

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

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

Subsidiaries:
- Summit Bank  
- Summit Real Estate Investments, Inc.

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

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

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

Subsidiaries:
- Citizens State Bank  
- Citizens State Investments, Inc.
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
EVP: Doug Lynch
CFO: Karen Shaw
Treas/Sec: Greg Shaver

Subsidiaries:
The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I
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, AR
Batesville Insurance Agency, Inc.
Batesville, AR
First Community Real Estate, Inc.
Batesville, AR
WR Holding Co., LLC
Batesville, AR

Bearden Bancshares, Inc.
Bearden, AR

RSSD Number: 2993722
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
Bearden, AR
BBI Insurance Agency, Inc.
Bearden, AR
Arvest Bank Group, Inc.  
Bentonville, AR

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

Chm/CEO/Pres:  Jim C. Walton  
Sec: Karla Payne

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:
Arvest Holdings, Inc.  
Bentonville, AR

Arvest Bank  
Fayetteville, AR

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

LODO Software  
Omaha, NE

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 Holdings, Inc.
Bentonville, AR

RSSD Number: 1845673
125 West Central, Suite #218
VOICE: (479) 464-1500
P. O. Box 1860
FAX: (479) 464-1540
72712

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

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

Subsidiaries:
Arvest Bank  Fayetteville, AR
  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
  LODO Software  Omaha, NE
  First Place on the Creeks, LLC  Rogers, AR
  WACO Title Company  Springdale, AR
  Southwest Cattlemen's Corporation  Tulsa, OK
  Superior Finance Company  Tulsa, OK
  Superior Financial Statutory Trust II  Hartford, CT

Farmers Bancorp, Inc.
Blytheville, AR

RSSD Number: 1247615
400 West Main Street
VOICE: (870) 763-8101
P. O. Box 688
FAX: (870) 763-3500
72316-0688

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

Subsidiaries:
Farmers Bank And Trust Company  Blytheville, AR
  180 Campbellsville, LLC  Franklin, TN
First Western Bancshares ESOT
Booneville, AR

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

Chm: Jeral L. Hampton

Subsidiaries:
First Western Bancshares, Inc.
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

First Western Bancshares, Inc.
Booneville, AR

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Subsidiaries:
First Western Bank
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
Harrell Bancshares, Inc.
Camden, AR

RSSD Number: 2352196  
1325 Hwy. 278 Bypass
VOICE: (870) 837-8300  
P. O. Box 10
FAX: (870) 837-8310  
71701

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

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

Sharp Bancshares, Inc.
Cave City, AR

RSSD Number: 1099663  
133 South Main
VOICE: (870) 283-5301  
P. O. Box 490
FAX: (870) 283-6466  
72521-0490

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

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

Clarendon Holding Co.
Clarendon, AR

RSSD Number: 1099252  
297 Madison
VOICE: (870) 747-3319  
P. O. Box 280
FAX: (870) 747-3498  
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

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

Subsidiaries:
Centennial Bank
Cook Insurance Agency, Inc.
Centennial Insurance Agency, Inc.
Grand Prairie Title Company, Inc.
OSB Reacquisitions, LLC
Coastal St. Andrews Properties, LLC
Gamble Road, LLC
Centennial Trust Company
RCA Air, LLC
Centennial (AR) Statutory Trust I

Ashley Bancstock Company
Crossett, AR

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

Chm: Michael F. Webb
VP: Herbert R. Hutchison
Pres: Gerald G. Crawford, II
Treas/Sec: Nancy McCay

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

Crossed, AR
Evergreen Bancshares, Inc.
Crossett, AR

RSSD Number: 1134797
VOICE: (870) 364-5131
FAX: (870) 364-6329
Chm: Richard E. Griffin
CEO/Pres: Howard M. Beaty, Jr.
Subsidiaries:
First State Bank

Chambers Bancshares, Inc.
Danville, AR

RSSD Number: 1141487
VOICE: (479) 495-4680
FAX: (479) 495-4681
Chm/CEO/Pres: John Ed Chambers, III
CFO: Mike Donnell
Subsidiaries:
Chambers Bank
CBI Holdings, Inc.
Sloan Capital Trust I

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

RSSD Number: 1134546
VOICE: (479) 229-3311
FAX: (479) 229-4180
CEO: William R. Bullock, Sr.
Pres: Ronald L. Taylor
CFO: Mike Donnell
Sec: Sharon Wilson
Subsidiaries:
River Town Bank
Peterson Holding Company
Decatur, AR

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

Chm: John Chambers
Sec: Patricia Sikes

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

First State Bancshares, Inc.
DeQueen, AR

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

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

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

DBT Financial Corporation
DeWitt, AR

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

Pres: Nancy F. Rasco
Sec: David Jessup

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

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


Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

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

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

Subsidiaries:
Merchants & Farmers Bank

First Financial Banc Corporation
El Dorado, AR

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

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

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

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
Bank of England
   BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
Cornerstone Bank

Bankshares of Fayetteville, Inc.
Fayetteville, AR

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

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

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

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

RSSD Number: 3306589
3878 N. Crossover Road, Suite 20
VOICE: (479) 684-3700
FAX: (479) 684-3795
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.
COO: Marilyn K. Hendricks
CLO: Daniel J. Lewis

Subsidiaries:
Signature Bank of Arkansas
Fayetteville, AR

FBT Bancshares, Inc.
Fordyce, AR

RSSD Number: 1099092
200 West 4th Street
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/Sec: Suzette Crutchfield
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage
Fordyce, AR
First Bank Corp.
Fort Smith, AR

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

Chm: Mont S. Echols, Jr. VP: James G. Williamson, Jr.
CEO/Pres: Sam T. Sicard

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

Bainum Bancorp
Glenwood, AR

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

Chm/Pres: Timothy E. Bainum Sec: Lynda Robbins
VP: Mac McClanahan

Subsidiaries:
Diamond Bank
Murfreesboro, AR

Gravett Bancshares, Inc.
Gravette, AR

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

Pres: Richard T. Pollreis Sec: Lynn F. Cowick
VP/Chm: Jim Edmonson

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

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

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

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

Peoples Home Holding, Inc.
Greenbrier, AR

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

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

Subsidiaries:
Home Bank of Arkansas
Portland, AR
HomeBank Insurance Agency
Greenbrier, AR

Wilkinson Banking Corporation
Greenwood, AR

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

Subsidiaries:
Farmers Bank
Greenwood, AR
Community First Bancshares, Inc.
Harrison, AR

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

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

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

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

Chm/CEO/Pres: Edith H. Smith
VP: Todd B. Trimble
Treas/Sec: Carl E. Hendrix, III

Subsidiaries:
- Horatio State Bank

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: G. R. Buck Smith

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

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

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

SVP/CFO: Kim Crook

Subsidiaries:
First Arkansas Bank & Trust  
Jacksonville, AR
Card Assets, LLC  
Atlanta, GA
First Arkansas Mortgage Company  
Jacksonville, AR
First Arkansas Statutory Trust I  
Jacksonville, AR
Lindsey Road Partnership  
Little Rock, AR

Liberty Bancshares, Inc.  
Jonesboro, AR

RSSD Number: 3101784  
2901 East Highland Drive
VOICE: (870) 934-9000  
P.O. Box 7514
FAX: (870) 268-1551  
72401

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

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

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

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

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

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

Little River Bancshares, Inc.
Lepanto, AR

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

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

Subsidiaries:
Little River Bank  Lepanto, AR

Allcorp, Inc.
Little Rock, AR

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

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

Subsidiaries:
Community State Bank  Bradley, AR
Bank of the Ozarks, Inc.
Little Rock, AR

RSSD Number: 1097089
17901 Chenal Parkway
VOICE: (501) 978-2265
FAX: (501) 978-2205

Chm/CEO: George G. Gleason, II
CFO: Greg McKinney

COO: Mark D. Ross

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

Capital Bancshares, Inc.
Little Rock, AR

RSSD Number: 2777016
12224 Chenal Parkway
VOICE: (501) 228-6000
FAX: (501) 228-6006

Chm: Warren Stephenson
CEO/Pres: Kyle E. Patton

EVP/CFO: Jeanette Nation

Subsidiaries:
The Capital Bank

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

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

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

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

Little Rock Bankshares, Inc.
Little Rock, AR

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

Chm/CEO: Eugene L. Maris
SVP/Cash: Lee A. Swearingen

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

Riverside Bancshares, Inc.
Little Rock, AR

RSSD Number: 2155342
1001 W. Markham, 2nd Floor
VOICE: (501) 614-6161
1001 W. Markham, 2nd Floor
FAX: (501) 614-6162
72201

Pres: Stephen C. Davis
Sec: David Matchet

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

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

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

Subsidiaries:
Heartland Bank
HCB Properties, Inc.
Heartland Insurance, LLC
White County Injection Well, LLC
HCB Investments, Inc.
NSMG RBI, LLC
Rock Bancshares Statutory Trust I
Rock Bancshares Statutory Trust II

State Holding Company
Little Rock, AR

RSSD Number: 1100046
VOICE: (501) 223-3450
FAX: (501) 223-8008

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
Lonoke Bancshares, Inc.
Lonoke, AR

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

Chm: Neil Bennett, Jr.
Sec: Frances Wheat
CEO: David R. Estes

Subsidiaries:
First State Bank
First State Land Co., Inc.
Lonoke Statutory Trust I
Lonoke Statutory Trust II

Golden Oaks Bancshares, Inc.
Magnolia, AR

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

Chm: S. Clark Fincher
Sec: Sharon Gathright
Pres: Mary L. Fowler

Subsidiaries:
The Peoples Bank

Magnolia Banking Corporation
Magnolia, AR

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

Chm/CEO/Pres: Bob L. Burns
EVP: Bruce D. Maloch
EVP: Steve Keith
Sec: T. H. Bradley

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

Pres: M. Don Underwood
EVP/CFO: Brenda Eldridge

Sec: Frank A. Fogleman

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

Tyronza Bancshares, Inc.
Marked Tree, AR

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

Chm: Charles Luter
Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank

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

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

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

AVP: Caleb Thompson

Subsidiaries:
Bank of McCrory
McGehee Bank Employee Stock Ownership Plan
McGehee, AR

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

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

Subsidiaries:
Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

Southeast Financial Bankstock Corporation
McGehee, AR

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

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

Union Bankshares, Inc.
Mena, AR

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

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

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

Mena, AR
Drew Bancshares, Inc.
Monticello, AR

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

Chm: Bennie Ryburn, Jr.  Pres: George T. Harris
VChm: Bennie Ryburn, III  SVP/Sec: Rusty Smith

Subsidiaries:
Commercial Bank & Trust Company

First Union Financial Corporation
Monticello, AR

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

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

Subsidiaries:
Union Bank And Trust Company
First Union Statutory Trust 1

Petit Jean Bancshares, Inc.
Morrilton, AR

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

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)
Mulberry, AR

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

CEO/Pres: Lex Golden

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

Acme Holding Company, Inc.
Mulberry, AR

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

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

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

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

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

Chm/CEO: Jim S. Gowen, Sr. 
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.

Piggott Bankstock, Inc.
Piggott, AR

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank
Jefferson Bancshares, Inc.
Pine Bluff, AR

RSSD Number: 2267665 912 Poplar Street
VOICE: (870) 535-7222 P.O. Box 7878
FAX: (870) 540-1224 71601-4861

Chm: John P. Garrison  EVP/CFO: Scott Pittillo
Pres/CEO: Chuck Morgan

Subsidiaries:
Hot Springs Bank & Trust Company  Hot Springs, AR
Relyance Bank, National Association  Pine Bluff, AR
  Jefferson Title Company, LLC  Pine Bluff, AR
Jefferson Bancshares Capital Trust  Pine Bluff, AR
Jefferson Bancshares Capital Trust II  Pine Bluff, AR

Simmons First National Corporation
Pine Bluff, AR

RSSD Number: 1094828 501 Main Street
VOICE: (870) 541-1000 P. O. Box 7009
FAX: (870) 541-1123 71611-7009

Chm/CEO: George A. Makris, Jr.  EVP: Marty Casteel
Pres: David L. Bartlett  SVP/CFO: Robert A. Fehlman

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

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

Chm: Joel Newcome  VP/Treas/Sec: Leslie Borgognoni
Pres: Robert Y. Taylor

Subsidiaries:
Parkway Bank

Prescott Bancshares, Inc.
Prescott, AR

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

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

Subsidiaries:
Bank of Prescott

Pinnacle Bancshares, Inc.
Rogers, AR

RSSD Number: 3451416
VOICE: (479) 619-2000
FAX: (479) 619-2702

Chm/CEO: Wade Ruckle

Subsidiaries:
Pinnacle Bank
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
EVP: Chip Blanchard
CFO/VP: Andrea Nicholson

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

First Security Bancorp
Searcy, AR

RSSD Number: 1096505
VOICE: (501) 279-3401
FAX: (501) 279-3486
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.
Searcy, AR
Benton, AR
Conway, AR
Las Vegas, NV
Mountain Home, AR
Searcy, AR
Searcy, AR

Crews & Associates, Inc.
First Security Finance, Inc.
Eastview of NWA, LLC
Torrent Fire Co. #4 LLC
Union Air LLC
Cheyenne Aircraft LLC
Little Rock, AR
Little Rock, AR
Searcy, 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

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

CEO/Pres: Bob Willett
SVP: James B. Yeager

Smackover Bancshares, Inc.
Smackover, AR

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

Chm: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Mathias Bancshares, Inc.
Springdale, AR

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

Chm: J. Paul Nipper
Sec: Scott Hultberg

Bodcaw Bancshares, Inc.
Stamps, AR

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

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

Chm: J. Paul Nipper
Sec: Scott Hultberg

Subsidiaries:
Smackover State Bank

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

Subsidiaries:
Bodcaw Bank
Star City Bancshares, Inc.
Star City, AR

RSSD Number: 1131723
116 North Lincoln
VOICE: (870) 628-4286
P. O. Drawer 69
FAX: (870) 628-5274
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
708 South Main
VOICE: (870) 673-6911
P. O. Box 1010
FAX: (870) 672-4282
72160-1016

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

Subsidiaries:
The Farmers and Merchants Bank  
Stuttgart, AR

Bradley Bancshares, Inc.
Warren, AR

RSSD Number: 1097463
104 South Main Street
VOICE: (870) 226-2601
P. O. Box 29
FAX: (870) 226-2253
71671-0029

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

Subsidiaries:
First State Bank of Warren  
Warren, AR
Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
VOICE: (901) 624-5500
301 Shoppingway Blvd.
c/o Secretary
8000 Centerview Parkway, Suite 500
FAX: (901) 624-5540
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
1 Cross County Plaza
FAX: (870) 238-4052
72396-0009

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

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

First National Corporation of Wynne
Wynne, AR

RSSD Number: 1132159
VOICE: (870) 238-2361
528 Merriman Avenue
FAX: (870) 238-8148
72396

CEO/Pres: Sean H. Williams
Treas: Dianne Henderson
VP: Paul Hall
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, 2013
Delta Bancshares of Louisiana, Inc.
Oak Grove, LA

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

Chm: Charles F. Poole
Pres: Robert Schultz

Subsidiaries:
The Eudora Bank
West Carroll Community Bank

Evolve Financial Group, Inc.
Memphis, TN

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

Chm/CEO: Scot Lenoir
Sec: Scott Stafford

Subsidiaries:
Evolve Bancorp, Inc.
Evolve Bank & Trust

Eudora, AR
Oak Grove, LA

600 East Main Street
P. O. Box 250
71263

6070 Poplar Avenue, Suite 200
6070 Poplar Avenue, Suite 200
38119

West Memphis, AR
West Memphis, AR
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>Chm</td>
<td>Chairman of the Board</td>
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<tr>
<td>Chm Emer</td>
<td>Chairman Emeritus</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<tr>
<td>VChm</td>
<td>Vice Chairman</td>
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<tr>
<td>Pres</td>
<td>President</td>
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<tr>
<td>Reg Pres</td>
<td>Regional President</td>
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<tr>
<td>EVP</td>
<td>Executive Vice President</td>
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<tr>
<td>SVP</td>
<td>Senior Vice President</td>
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<tr>
<td>CAO</td>
<td>Chief Administrative Officer</td>
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<tr>
<td>CBO</td>
<td>Chief Banking Officer</td>
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<tr>
<td>CCO</td>
<td>Chief Credit Officer</td>
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<tr>
<td>CFO</td>
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<tr>
<td>CLO</td>
<td>Chief Lending Officer</td>
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<tr>
<td>COO</td>
<td>Chief Operating Officer</td>
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<tr>
<td>AdmVP</td>
<td>Administrative Vice President</td>
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<td>EO</td>
<td>Executive Officer</td>
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<td>VP</td>
<td>Vice President</td>
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<tr>
<td>SLO</td>
<td>Senior Loan Officer</td>
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<tr>
<td>Cash</td>
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<td>Cont</td>
<td>Controller</td>
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<tr>
<td>AVP</td>
<td>Assistant Vice President</td>
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<tr>
<td>RMO</td>
<td>Risk Management Officer</td>
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<tr>
<td>Aud</td>
<td>Auditor</td>
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<td>Trust Officer</td>
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<td>ATO</td>
<td>Assistant Trust Officer</td>
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<td>Treas</td>
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<tr>
<td>Sec</td>
<td>Secretary</td>
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<td>Attorney</td>
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NOTES