

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2013**



MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner

NINETY-NINTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2013

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

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

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LEGAL HOLIDAYS

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

Robert E. Lee's BirthdayThird Monday in January

Martin Luther King, Jr. DayThird Monday in January

Presidents Day Third Monday in February

Memorial Day Last Monday in May

Independence Day.....July 4

Labor DayFirst Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve December 24

Christmas Day..... December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

STATE BANKING BOARD MEMBERS

Mr. 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
VOICE: (501) 374-4638
FAX: (501) 376-1377
TERM EXPIRES: 12-31-16

Arkansas State Bank Department

400 Hardin Road, Suite 100

Little Rock, AR 72211-3502

VOICE: (501) 324-9019 FAX: (501) 324-9028

<http://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**

BANK	NEW NAME / LOCATION
Fordyce Bank & Trust Company Fordyce	FBT Bank & Mortgage Fordyce

**BRANCHES APPROVED
FROM JULY 1, 2012, TO JUNE 30, 2013**

BANK	LOCATION
First Community Bank Batesville	800 E Beebe Capps Searcy
Farmers Bank and Trust Company Blytheville	3644 W State Highway 18 Manila
Centennial Bank Conway	17 W Government Street Pensacola, FL
Centennial Bank Conway	3921 East County Road 30-A Santa Rosa Beach, FL
Liberty Bank of Arkansas Jonesboro	1895 Harrison Street Batesville
Bank of the Ozarks Little Rock	1901 Manatee Avenue Bradenton, FL
Delta Trust & Bank Parkdale	1055 Steel Avenue, Suite 100 Conway
Parkway Bank Rogers	329 Highway 425 North Monticello
First Security Bank Searcy	2501 East Central Avenue Bentonville
First Security Bank Searcy	#2 Bass Pro Drive Little Rock
First Security Bank Searcy	15420 Chenal Parkway Little Rock

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

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

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2012 through June 30, 2013.

RECEIPTS

Cash Balance July 1, 2012	\$5,659,068.21
Examination and Assessment Fees.....	8,404,046.52
Charter and Amendment Fees.....	56,650.00
Interstate Sharing Fees.....	18,209.00
Miscellaneous/Non-Revenue Income	1,699.96
Reimbursement for M & R Sales.....	6,250.76
Refund to Expenditures – Prior Year	5,604.56
Refund to Expenditures– Current Year	7,105.10
Total Receipts	<u>8,499,835.90</u>
	\$14,158,904.11

DISBURSEMENTS

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

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
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 VOICE: (501) 228-6346
 FAX: (501) 228-6568

Kristy Frame Field Supervisor/Risk Management
 Linda Wallace Field Supervisor/Compliance

Memphis Field Office
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 Memphis, Tennessee 38137
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Eric Guyot Field Supervisor/Risk Management
 Linda Wallace Field Supervisor/Compliance

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 FAX: (318) 868-7870

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

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

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

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

**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
Relyance 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 RyanPresident & CEO
- Tom HarlowExecutive Vice President/Finance & Administration
- Anthony DonforVice President, IT
- Cecelia SmithSenior Manager, Administration
- Roger Stromberg.....Senior Vice President/Professional Development
- Sebastien MonnetVice President/Professional Development
- Georgia HighVice President, Accreditation/
Professional Development
- Tom McVeyDirector of Learning Services
- John “Buz” Gorman.....General Counsel/Legislative
- Margaret LiuSenior Vice President/Deputy General Counsel
- Edward SmithVice President, Membership & Banker Relations
- Bill MatthewsExecutive Vice President, CEO, SRR
- Pete MarksVice President/Mortgage Testing and Education
- Mike StevensSenior Executive Vice President
- Mary Beth Quist.....Senior Vice President/Supervisory Processes
- Kyle ThomasDirector of Bank Supervisory Processes
- Chuck CrossSenior 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	\$40,667
(1) Noninterest-bearing	7,905
(2) Interest-bearing.....	32,762
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	2
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

CONSOLIDATED 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
3.	U.S. Government and Agency Obligations		545
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		1,979
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		837
20.	Agencies		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

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	7.77
Summit Bank	Arkadelphia	10.82
First National Banking Company	Ash Flat	10.01
The Bank of Augusta	Augusta	10.20
Citizens State Bank	Bald Knob	7.53
The Citizens Bank	Batesville	10.48
First Community Bank	Batesville	9.20
Bank of Bearden	Bearden	15.03
First National Bank of North Arkansas	Berryville	11.02
Farmers Bank and Trust Company	Blytheville	8.83
First Western Bank	Booneville	8.45
Community State Bank	Bradley	9.37
Heartland Bank	Bryant	12.40
The First National Bank of Izard County	Calico Rock	32.48
Bank of Cave City	Cave City	10.40
The Merchants & Planters Bank	Clarendon	9.35
Centennial Bank	Conway	9.87
First National Bank of Crossett	Crossett	10.47
First State Bank	Crossett	10.79
Chambers Bank	Danville	9.85
River Town Bank	Dardanelle	10.91
Decatur State Bank	Decatur	7.85
Bank of Delight	Delight	20.22
First State Bank of DeQueen	DeQueen	8.57
Arkansas County Bank	DeWitt	9.31
DeWitt Bank and Trust Company	DeWitt	11.33
Merchants and Farmers Bank	Dumas	8.72
First Financial Bank	El Dorado	10.08
Simmons First Bank of El Dorado	El Dorado	8.65
Bank of England	England	13.28
The Eudora Bank	Eudora	9.35
Cornerstone Bank	Eureka Springs	10.14
Arvest Bank	Fayetteville	8.97
Signature Bank of Arkansas	Fayetteville	9.55
The Bank of Fayetteville	Fayetteville	11.65

BANK	CITY	RATIO
Twin Lakes Community Bank	Flippin	10.13
FBT Bank & Mortgage	Fordyce	11.24
First National Bank of Eastern Arkansas	Forrest City	9.92
Forrest City Bank, National Association	Forrest City	10.14
The First National Bank of Fort Smith	Fort Smith	11.99
Bank of Gravett	Gravette	13.61
The First National Bank in Green Forest	Green Forest	10.96
First Service Bank	Greenbrier	12.85
Farmers Bank	Greenwood	19.73
Farmers Bank	Hamburg	11.45
First Bank	Hampton	9.25
Community First Bank	Harrison	12.64
Helena National Bank	Helena	13.64
Horatio State Bank	Horatio	10.75
First National Bank	Hot Springs	10.99
Hot Springs Bank & Trust Company	Hot Springs	10.79
Simmons First Bank of Hot Springs	Hot Springs	9.61
First State Bank of Northwest Arkansas	Huntsville	13.89
First Arkansas Bank & Trust	Jacksonville	11.58
Heritage Bank, National Association	Jonesboro	11.36
Liberty Bank of Arkansas	Jonesboro	10.18
Simmons First Bank of Northeast Arkansas	Jonesboro	9.68
Bank of Lake Village	Lake Village	10.88
Simmons First Bank of South Arkansas	Lake Village	8.35
Little River Bank	Lepanto	10.81
Bank of Little Rock	Little Rock	9.52
Bank of the Ozarks	Little Rock	14.43
Central Bank	Little Rock	14.73
Eagle Bank & Trust Company	Little Rock	10.48
Metropolitan National Bank	Little Rock	6.46
One Bank & Trust, National Association	Little Rock	4.50
The Capital Bank	Little Rock	10.40
First State Bank	Lonoke	10.32
Farmers Bank and Trust Company	Magnolia	10.15
The Peoples Bank	Magnolia	9.29
The Malvern National Bank	Malvern	10.08
First Community Bank of Eastern Arkansas	Marion	11.43
First Delta Bank	Marked Tree	8.39
Bank of McCrory	McCrory	9.68
McGehee Bank	McGehee	14.08

BANK	CITY	RATIO
The First National Bank of McGehee	McGehee	11.23
The Union Bank of Mena	Mena	10.20
Commercial Bank & Trust Company	Monticello	9.48
Union Bank And Trust Company	Monticello	10.09
Petit Jean State Bank	Morrilton	11.06
Integrity First Bank, National Association	Mountain Home	11.16
Ozark Heritage Bank, N. A.	Mountain View	10.74
Allied Bank	Mulberry	7.75
Diamond Bank	Murfreesboro	10.02
Merchants & Planters Bank	Newport	7.97
National Bank of Arkansas in North Little Rock	North Little Rock	8.24
First National Bank	Paragould	12.08
The First National Bank at Paris	Paris	11.81
Delta Trust & Bank	Parkdale	9.26
Piggott State Bank	Piggott	9.60
Relyance Bank, National Association	Pine Bluff	13.46
Simmons First National Bank	Pine Bluff	8.61
Home Bank of Arkansas	Portland	10.37
Bank of Prescott	Prescott	13.00
The Bank of Rison	Rison	16.74
Parkway Bank	Rogers	10.37
Pinnacle Bank	Rogers	9.69
Simmons First Bank of Northwest Arkansas	Rogers	13.81
First State Bank	Russellville	11.57
Simmons First Bank of Russellville	Russellville	9.97
Bank of Salem	Salem	11.88
Logan County Bank	Scranton	18.24
First Security Bank	Searcy	10.78
Simmons First Bank of Searcy	Searcy	8.43
Peoples Bank	Sheridan	14.49
Smackover State Bank	Smackover	10.37
Riverside Bank	Sparkman	9.06
Legacy National Bank	Springdale	11.90
Bodcaw Bank	Stamps	9.80
Bank of Star City	Star City	12.85
Security Bank	Stephens	7.87
The Farmers & Merchants Bank	Stuttgart	11.12
Citizens Bank & Trust Company	Van Buren	10.58
First Community Bank of Crawford County	Van Buren	3.39
The First National Bank of Lawrence County	Walnut Ridge	10.83
First State Bank of Warren	Warren	10.76

BANK	CITY	RATIO
Warren Bank and Trust Company	Warren	14.98
Evolve Bank & Trust	West Memphis	9.40
Fidelity National Bank	West Memphis	9.76
Cross County Bank	Wynne	12.40
The First National Bank of Wynne	Wynne	10.20

NATIONAL BANKS**JUNE 30, 2013****(000's omitted)**

BANK	CITY	ASSETS
First National Banking Company	Ash Flat	374,492
First National Bank of North Arkansas	Berryville	170,866
The First National Bank of Izard County	Calico Rock	147,944
First National Bank of Crossett	Crossett	134,085
First National Bank of Eastern Arkansas	Forrest City	349,244
Forrest City Bank, National Association	Forrest City	50,110
The First National Bank of Fort Smith	Fort Smith	1,052,767
The First National Bank in Green Forest	Green Forest	390,958
Helena National Bank	Helena	194,930
First National Bank	Hot Springs	695,313
Heritage Bank, National Association	Jonesboro	241,235
Metropolitan National Bank	Little Rock	991,357
One Bank & Trust, National Association	Little Rock	400,793
The Malvern National Bank	Malvern	459,459
The First National Bank of McGehee	McGehee	49,036
Integrity First Bank, National Association	Mountain Home	399,863
Ozark Heritage Bank, N. A.	Mountain View	66,982
National Bank of Arkansas in North Little Rock	North Little Rock	186,779
First National Bank	Paragould	715,635
The First National Bank at Paris	Paris	120,534
Relyance Bank, National Association	Pine Bluff	395,744
Simmons First National Bank	Pine Bluff	1,992,726
Legacy National Bank	Springdale	259,823
The First National Bank of Lawrence County	Walnut Ridge	179,479
Fidelity National Bank	West Memphis	363,611
The First National Bank of Wynne	Wynne	279,257

REPORT OF THE

NINETY-FIVE

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2013

**Southern Bancorp Bank
Arkadelphia, AR**

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

605 Main Street
71923-0248

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

Home Page: www.banksouthern.com

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), Marvell, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Trumann, Webb[MS]

**Summit Bank
Arkadelphia, AR**

VOICE: (870) 246-8070
FAX: (870) 246-7122
Trust Powers: Yes

409 Main Street
71923-0965

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

Home Page: www.summitbankdirect.com

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
Subordinated Debt: 0
Total Liabilities:1,051,591

Total Equity Capital:129,070
Total Liabilities and Capital:1,180,661
Number of Shares Outstanding:3,100

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

Branches in Town: One

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

**The Bank of Augusta
Augusta, AR**

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

100 South Second Street
72006-0120

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

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:2,538

Deposits:66,914
Federal Funds and Borrowings: 0
Other Liabilities:.....1,909
Subordinated Debt: 0
Total Liabilities:68,823

Total Equity Capital:7,482
Total Liabilities and Capital:76,305
Number of Shares Outstanding:8,000

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

Branches in Town: One

Other Branches: Searcy

Citizens State Bank Bald Knob, AR

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

306 South Elm Street
72010-0200

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

Home Page: www.csb-bk.com

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

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

Pres/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: 689
Subordinated Debt: 0
Total Liabilities: 65,837
Total Equity Capital: 5,837
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: 909
Subordinated Debt: 0
Total Liabilities: 716,512
Total Equity Capital: 71,978
Total Liabilities and Capital: 788,490
Number of Shares Outstanding: 34,523

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

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

SVP/TO: Robin Brock

Cash and Due from:	11,806	Deposits:	416,207
Federal Funds and Repos:	0	Federal Funds and Borrowings:	56,247
Investments:	205,984	Other Liabilities:	1,081
Net Loans:	289,648	Subordinated Debt:	0
Premises and Fixed Assets:	8,873	Total Liabilities:	473,535
Other Real Estate:	1,649		
Other Assets:	12,492	Total Equity Capital:	56,917
Total Assets:	530,452	Total Liabilities and Capital:	530,452
Total Trust Assets:	137,016	Number of Shares Outstanding:	16,500

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

Branches in Town: Five

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

**Bank of Bearden
Bearden, AR**

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

#1 Second Street
71720-0135

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

Bank Holding Company

Bearden Bancshares, Inc., Bearden, AR

Chm/Pres: Rick Green
EVP: Ken Riley

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:	3,930	Deposits:	35,714
Federal Funds and Repos:	7,825	Federal Funds and Borrowings:	0
Investments:	9,089	Other Liabilities:	38
Net Loans:	20,480	Subordinated Debt:	0
Premises and Fixed Assets:	100	Total Liabilities:	35,752
Other Real Estate:	11		
Other Assets:	165	Total Equity Capital:	5,848
Total Assets:	41,600	Total Liabilities and Capital:	41,600
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

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

Branches in Town: None

Other Branches: None

Farmers Bank And Trust Company Blytheville, AR

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

400 West Main
72315-0688

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

Cash and Due from:..... 27,898
Federal Funds and Repos: 0
Investments: 21,554
Net Loans: 338,832
Premises and Fixed Assets:..... 7,589
Other Real Estate: 7,651
Other Assets: 3,973
Total Assets:..... 407,497
Total Trust Assets:..... 20,938

Deposits: 361,053
Federal Funds and Borrowings: 9,000
Other Liabilities: 1,755
Subordinated Debt: 0
Total Liabilities: 371,808
Total Equity Capital:..... 35,689
Total Liabilities and Capital: 407,497
Number of Shares Outstanding:..... 40,000

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]

First Western Bank Booneville, AR

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

80 West Main
72927-0238

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

Home Page: www.fwbank.com

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

Cash and Due from:..... 20,058
Federal Funds and Repos: 0
Investments: 22,624
Net Loans: 220,727
Premises and Fixed Assets:..... 9,652
Other Real Estate: 9,329
Other Assets: 12,216
Total Assets:..... 294,606
Total Trust Assets:..... 0

Deposits: 255,690
Federal Funds and Borrowings: 9,625
Other Liabilities: 4,664
Subordinated Debt: 0
Total Liabilities: 269,979
Total Equity Capital:..... 24,627
Total Liabilities and Capital: 294,606
Number of Shares Outstanding:..... 100,000

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	Deposits:.....	24,935
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	0
Investments:.....	7,859	Other Liabilities:.....	62
Net Loans:.....	15,149	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	647	Total Liabilities:.....	24,997
Other Real Estate:.....	228		
Other Assets:.....	1,022	Total Equity Capital:.....	3,170
Total Assets:.....	28,167	Total Liabilities and Capital:.....	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

EVP: Phillip Thomas
CFO: Judy Lawton

Cash and Due from:.....	7,352	Deposits:.....	163,481
Federal Funds and Repos:.....	4	Federal Funds and Borrowings:.....	9,983
Investments:.....	12,349	Other Liabilities:.....	1,432
Net Loans:.....	161,784	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,740	Total Liabilities:.....	174,896
Other Real Estate:.....	2,438		
Other Assets:.....	13,635	Total Equity Capital:.....	27,406
Total Assets:.....	202,302	Total Liabilities and Capital:.....	202,302
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Craig Benson; Mark Brockinton; Steve Didion; Richard D. O'Brien; L. Walter Quinn, Jr.; Mark van Overbeek, M.D.

Branches in Town: None

Other Branches: Fordyce, Little Rock, Sheridan

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

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

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/COO: 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 Trust Assets: 0

Deposits: 80,481
Federal Funds and Borrowings: 5,565
Other Liabilities: 1,411
Subordinated Debt: 0
Total Liabilities: 87,457
Total Equity Capital: 9,572
Total Liabilities and Capital: 97,029
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 Trust Assets: 0

Deposits: 44,382
Federal Funds and Borrowings: 0
Other Liabilities: 176
Subordinated Debt: 0
Total Liabilities: 44,558
Total Equity Capital: 4,769
Total Liabilities and Capital: 49,327
Number of Shares Outstanding: 5,660

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

Branches in Town: None

Other Branches: None

**Centennial Bank
Conway, AR**

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

Member of Federal Reserve System

Bank Holding Company

Home BancShares, Inc., Conway, AR

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

EVP: Kevin Hester
EVP: Randy E. Mayor

Cash and Due from:	175,433	Deposits:	3,356,028
Federal Funds and Repos:	2,475	Federal Funds and Borrowings:	203,712
Investments:	736,406	Other Liabilities:	21,304
Net Loans:	2,627,595	Subordinated Debt:	0
Premises and Fixed Assets:	119,737	Total Liabilities:	3,581,044
Other Real Estate:	43,058	Total Equity Capital:	501,655
Other Assets:	377,995	Total Liabilities and Capital:	4,082,699
Total Assets:	4,082,699	Number of Shares Outstanding:	2,400
Total Trust Assets:	0		

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Beebe (2), Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clermont[FL], Crawfordville[FL] (2), 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
FAX: (870) 364-6329
Trust Powers: No

200 Pine Street
71635-0638

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

Home Page: www.fsbcrossett.com

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

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

VP: Tressie A. Mills
VP: Edith Morrison

Cash and Due from:..... 12,457
Federal Funds and Repos: 50
Investments:..... 10,563
Net Loans:..... 15,219
Premises and Fixed Assets:..... 1,378
Other Real Estate:..... 612
Other Assets:..... 1,052
Total Assets:..... 41,331
Total Trust Assets:..... 0

Deposits: 36,820
Federal Funds and Borrowings: 0
Other Liabilities:..... 202
Subordinated Debt:..... 0
Total Liabilities:..... 37,022
Total Equity Capital:..... 4,309
Total Liabilities and Capital: 41,331
Number of Shares Outstanding:..... 100,000

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

Branches in Town: Two

Other Branches: None

**Chambers Bank
Danville, AR**

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

901 Main
72833-0609

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

Home Page: www.chambers-bank.com

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

Chm: Edward J. Taylor
CEO: Bill Donnell

Pres/CFO: Mike Donnell
COO: Lora Briggs

Cash and Due from:..... 8,219
Federal Funds and Repos: 60,075
Investments:..... 34,579
Net Loans:..... 472,843
Premises and Fixed Assets:..... 10,918
Other Real Estate:..... 42,664
Other Assets:..... 52,898
Total Assets:..... 682,196
Total Trust Assets:..... 0

Deposits: 566,795
Federal Funds and Borrowings: 26,815
Other Liabilities:..... 4,963
Subordinated Debt:..... 0
Total Liabilities:..... 598,573
Total Equity Capital:..... 83,623
Total Liabilities and Capital: 682,196
Number of Shares Outstanding:..... 10,000

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), Goshen, Havana, Hot Springs, Hot
Springs Village, Kirby, Mansfield, Mena,
Springdale (2), Waldron

River Town Bank
Dardanelle, AR

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

102 North Front Street
 72834-0577

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

Home Page: www.rivertownbank.com

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

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 Assets:	3,237	Total Equity Capital:	18,747
Total Assets:	169,980	Total Liabilities and Capital:	169,980
Total Trust Assets:	0	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
 Trust Powers: No

Hwy. 59 North
 72722-0038

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

Home Page: www.decaturstatebank.net

Bank Holding Company
 Peterson Holding Company, Decatur, AR

Chm/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 Assets:	2,946	Total Equity Capital:	9,008
Total Assets:	111,252	Total Liabilities and Capital:	111,252
Total Trust Assets:	0	Number of Shares Outstanding:	7,000

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

503 East Antioch
71940-0068

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

Cash and Due from:..... 5,952
Federal Funds and Repos: 13,000
Investments: 17,829
Net Loans: 47,868
Premises and Fixed Assets:..... 391
Other Real Estate: 366
Other Assets: 983
Total Assets:..... 86,389
Total Trust Assets:..... 0

Deposits: 67,602
Federal Funds and Borrowings: 1,231
Other Liabilities: 107
Subordinated Debt: 0
Total Liabilities:..... 68,940

Total Equity Capital:..... 17,449
Total Liabilities and Capital: 86,389
Number of Shares Outstanding:..... 15,583

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

402 West Collin Raye Drive
71832-0970

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

Cash and Due from:..... 5,101
Federal Funds and Repos: 0
Investments: 49,523
Net Loans: 123,697
Premises and Fixed Assets:..... 5,244
Other Real Estate: 0
Other Assets: 5,789
Total Assets:..... 189,354
Total Trust Assets:..... 0

Deposits: 167,848
Federal Funds and Borrowings: 5,608
Other Liabilities: 1,989
Subordinated Debt: 0
Total Liabilities:..... 175,445

Total Equity Capital:..... 13,909
Total Liabilities and Capital: 189,354
Number of Shares Outstanding:..... 76,000

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

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank DeWitt, AR

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

220 West Cross Street
72042

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

Home Page: www.arkansascountybank.com

Member of Federal Reserve System

Bank Holding Company

DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:	8,183	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		
Other Assets:	2,336	Total Equity Capital:	15,373
Total Assets:	166,860	Total Liabilities and Capital:	166,860
Total Trust Assets:	20,499	Number of Shares Outstanding:	1

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

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company DeWitt, AR

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

Second and Jefferson Streets
72042-0071

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

Home Page: www.dewittbankandtrust.com

Bank Holding Company

DBT Financial Corporation, DeWitt, AR

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

EVP: Tricia Bull
TO: Jason Grantham

Cash and Due from:	8,190	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		
Other Assets:	9,180	Total Equity Capital:	21,433
Total Assets:	183,690	Total Liabilities and Capital:	183,690
Total Trust Assets:	49,915	Number of Shares Outstanding:	54,000

Directors: Tricia Bull; Donald Ray Dickson; James L. Fly, Jr.; David L. Jessup; Charles E. Lumsden; Becca R. Mehlin; Nancy F. Rasco; H. T. Simonton; Dean Watts

Branches in Town: None

Other Branches: Gillett

Merchants & Farmers Bank Dumas, AR

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

500 Highway 65 South
71639

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

Home Page: www.mfbanknet.com

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

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

TO: Glenda B. Owen

Cash and Due from:..... 3,966
Federal Funds and Repos: 1,250
Investments: 22,083
Net Loans: 61,838
Premises and Fixed Assets:..... 2,911
Other Real Estate: 0
Other Assets: 4,688
Total Assets:..... 96,736
Total Trust Assets:..... 39,894

Deposits: 87,196
Federal Funds and Borrowings: 829
Other Liabilities: 108
Subordinated Debt: 0
Total Liabilities: 88,133

Total Equity Capital:..... 8,603
Total Liabilities and Capital: 96,736
Number of Shares Outstanding:..... 40,000

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

Other Branches: None

First Financial Bank El Dorado, AR

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

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

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

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

EVP/COO: Jerry Bullard
CFO: Melissa Jerry

Cash and Due from:..... 13,658
Federal Funds and Repos: 72,869
Investments: 36,115
Net Loans: 663,926
Premises and Fixed Assets:..... 8,571
Other Real Estate: 5,692
Other Assets:..... 35,410
Total Assets:..... 836,241
Total Trust Assets:..... 0

Deposits: 631,744
Federal Funds and Borrowings: 113,851
Other Liabilities: 2,996
Subordinated Debt: 0
Total Liabilities: 748,591

Total Equity Capital:..... 87,650
Total Liabilities and Capital: 836,241
Number of Shares Outstanding:..... 704,757

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

Branches in Town: Five

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

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

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

100 W. Grove
71730-5642

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Robert L. Robinson, IV
SVP: Asa "Buddy" Lockwood

VP: Elizabeth "Betty" Flournoy
VP: Janette Freeman

Cash and Due from:	24,524	Deposits:	183,125
Federal Funds and Repos:	0	Federal Funds and Borrowings:	11,481
Investments:	103,517	Other Liabilities:	1,185
Net Loans:	76,264	Subordinated Debt:	0
Premises and Fixed Assets:	3,338	Total Liabilities:	195,791
Other Real Estate:	0	Total Equity Capital:	18,286
Other Assets:	6,434	Total Liabilities and Capital:	214,077
Total Assets:	214,077	Number of Shares Outstanding:	0
Total Trust Assets:	0		

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

Branches in Town: Three

Other Branches: Strong (2)

**Bank of England
England, AR**

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

123 South Main Street
72046-0070

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

Home Page: www.bankofengland-ar.com

Bank Holding Company

MHBC Investments Limited Partnership, I, England, AR

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

VP: Allen Evans
Cash: Sheila Rice

Cash and Due from:	3,419	Deposits:	201,916
Federal Funds and Repos:	9,550	Federal Funds and Borrowings:	1,114
Investments:	19,494	Other Liabilities:	8,125
Net Loans:	195,891	Subordinated Debt:	0
Premises and Fixed Assets:	5,508	Total Liabilities:	211,155
Other Real Estate:	2,340	Total Equity Capital:	33,562
Other Assets:	8,515	Total Liabilities and Capital:	244,717
Total Assets:	244,717	Number of Shares Outstanding:	10,000
Total Trust Assets:	0		

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

Branches in Town: One

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

The Eudora Bank Eudora, AR

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

111 North Main Street
71640-0250

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

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

Chm: Charles F. Poole

CEO/Pres: Robert Schultz

Cash and Due from:..... 2,028
Federal Funds and Repos: 0
Investments: 15,945
Net Loans: 10,550
Premises and Fixed Assets:..... 135
Other Real Estate: 144
Other Assets:..... 1,328
Total Assets:..... 30,130
Total Trust Assets:..... 0

Deposits: 24,668
Federal Funds and Borrowings: 2,725
Other Liabilities: 136
Subordinated Debt:..... 0
Total Liabilities:..... 27,529
Total Equity Capital:..... 2,601
Total Liabilities and Capital: 30,130
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
FAX: (479) 253-1165
Trust Powers: No

70 South Main
72632-0309

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

Home Page: www.cstonebank.net

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

CEO/Pres: Charles T. Cross

EVP/CLO: Jason Tennant

Cash and Due from:..... 3,351
Federal Funds and Repos: 0
Investments: 36,627
Net Loans: 99,820
Premises and Fixed Assets:..... 7,088
Other Real Estate: 3,245
Other Assets:..... 5,721
Total Assets:..... 155,852
Total Trust Assets:..... 0

Deposits: 123,115
Federal Funds and Borrowings: 15,372
Other Liabilities: 847
Subordinated Debt: 0
Total Liabilities:..... 139,334
Total Equity Capital:..... 16,518
Total Liabilities and Capital: 155,852
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 Wolfenbarger

Branches in Town: One

Other Branches: Berryville, Holiday Island

**Arvest Bank
Fayetteville, AR**

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

75 North East Street
72702-1327

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

Home Page: www.arvest.com

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	Deposits:	11,847,208
Federal Funds and Repos:	0	Federal Funds and Borrowings:	531,886
Investments:	3,697,805	Other Liabilities:	239,911
Net Loans:	7,915,638	Subordinated Debt:	0
Premises and Fixed Assets:	372,880	Total Liabilities:	12,619,005
Other Real Estate:	79,145	Total Equity Capital:	1,499,102
Other Assets:	1,018,570	Total Liabilities and Capital:	14,118,107
Total Assets:	14,118,107	Number of Shares Outstanding:	350,692
Total Trust Assets:	2,608,309		

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[K], Carthage[MO] (3), Cassville[MO], Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (5), Elgin[OK], Eufaula[OK], Eureka Springs, Farmington, Flippin, Forsyth[MO], Fort Smith (9), Gardner[K], 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, Leawood[K], Lebanon[MO], Lee's Summit[MO] (3), Lenexa[K], Lincoln, Little Rock (10), Lockwood[MO], Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[K], 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[K], Overland Park[K], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Pittsburg[K], 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 3878 N. Crossover Road, Suite 20 Charter Number: 660
 FAX: (479) 684-3795 72703 Date: August 28, 1933
 Trust Powers: Yes FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company
 White River Bancshares Company, Fayetteville, AR

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

COO: Marilyn Hendricks
CLO: Daniel J. Lewis

Cash and Due from:.....	33,631	Deposits:	381,605
Federal Funds and Repos:	5,000	Federal Funds and Borrowings:	52,515
Investments:	49,150	Other Liabilities:	3,330
Net Loans:	361,289	Subordinated Debt:	0
Premises and Fixed Assets:.....	6,784	Total Liabilities:	437,450
Other Real Estate:	20,176		
Other Assets:	15,214	Total Equity Capital:.....	53,794
Total Assets:.....	491,244	Total Liabilities and Capital:	491,244
Total Trust Assets:.....	2,222	Number of Shares Outstanding:.....	30,000

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

Branches in Town: None

Other Branches: Bentonville, Brinkley (2),
 Springdale

The Bank of Fayetteville Fayetteville, AR

VOICE: (479) 444-4444 One South Block Charter Number: 789
 FAX: (479) 443-1529 72701 Date: December 1, 2005
 Trust Powers: Yes FDIC Certificate Number: 26975

Home Page: www.bof.com

Member of Federal Reserve System

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

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP/CFO: Sam Stricklin

Cash and Due from:.....	24,198	Deposits:	283,181
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,022
Investments:	55,086	Other Liabilities:	2,476
Net Loans:	225,818	Subordinated Debt:	0
Premises and Fixed Assets:.....	7,356	Total Liabilities:	291,679
Other Real Estate:	6,835		
Other Assets:	14,171	Total Equity Capital:.....	41,785
Total Assets:.....	333,464	Total Liabilities and Capital:	333,464
Total Trust Assets:.....	53,138	Number of Shares Outstanding:.....	251,014

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

Branches in Town: Four

Other Branches: Farmington, Prairie
 Grove, West Fork

Twin Lakes Community Bank Flippin, AR

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

301 South First Street
72634

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

Home Page: www.tlcbank.net

Member of Federal Reserve System

Bank Holding Company

First National Corporation of Wynne, Wynne, AR

Chm: Judy R. Loving
CEO: Noel Morris

Pres: Sandy Garrison
CFO/VP: Marcus Walser

Cash and Due from:	2,916	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, Norfolk

FBT Bank & Mortgage Fordyce, AR

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

200 West Fourth Street
71742-2202

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

Home Page: www.fordycebank.com

Member of Federal Reserve System

Bank Holding Company

FBT Bancshares, Inc., Fordyce, AR

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

EVP: Bruce Dawson
EVP: Don Lyle

Cash and Due from:	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:	1,264		

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall

**Bank of Gravett
Gravette, AR**

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

211 Main Street SE
72736

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

Home Page: www.bankofgravett.net

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

CEO/CFO: Rick Pollreis
Pres/CLO: Jim R. Sloan

EVP: David N. Wills
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 Equity Capital:..... 15,373
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
CEO/Pres: Thomas H. Grumbles

CFO/COO: Kenneth Barnard

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; Doi "Dyke" Johnson; Jerry Kimbrough; Randy McCaslin; Larry Oaks

Branches in Town: None

Other Branches: Clinton (2), Conway, Dermott, Flippin, Marshall, Mountain View, Shirley, Yellville

**Farmers Bank
Greenwood, AR**

VOICE: (479) 996-4171
FAX: (479) 996-6700
Trust Powers: Yes

71 West Center
72936-0610

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

TO: Norman 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		
Other Assets:	3,644	Total Equity Capital:	38,501
Total Assets:	189,709	Total Liabilities and Capital:	189,709
Total Trust Assets:	4,069	Number of Shares Outstanding:	7,500

Directors: Tresa Lowe; Edward Wilkinson; Elizabeth Wilkinson; Norman Wilkinson; Stanhope Wilkinson; Susan Wilkinson

Branches in Town: One

Other Branches: Barling, Bonanza, Fort Smith (2), Hackett, Hartford, Huntington, Lavaca, Mansfield

**Farmers Bank
Hamburg, AR**

VOICE: (870) 853-5222
FAX: (870) 853-2333
Trust Powers: No

210 North Main
71646-0350

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

Home Page: www.farmersbankhamburg.com

Bank Holding Company
None

Chm: Nancy Foote Spivey
CEO/Pres: Kenneth Allbritton

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

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		
Other Assets:	705	Total Equity Capital:	4,396
Total Assets:	41,420	Total Liabilities and Capital:	41,420
Total Trust Assets:	0	Number of Shares Outstanding:	44,520

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

Branches in Town: None

Other Branches: None

First Bank Hampton, AR

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

302 West Main Street
71744-0008

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

Home Page: www.firstbankar.com

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

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

Reg Pres: Jonathan Harrell
CFO: Sandy Ferguson

Cash and Due from:..... 5,565
Federal Funds and Repos: 4,875
Investments:..... 44,520
Net Loans:..... 190,764
Premises and Fixed Assets:..... 6,400
Other Real Estate:..... 1,217
Other Assets:..... 8,266
Total Assets:..... 261,607
Total Trust Assets:..... 0

Deposits: 218,418
Federal Funds and Borrowings: 17,424
Other Liabilities:..... 1,051
Subordinated Debt:..... 0
Total Liabilities:..... 236,893

Total Equity Capital:..... 24,714
Total Liabilities and Capital: 261,607
Number of Shares Outstanding:..... 4,000

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

Branches in Town: None

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

Community First Bank Harrison, AR

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

200 East Ridge
72601

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

Home Page: www.communityfirstbank.com

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

Chm: Jerry Maland
CEO/Pres: David Morton

CFO/COO: Ann Main
CCO: Danny Criner

Cash and Due from:..... 5,482
Federal Funds and Repos: 12,675
Investments:..... 89,192
Net Loans:..... 337,097
Premises and Fixed Assets:..... 11,192
Other Real Estate:..... 8,082
Other Assets:..... 9,894
Total Assets:..... 473,614
Total Trust Assets:..... 0

Deposits: 372,384
Federal Funds and Borrowings: 38,518
Other Liabilities:..... 2,961
Subordinated Debt:..... 0
Total Liabilities:..... 413,863

Total Equity Capital:..... 59,751
Total Liabilities and Capital: 473,614
Number of Shares Outstanding:..... 60,000

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

Branches in Town: One

Other Branches: Berryville, Eureka Springs, Pea Ridge

Horatio State Bank Horatio, AR

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

123 Main Street
71842-0347

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

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

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

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

Cash and Due from: 14,904
Federal Funds and Repos: 2,000
Investments: 22,144
Net Loans: 96,183
Premises and Fixed Assets: 607
Other Real Estate: 57
Other Assets: 1,711
Total Assets: 137,606
Total Trust Assets: 0

Deposits: 122,791
Federal Funds and Borrowings: 0
Other Liabilities: 155
Subordinated Debt: 0
Total Liabilities: 122,946

Total Equity Capital: 14,660
Total Liabilities and Capital: 137,606
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

4446 Central Avenue
71913

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

Deposits: 75,865
Federal Funds and Borrowings: 234
Other Liabilities: 159
Subordinated Debt: 0
Total Liabilities: 76,258

Total Equity Capital: 9,477
Total Liabilities and Capital: 85,735
Number of Shares Outstanding: 125,610

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

Branches in Town: Two

Other Branches: Hot Springs Village (2)

**Simmons First Bank of Hot Springs
Hot Springs, AR**

VOICE: (501) 318-1000
FAX: (501) 318-6018
Trust Powers: Yes

100 Werner Drive
71913

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

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

SVP: Cindy Baswell
SVP: Chris White

Cash and Due from:..... 23,534
Federal Funds and Repos: 0
Investments: 54,371
Net Loans: 68,880
Premises and Fixed Assets:..... 2,899
Other Real Estate: 299
Other Assets: 21,092
Total Assets:..... 171,075
Total Trust Assets:..... 0

Deposits: 131,197
Federal Funds and Borrowings: 7,579
Other Liabilities: 2,658
Subordinated Debt: 0
Total Liabilities: 141,434

Total Equity Capital:..... 29,641
Total Liabilities and Capital: 171,075
Number of Shares Outstanding:..... 18,663

Directors: Sara Barnett; David L. Bartlett; Stuart A. Fleischner, D.D.S.; James "Bart" Newman; Lance A. Porter, D.D.S.; Sam P. Stathakis, Jr.; Steven W. Trusty

Branches in Town: Three

Other Branches: None

**First State Bank of Northwest Arkansas
Huntsville, AR**

VOICE: (479) 582-0700
FAX: (479) 251-8253
Trust Powers: Yes

432 Madison 1650
72740-0667

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

Home Page: www.fsbnwa.com

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

Chm: Sam Mathias
CEO/Pres: Larry Olson

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

Cash and Due from:..... 2,881
Federal Funds and Repos: 0
Investments: 17,658
Net Loans: 41,321
Premises and Fixed Assets:..... 3,278
Other Real Estate: 4,275
Other Assets: 24,808
Total Assets:..... 94,221
Total Trust Assets:..... 0

Deposits: 72,092
Federal Funds and Borrowings: 8,431
Other Liabilities: 783
Subordinated Debt: 0
Total Liabilities: 81,306

Total Equity Capital:..... 12,915
Total Liabilities and Capital: 94,221
Number of Shares Outstanding:..... 27,000

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

Branches in Town: One

Other Branches: Fayetteville

**First Arkansas Bank & Trust
Jacksonville, AR**

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

600 West Main
72076

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

Home Page: www.firstarkansasbank.com

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

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

SVP/CFO: Kim Crook

Cash and Due from:	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		
Other Assets:	65,741	Total Equity Capital:	118,019
Total Assets:	661,597	Total Liabilities and Capital:	661,597
Total Trust Assets:	114,871	Number of Shares Outstanding:	200,000

Directors: Cecil Alexander; Tommy Bond; Thad Gray; Pat Hagge; John C. Hardwick; James E. Peacock; Kathryn W. Roberts; Wetzell 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

**Liberty Bank of Arkansas
Jonesboro, AR**

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

2901 East Highland Drive
72401

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

Home Page: www.mylibertybank.com

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 Equity Capital: 368,417
Total Liabilities and Capital: 2,852,726
Number of Shares Outstanding: 350,000

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

Branches in Town: Six

Other Branches: Atkins, Batesville (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

**Simmons First Bank of Northeast Arkansas
Jonesboro, AR**

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

1720 South Caraway Road
72401

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

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

SVP/Sec: Wayne Bond

Cash and Due from:	14,138	Deposits:	292,297
Federal Funds and Repos:	2,208	Federal Funds and Borrowings:	17,861
Investments:	28,997	Other Liabilities:	2,875
Net Loans:	287,644	Subordinated Debt:	0
Premises and Fixed Assets:	5,944	Total Liabilities:	313,033
Other Real Estate:	31		
Other Assets:	7,970	Total Equity Capital:	33,899
Total Assets:	346,932	Total Liabilities and Capital:	346,932
Total Trust Assets:	0	Number of Shares Outstanding:	175,000

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

Branches in Town: Two

Other Branches: Paragould, Weiner

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

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

417 Main Street
71653-0271

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

Chm/CEO: Freddie G. Black

Pres: Tommy R. Jarrett

Cash and Due from:	14,435	Deposits:	158,735
Federal Funds and Repos:	0	Federal Funds and Borrowings:	10,173
Investments:	55,427	Other Liabilities:	1,495
Net Loans:	107,552	Subordinated Debt:	0
Premises and Fixed Assets:	3,131	Total Liabilities:	170,403
Other Real Estate:	25		
Other Assets:	5,776	Total Equity Capital:	15,943
Total Assets:	186,346	Total Liabilities and Capital:	186,346
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

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

Branches in Town: One

Other Branches: Dermott, Dumas, Monticello

The Bank of Lake Village Lake Village, AR

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

201 Main Street
71653-0727

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

Home Page: www.bankoflakevillage.com

Member of Federal Reserve System
Bank Holding Company
Southeast Arkansas Bank Corporation, Lake Village, AR

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

VChm: William W. Bunker
Sec: John Todd Potter

Cash and Due from:..... 3,708
Federal Funds and Repos: 3,425
Investments: 13,147
Net Loans: 36,460
Premises and Fixed Assets:..... 1,152
Other Real Estate: 65
Other Assets: 1,389
Total Assets:..... 59,346
Total Trust Assets:..... 0

Deposits: 52,756
Federal Funds and Borrowings: 0
Other Liabilities: 161
Subordinated Debt: 0
Total Liabilities: 52,917
Total Equity Capital:..... 6,429
Total Liabilities and Capital: 59,346
Number of Shares Outstanding:..... 60,000

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

Branches in Town: One

Other Branches: None

Little River Bank Lepanto, AR

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

202 Greenwood
72354-0340

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

Home Page: www.littleriverbank.com

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

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

SVP: Jana Malone
VP: Monica Sims

Cash and Due from:..... 3,880
Federal Funds and Repos: 0
Investments: 22,987
Net Loans: 14,046
Premises and Fixed Assets:..... 266
Other Real Estate: 333
Other Assets: 246
Total Assets:..... 41,758
Total Trust Assets:..... 0

Deposits: 37,359
Federal Funds and Borrowings: 0
Other Liabilities: 173
Subordinated Debt: 0
Total Liabilities: 37,532
Total Equity Capital:..... 4,226
Total Liabilities and Capital: 41,758
Number of Shares Outstanding:..... 10,000

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

Branches in Town: None

Other Branches: None

Bank of Little Rock
Little Rock, AR

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

200 North State Street
 72201

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

Home Page: www.bankoflittlerock.com

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

Cash and Due from:	9,965	Deposits:	176,349
Federal Funds and Repos:	4,475	Federal Funds and Borrowings:	0
Investments:	67,332	Other Liabilities:	860
Net Loans:	99,891	Subordinated Debt:	0
Premises and Fixed Assets:	6,160	Total Liabilities:	177,209
Other Real Estate:	3,872	Total Equity Capital:	18,865
Other Assets:	4,379	Total Liabilities and Capital:	196,074
Total Assets:	196,074	Number of Shares Outstanding:	100,000
Total Trust Assets:	0		

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

Cash and Due from:..... 60,892
Federal Funds and Repos: 0
Investments:..... 475,228
Net Loans:..... 2,915,748
Premises and Fixed Assets:..... 225,838
Other Real Estate:..... 56,540
Other Assets:..... 305,337
Total Assets:..... 4,039,583
Total Trust Assets:..... 1,182,827

Deposits: 3,001,747
Federal Funds and Borrowings: 416,393
Other Liabilities:..... 48,415
Subordinated Debt:..... 0
Total Liabilities:..... 3,466,555

Total Equity Capital:..... 573,028
Total Liabilities and Capital: 4,039,583
Number of Shares Outstanding:..... 2,340

Directors: Jean Arehart; Nicholas A. Brown; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Peter C. Kenny; Henry Mariani; Robert Proost; R. L. Qualls; John B. Reynolds; Dan Thomas; Sherece Y. West-Scantlebury

Branches in Town: Eight

Other Branches: Adairsville[GA], Allen[TX], Alma, Altus, Athens[GA], Bainbridge[GA] (2), Bella Vista (2), Bellefonte, Benton (3), Bentonville (2), Bluffton[SC], Bradenton[FL] (2), Brunswick[GA], Bryant, Cabot (2), Cairo[GA], Calhoun[GA], Carrollton[TX], Cartersville[GA] (2), 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

Central Bank Little Rock, AR

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

1506 Market Street, Suite C180
72211-1816

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

Home Page: www.centralbankar.com

Bank Holding Company
None

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

SVP/CLO: Megan Powell
VP/Cash: Carole Gilbert

Cash and Due from:2,128
Federal Funds and Repos:2,210
Investments:.....33,354
Net Loans:.....52,196
Premises and Fixed Assets:117
Other Real Estate:.....2,884
Other Assets:1,514
Total Assets:94,403
Total Trust Assets: 0

Deposits:76,812
Federal Funds and Borrowings:2,819
Other Liabilities:..... 564
Subordinated Debt: 0
Total Liabilities:80,195

Total Equity Capital:14,208
Total Liabilities and Capital:94,403
Number of Shares Outstanding:160,000

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

Branches in Town: None

Other Branches: None

Eagle Bank & Trust Company Little Rock, AR

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

650 South Shackleford, Suite 150
72211

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

Home Page: www.eaglebank.com

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

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

EVP: Paul Castleberry
EVP: Janice Parrott

Cash and Due from:10,145
Federal Funds and Repos:3,025
Investments:.....207,640
Net Loans:.....125,313
Premises and Fixed Assets:5,407
Other Real Estate:.....1,222
Other Assets:9,733
Total Assets:362,485
Total Trust Assets: 0

Deposits:307,346
Federal Funds and Borrowings:15,986
Other Liabilities:.....1,023
Subordinated Debt: 0
Total Liabilities:324,355

Total Equity Capital:38,130
Total Liabilities and Capital:362,485
Number of Shares Outstanding:17,656

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

Branches in Town: None

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

**The Capital Bank
Little Rock, AR**

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

12224 Chenal Parkway
72211

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

Home Page: www.thecapitalbank.com

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: 625
Investments: 85,505
Net Loans: 47,700
Premises and Fixed Assets:..... 6,230
Other Real Estate: 1,751
Other Assets: 6,551
Total Assets:..... 150,052
Total Trust Assets:..... 0

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

Pres: 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 McCrary; Robert Dale Miller; Daina B. Newcomb; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.

Branches in Town: One

Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs

**Farmers Bank and Trust Company
Magnolia, AR**

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

200 East Main Street
71753

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

Home Page: www.fbtarkansas.com

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
Other Assets: 29,199
Total Assets: 765,371
Total Trust 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
Total Liabilities and Capital: 765,371
Number of Shares Outstanding: 100,000

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

Branches in Town: Three

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

**The Peoples Bank
Magnolia, AR**

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

500 North Jackson
71753-0340

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

Home Page: www.peoplesbankmagnolia.com

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
Total Trust Assets: 0

Deposits: 83,199
Federal Funds and Borrowings: 28,347
Other Liabilities: 427
Subordinated Debt: 0
Total Liabilities: 111,973
Total Equity Capital: 12,484
Total Liabilities and Capital: 124,457
Number of Shares Outstanding: 10,000

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

Branches in Town: One

Other Branches: Waldo

First Community Bank of Eastern Arkansas Marion, AR

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

205 Block Street
72364-0747

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

Home Page: www.firstcommunitybank.us
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
Total Equity Capital:..... 15,276
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
72365-0635

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
Total Equity Capital:..... 4,765
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

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

124 Edmonds Avenue
72101-0370

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

Home Page: 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

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

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

Branches in Town: None

Other Branches: None

McGehee Bank McGehee, AR

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

301 North Second Street
71654-0787

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

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

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

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

Branches in Town: One

Other Branches: Arkansas City, Tillar, Watson

The Union Bank of Mena Mena, AR

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

303 Hwy. 71 North
71953-0898

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

Home Page: www.unionbankofmena.com

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 Trust Assets: 0

Deposits: 164,698
Federal Funds and Borrowings: 2,055
Other Liabilities: 2,182
Subordinated Debt: 0
Total Liabilities: 168,935
Total Equity Capital: 19,406
Total Liabilities and Capital: 188,341
Number of Shares Outstanding: 12,000

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, III

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 Trust Assets: 13

Deposits: 157,253
Federal Funds and Borrowings: 10,000
Other Liabilities: 585
Subordinated Debt: 0
Total Liabilities: 167,838
Total Equity Capital: 15,417
Total Liabilities and Capital: 183,255
Number of Shares Outstanding: 8,000

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

Branches in Town: Four

Other Branches: None

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

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

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

EVP/Cash: Reathel Privett
TO: Gail Hooker

Cash and Due from:22,219
Federal Funds and Repos:5,000
Investments:51,667
Net Loans:115,705
Premises and Fixed Assets:4,042
Other Real Estate:326
Other Assets:7,918
Total Assets:206,877
Total Trust Assets:39,538

Deposits:177,385
Federal Funds and Borrowings:8,766
Other Liabilities:1,177
Subordinated Debt:0
Total Liabilities:187,328
Total Equity Capital:19,549
Total Liabilities and Capital: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
72110

Charter Number: 777
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: Mike Dunaway

EVP: Suzanne Hartman

Cash and Due from:16,503
Federal Funds and Repos:200
Investments:63,771
Net Loans:71,059
Premises and Fixed Assets:2,790
Other Real Estate:64
Other Assets:4,917
Total Assets:159,304
Total Trust Assets:0

Deposits:135,669
Federal Funds and Borrowings:5,255
Other Liabilities:774
Subordinated Debt:0
Total Liabilities:141,698
Total Equity Capital:17,606
Total Liabilities and Capital:159,304
Number of Shares Outstanding:50,000

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

Branches in Town: One

Other Branches: None

**Allied Bank
Mulberry, AR**

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

311 Main Street
72947-0480

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

Home Page: www.justbankit.com

Member of Federal Reserve System

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

CEO/Pres: Alex Golden
SVP: Mary Burkhart

SVP: Randy Ford
SVP/Cash: Dianna J. Millsap

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
Total Trust Assets: 0

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

Total Equity Capital: 12,825
Total Liabilities and Capital: 149,645
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
Total Trust Assets: 0

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

Total Equity Capital: 43,199
Total Liabilities and Capital: 417,853
Number of Shares Outstanding: 172,000

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

Branches in Town: None

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

**Merchants & Planters Bank
Newport, AR**

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

120 Hazel
72112-0650

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

Home Page: www.mandpbank.com

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

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

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

Cash and Due from: 11,662
Federal Funds and Repos: 0
Investments: 89,495
Net Loans: 120,994
Premises and Fixed Assets: 5,521
Other Real Estate: 698
Other Assets: 9,530
Total Assets: 237,900
Total Trust Assets: 59,453

Deposits: 214,429
Federal Funds and Borrowings: 4,382
Other Liabilities: 1,638
Subordinated Debt: 0
Total Liabilities: 220,449

Total Equity Capital: 17,451
Total Liabilities and Capital: 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
FAX: (501) 907-2299
Trust Powers: Yes

1853 Highway 165 South
71661-0037

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

Home Page: www.delta-trust.com

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

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

EVP/TO: Jim Shenep
COO: Carroll Penick

Cash and Due from: 15,164
Federal Funds and Repos: 6,975
Investments: 69,335
Net Loans: 310,252
Premises and Fixed Assets: 3,790
Other Real Estate: 2,248
Other Assets: 13,531
Total Assets: 421,295
Total Trust Assets: 673,027

Deposits: 368,540
Federal Funds and Borrowings: 11,739
Other Liabilities: 1,471
Subordinated Debt: 0
Total Liabilities: 381,750

Total Equity Capital: 39,545
Total Liabilities and Capital: 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

212 West Cherry
72454-0307

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

Home Page: www.piggottstatebank.com

Member of Federal Reserve System

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

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

VP/Cash: James C. Poole

Cash and Due from:..... 12,375
Federal Funds and Repos: 0
Investments: 39,902
Net Loans: 25,475
Premises and Fixed Assets:..... 633
Other Real Estate: 0
Other Assets: 492
Total Assets:..... 78,877
Total Trust Assets:..... 0

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

113 Hwy 165 South
71663-0178

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

Home Page: www.homebankofar.com

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

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

VP: Treva Branscum
VP: Terry Milam

Cash and Due from:..... 2,226
Federal Funds and Repos: 5,100
Investments: 4,402
Net Loans: 50,142
Premises and Fixed Assets:..... 2,449
Other Real Estate: 2,757
Other Assets: 980
Total Assets:..... 68,056
Total Trust Assets:..... 0

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

East Second at Main
71857-0490

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

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 Assets: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 Equity Capital:9,771
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

Other Branches: None

**The Bank of Rison
Rison, AR**

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

200 Main Street
71665-0345

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

Bank Holding Company
None

Chm: Lee Moore
Pres: Don Walsh

VP: 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 Assets: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 Equity Capital:4,109
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

Other Branches: None

**Parkway Bank
Rogers, AR**

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

3350 Pinnacle Hills Parkway
72758

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

Home Page: www.parkway-bank.com
Bank Holding Company
Parkway Bankshares, Inc., Portland, AR

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

CFO: Leslie Borgognoni

Cash and Due from:..... 5,340
Federal Funds and Repos: 100
Investments: 22,471
Net Loans: 80,895
Premises and Fixed Assets:..... 4,949
Other Real Estate: 2,412
Other Assets: 3,445
Total Assets:..... 119,612
Total Trust Assets:..... 0

Deposits: 96,673
Federal Funds and Borrowings: 8,542
Other Liabilities: 243
Subordinated Debt: 0
Total Liabilities: 105,458
Total Equity Capital:..... 14,154
Total Liabilities and Capital: 119,612
Number of Shares Outstanding:..... 20,000

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

Branches in Town: None

Other Branches: Crossett, Monticello (2),
Portland

**Pinnacle Bank
Rogers, AR**

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

4201 W. New Hope Road, Suite 101
72758

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

Home Page: www.pinnaclebk.com
Bank Holding Company
Pinnacle Bancshares, Inc., Rogers, AR

Chm/CEO: Wade Ruckle

Pres: David Bordovsky

Cash and Due from:..... 696
Federal Funds and Repos: 2,083
Investments: 18,371
Net Loans: 47,259
Premises and Fixed Assets:..... 181
Other Real Estate: 21,942
Other Assets: 1,916
Total Assets:..... 92,448
Total Trust Assets:..... 0

Deposits: 75,551
Federal Funds and Borrowings: 5,905
Other Liabilities: 411
Subordinated Debt: 2,000
Total Liabilities: 83,867
Total Equity Capital:..... 8,581
Total Liabilities and Capital: 92,448
Number of Shares Outstanding:..... 225,264

Directors: David Estes; Guy Fisher; Thomas Garrison; Clarence Guinn; Bruce Loftin; Wade Ruckle; Alan L. Sharp; Ralph Vernetti

Branches in Town: None

Other Branches: None

Simmons First Bank of Northwest Arkansas Rogers, AR

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

3975 West New Hope Road
72758

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

Bank Holding Company

Simmons First National Corporation, Pine Bluff, AR

CEO/Pres: Dennis Ferguson
SVP: Erica Preston

SVP: C. Jeremy Woody
VP/Cash: Darlene Cheatham

Cash and Due from:	21,537	Deposits:	198,132
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,539
Investments:	56,580	Other Liabilities:	2,162
Net Loans:	129,255	Subordinated Debt:	0
Premises and Fixed Assets:	12,818	Total Liabilities:	206,833
Other Real Estate:	12,628		
Other Assets:	11,478	Total Equity Capital:	37,463
Total Assets:	244,296	Total Liabilities and Capital:	244,296
Total Trust Assets:	0	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

3103 East Main
72802

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	Deposits:	164,390
Federal Funds and Repos:	0	Federal Funds and Borrowings:	6,930
Investments:	29,320	Other Liabilities:	809
Net Loans:	126,465	Subordinated Debt:	0
Premises and Fixed Assets:	6,709	Total Liabilities:	172,129
Other Real Estate:	0		
Other Assets:	8,878	Total Equity Capital:	22,719
Total Assets:	194,848	Total Liabilities and Capital:	194,848
Total Trust Assets:	0	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

800 North Arkansas Avenue
72801

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

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

Reg Pres: Denton Tumbleson
VP: Tonya Hurley

Cash and Due from:..... 20,816
Federal Funds and Repos: 0
Investments: 40,681
Net Loans: 100,166
Premises and Fixed Assets:..... 3,908
Other Real Estate: 577
Other Assets: 22,204
Total Assets:..... 188,352
Total Trust Assets:..... 0

Deposits: 149,728
Federal Funds and Borrowings: 4,870
Other Liabilities: 7,151
Subordinated Debt: 0
Total Liabilities: 161,749
Total Equity Capital:..... 26,603
Total Liabilities and Capital: 188,352
Number of Shares Outstanding:..... 1,500

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

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net

Member of Federal Reserve System

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

Chm/CEO/Pres: Mark Montgomery

SVP: Mike Falco

Cash and Due from:..... 8,315
Federal Funds and Repos: 2,676
Investments: 2,464
Net Loans: 103,773
Premises and Fixed Assets:..... 1,731
Other Real Estate: 1,198
Other Assets: 7,731
Total Assets:..... 127,888
Total Trust Assets:..... 0

Deposits: 108,022
Federal Funds and Borrowings: 3,022
Other Liabilities: 1,495
Subordinated Debt: 0
Total Liabilities: 112,539
Total Equity Capital:..... 15,349
Total Liabilities and Capital: 127,888
Number of Shares Outstanding:..... 20,000

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

Branches in Town: None

Other Branches: Mammoth Spring, Viola

**Logan County Bank
Scranton, AR**

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

600 Main Street
72863-0085

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

Bank Holding Company
None

Chm: Joe Fritsche
CEO/Pres: Gary Fritsche

VP: Jerry L. Davis
Cash: Don Fritsche

Cash and Due from:	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:	57		
Other Assets:	1,018	Total Equity Capital:	13,074
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
FAX: (501) 279-3486
Trust Powers: Yes

314 North Spring
72145-1009

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

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: J. Mark Ferguson
TO: Frank Faust

Cash and Due from:	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:	90,909	Total Liabilities:	3,738,557
Other Real Estate:	25,906		
Other Assets:	86,305	Total Equity Capital:	518,312
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), Bryant (3), Bull Shoals, Cabot (3), Clarksville (4), Clinton, Coal Hill, Conway (6), Fayetteville (5), Gassville, Greenbrier, Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (6), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (2), Pangburn, Rogers (3), Springdale (5), Vilonia

**Simmons First Bank of Searcy
Searcy, AR**

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

401 South Main
 72143

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis
SVP: Matt Boyd

VP: Kelley Burton

Cash and Due from:..... 21,449
 Federal Funds and Repos: 0
 Investments: 24,858
 Net Loans: 96,468
 Premises and Fixed Assets:..... 3,850
 Other Real Estate: 68
 Other Assets: 8,781
 Total Assets:..... 155,474
 Total Trust Assets:..... 0

Deposits: 124,514
 Federal Funds and Borrowings: 13,422
 Other Liabilities: 2,276
 Subordinated Debt: 0
 Total Liabilities: 140,212
 Total Equity Capital:..... 15,262
 Total Liabilities and Capital: 155,474
 Number of Shares Outstanding:..... 10,000

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

Branches in Town: Two

Other Branches: Beebe

**Peoples Bank
Sheridan, AR**

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

1120 S. Rock Street
 72150

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

Home Page: www.peoplesbankar.com

Member of Federal Reserve System

Bank Holding Company
 None

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

SVP: G. Jannette Jones

Cash and Due from:..... 5,951
 Federal Funds and Repos: 0
 Investments: 44,577
 Net Loans: 54,902
 Premises and Fixed Assets:..... 2,511
 Other Real Estate: 0
 Other Assets: 2,483
 Total Assets:..... 110,424
 Total Trust Assets:..... 0

Deposits: 94,444
 Federal Funds and Borrowings: 0
 Other Liabilities: 193
 Subordinated Debt: 0
 Total Liabilities: 94,637
 Total Equity Capital:..... 15,787
 Total Liabilities and Capital: 110,424
 Number of Shares Outstanding:..... 56,562

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

Branches in Town: None

Other Branches: Little Rock

**Smackover State Bank
Smackover, AR**

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

708 North Broadway
71762-0107

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

Home Page: www.smackoverbank.com

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

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

SVP: James B. Yeager

Cash and Due from:	6,292	Deposits:	167,903
Federal Funds and Repos:	6,450	Federal Funds and Borrowings:	0
Investments:	102,880	Other Liabilities:	330
Net Loans:	69,158	Subordinated Debt:	0
Premises and Fixed Assets:	2,392	Total Liabilities:	168,233
Other Real Estate:	87		
Other Assets:	1,112	Total Equity Capital:	20,138
Total Assets:	188,371	Total Liabilities and Capital:	188,371
Total Trust Assets:	0	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
Trust Powers: No

Commerce & Main Streets
71763-0127

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	Deposits:	50,531
Federal Funds and Repos:	0	Federal Funds and Borrowings:	1,200
Investments:	779	Other Liabilities:	112
Net Loans:	51,236	Subordinated Debt:	0
Premises and Fixed Assets:	2,631	Total Liabilities:	51,843
Other Real Estate:	107		
Other Assets:	1,561	Total Equity Capital:	5,315
Total Assets:	57,158	Total Liabilities and Capital:	57,158
Total Trust Assets:	0	Number of Shares Outstanding:	3,000

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

Branches in Town: None

Other Branches: Little Rock

**Bodcaw Bank
Stamps, AR**

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

307 Thomas Street
71860-0008

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

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

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

Cash: Brenda Scroggins

Cash and Due from:..... 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 Equity Capital:..... 7,105
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: 547
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 Equity Capital:..... 12,508
Total Liabilities and Capital: 98,340
Number of Shares Outstanding:..... 15,000

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

Branches in Town: None

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

**Security Bank
Stephens, AR**

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

105 Ruby Street
71764-0007

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

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/CFD/COO: Cheryl Brown

Cash and Due from:	3,880	Deposits:	50,703
Federal Funds and Repos:	150	Federal Funds and Borrowings:	0
Investments:	9,463	Other Liabilities:	1,176
Net Loans:	37,861	Subordinated Debt:	0
Premises and Fixed Assets:	1,747	Total Liabilities:	51,879
Other Real Estate:	171		
Other Assets:	2,465	Total Equity Capital:	3,858
Total Assets:	55,737	Total Liabilities and Capital:	55,737
Total Trust Assets:	0	Number of Shares Outstanding:	11,000

Directors: Duncan Grayson; Carol Reaves; Guy R. "Buck" Smith; Jay C. Wilson

Branches in Town: None

Other Branches: None

**The Farmers and Merchants Bank
Stuttgart, AR**

VOICE: (870) 673-6911
FAX: (870) 672-4282
Trust Powers: Yes

708 S. Main Street
72160-1016

Charter Number: 687
Date: December 29, 1944
FDIC Certificate Number: 16216

Home Page: www.mebanking.com

Member of Federal Reserve System

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

Chm: Roy O. McCollum, III

CEO/Pres: Gary Hudson

Cash and Due from:	11,949	Deposits:	496,411
Federal Funds and Repos:	10	Federal Funds and Borrowings:	85,145
Investments:	216,704	Other Liabilities:	4,438
Net Loans:	377,442	Subordinated Debt:	0
Premises and Fixed Assets:	5,785	Total Liabilities:	585,994
Other Real Estate:	8,750		
Other Assets:	48,678	Total Equity Capital:	83,324
Total Assets:	669,318	Total Liabilities and Capital:	669,318
Total Trust Assets:	67,682	Number of Shares Outstanding:	100,000

Directors: Gerald Carter; Greg Connell; Gary Hudson; Roy O. McCollum, III; Don Pattillo; Mickey Pierce; Robert H. Pond; Robert Seidenstricker; Patricia M. Townsend; Ray Vester

Branches in Town: Four

Other Branches: Bigelow, Des Arc, DeValls Bluff, DeWitt, Hazen, Marianna, Moro, Morrilton, Perryville

**Citizens Bank & Trust Company
Van Buren, AR**

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

3110 Alma Hwy.
72956-0469

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

Home Page: www.cbankandtrust.com
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
72956

Charter Number: 784
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

VP: 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

104 S. Main Street
71671-0029

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

Home Page: www.firststatewarren.com

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

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

Pres: Freddie M. Mobley
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	Total Liabilities and Capital:	99,178
Total Trust Assets:	1,188	Number of Shares Outstanding:	59,000

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

Branches in Town: One

Other Branches: Hampton, Hermitage

**Warren Bank and Trust Company
Warren, AR**

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

201 South Main
71671-0350

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

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System

Bank Holding Company
None

Chm/Pres: John B. Frazer, Jr.
SVP/CLO/COO: Kelly Ashcraft

SVP/Cash: Tracy Nichols

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:	157
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	Total Liabilities and Capital:	138,017
Total Trust Assets:	22,752	Number of Shares Outstanding:	48,000

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: 1,845
Other Assets: 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
Total Liabilities and Capital: 268,861
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, 1891
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:..... 22,277
Total Liabilities and Capital: 178,753
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. Pohlner; Donald L. Reddmann; R. Joe Rennicke

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

200 River Market Avenue, Suite 400
72201-1766

Charter Number: 1006
Date: August 6, 1958
FDIC Certificate Number:

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

Chm: Rush Deacon
CEO: C. Sam Walls

Pres: Dennis Cooper
EVP: Jay W. Wisener

Cash and Due from:..... 5,834
Federal Funds and Repos: 0
Investments: 6,642
Net Loans: 35,245
Premises and Fixed Assets:..... 1,003
Other Real Estate: 0
Other Assets: 1,584
Total Assets:..... 50,308
Total Trust Assets:..... 0

Deposits: 0
Federal Funds and Borrowings: 41,578
Other Liabilities: 3,410
Subordinated Debt: 0
Total Liabilities: 44,988
Total Equity Capital:..... 5,320
Total Liabilities and Capital: 50,308
Number of Shares Outstanding:..... 1,077

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

719 Harkrider, Suite 100
 72032

Charter Number: 35000
 Date: May. 22, 2001
 County: Faulkner

Pres: Randy Mayor

Directors: Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims

Branches in Town: One

Other Branches: El Dorado

Community First Trust Company
Hot Springs, AR

VOICE: (501) 520-3660
 FAX: (501) 520-3667
 Population: 35,750

135 Section Line Road, C-1
 71913

Charter Number: 35001
 Date: Jun. 17, 1998
 County: Garland

CEO/Pres: William L. Kerst, Jr.

CFO: Leslie Ballentine

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

Branches in Town: None

Other Branches: El Dorado, Hot Springs Village, Little Rock, Russellville

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 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
VP: John C. Branscum

Treas: Janice Moore

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

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

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

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

COUNTY	BANK	CITY
Saline	Heartland Community Bank	Bryant
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

MAP OF ARKANSAS COUNTIES



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

605 Main, Suite 202
605 Main, Suite 202
71923-6037

Chm: Glen Jones
CEO: Darrin Williams

CFO: Robert Cern

Subsidiaries:

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

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

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

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

409 Main Street
P. O. Box 965
71923

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

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

Subsidiaries:

Summit BankArkadelphia, AR
Summit Real Estate Investments, Inc.

Arkadelphia, AR

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

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

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

Chm/CEO/Pres: Larry E. Kircher

VChm/Sec: Molly H. Kircher

Subsidiaries:

Citizens State Bank
Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

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

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

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

CEO/Pres: John Dews
EVP: Doug Lynch

CFO: Karen Shaw
Treas/Sec: Greg Shaver

Subsidiaries:

The Citizens Bank
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR
Batesville, AR

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

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

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

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

CFO: Jason Taylor
Sec: Dianne Lamberth

Subsidiaries:

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

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

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

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

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

Chm: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

Arvest Bank Group, Inc.
Bentonville, AR

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

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

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

Sec: Karla Payne

Subsidiaries:

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
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
VOICE: (479) 464-1500
FAX: (479) 464-1540

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

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

Chm/CEO/Pres: Jim C. Walton

VP/Treas/Sec: Richard D. Chapman

Subsidiaries:

Arvest Bank Fayetteville, AR	
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
VOICE: (870) 763-8101
FAX: (870) 763-3500

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

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

Sec: Randy Scott

Subsidiaries:

Farmers Bank And Trust Company	Blytheville, AR
180 Campbellsville, LLC	Franklin, TN

**First Western Bancshares ESOT
Booneville, AR**

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

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

Chm: Jeral L. Hampton

Subsidiaries:

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

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

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

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

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Sec: Debbie Danekas

Subsidiaries:

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

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

Harrell Bancshares, Inc.
Camden, AR

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

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

CEO/Pres: Searcy W. Harrell, Jr.
VP: Jonathan W. Harrell

Sec: Phillip J. Foster

Subsidiaries:

First Bank
Simply Home Lending Inc.

Hampton, AR
Fayetteville, AR

Sharp Bancshares, Inc.
Cave City, AR

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

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

Chm: Samuel F. Beller
VChm: Bruce Street

Pres: Margie Pettersen
Treas/Sec: Dennis Esteb

Subsidiaries:

Bank of Cave City
Cave City Properties, Inc.

Cave City, AR
Cave City, AR

Clarendon Holding Co.
Clarendon, AR

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

297 Madison
P. O. Box 280
72029-0280

Chm: J. Baxter Sharp, III

CEO/Pres: J. Kendall Henry

Subsidiaries:

The Merchants and Planters Bank

Clarendon, AR

Home BancShares, Inc. Conway, AR

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

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

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

CFO: Randy E. Mayor

Subsidiaries:

Centennial Bank
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

Conway, AR
Apalachicola, FL
Cabot, AR
Cabot, AR
Conway, AR
Panama City Beach, FL
Tallahassee, FL
Conway, AR
Conway, AR
Wilmington, DE

Ashley Bancstock Company Crossett, AR

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

218 Main Street
218 Main Street
71635

Chm: Michael F. Webb
Pres: Gerald G. Crawford, II

VP: Herbert R. Hutchison
Treas/Sec: Nancy McCay

Subsidiaries:

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

Crossett, AR
Van Buren, AR
Crossett, AR

Evergreen Bancshares, Inc.
Crossett, AR

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

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

Chm: Richard E. Griffin

CEO/Pres: Howard M. Beaty, Jr.

Subsidiaries:

First State Bank

Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

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

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

Chm/CEO/Pres: John Ed Chambers, III

CFO: Mike Donnell

Subsidiaries:

Chambers Bank
CBI Holdings, Inc.
Sloan Capital Trust I

Danville, AR
Danville, AR
Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

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

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

CEO: William R. Bullock, Sr.

Sec: Sharon Wilson

Pres: Ronald L. Taylor

Subsidiaries:

River Town Bank

Dardanelle, AR

Peterson Holding Company
Decatur, AR

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

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

Chm: John Chambers

Sec: Patricia Sikes

Subsidiaries:

Decatur State Bank
Grand Insurance & Financial Services, Inc.

Decatur, AR
Decatur, AR

First State Bancshares, Inc.
DeQueen, AR

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

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

Chm: Dennis Smiley

CEO/Pres: Gary L. Golden

Subsidiaries:

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

DeQueen, AR
DeQueen, AR
Wilmington, DE

DBT Financial Corporation
DeWitt, AR

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

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

Pres: Nancy F. Rasco

Sec: David Jessup

Subsidiaries:

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

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

DeWitt First Bankshares Corporation
DeWitt, AR

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

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

Pres: Warren A. Jennings, Sr.

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

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

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

Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

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

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

COO: Jerry Bullard
Sec: Debra Martin

Subsidiaries:

First Financial Bank

First Title Services, Inc.

First Financial Banc Corporation Statutory Trust I

First Financial Statutory Trust III

El Dorado, AR

El Dorado, AR

El Dorado, AR

El Dorado, AR

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

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

123 South Main Street
P.O. Box 70
72046

Chm/CEO/Pres: Gary Canada

Subsidiaries:

Bank of England
BOE Acquisition Company, Inc.

England, AR
England, AR

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

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

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

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

Sec: Charles T. Cross

Subsidiaries:

Cornerstone Bank

Eureka Springs, AR

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

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

One South Block Avenue
P.O. Box 1728
72702

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP: Sam Stricklin

Subsidiaries:

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

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

White River Bancshares Company
Fayetteville, AR

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

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

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

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

COO: Marilyn K. Hendricks
CLO: Daniel J. Lewis

Subsidiaries:

Signature Bank of Arkansas

Fayetteville, AR

FBT Bancshares, Inc.
Fordyce, AR

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

200 West 4th Street
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
VOICE: (479) 782-2041
FAX: (479) 788-4602

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

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

VP: James G. Williamson, Jr.

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.
Brown-Hiller-Clark & Associates of Oklahoma, Inc.
National Bank of Sallisaw

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

**Bainum Bancorp
Glenwood, AR**

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

205 Hwy 70 East
P. O. Box 500
71943

Chm/Pres: Timothy E. Bainum
VP: Mac McClanahan

Sec: Lynda Robbins

Subsidiaries:

Diamond Bank

Murfreesboro, AR

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

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

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

Pres: Richard T. Pollreis
VP/Chm: Jim Edmonson

Sec: Lynn F. Cowick

Subsidiaries:

Bank of Gravett

Gravette, AR

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

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

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

Chm/CEO/Pres: Thomas H. Grumbles

Treas/Sec: Kenneth Barnard

Subsidiaries:

First Service Bank
First Service Realty

Greenbrier, AR
Greenbrier, AR

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

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

61 A South Broadview
P. O. Box 307
72058

Chm/Pres: John Stacks
VP: Joe Benton

VP: Bill Hannah
Sec: Terry Milam

Subsidiaries:

Home Bank of Arkansas
HomeBank Insurance Agency

Portland, AR
Greenbrier, AR

**Wilkinson Banking Corporation
Greenwood, AR**

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

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

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

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

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

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

Chm/CEO: Jerry Maland

Sec: Dan R. Bowers

Subsidiaries:

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

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

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

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

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

Chm/CEO/Pres: Edith H. Smith
VP: Todd B. Trimble

Treas/Sec: Carl E. Hendrix, III

Subsidiaries:

Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite D
1801 Central Avenue, Suite D
71901

Chm/CEO: G. R. Buck Smith

Subsidiaries:

Bank of Salem
SABCO Insurance, Inc.
Security Bank

Salem, AR
Salem, AR
Stephens, AR

First Arkansas BancShares, Inc.
Jacksonville, AR

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

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

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

SVP/CFO: Kim Crook

Subsidiaries:

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

Jacksonville, AR
 Atlanta, GA
 Jacksonville, AR
 Jacksonville, AR
 Little Rock, AR

Liberty Bancshares, Inc.
Jonesboro, AR

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

2901 East Highland Drive
 P.O. Box 7514
 72401

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

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

Subsidiaries:

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

Jonesboro, AR
 Jonesboro, AR
 Jonesboro, AR
 Jonesboro, AR
 Jonesboro, AR
 Jonesboro, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

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

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

Chm/CEO: Charles H. Weissinger, Jr.
VChm: William W. Bunker

Pres: Terence J. Alpe
COO: Shannon M. Hill

Subsidiaries:

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

Lake Village, AR
 Lake Village, AR
 Fayette, MS
 Fayette, MS
 Greenville, MS

Little River Bancshares, Inc.
Lepanto, AR

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

202 Greenwood Avenue
 P. O. Box 340
 72354-0340

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

Sec: Lois Criddle

Subsidiaries:

Little River Bank

Lepanto, AR

Allcorp, Inc.
Little Rock, AR

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

5701 Kavanaugh Blvd.
 5701 Kavanaugh Blvd.
 72207

Chm/CEO: Lex Golden, III

Pres: Alex Golden

Subsidiaries:

Community State Bank

Bradley, AR

Bank of the Ozarks, Inc.
Little Rock, AR

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

17901 Chenal Parkway
 P. O. Box 8811
 72231-8811

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

COO: Mark D. Ross

Subsidiaries:

Bank of the Ozarks	Little Rock, AR
Jaxsonville-Ocala Station, LLC	Bradenton, FL
West Manatee Avenue Property, LLC	Bradenton, FL
BOTO GA Properties, LLC	Cartersville, GA
BOTO NC Properties, LLC	Charlotte, NC
ASMSA Investment Fund, LLC	Little Rock, AR
BOTO, LLC	Little Rock, AR
BOTO-AR Properties, LLC	Little Rock, AR
Open Avenues Investment Fund, LLC	Little Rock, AR
The Highlands Group, Inc.	Little Rock, AR
FCB Properties, LLC	Valdosta, GA
PAB State Credits, LLC	Valdosta, GA
Ozark Capital Statutory Trust V	Chicago, IL
Ozark Capital Statutory Trust II	Hartford, CT
Ozark Capital Statutory Trust III	Wilmington, DE
Ozark Capital Statutory Trust IV	Wilmington, DE

Capital Bancshares, Inc.
Little Rock, AR

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

12224 Chenal Parkway
 P. O. Box 8210
 72211

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

EVP/CFO: Jeanette Nation

Subsidiaries:

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

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

11700 Cantrell Road
P. O. Box 17607
72223

Chm/CEO: J. French Hill
Pres: Carroll Penick

Sec: Becky Hughes

Subsidiaries:

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

Parkdale, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

Little Rock Bankshares, Inc. Little Rock, AR

RSSD Number: 2617082
VOICE: (501) 376-0800
FAX: (501) 374-7937

200 North State Street
P. O. Box 34090
72203

Chm/CEO: Eugene L. Maris

SVP/Cash: Lee A. Swearingen

Subsidiaries:

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

Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

Riverside Bancshares, Inc. Little Rock, AR

RSSD Number: 2155342
VOICE: (501) 614-6161
FAX: (501) 614-6162

1001 W. Markham, 2nd Floor
1001 W. Markham, 2nd Floor
72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

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

Sparkman, AR
Fayetteville, AR
Little Rock, AR
Little Rock, AR

Rock Bancshares, Inc.
Little Rock, AR

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

One Information Way, Suite 400
One Information Way, Suite 400
72202

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

Sec: Sally Brewer

Subsidiaries:

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

Bryant, AR
Bryant, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

State Holding Company
Little Rock, AR

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

650 South Shackleford, Suite 450
650 South Shackleford, Suite 450
72211

Chm/CEO/Pres: Catherine H. Owen
VChm: Harry L. Hastings, Jr.

EVP: Paul Castleberry
SVP: Laura Bogoslavsky

Subsidiaries:

Eagle Bank & Trust Company
 Eagle Development Company South
 State Mortgage Company

Little Rock, AR
Little Rock, AR
Little Rock, AR

Lonoke Bancshares, Inc.
Lonoke, AR

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

101 South Center Street
P.O. Box 320
72086-0320

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

Sec: Frances Wheat

Subsidiaries:

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

Lonoke, AR
Lonoke, AR
Lonoke, AR
Lonoke, AR

Golden Oaks Bancshares, Inc.
Magnolia, AR

RSSD Number: 1098684
VOICE: (870) 234-5777
FAX: (870) 234-3384

500 North Jackson Street
P. O. Box 340
71754-0340

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

Sec: Sharon Gathright

Subsidiaries:

The Peoples Bank

Magnolia, AR

Magnolia Banking Corporation
Magnolia, AR

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

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

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

EVP: Bruce D. Maloch
Sec: T. H. Bradley

Subsidiaries:

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

Magnolia, AR
Magnolia, AR
Magnolia, AR
Magnolia, AR

FCB Financial Services, Inc.
Marion, AR

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

205 Block Street
P.O. Box 747
72364

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

Sec: Frank A. Fogleman

Subsidiaries:

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

Marion, AR
Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

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

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

Chm: Charles Luter

Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

Marked Tree, AR

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

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

105 South Edmonds Avenue
P. O. Box 388
72101-0388

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

AVP: Caleb Thompson

Subsidiaries:

Bank of McCrory

McCrory, AR

**McGehee Bank Employee Stock Ownership Plan
McGehee, AR**

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

301 North 2nd Street
P.O. Box 787
71654

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

Pres: James M. Smith

Subsidiaries:

Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR
McGehee, AR

**Southeast Financial Bankstock Corporation
McGehee, AR**

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

301 North 2nd Street
P. O. Box 787
71654-0787

Bank Holding Company
McGehee Bank Employee Stock Ownership Plan, McGehee, AR

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

Pres: James M. Smith

Subsidiaries:

McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR

**Union Bankshares, Inc.
Mena, AR**

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

303 Hwy 71 North
P. O. Box 898
71953-0898

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

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

Subsidiaries:

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

Mena, AR
Paris, AR
Mena, AR

Drew Bancshares, Inc.
Monticello, AR

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

212 West Gaines
P. O. Box 150
71657-0150

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

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

Subsidiaries:

Commercial Bank & Trust Company

Monticello, AR

First Union Financial Corporation
Monticello, AR

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

102 West McCloy
P. O. Box 270
71657-0270

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

Sec: John S. McClendon

Subsidiaries:

Union Bank And Trust Company
First Union Statutory Trust 1

Monticello, AR
Monticello, AR

Petit Jean Bancshares, Inc.
Morrilton, AR

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

707 North Saint Joseph Street
P. O. Box 680
72110

Pres: Charles S. Penick

Subsidiaries:

Petit Jean State Bank

Morrilton, AR

**Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP)
Mulberry, AR**

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

311 Main Street
P. O. Drawer A
72947-0480

CEO/Pres: Lex Golden

Subsidiaries:

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

Mulberry, AR
Mulberry, AR
Little Rock, AR
Mulberry, AR

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

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

311 Main Street
P. O. Drawer A
72947-0480

Bank Holding Company
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR

CEO: Lex Golden
Pres: Alex Golden

Sec: Amy McCay

Subsidiaries:

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

Mulberry, AR
Little Rock, AR
Mulberry, AR

**M & P Community Bancshares, Inc.
Newport, AR**

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

120 Hazel Street
P. O. Box 650
72112-0650

Bank Holding Company

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

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

VP/Sec: Carla P. Stiger
Treas: Pat Davis

Subsidiaries:

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

Newport, AR
Newport, AR
Newport, AR

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

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

120 Hazel Street
P.O. Box 650
72112

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

VP/Sec: Carla P. Stiger
Treas: Pat Davis

Subsidiaries:

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

Newport, AR
Newport, AR
Newport, AR
Newport, AR

**Piggott Bankstock, Inc.
Piggott, AR**

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

212 West Cherry Street
P. O. Box 307
72454-0307

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:

Piggott State Bank

Piggott, AR

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

912 Poplar Street
P.O. Box 7878
71601-4861

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

EVP/CFO: Scott Pittillo

Subsidiaries:

Hot Springs Bank & Trust Company
Relyance Bank, National Association
Jefferson Title Company, LLC
Jefferson Bancshares Capital Trust
Jefferson Bancshares Capital Trust II

Hot Springs, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR

Simmons First National Corporation
Pine Bluff, AR

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

501 Main Street
P. O. Box 7009
71611-7009

Chm/CEO: George A. Makris, Jr.
Pres: David L. Bartlett

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

Subsidiaries:

Simmons First Bank of El Dorado
Simmons First Bank of Hot Springs
Simmons First Bank of Northeast Arkansas
Simmons First Bank of South Arkansas
Simmons First National Bank, N.A.
Simmons First Investment Group
Simmons First Trust Company, N.A.
Simmons First Bank of Northwest Arkansas
Simmons First Bank of Russellville
Simmons First Bank of Searcy
Arkansas Fund, Inc.
Simmons First Capital Trust II
Simmons First Capital Trust III
Simmons First Capital Trust IV
Simmons First Mortgage Corporation

El Dorado, AR
Hot Springs, AR
Jonesboro, AR
Lake Village, AR
Pine Bluff, AR
Little Rock, AR
Pine Bluff, AR
Rogers, AR
Russellville, AR
Searcy, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR
Pine Bluff, AR

Parkway Bankshares, Inc.
Portland, AR

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

217 N. Main Street
555 West Gaines
71663

Chm: Joel Newcome
Pres: Robert Y. Taylor

VP/Treas/Sec: Leslie Borgognoni

Subsidiaries:
Parkway Bank

Rogers, AR

Prescott Bancshares, Inc.
Prescott, AR

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

East Second at Main
P.O. Drawer 490
71857-0490

Pres: John Warren Brannan, Jr.
EVP: Gary McCauley

Treas/Sec: Karen McLelland

Subsidiaries:
Bank of Prescott

Prescott, AR

Pinnacle Bancshares, Inc.
Rogers, AR

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

4201 West New Hope Road, Suite 101
4201 West New Hope Road, Suite 101
72758

Chm/CEO: Wade Ruckle

Subsidiaries:
Pinnacle Bank

Rogers, AR

**First State Banking Corporation
Russellville, AR**

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

3103 East Main Street
P. O. Box 10610
72812

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

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
Russellville, AR
Russellville, AR
Russellville, AR

**First Security Bancorp
Searcy, AR**

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

314 North Spring
P. O. Box 1009
72145-1009

Chm/CEO: Reynie Rutledge

Pres: Bill Scholl

Subsidiaries:

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

Searcy, AR
Benton, AR
Conway, AR
Las Vegas, NV
Mountain Home, AR
Searcy, AR
Searcy, AR
Little Rock, AR
Little Rock, AR
Searcy, AR
Searcy, AR
Searcy, AR
Searcy, AR
Wilmington, DE

Smackover Bancshares, Inc.
Smackover, AR

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

708 North Broadway
P. O. Box 107
71762-0107

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

SVP: James B. Yeager

Subsidiaries:

Smackover State Bank

Smackover, AR

Mathias Bancshares, Inc.
Springdale, AR

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

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm: Sam Mathias
VChm: Arthur Thurman

Sec: Larry Olson

Subsidiaries:

First State Bank of Northwest Arkansas
FSB Properties, LLC

Huntsville, AR
Fayetteville, AR

Bodcaw Bancshares, Inc.
Stamps, AR

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

307 Thomas Street
P. O. Box 8
71860-0008

Chm: J. Paul Nipper

Sec: Scott Hultberg

Subsidiaries:

Bodcaw Bank

Stamps, AR

Star City Bancshares, Inc.
Star City, AR

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

116 North Lincoln
P. O. Drawer 69
71667-0069

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

Subsidiaries:

Bank of Star City

Star City, AR

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

708 South Main
P. O. Box 1010
72160-1016

Chm: Roy O. McCollum, III

CEO/Pres: Gary Hudson

Subsidiaries:

The Farmers and Merchants Bank

Stuttgart, AR

Bradley Bancshares, Inc.
Warren, AR

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

104 South Main Street
P. O. Box 29
71671-0029

Chm/CEO: Bennie F. Ryburn, Jr.

Pres: Freddie M. Mobley

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
8000 Centerview Parkway, Suite 500
FAX: (901) 624-5540

301 Shoppingway Blvd.
c/o Secretary

72301

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

Chm: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

Cross County Bancshares, Inc.
Wynne, AR

RSSD Number: 1131611
VOICE: (870) 238-8171
FAX: (870) 238-4052

1 Cross County Plaza
P. O. Box 9
72396-0009

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

Treas/Sec: Shelia Stotts

Subsidiaries:

Cross County Bank
Janus Title, LLC
Janus Title, LLC

Wynne, AR
Wynne, AR
Wynne, AR

First National Corporation of Wynne
Wynne, AR

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

528 Merriman Avenue
P. O. Box 129
72396

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

Treas: Dianne Henderson
Sec: Lisa G. Jackson

Subsidiaries:

Twin Lakes Community Bank
The First National Bank of Wynne

Flippin, AR
Wynne, AR

OUT OF STATE

BANK HOLDING COMPANIES

AND

THEIR ARKANSAS

SUBSIDIARIES

JUNE 30, 2013

Delta Bancshares of Louisiana, Inc.
Oak Grove, LA

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

600 East Main Street
P. O. Box 250
71263

Chm: Charles F. Poole

Pres: Robert Schultz

Subsidiaries:

The Eudora Bank
West Carroll Community Bank

Eudora, AR
Oak Grove, LA

Evolve Financial Group, Inc.
Memphis, TN

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

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

Chm/CEO: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bancorp, Inc.
Evolve Bank & Trust

West Memphis, AR
West Memphis, AR

ABBREVIATIONS

Chm:	Chairman of the Board
Chm Emer:	Chairman Emeritus
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
CBO:	Chief Banking Officer
CCO:	Chief Credit Officer
CFO:	Chief Financial Officer
CLO:	Chief Lending Officer
COO:	Chief Operating Officer
AdmVP:	Administrative Vice President
EO:	Executive Officer
VP:	Vice President
SLO:	Senior Loan Officer
Cash:	Cashier
Cont:	Controller
AVP:	Assistant Vice President
RMO:	Risk Management Officer
Aud:	Auditor
TO:	Trust Officer
ATO:	Assistant Trust Officer
Treas:	Treasurer
Sec:	Secretary
Atty:	Attorney

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