REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2014

MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner
ONE HUNDREDTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2014
Honorable Mike Beebe  
Governor of Arkansas  
Little Rock, Arkansas  

Governor Beebe:

I am pleased to submit to you the One-Hundredth 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, 2014.

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

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

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

Cordially,

Candace A. Franks  
Bank Commissioner
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LEGAL HOLIDAYS

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

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

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

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

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

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

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

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

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

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

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

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

## ARKANSAS STATE BANK DEPARTMENT

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

Mr. John Freeman  
Chairman  
Evolve Bank & Trust  
P.O. Box 4097  
Jonesboro, AR 72403  
VOICE: (870) 933-2480  
FAX: (870) 933-2499  
TERM EXPIRES: 12-31-15

Ms. Elizabeth Bowles  
Vice Chairman  
401 West Capitol Avenue, Suite 700  
Little Rock, AR 72201  
VOICE: (501) 374-4638  
FAX: (501) 376-1377  
TERM EXPIRES: 12-31-16

Mr. Charles Smith  
P.O. Box 180490  
Fort Smith, AR 72918  
VOICE: (479) 788-7427  
FAX: (870) 673-4282  
TERM EXPIRES: 12-31-13

Mr. Marcus McCain  
Bank of the Ozarks  
409 Main Street  
Arkadelphia, AR 71923  
VOICE: (870) 230-1100  
FAX: (870) 230-8615  
TERM EXPIRES: 12-31-14

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: 12-31-18

Mr. Gary Smith  
2525 North Fillmore Street  
Little Rock, AR 72207  
VOICE: (501) 455-1324  
TERM EXPIRES: 12-31-18
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 – Commissioned Senior Examiner  
Jim E. Homan – Commissioned Senior Examiner  
Jordan A. Patterson – Bank Senior Examiner  
Scott M. Lambert – Assistant Bank Examiner  
Andrew D. McCormick - 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
Kelly M. Victory – Certified Bank Senior Examiner
Thomas L. Cook – Certified Bank Senior Examiner
Dharmin H. Patel – Certified Senior Examiner
Raychel M. Pendergist - Bank Senior Examiner
Daniel E. Sims - 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
Chris K. Davis - Commissioned Senior Examiner
Shawn M. Dunham – Bank Senior Examiner
J. D. Chambliss – Bank Senior Examiner
Jordon M. Hurst – Bank Senior Examiner
Chris S. Rittelmeyer – Bank Senior Examiner
Johnathon W. Welch – Bank Assistant Examiner
J. Michael Wilkins - Bank Assistant Examiner
Donna J. Dodge - Bank Examiner Trainee

JONESBORO OFFICE
924 South Main
72401-3597
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 – Commissioned Senior Examiner
Scott J. Smith – Commissioned 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
 Kevin C. Mosley – 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
Eric D. Roberts – 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

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 MERGED FROM JULY 1, 2013, TO JUNE 30, 2014

<table>
<thead>
<tr>
<th>BANK</th>
<th>MERGED INTO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summit BankArkadelphia</td>
<td>Bank of the Ozarks Little Rock</td>
</tr>
<tr>
<td>Citizens State BankBald Knob</td>
<td>Southern Bank Poplar Bluff, MO</td>
</tr>
<tr>
<td>The Eudora BankEudora</td>
<td>Commerce Community Bank Oak Grove, LA</td>
</tr>
<tr>
<td>Hot Springs Bank &amp; Trust CompanyHot Springs</td>
<td>Relyance Bank, National Association Pine Bluff</td>
</tr>
<tr>
<td>Simmons First Bank of Hot SpringsHot Springs</td>
<td>Simmons First National Bank Pine Bluff</td>
</tr>
<tr>
<td>Liberty BankJonesboro</td>
<td>Centennial Bank Conway</td>
</tr>
<tr>
<td>Simmons First Bank of Northeast ArkansasJonesboro</td>
<td>Simmons First National Bank Pine Bluff</td>
</tr>
<tr>
<td>Simmons First Bank of Northwest ArkansasRogers</td>
<td>Simmons First National Bank Pine Bluff</td>
</tr>
<tr>
<td>Simmons First Bank of SearcySearcy</td>
<td>Simmons First National Bank Pine Bluff</td>
</tr>
<tr>
<td>First Community Bank of Crawford CountyVan Buren</td>
<td>First Bank Hampton</td>
</tr>
</tbody>
</table>

### STATE CHARTERED BANKS CORPORATE NAME CHANGES

<table>
<thead>
<tr>
<th>BANK / LOCATION</th>
<th>NEW NAME / DATE</th>
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</thead>
<tbody>
<tr>
<td>First State Bank of Northwest Arkansas Huntsville</td>
<td>Today's Bank December 11, 2013</td>
</tr>
</tbody>
</table>
## CHARTER CONVERSIONS

First National Banking Company  
636 Ash Flat Drive  
Ash Flat, AR  
converted to a state charter on January 16, 2014 and became  
FNBC Bank  

Benefit Bank  
8300 Phoenix Avenue  
Fort Smith, AR  
converted to a state charter on June 11, 2014 and retained the name  
Benefit Bank  

United Bank  
2600 South Thompson Street  
Springdale, AR  
converted to a state charter on June 11, 2014 and retained the name  
United Bank

## BRANCHES APPROVED  
FROM JULY 1, 2013, TO JUNE 30, 2014

<table>
<thead>
<tr>
<th>BANK</th>
<th>LOCATION</th>
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</thead>
<tbody>
<tr>
<td>Summit Bank 8201 Phoenix Avenue</td>
<td>Arkadelphia 8201 Phoenix Avenue</td>
</tr>
<tr>
<td>First Community Bank 1617 South Caraway Road</td>
<td>Batesville 1617 South Caraway Road</td>
</tr>
<tr>
<td>Centennial Bank 3401 Tamiani Trail North</td>
<td>Conway 3401 Tamiani Trail North</td>
</tr>
<tr>
<td>Centennial Bank 2200 Airport Boulevard</td>
<td>Conway 2200 Airport Boulevard</td>
</tr>
<tr>
<td>Arvest Bank 19801 Robson Road</td>
<td>Fayetteville 19801 Robson Road</td>
</tr>
<tr>
<td>Today's Bank 2971 North College Avenue</td>
<td>Huntsville 2971 North College Avenue</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust 3607 East Kiehl Avenue</td>
<td>Jacksonville 3607 East Kiehl Avenue</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Address</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>Bank of the Ozarks</td>
<td>19811 West Catawba Avenue Cornelius, NC</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>1102 Arkansas Boulevard Texarkana, TX</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>4200 Johnson Avenue Jonesboro</td>
</tr>
<tr>
<td>First Security Bank</td>
<td>2504 McCain Boulevard North Little Rock</td>
</tr>
<tr>
<td>Searcy</td>
<td>Searcy</td>
</tr>
<tr>
<td>Magnolia</td>
<td>Magnolia</td>
</tr>
<tr>
<td>BANK</td>
<td>CITY</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>FNBC Bank</td>
<td>Ash Flat</td>
</tr>
<tr>
<td>Bank of Bearden</td>
<td>Bearden</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Blytheville</td>
</tr>
<tr>
<td>Community State Bank</td>
<td>Bradley</td>
</tr>
<tr>
<td>Heartland Bank</td>
<td>Bryant</td>
</tr>
<tr>
<td>Bank of Cave City</td>
<td>Cave City</td>
</tr>
<tr>
<td>Chambers Bank</td>
<td>Danville</td>
</tr>
<tr>
<td>Bank of Delight</td>
<td>Delight</td>
</tr>
<tr>
<td>First State Bank of DeQueen</td>
<td>DeQueen</td>
</tr>
<tr>
<td>Arkansas County Bank</td>
<td>DeWitt</td>
</tr>
<tr>
<td>First Financial Bank</td>
<td>El Dorado</td>
</tr>
<tr>
<td>Cornerstone Bank</td>
<td>Eureka Springs</td>
</tr>
<tr>
<td>FBT Bank &amp; Mortgage</td>
<td>Fordyce</td>
</tr>
<tr>
<td>Benefit Bank</td>
<td>Fort Smith</td>
</tr>
<tr>
<td>Bank of Gravett</td>
<td>Gravette</td>
</tr>
<tr>
<td>First Service Bank</td>
<td>Greenbrier</td>
</tr>
<tr>
<td>Today's Bank</td>
<td>Huntsville</td>
</tr>
<tr>
<td>First Arkansas Bank &amp; Trust</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>Little River Bank</td>
<td>Lepanto</td>
</tr>
<tr>
<td>Farmers Bank and Trust Company</td>
<td>Magnolia</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Magnolia</td>
</tr>
<tr>
<td>McGehee Bank</td>
<td>McGehee</td>
</tr>
<tr>
<td>The Union Bank of Mena</td>
<td>Mena</td>
</tr>
<tr>
<td>Commercial Bank &amp; Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Union Bank And Trust Company</td>
<td>Monticello</td>
</tr>
<tr>
<td>Diamond Bank</td>
<td>Murfreesboro</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Location</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Piggott State Bank</td>
<td>Piggott</td>
</tr>
<tr>
<td>The Bank of Rison</td>
<td>Rison</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>Sparkman</td>
</tr>
<tr>
<td>United Bank</td>
<td>Springdale</td>
</tr>
<tr>
<td>Bank of Star City</td>
<td>Star City</td>
</tr>
<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
</tr>
</tbody>
</table>
The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2013 through June 30, 2014.

## RECEIPTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Cash Balance July 1, 2013</td>
<td>$6,066,897.54</td>
</tr>
<tr>
<td>Examination and Assessment Fees</td>
<td>8,495,815.11</td>
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<tr>
<td>Charter and Amendment Fees</td>
<td>113,498.00</td>
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<tr>
<td>Interstate Sharing Fees</td>
<td>36,942.00</td>
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<tr>
<td>Miscellaneous/Non-Revenue Income</td>
<td>2,347.61</td>
</tr>
<tr>
<td>Reimbursement for M &amp; R Sales</td>
<td>32,725.36</td>
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<tr>
<td>Refund to Expenditures – Prior Year</td>
<td>425.30</td>
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<tr>
<td>Refund to Expenditures– Current Year</td>
<td>17,508.97</td>
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<tr>
<td><strong>Total Receipts</strong></td>
<td>$8,699,262.35</td>
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</table>

## DISBURSEMENTS

<table>
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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Salaries</td>
<td>5,015,045.57</td>
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<tr>
<td>Extra Help Salaries</td>
<td>0.00</td>
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<tr>
<td>S.S., Retirement and Insurance</td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>1,480,394.26</td>
</tr>
<tr>
<td>Maintenance and General Operations</td>
<td>1,254,265.22</td>
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<tr>
<td>Conference Fees and Travel</td>
<td>299,136.46</td>
</tr>
<tr>
<td>Professional Fees and Services</td>
<td>75,917.40</td>
</tr>
<tr>
<td>Capital Outlay</td>
<td>91,353.62</td>
</tr>
<tr>
<td>Refunds Issued</td>
<td>3,881.23</td>
</tr>
<tr>
<td>Service Charge by State Treasurer</td>
<td>142,663.22</td>
</tr>
<tr>
<td><strong>Total Disbursements</strong></td>
<td>8,362,656.98</td>
</tr>
<tr>
<td>Cash Balance June 30, 2014</td>
<td>6,403,502.91</td>
</tr>
<tr>
<td><strong>$14,766,159.89</strong></td>
<td></td>
</tr>
</tbody>
</table>
FEDERAL DEPOSIT INSURANCE CORPORATION

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

Kristie K. Elmquist .............. Regional Director/Supervision/Consumer Protection
Serena Owens ...................... Deputy Regional Director/Risk Management
Julie Banfield ...................... Deputy Regional Director/Consumer Protection
Nathan Heizer ...................... 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 38119-5770
VOICE: (901) 685-1603
FAX: (901) 821-5308

Dana English ......................... Assistant Regional Director
Chris Finnegan .................. Assistant Regional Director/Compliance

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

Kristy Frame ......................... Field Supervisor/Risk Management
Polly Radford ...................... Acting Field Supervisor/Compliance

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

Eric Guyot ......................... Field Supervisor/Risk Management
Polly Radford ...................... Acting Field Supervisor/Compliance

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

Victor Ingram ......................... Field Supervisor/Risk Management
Sandra Jesberger ................ Field Supervisor/Compliance
Arkansas State Bank Department

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

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

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

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200 North Main Street
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101 South 5th Street, Suite 1920
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COMPTROLLER OF THE CURRENCY

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Dallas, Texas  75201-3323
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FAX:  (214) 720-7000
http://www.occ.gov

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

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1401 West Capitol Avenue, Suite 350
Little Rock, Arkansas  72201-2915
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The Harvey Parkway Building
301 NW 63rd Street, Suite 490
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CONSUMER FINANCIAL PROTECTION BUREAU
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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

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

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

Sean Williams.............................................................. Vice-Chairman
President & CEO
The First National Bank of Wynne, Wynne

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

David Bartlett............................................................. Past Chairman
President & CBO
Simmons First National Corporation, Pine Bluff
EMERGING LEADERS SECTION OFFICERS

Daniel Robinson .......................................................... President
Northeast Arkansas Community President
Simmons First National Bank, Pine Bluff

Kevin Thompson ......................................................... Vice President
Vice President
Centennial Bank, Conway

Blake Fletcher ......................................................... Secretary/Treasurer
Senior Vice President
Arvest Bank, Fayetteville
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
FNBC Bank, Ash Flat

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

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

Gary Oltmann ................................................................. Secretary
Arkansas County Bank, DeWitt

Milton Smith................................................................. Past President
First National Bank of Lawrence County, Walnut Ridge
CONFERENCE OF STATE BANK SUPERVISORS

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

John Ryan ........................................................................................ President & CEO
Mike Stevens ........................................................... Senior Executive Vice President
John “Buz” Gorman ............................................................ General Counsel
Tom Harlow ..............................................Executive Vice President/Finance & Administration
Bill Matthews .........................Executive Vice President, President and CEO of SRR
Jim Cooper .......... Senior Vice President, Regulatory Policy
Chuck Cross .............. Senior Vice President, Consumer Protection & Non-Depository Supervision
Tim Doyle ...................... Senior Vice President of SRR Policy
Margaret Liu .............. Senior Vice President, Deputy General Counsel
Vickie Slater .................. Senior Vice President of SRR Operations
Roger Stromberg ........ Senior Vice President, Professional Development
Mary Beth Quist ............. Senior Vice President, Bank Supervision
Georgia High ..................... Vice President, Accreditation
Sebastien Monnet ................... Vice President, Professional Development
H. Catherine Woody ........ Vice President of Media and Industry Relations
Tom McVey ............................................ Director of Learning Services
Kyle Thomas ................... Director of Bank Supervisory Processes
Cecelia Smith ................... Senior Manager, Administration
CONSOLIDATED REPORT OF CONDITION DATA
88 STATE CHARTERED COMMERCIAL BANKS
(in millions)
JUNE 30, 2014

ASSETS

Cash and balances due from depository institutions:
   a. Noninterest-bearing balances and currency and coin $1,038
   b. Interest-bearing balances 1,579

Securities:
   a. Held to maturity 966
   b. Available-for sale 11,602

Federal funds sold and
   securities purchased under agreements to resell 448

Net Loans and Leases 31,396

Trading assets 0

Premises and fixed assets 1,393

Other real estate owned 399

Goodwill and other intangibles 1,251

All other assets 1,584

Total assets $51,656

LIABILITIES

Deposits:
   a. In domestic offices $42,100
      (1) Noninterest-bearing 6,584
      (2) Interest-bearing 35,516
   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 714

Trading liabilities 0

Other borrowed money 2,209

Subordinated notes and debentures 2

All other liabilities 362

Total liabilities 45,387

EQUITY CAPITAL

Minority interest in consolidated subsidiaries 4

Perpetual preferred stock 3

Common stock 17

Surplus 3,186

Undivided profits 3,059

Total equity capital 6,269

Total liabilities, minority interest and equity capital $51,656
**CONSOLIDATED STATEMENT OF CONDITION OF THE 47 STATE CHARTERED TRUST DEPARTMENTS**  
*(in millions)*  
**JUNE 30, 2014**

### ASSETS

- **1. Non-interest Bearing Deposits:**
  - a. Own Bank and Affiliate Institutions: $17
  - b. Other Institutions: 0

- **2. Interest Bearing Deposits:**
  - a. Own Bank and Affiliate Institutions: 256
  - b. Other Institutions: 310

- **3. U.S. Government and Agency Obligations:** 603

- **4. State, County and Municipal Obligations:** 645

- **5. Other Short-Term Obligations:** 91

- **6. Other Notes and Bonds:** 222

- **7. Money Market Funds:** 1,157

- **8. Other Mutual Funds:** 804

- **9. Stocks:** 2,620

- **10. Collective Investment Fund Units:** 922

- **11. Real Estate Mortgages:** -6

- **12. Real Estate:** 315

- **13. Miscellaneous Assets:** 636

- **14. Other:** -9

- **15. Total:** $8,583

### LIABILITIES

**Personal Accounts:**
- **16. Personal Trusts:** $1,351
- **17. Estates & Guardianships:** 27
- **18. Investment Management & Advisory:** 1,655
- **19. Custodial:** 1,410
- **20. Agencies:** 101

**Employee Benefit Accounts:**
- **21. Trusts:** 1,454
- **22. Agencies:** 808
- **23. Custodial:** 175

**Corporate and Municipal Securities Appointments:**
- **24. Bond Trusteeships:** 607
- **25. Agencies:** 66

**Collective Investment Funds:**
- **26. Personal:** 772
- **27. Employee Benefit:** 150
- **28. Other:** 0

**Internal Accounts**
- **29. Profit Accounts:** 0
- **30. Suspense Accounts:** 7
- **31. Total:** $8,583
CONSOLIDATED REPORT OF CONDITION DATA  
23 NATIONAL BANKS  
(in millions)  
JUNE 30, 2014  

## ASSETS  

Cash and balances due from depository institutions:  
- Noninterest-bearing balances and currency and coin: $261  
- Interest-bearing balances: 698  

Securities:  
- Held-to-maturity: 897  
- Available-for-sale: 1,728  

Federal funds sold and securities purchased under agreements to resell: 93  

Net loans and leases: 6,669  

Trading assets: 6  

Premises and fixed assets: 287  

Goodwill and other intangibles: 151  

All other assets: 389  

Total assets: $11,282

## LIABILITIES  

Deposits:  
- In domestic offices:  
  - Noninterest-bearing: 2,025  
  - Interest-bearing: 7,403  
- In foreign offices, Edge and Agreement subsidiaries, and IBFs: 0  
  - Noninterest-bearing: 0  
  - Interest-bearing: 0  

Federal funds purchased and securities sold under agreements to repurchase: 129  

Trading liabilities: 0  

Other borrowed money: 344  

Subordinated notes and debentures: 0  

All other liabilities: 87  

Total liabilities: 9,988  

Minority interest in consolidated subsidiaries: 0  

## EQUITY CAPITAL  

Perpetual preferred stock: 2  

Common stock: 11  

Surplus: 617  

Undivided profits: 664  

Total equity capital: 1,294  

Total liabilities, minority interest and equity capital: $11,282
## TIER ONE LEVERAGE RATIOS
### FOR ALL ARKANSAS COMMERCIAL BANKS
### JUNE 30, 2014

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<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>RATIO</th>
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<td>Warren</td>
<td>10.67</td>
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<tr>
<td>Warren Bank and Trust Company</td>
<td>Warren</td>
<td>15.19</td>
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<tr>
<td>Evolve Bank &amp; Trust</td>
<td>West Memphis</td>
<td>7.70</td>
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<tr>
<td>Fidelity National Bank</td>
<td>West Memphis</td>
<td>10.43</td>
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<tr>
<td>Cross County Bank</td>
<td>Wynne</td>
<td>12.56</td>
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<tr>
<td>The First National Bank of Wynne</td>
<td>Wynne</td>
<td>9.57</td>
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## NATIONAL BANKS

### JUNE 30, 2014

(000’s omitted)

<table>
<thead>
<tr>
<th>BANK</th>
<th>CITY</th>
<th>ASSETS</th>
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<tbody>
<tr>
<td>First National Bank of North Arkansas</td>
<td>Berryville</td>
<td>185,783</td>
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<tr>
<td>The First National Bank of Izard County</td>
<td>Calico Rock</td>
<td>157,160</td>
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<td>First National Bank of Eastern Arkansas</td>
<td>Forrest City</td>
<td>371,548</td>
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<td>Forrest City Bank, National Association</td>
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<td>The First National Bank of Fort Smith</td>
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<td>1,194,828</td>
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<td>The First National Bank in Green Forest</td>
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<td>Helena National Bank</td>
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<td>First National Bank</td>
<td>Hot Springs</td>
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<tr>
<td>Heritage Bank, National Association</td>
<td>Jonesboro</td>
<td>285,866</td>
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<tr>
<td>One Bank &amp; Trust, National Association</td>
<td>Little Rock</td>
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<td>The Malvern National Bank</td>
<td>Malvern</td>
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<td>Paragould</td>
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<td>Relyance Bank, National Association</td>
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<td>Simmons First National Bank</td>
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<td>Legacy National Bank</td>
<td>Springdale</td>
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<td>The First National Bank of Lawrence County</td>
<td>Walnut Ridge</td>
<td>194,858</td>
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<td>Fidelity National Bank</td>
<td>West Memphis</td>
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<tr>
<td>The First National Bank of Wynne</td>
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<td>278,006</td>
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</table>
REPORT OF THE

EIGHTY-EIGHT

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2014
Arkansas State Bank Department

Southern Bancorp Bank
Arkadelphia, AR

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

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

Trust Powers: Yes

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: 39,866
Federal Funds and Repos: 0
Investments: 196,935
Net Loans: 770,082
Premises and Fixed Assets: 44,551
Other Real Estate: 6,852
Other Assets: 86,132
Total Assets: 1,144,418
Total Trust Assets: 15,014

Deposits: 904,052
Federal Funds and Borrowings: 107,508
Other Liabilities: 6,818
Subordinated Debt: 0
Total Liabilities: 1,018,378
Total Liabilities and Capital: 1,144,418
Total Equity Capital: 126,040
Number of Shares Outstanding: 24,000

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

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (5), Clarksdale[MS], Drew[MS], El Dorado (2), Elaine, Friars Point[MS], Gosnell, Greenville[MS] (2), Helena-West Helena (3), Hernando[MS], Hot Springs (2), Indianola[MS], Lambert[MS], Leland[MS], Lula[MS], Madison[MS], Malvern, Manila (2), Marvel, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Trumann, Webb[MS]
FNBC Bank
Ash Flat, AR

VOICE: (870) 994-2311
FAX: (870) 257-1889
Trust Powers: No

636 Ash Flat Drive
72513
Charter Number: 793
Date: January 16, 2014
FDIC Certificate Number: 1294

Home Page: www.fnbc.us
Member of Federal Reserve System
Bank Holding Company
FNBC Bancorp Inc., Ash Flat, AR

CEO: Martin Carpenter
Pres: Marty Sellars
EVP: Dana Batterton
EVP/CFO: Michael Burris

Cash and Due from: 10,176
Deposits: 270,941
Federal Funds and Repos: 0
Federal Funds and Borrowings: 53,000
Investments: 109,468
Other Liabilities: 4,754
Net Loans: 221,415
Subordinated Debt: 0
Premises and Fixed Assets: 12,652
Total Liabilities: 328,695
Other Real Estate: 521
Total Liabilities and Capital: 366,154
Total Assets: 366,154
Total Trust Assets: 0

Directors: Martin Carpenter; Borum Cooper; Rhonda Moody; Bill Orr; Norma Orr; Marty Sellars
Branches in Town: None
Other Branches: Batesville, Cherokee Village, Hardy, Highland, Horeshoe Bend, Mammoth Spring, Melbourne, Mountain Home, Salem

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: 2,629
Deposits: 69,306
Federal Funds and Repos: 3,450
Federal Funds and Borrowings: 0
Investments: 22,432
Other Liabilities: 2,369
Net Loans: 47,156
Subordinated Debt: 0
Premises and Fixed Assets: 624
Total Liabilities: 71,675
Other Real Estate: 56
Total Liabilities and Capital: 79,728
Total Assets: 79,728
Total Trust Assets: 1,173
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
First Community Bank
Batesville, AR
VOICE: (870) 612-3400 Charter Number: 770
FAX: (870) 612-3412 Date: June 20, 1997
Trust Powers: Yes
1325 Harrison Street
72501-4327
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: ................................ .... 12,915
Federal Funds and Repos: ................................. 0
Investments: .................................................. 151,890
Net Loans: .................................................... 664,838
Premises and Fixed Assets: .............................. 25,831
Other Real Estate: ........................................... 8,481
Other Assets: .................................................. 26,012
Total Assets: .................................................. 889,967

Deposits: ....................................................... 695,358
Federal Funds and Borrowings: ...................... 112,777
Other Liabilities: .......................................... 2,663
Subordinated Debt: ............................................ 0
Total Liabilities: .............................................. 810,798
Total Liabilities and Capital: .................... 810,798

Net Loans: ..................................................... 664,838
Subordinated Debt: ............................................ 0
Total Liabilities: .............................................. 810,798
Total Equities: .............................................. 79,169
Number of Shares Outstanding: .................. 34,523

Directors: Donald C. Bedell; Dale E. Cole; Boris A. Dover; Preston W. "Chip" Grace, Ill; Rick Kent; Ray LaCroix; Dianne Lambert; Dr. Charles McClain; John Sarratt; Frank Tripp; Sheila Wagnon; Keith Webb
Branches in Town: Two
Other Branches: Bald Knob, Cabot, Cave City, Cherokee Village, Goodman[MO], Jane[MO], Jonesboro, Mountain Home, Neosho[MO] (2), Searcy (4)

The Citizens Bank
Batesville, AR
VOICE: (870) 793-4441 Charter Number: 705
FAX: (870) 698-6299 Date: February 19, 1953
Trust Powers: Yes
200 South Third Street
72503-2156
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: Phil Baldwin
EVP/CLO: Doug Lynch
SVP/CFO: Karen Shaw
SVP/TO: Robin Brock

Cash and Due from: ................................ .... 11,857
Federal Funds and Repos: ................................. 0
Investments: .................................................. 201,886
Net Loans: .................................................... 286,525
Premises and Fixed Assets: .............................. 9,709
Other Real Estate: ........................................... 273
Other Assets: .................................................. 12,035
Total Assets: .................................................. 537,910
Total Trust Assets: ........................................... 128,097

Deposits: ....................................................... 425,172
Federal Funds and Borrowings: ...................... 52,917
Other Liabilities: .......................................... 1,050
Subordinated Debt: ............................................ 0
Total Liabilities: .............................................. 479,139
Total Liabilities and Capital: .................... 479,139
Number of Shares Outstanding: .................. 16,500

Directors: Phil Baldwin; 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** | **Charter Number:** 688  
|----------------------|-------------------------|
| **71720-0135** | **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

<table>
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<tr>
<th><strong>Cash and Due from:</strong></th>
<th><strong>Deposits:</strong></th>
<th><strong>Federal Funds and Repos:</strong></th>
<th><strong>Federal Funds and Borrowings:</strong></th>
<th><strong>Investments:</strong></th>
<th><strong>Other Liabilities:</strong></th>
<th><strong>Subordinated Debt:</strong></th>
<th><strong>Net Loans:</strong></th>
<th><strong>Premises and Fixed Assets:</strong></th>
<th><strong>Total Liabilities:</strong></th>
<th><strong>Total Equity Capital:</strong></th>
<th><strong>Total Trust Assets:</strong></th>
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<td>39,618</td>
<td>6,300</td>
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<td>10,119</td>
<td>37</td>
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<th><strong>Number of Shares Outstanding:</strong></th>
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<td>45,615</td>
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<tr>
<th><strong>Directors:</strong></th>
<th>John E. Anthony; Steven M. Anthony; Rick Green; Ronald A. Ramsay; Ken Riley; Russell G. Weatherly; Brett Wood; Betty Word; Steve Wright</th>
</tr>
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</table>

| **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** | **Charter Number:** 253  
|------------------|-------------------------|
| **72315-0688** | **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

<table>
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<tr>
<th><strong>Cash and Due from:</strong></th>
<th><strong>Deposits:</strong></th>
<th><strong>Federal Funds and Repos:</strong></th>
<th><strong>Federal Funds and Borrowings:</strong></th>
<th><strong>Investments:</strong></th>
<th><strong>Other Liabilities:</strong></th>
<th><strong>Subordinated Debt:</strong></th>
<th><strong>Net Loans:</strong></th>
<th><strong>Premises and Fixed Assets:</strong></th>
<th><strong>Total Liabilities:</strong></th>
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<td>15,906</td>
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<td>20,337</td>
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<th><strong>Total Assets:</strong></th>
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<tr>
<th><strong>Directors:</strong></th>
<th>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.</th>
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| **Branches in Town:** | Four  
|----------------------|-------|

**Other Branches:** Franklin[TN], Manila, 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: 11,699
Federal Funds and Repos: 1,100
Investments: 17,661
Net Loans: 252,686
Premises and Fixed Assets: 9,580
Other Real Estate: 6,793
Other Assets: 13,097
Total Assets: 312,616
Total Trust Assets: 0

Deposits: 283,269
Federal Funds and Borrowings: 3,825
Other Liabilities: 287,094
Subordinated Debt: 0
Total Liabilities: 287,094
Total Liabilities and Capital: 312,616
Total Equity Capital: 25,522
Number of Shares Outstanding: 100,000

Directors: Dan Brown; Clay Conly; Matt Crafton; Steve Gramling; John T. Hampton; John Mack; David Remy; 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

CEO/Pres: Bob Genestet
VP: Sherri Jones

EVP/Cash: Regina Smith

Cash and Due from: 2,614
Federal Funds and Repos: 0
Investments: 8,043
Net Loans: 9,135
Premises and Fixed Assets: 507
Other Real Estate: 114
Other Assets: 787
Total Assets: 21,200
Total Trust Assets: 0

Deposits: 18,389
Federal Funds and Borrowings: 0
Other Liabilities: 18,414
Subordinated Debt: 0
Total Liabilities: 18,414
Total Liabilities and Capital: 21,200
Total Equity Capital: 2,786
Number of Shares Outstanding: 10,000

Directors: John Bishop; Bob Genestet; Alex Golden; Ellen Golden; Lex Golden; Amy McCay; Patti Rice

Branches in Town: None
Other Branches: None
Heartland Bank
Bryant, AR

VOICE: (501) 663-3306 4937 Highway 5 North Charter Number: 791
FAX: (501) 614-7832 72022 Date: July 17, 2008
Trust Powers: No

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
FOM: Phillipp Thomos
CFO: Judy Lawton

Cash and Due from: ...................................... 29,366
Federal Funds and Repos: .................................... 354
Investments: ................................................ 10,902
Net Loan: ................................................... 151,391
Premises and Fixed Assets: ................................ 12,912
Other Real Estate: ........................................... 879
Other Assets: .............................................. 10,658
Total Assets: ............................................. 216,462

Deposits: ............................................. 180,801
Federal Funds and Borrowings: ............................. 520
Other Liabilities: ........................................... 2,163
Subordinated Debt: .......................................... 0
Total Liabilities: .......................................... 183,484
Total Liabilities and Capital: ............................. 216,462
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 137 South Main Street Charter Number: 209
FAX: (870) 283-6466 72521-0490 Date: July 2, 1906
Trust Powers: Yes

Home Page: www.bankofcavecity.com
Member of Federal Reserve System
Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

Chm/CEO: Samuel F. Beller
Pres: John M. Beller
SVP/CFO: Dennis Esteb
SVP/CLO: Gayla Hickman

Cash and Due from: ................................. 3,200
Federal Funds and Repos: .............................. 1,475
Investments: ............................................. 27,343
Net Loan: ................................................... 55,439
Premises and Fixed Assets: ................................ 4,379
Other Real Estate: ........................................... 1,167
Other Assets: .............................................. 5,823
Total Assets: ............................................. 98,826
Total Trust Assets: .......................................... 0

Deposits: ............................................. 82,124
Federal Funds and Borrowings: ............................. 5,530
Other Liabilities: ........................................... 1,566
Subordinated Debt: .......................................... 0
Total Liabilities: .......................................... 89,220
Total Liabilities and Capital: ............................. 98,826
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
Arkansas State Bank Department

The Merchants and Planters Bank
Clarendon, AR

VOICE: (870) 747-3319 297 Madison
FAX: (870) 747-3498 72029-0280
Trust Powers: No
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

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<th>Account Type</th>
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<td>Federal Funds and Repos:</td>
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<td>Net Loans:</td>
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<td>Premises and Fixed Assets:</td>
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<td>Other Real Estate:</td>
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<th>Liabilities</th>
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<td>Federal Funds and Borrowings:</td>
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<td>Other Liabilities:</td>
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<td>Subordinated Debt:</td>
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<td>Total Liabilities:</td>
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<td>Total Equity Capital:</td>
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<tr>
<td>Total Liabilities and Capital:</td>
<td>49,145</td>
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</tbody>
</table>

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

620 Chestnut Street  
Charter Number: 118

72032  
Date: May 12, 1903

Trust Powers: Yes  
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: 149,445  
Deposits: 5,228,129

Federal Funds and Repos: 850  
Federal Funds and Borrowings: 493,713

Investments: 1,328,370  
Other Liabilities: 21,951

Net Loans: 4,345,092  
Subordinated Debt: 0

Premises and Fixed Assets: 196,194  
Total Liabilities: 5,743,793

Other Real Estate: 38,156

Other Assets: 603,891  
Total Equity Capital: 918,205

Total Assets: 6,661,998  
Total Liabilities and Capital: 6,661,998

Premises and Fixed Assets: 196,194

Other Assets: 603,891

Total Assets: 6,661,998

Total Trust Assets: 470,605

Number of Shares Outstanding: 2,400

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Atkins, Batesville (2), Beebe (2), Bentonville, Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clarksville, Clermont[FL], Crawfordville[FL] (2), Daphne[AL], Dardanelle (2), Destin[FL], Eastpoint[FL], Elberta[AL], Fairhope[AL], Fayetteville (2), Foley[AL], Fort Smith (3), Greenbrier, Gulf Shores[AL], Heber Springs, Highland, Islamorada[FL], Jacksonville (3), Jonesboro (6), 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], Monette, Morrilton (2), Mountain Home (2), Mountain View (2), Navarre[FL], North Little Rock (6), Orange Beach[AL], Orlando[FL] (2), Panacea[FL], Panama City[FL] (2), Panama City Beach[FL] (2), Paragould (3), Pensacola[FL] (3), Point Clear[AL], Port Charlotte[FL], Port Saint Joe[FL], Pottsville, Punta Gorda[FL], Quitman, Rector, Rogers, Russellville (3), Saint George Island[FL], Santa Rosa Beach[FL] (3), Searcy (5), Sherwood (2), Siloam Springs (2), Springdale, Summerland Key[FL], Tallahassee[FL] (2), Tontitown, Van Buren, 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: ................................ ...... 4,537 Deposits: ................................ .................. 30,460
Federal Funds and Repos: ................................ 75 Federal Funds and Borrowings: .................. 0
Investments: ............................................... 12,328 Other Liabilities: .............................................. 0
Net Loans: ............................................... 15,265 Subordinated Debt: .............................................. 0
Premises and Fixed Assets:.......................... 1,324 Total Liabilities: ................................ ........... 30,787
Other Real Estate: ........................................... 652
Other Assets: .............................................. 652 Total Trust Assets: ............................................... 0
Total Assets: ................................ ............... 35,259 Number of Shares Outstanding: ................ 100,000
Directors: Howard M. Beaty, Jr.; Patricia Draper; Richard E. Griffin; Harry D. Stephens, Jr.; 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 Street
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/CEO: John Ed Chambers, III
Pres: Mike Donnell
CFO/Cont: Landi Mkhize
CCO: John Moore
Cash and Due from: ................................ ...... 7,493 Deposits: ................................ .................. 541,900
Federal Funds and Repos: ................................ 63,975 Federal Funds and Borrowings: .......... 15,541
Investments: ............................................... 42,146 Other Liabilities: .............................................. 5,334
Net Loans: ............................................... 438,651 Subordinated Debt: .............................................. 0
Premises and Fixed Assets:.......................... 10,510 Total Liabilities: ................................ ........... 562,775
Other Real Estate: ........................................... 33,392
Other Assets: .............................................. 33,392 Total Equity Capital: ............................................. 86,769
Total Trust Assets: ............................................... 0 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, 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: Jim R. Boze
EVP: Thomas C. Berryhill
CFO: Darrell Annis
CLO: Blake Tarpley

Cash and Due from: ................................ ...... 3,892
Federal Funds and Repos: ................................ 6,400
Investments: ................................................ 39,149
Net Loans: .................................................. 60,204
Premises and Fixed Assets: .......................... 6,495
Other Real Estate: ........................................... 1,279
Other Assets: ................................................. 3,555
Total Assets: ............................................. 150,974
Total Trust Assets: .............................................. 0
Number of Shares Outstanding: ....................8,000

Directors: Dee Abrams; Thomas C. Berryhill; 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
Pres: Daryen B. Wiles

Cash and Due from: ................................ ...... 4,128
Federal Funds and Repos: ................................ 14,450
Investments: ................................................ 6,471
Net Loans: .................................................. 107,440
Premises and Fixed Assets: .......................... 3,222
Other Real Estate: ........................................... 6,058
Other Assets: ................................................. 1,947
Total Assets: ............................................. 143,716
Total Trust Assets: .............................................. 0
Number of Shares Outstanding: ....................7,000

Directors: Barry Burns; John Ed Chambers, III; Bill Donnell; Daryen B. Wiles

Branches in Town: None

Other Branches: Gentry, Siloam Springs
Bank of Delight
Delight, AR

VOICE: (870) 379-2293 503 East Antioch Charter Number: 342
FAX: (870) 379-2575 71940-0068 Date: June 16, 1911
Trust Powers: No FDIC Certificate Number: 99

Home Page: www.bankofdelight.com

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

Cash and Due from: 6,309 Deposits: 59,487
Federal Funds and Repos: 4,400 Federal Funds and Borrowings: 3,242
Investments: 18,148 Other Liabilities: 105
Net Loans: 50,161 Subordinated Debt: 0
Premises and Fixed Assets: 394 Total Liabilities: 62,834
Other Real Estate: 354 Total Liabilities and Capital: 80,712
Other Assets: 946 Total Equity Capital: 17,878
Total Assets: 80,712 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 402 West Collin Raye Drive Charter Number: 731
FAX: (870) 642-2847 71832-0970 Date: August 26, 1974
Trust Powers: No 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 EVP: Noel Bard
CEO/Pres: Gary L. Golden SVP: J. Marc Jackson

Cash and Due from: 7,222 Deposits: 176,460
Federal Funds and Repos: 350 Federal Funds and Borrowings: 7,650
Investments: 43,687 Other Liabilities: 2,207
Net Loans: 139,259 Subordinated Debt: 0
Premises and Fixed Assets: 5,057 Total Liabilities: 186,317
Other Real Estate: 275 Total Liabilities and Capital: 201,882
Other Assets: 275 Number of Shares Outstanding: 76,000
Total Assets: 201,882

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

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

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

FDIC Certificate Number: 3858

Home Page: www.arkansascountybank.com

Member of Federal Reserve System

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

Cash and Due from: ...................................... 6,576
Federal Funds and Repos: ................................. 0
Investments: .............................................. 55,117
Net Loans: .................................................. 106,344
Premises and Fixed Assets: .............................. 4,433
Other Real Estate: ........................................... .991
Total Assets: ............................................. 175,843
Total Trust Assets: ....................................... 20,776

Deposits: .................................................. 131,517
Federal Funds and Borrowings: ..................... 26,356
Other Liabilities: ......................................... 182
Subordinated Debt: ....................................... 0
Total Liabilities: ......................................... 158,055
Total Liabilities and Capital: ....................... 175,843
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 Second and Jefferson Streets Charter Number: 605
FAX: (870) 946-2815 72042-0071 Date: March 1, 1929
Trust Powers: Yes

FDIC Certificate Number: 1522

Home Page: www.dewittbankandtrust.com

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm: Becca Mehlin  EVP: Tricia Bull
CEO/Pres: David Jessup  TO: Jason Grantham

Cash and Due from: ...................................... 5,923
Federal Funds and Repos: ................................. 850
Investments: .............................................. 79,221
Net Loans: .................................................. 40,602
Premises and Fixed Assets: .............................. 674
Other Real Estate: ........................................... 779
Other Assets: ............................................. 9,214
Total Assets: ............................................. 137,263
Total Trust Assets: ....................................... 51,967

Deposits: .................................................. 107,595
Federal Funds and Borrowings: ..................... 6,774
Other Liabilities: ......................................... 938
Subordinated Debt: ....................................... 0
Total Liabilities: ......................................... 115,307
Total Liabilities and Capital: ....................... 137,263
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  
500 Highway 65 South  
Charter Number: 278  
71639  
Date: May 10, 1909  
Trust Powers: Yes  
FDIC Certificate Number: 8735  
Home Page: www.mfbanknet.com

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

Cash and Due from: 3,579  
Deposits: 96,535  
Federal Funds and Repos: 7,425  
Federal Funds and Borrowings: 823  
Investments: 23,236  
Other Liabilities: 129  
Net Loans: 67,682  
Subordinated Debt: 0  
Premises and Fixed Assets: 2,721  
Total Liabilities: 97,487  
Other Real Estate: 0  
Total Assets: 109,277  
Other Assets: 4,634  
Total Trust Assets: 34,223  
Total Liabilities and Capital: 109,277  

Directors: L. Ashton Adcock; Jimmie Appleberry; L. Sue Frank; John F. Freeman; 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  
214 North Washington Street  
Charter Number: 778  
71730-1754  
Date: April 15, 1999  
Trust Powers: No  
FDIC Certificate Number: 28905  
Home Page: www.ffb1.com

Chm: Edwin B. Alderson, Jr.  
CEO/Pres: Jerry Bullard  
CFO: Melissa Jerry

Cash and Due from: 21,789  
Deposits: 673,549  
Federal Funds and Repos: 101,033  
Federal Funds and Borrowings: 109,129  
Investments: 27,723  
Other Liabilities: 2,796  
Net Loans: 678,469  
Subordinated Debt: 0  
Premises and Fixed Assets: 8,258  
Total Liabilities: 785,474  
Other Real Estate: 8,248  
Total Trust Assets: 785,474  
Other Assets: 34,275  
Number of Shares Outstanding: 40,000  
Total Assets: 879,795  
Total Liabilities and Capital: 879,795

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

Branches in Town: Five  
Other Branches: Carthage[MS], Senatobia[MS], Smackover
Simmons First Bank of El Dorado
El Dorado, AR

VOICE: (870) 862-8161 FAX: (870) 881-5129
100 W. Grove 71730-5642
Charter Number: 792 Date: December 17, 2010
Trust Powers: Yes 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 VP: Elizabeth "Betty" Flournoy
SVP: Asa "Buddy" Lockwood VP: Janette Freeman

Cash and Due from: ................................ .... 27,048 Deposits: ................................................... 200,368
Federal Funds and Repos: ................................ .. 0 Federal Funds and Borrowings: ................... 10,808
Investments: .............................................. 114,873 Other Liabilities: ................................ ............. 1,054
Net Loans: ................................ ................... 78,580 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: .......................... 3,151 Total Liabilities: ................................ ......... 212,230
Other Real Estate: ............................................ 450 Total Equity Capital: .................................... 18,843
Other Assets: ................................ ................ 6,971 Number of Shares Outstanding: .................. 0
Total Assets: ............................................. 231,073 Total Liabilities and Capital: ....................... 231,073
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: One Other Branches: Strong

Bank of England
England, AR

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

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

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

Cash and Due from: ................................ ...... 6,719 Deposits: ................................................... 201,035
Federal Funds and Repos: ................................ .. 0 Federal Funds and Borrowings: ................... 34,623
Investments: .............................................. 27,176 Other Liabilities: ................................ ............. 9,113
Net Loans: ................................ ................... 222,689 Subordinated Debt: ................................ ............. 0
Premises and Fixed Assets: .......................... 7,048 Total Liabilities: ................................ ......... 244,771
Other Real Estate: ............................................ 2,441 Total Equity Capital: .................................... 34,349
Other Assets: ................................ .......... 13,047 Number of Shares Outstanding: ................. 10,000
Total Assets: ............................................. 279,120 Total Liabilities and Capital: ....................... 279,120
Total Trust Assets: .............................................. 0

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

Branches in Town: One Other Branches: Carlisle, Little Rock, Lonoke, North Little Rock
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: 2,948  
Federal Funds and Repos: 0  
Investments: 38,635  
Net Loans: 105,399  
Premises and Fixed Assets: 7,019  
Other Real Estate: 1,806  
Other Assets: 5,688  
Total Assets: 161,495  
Total Trust Assets: 0  
Deposits: 131,979  
Federal Funds and Borrowings: 10,895  
Other Liabilities: 1,119  
Subordinated Debt: 0  
Total Liabilities: 143,993  
Total Equity Capital: 17,502  
Total Liabilities and Capital: 161,495  
Number of Shares Outstanding: 4,000  
Directors: Genes L. Bland; Charles T. Cross; John F. Cross, Sr.; Johnice Cross; Lewis E. Epley, Jr.; William E. Goff; Rex A. Gustin; Daniel J. Mumaugh; Archie B. Ryan, Jr.; Dale Steffens; Mark Stone; Randy Wolfinbarger  
Branches in Town: One  
Other Branches: Berryville, Holiday Island
One Hundredth Report

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: ............................... 1,297,614
Federal Funds and Repos: ...................... 0
Investments: ........................................ 3,742,601
Net Loans: ........................................... 8,265,681
Premises and Fixed Assets: ................. 397,852
Other Assets: ....................................... 938,689
Total Assets: ...................................... 14,702,211

Deposits: ........................................... 12,483,279
Federal Funds and Borrowings: .......... 496,777
Other Liabilities: ............................... 111,282
Total Liabilities: ............................... 13,091,338
Total Equity Capital: ............................ 1,610,873
Number of Shares Outstanding: .......... 350,692

Other Branches: Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (6), Berryville (2), Branson[MO] (2), Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (3), Cassville[MO], Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (5), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (5), Elgin[OK], Eufaula[OK], Eureka Springs, Farmington, Flippin, Forsyth[MO], Fort Smith (9), Gardner[KS], Gentry, Gladstone[MO], Gravette, Greenwood, Grove[OK], Harrison (4), Hindsville, Hollister[MO], Hot Springs (7), Huntsville, Independence[MO], Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (6), Kansas [OK], Kansas City[MO] (6), Lawton[OK] (4), Lead Hill, Leawood[KS], Lebanon[MO], Lee's Summit[MO] (3), Lenexa[KS], Lincoln, Little Rock (10), Lockwood[MO], Lonoke, Lowell, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Monett[MO], Moore[OK], Morrilton, Mountain Grove[MO], Mountain Home (3), Muskogee[OK] (4), Neosho[MO] (2), Nevada[MO], Nixa[MO], Noel[MO], Norman[OK] (7), North Little Rock (4), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS], Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Pittsburg[KS], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (5), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (4), Stillwater[OK] (2), Stillwell[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  COO: Marilyn Hendricks
CFO: Russell W. Nugent, Jr.  CLO: Daniel J. Lewis

Cash and Due from: ................................ 18,551  Deposits: ........................................ 396,133
Federal Funds and Repos: ................................ 1,325  Federal Funds and Borrowings: ............. 38,375
Investments: ......................................... 48,958  Other Liabilities: .................................. 2,913
Net Loans: ........................................... 386,129  Subordinated Debt: ................................. 0
Premises and Fixed Assets: ............................ 6,196  Total Liabilities: ................................. 437,421
Other Real Estate: .................................... 17,340  Total Equity Capital: ......................... 396,133
Other Assets: ........................................ 14,277  Total Liabilities and Capital: ............... 396,133
Total Assets: ........................................ 492,776  Number of Shares Outstanding: ........... 30,000
Total Trust Assets: ................................... 2,453

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: Billie Pelton
EVP: Bob King  EVP/CFO: Sam Stricklin

Cash and Due from: ................................. 44,883  Deposits: ................................. 289,008
Federal Funds and Repos: .......................... 0  Federal Funds and Borrowings: ............. 5,599
Investments: ......................................... 61,219  Other Liabilities: .............................. 2,243
Net Loans: ........................................... 207,986  Subordinated Debt: ................................. 0
Premises and Fixed Assets: ............................ 7,183  Total Liabilities: ................................. 296,850
Other Real Estate: .................................... 5,252  Total Equity Capital: ......................... 41,161
Other Assets: ........................................ 11,488  Total Liabilities and Capital: ............... 41,161
Total Assets: ........................................ 338,011  Number of Shares Outstanding: ........... 251,014
Total Trust Assets: ................................... 54,855

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
Charter Number: 620
72634
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/Pres: Sandy Garrison

Cash and Due from: 2,681
Federal Funds and Repos: 0
Investments: 7,773
Net Loans: 75,227
Premises and Fixed Assets: 5,201
Other Real Estate: 662
Other Assets: 1,310
Total Assets: 92,854
Total Equity Capital: 9,507
Total Trust Assets: 0

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

Branches in Town: None

Other Branches: Mountain Home, Norfork

FBT Bank & Mortgage
Fordyce, AR

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

200 West Fourth Street
Charter Number: 631
71742-2202
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: 12,240
Federal Funds and Repos: 0
Investments: 43,411
Net Loans: 68,757
Premises and Fixed Assets: 2,391
Other Real Estate: 47
Other Assets: 4,184
Total Assets: 131,030
Total Equity Capital: 13,543
Total Trust Assets: 1,110
Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall
Benefit Bank
Fort Smith, AR

VOICE: (479) 484-7000
FAX: (479) 484-7007
Trust Powers: No

8300 Phoenix Avenue
72903

Charter Number: 795
Date: June 11, 2014
FDIC Certificate Number: 35281

Home Page: www.benefitbank.net

Bank Holding Company
Benefit Financial Group, Inc., Fort Smith, AR

CEO: Rod Coleman

Pres/COO: Joe Edwards

CFO: Alan Hill

Cash and Due from: ........................................ 18,615
Federal Funds and Repos: .............................. 1,850
Investments: .............................................. 0
Net Loans: ............................................... 159,056
Premises and Fixed Assets: ............................. 4,062
Other Real Estate: ........................................ 46
Other Assets: ............................................. 3,599
Total Assets: ............................................ 187,228
Total Trust Assets: ...................................... 0

Directors: Joe Edwards

Branches in Town: Three

Other Branches: Van Buren

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

Pres/CEO: Rick Pollreis

EVP: David N. Wills

SVP: Bob King

CLO: James L. Smith

Cash and Due from: ................................. 7,171
Federal Funds and Repos: ............................ 675
Investments: .......................................... 28,041
Net Loans: ............................................ 74,496
Premises and Fixed Assets: ....................... 2,655
Other Real Estate: .................................... 436
Other Assets: ........................................ 6,737
Total Assets: ......................................... 120,211
Total Trust Assets: .................................. 0

Directors: Leo Anhalt; Rod Coleman; Sharron Edmondson; Jim A. Edmonson; Carl Friddle; Keith Gibson; Kenny R. Hancock; Rusty Jacobs; John A. Lykins; William R. Meade; Richard T. Pollreis; John Taylor; Rex Waggoner; 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/CEO/Pres: Thomas H. Grumbles
CFO/COO: Kenneth Barnard

Cash and Due from: ...................................... 7,500
Federal Funds and Repos: ................................ 875
Investments: ............................................... 16,834
Net Loans: .................................................. 186,273
Premises and Fixed Assets: ................................ 9,988
Other Real Estate: .......................................... 2,415
Other Assets: ............................................... 8,094
Total Assets: ............................................. 231,979
Total Trust Assets: ....................................... 0

Deposits: .................................................... 183,456
Federal Funds and Borrowings: ......................... 19,388
Other Liabilities: ......................................... 1,408
Subordinated Debt: ........................................ 0
Total Liabilities: ......................................... 204,252
Total Liabilities and Capital: .......................... 231,979
Number of Shares Outstanding: ......................... 15,000

Directors: James Beavers; Steve Bone; Dr. Gary Bowman; Melton Cotton; Thomas H. Grumbles; Jim Hawks; Dr. Kyle D. Hensley; Dois "Dyke" Johnson; Jerry Kimbrough; Randy McCastlin; Larry Oaks
Branches in Town: None
Other Branches: Clinton, 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
Pres: Edward Wilkinson
TO: Norman Wilkinson

Cash and Due from: ...................................... 4,293
Federal Funds and Repos: ................................ 11,800
Investments: ............................................... 71,504
Net Loans: .................................................. 75,396
Premises and Fixed Assets: ................................ 15,088
Other Real Estate: .......................................... 2,395
Other Assets: ............................................... 8,718
Total Assets: ............................................. 189,194
Total Trust Assets: ....................................... 3,773

Deposits: .................................................... 150,443
Federal Funds and Borrowings: ......................... 0
Other Liabilities: ......................................... 239
Subordinated Debt: ........................................ 0
Total Liabilities: ......................................... 150,682
Total Liabilities and Capital: .......................... 189,194
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  Charter Number: 680
FAX: (870) 853-2333  Date: March 10, 1941
Trust Powers: No

FDIC Certificate Number: 15810

Home Page: www.farmersbankhamburg.com

Chm: Jack Shell  VP: Virginia Bowman
CEO/Pres: Kenneth Allbritton  VP/Cash: June M. Golden

Cash and Due from: ................................. 17,475  Deposits: ........................................ 37,949
Federal Funds and Repos: ...................... 0  Federal Funds and Borrowings: 0
Investments: ......................................... 13,501  Other Liabilities: 64
Net Loans: ............................................ 10,526  Subordinated Debt: 0
Premises and Fixed Assets: .................... 620  Total Liabilities: 38,013
Other Real Estate: .................................. 0  Total Liabilities: 38,013
Other Assets: ......................................... 597  Total Equity Capital: 4,706
Total Assets: ....................................... 42,719  Number of Shares Outstanding: 44,520
Total Trust Assets: ................................ 0

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  Charter Number: 220
FAX: (870) 837-8310  Date: October 26, 1906
Trust Powers: No

FDIC Certificate Number: 88

Home Page: www.firstbankar.com

CEO/Pres: Phillip J. Foster  COO: Sandy Ferguson
Reg Pres: Jon Harrell

Cash and Due from: ................................. 6,811  Deposits: ....................................... 276,075
Federal Funds and Repos: ...................... 10,275  Federal Funds and Borrowings: 10,147
Investments: ......................................... 43,630  Other Liabilities: 1,641
Net Loans: ............................................ 239,344  Subordinated Debt: 0
Premises and Fixed Assets: .................... 7,670  Total Liabilities: 287,863
Other Real Estate: .................................. 2,148  Total Liabilities and Capital: 319,903
Other Assets: ......................................... 10,025  Number of Shares Outstanding: 4,000
Total Assets: ....................................... 319,903
Total Trust Assets: ................................. 0

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

Branches in Town: None  Other Branches: Alma, Camden (4), Junction City, Rogers, Siloam Springs, Van Buren
### Community First Bank
**Harrison, AR**

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

<table>
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<tr>
<th>Cash and Due from:</th>
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<td>Federal Funds and Repos:</td>
<td>1,900</td>
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<td>Investments:</td>
<td>84,367</td>
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<td>Net Loans:</td>
<td>337,516</td>
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<td>Premises and Fixed Assets:</td>
<td>10,953</td>
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<td>Total Trust Assets:</td>
<td>0</td>
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<tr>
<td>Number of Shares Outstanding:</td>
<td>60,000</td>
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</tbody>
</table>

**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

<table>
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<th>Cash and Due from:</th>
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<tr>
<td>Federal Funds and Repos:</td>
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<tr>
<td>Investments:</td>
<td>21,269</td>
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<td>Net Loans:</td>
<td>102,609</td>
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<td>Premises and Fixed Assets:</td>
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<td>Other Real Estate:</td>
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<td>0</td>
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<tr>
<td>Number of Shares Outstanding:</td>
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</tbody>
</table>

**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
Today’s Bank
Huntsville, AR

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

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

Home Page: www.todaysbank.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: 7,417
Federal Funds and Repos: 550
Investments: 14,152
Net Loans: 48,088
Premises and Fixed Assets: 3,081
Other Real Estate: 77
Other Assets: 31,754
Total Assets: 105,119
Total Trust Assets: 0

Deposits: 80,665
Federal Funds and Borrowings: 9,331
Other Liabilities: 751
Subordinated Debt: 0
Total Liabilities: 90,747
Total Equity Capital: 14,372
Total Liabilities and Capital: 105,119
Number of Shares Outstanding: 27,000

Directors: Curtis Hutchins; Sam Mathias; Bob Nickle; Larry Olson; Lew Thompson; Arthur Thurman; Jane Waters
Branches in Town: One
Other Branches: Fayetteville (2)

First Arkansas Bank & Trust
Jacksonville, AR

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

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

Home Page: www.Firstarkansasbank.com
Bank Holding Company
First Arkansas BancShares, Inc., Jacksonville, AR

Chm/CEO/Pres: Larry T. Wilson
SVP/CFO: Kim Crook
Sec: Casey Cullipher

Cash and Due from: 19,752
Federal Funds and Repos: 0
Investments: 184,943
Net Loans: 381,401
Premises and Fixed Assets: 23,090
Other Real Estate: 1,047
Other Assets: 1,047
Total Assets: 669,359
Total Trust Assets: 120,198

Deposits: 527,079
Federal Funds and Borrowings: 6,091
Other Liabilities: 6,855
Subordinated Debt: 0
Total Liabilities: 540,025
Total Equity Capital: 129,334
Total Liabilities and Capital: 669,359
Number of Shares Outstanding: 200,000

Directors: Cecil Alexander; Tommy Bond; Jamie Cobb; Pat Haggie; James E. Peacock; Kathryn W. Roberts; Terry Toney; Larry T. Wilson; Michael K. Wilson
Branches in Town: Four
Other Branches: Austin, Cabot (3), Clinton, Damascus, Gravel Ridge, Greenbrier (2), Greers Ferry, Heber Springs (3), Quitman, Sherwood
Simmons First Bank of South Arkansas
Lake Village, AR

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

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

Simmons First National Corporation, Pine Bluff, AR
Chm/CEO: Freddie G. Black
Pres: Tommy R. Jarrett

Cash and Due from: 17,086
Federal Funds and Repos: 0
Investments: 53,113
Net Loans: 109,811
Premises and Fixed Assets: 3,094
Other Real Estate: 0
Other Assets: 5,685
Total Assets: 188,789

Deposits: 166,634
Federal Funds and Borrowings: 4,220
Other Liabilities: 1,266
Subordinated Debt: 0
Total Liabilities: 172,120
Total Liabilities and Capital: 188,789

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

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

Southeast Arkansas Bank Corporation, Lake Village, AR
Chm: Charles H. Weissinger, Jr.
CEO/Pres: Terence J. Alpe

Cash and Due from: 2,351
Federal Funds and Repos: 3,050
Investments: 15,581
Net Loans: 37,166
Premises and Fixed Assets: 1,108
Other Real Estate: 0
Other Assets: 1,338
Total Assets: 60,614

Deposits: 53,900
Federal Funds and Borrowings: 0
Other Liabilities: 120
Subordinated Debt: 0
Total Liabilities: 54,020
Total Liabilities and Capital: 60,614
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

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

**Home Page:** www.littleriverbank.com

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

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<th><strong>Cash and Due from:</strong></th>
<th>$4,930</th>
<th><strong>Deposits:</strong></th>
<th>$35,963</th>
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<td><strong>Federal Funds and Repos:</strong></td>
<td>$2,100</td>
<td><strong>Federal Funds and Borrowings:</strong></td>
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<td><strong>Investments:</strong></td>
<td>$18,331</td>
<td><strong>Other Liabilities:</strong></td>
<td>$210</td>
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<td><strong>Net Loans:</strong></td>
<td>$14,258</td>
<td><strong>Subordinated Debt:</strong></td>
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<td><strong>Premises and Fixed Assets:</strong></td>
<td>$258</td>
<td><strong>Total Liabilities:</strong></td>
<td>$36,173</td>
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<td><strong>Other Real Estate:</strong></td>
<td>$125</td>
<td><strong>Total Equity Capital:</strong></td>
<td>$4,056</td>
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<td><strong>Other Assets:</strong></td>
<td>$227</td>
<td><strong>Total Liabilities and Capital:</strong></td>
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<td><strong>Total Assets:</strong></td>
<td>$40,229</td>
<td><strong>Number of Shares Outstanding:</strong></td>
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<td><strong>Total Trust Assets:</strong></td>
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<td><strong>Directors:</strong></td>
<td>E. Ritter Arnold; Hadley Ingram  Arnold; Scott Arnold, IV; Dannal Perry; Ernest B. Portis; Julanne Portis; Frankie L. Pratt; Juliet Romano; Henry G. Watkins, III</td>
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**Branches in Town:** None  
**Other Branches:** None

### Bank of Little Rock
#### Little Rock, AR

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

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

**Home Page:** www.bankoflittlerock.com

**Member of Federal Reserve System**

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

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

<table>
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<th><strong>Cash and Due from:</strong></th>
<th>$8,548</th>
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<td><strong>Investments:</strong></td>
<td>$67,842</td>
<td><strong>Other Liabilities:</strong></td>
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<td><strong>Net Loans:</strong></td>
<td>$105,378</td>
<td><strong>Subordinated Debt:</strong></td>
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<td><strong>Premises and Fixed Assets:</strong></td>
<td>$5,989</td>
<td><strong>Total Liabilities:</strong></td>
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<td><strong>Other Real Estate:</strong></td>
<td>$3,379</td>
<td><strong>Total Equity Capital:</strong></td>
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<td><strong>Other Assets:</strong></td>
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<td><strong>Total Liabilities and Capital:</strong></td>
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<td>$200,534</td>
<td><strong>Number of Shares Outstanding:</strong></td>
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<tr>
<td><strong>Total Trust Assets:</strong></td>
<td>$0</td>
<td><strong>Directors:</strong></td>
<td>Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell</td>
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</table>

**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) 978-2282  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: Tyler Vance
CFO: Greg McKinney

Cash and Due from: .................................. 110,693  Deposits: ................................................ 5,007,375
Federal Funds and Repos: .................................. 0  Federal Funds and Borrowings: ................. 312,318
Investments: .............................................. 875,561  Other Liabilities: ............................................. 88,940
Net Loans: .............................................. 4,528,696  Subordinated Debt: ............................................. 0
Premises and Fixed Assets: ...................... 265,061  Total Liabilities: ................................................ 5,408,633
Other Real Estate: ....................................... 56,243
Other Assets: ............................................. 449,830  Total Equity Capital: ........................................ 877,451
Total Assets: .......................................... 6,286,084  Number of Shares Outstanding: ....................2,340
Total Trust Assets: .................................  1,930,843

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

Branches in Town:  13

Other Branches:  Adairsville[GA], Allen[TX], Alma, Altus, Arkadelphia (2), Athens[GA], Austin[TX], Bainbridge[GA] (2), Bella Vista (2), Benton (4), Bentonville (2), Bessemer City[NC], Bluffton[SC], Boiling Springs[NC], Bradenton[FL] (3), Brunswick[GA], Bryant (2), Cabot (2), Cairo[GA], Calhoun[GA], Carrollton[TX], Cartersville[GA] (2), Cedar Park[TX], Charlotte[NC], Clarksville (2), Clinton, Conway (4), Cornelius[NC], Cramerton[NC], Cumming[GA], Dallas[GA], Dawsonville[GA] (2), Douglasville[GA], Fayetteville (2), Forest City[NC], Fort Smith (3), Frisco[TX] (2), Gastonia[NC], Geneva[AL], Harrison (3), Hope (2), Hot Springs (8), Hot Springs Village (2), Houston[TX] (3), Jasper, Keller[TX], Kings Mountain[NC], Lake Park[GA], Lawndale[NC], Lewisville[TX], Lincolnton[NC], Lockhart[TX], Lonoke, Lonsdale, Magnolia, Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL] (2), Mountain Home (2), Mulberry, Newman[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Plano[TX], Rogers (3), Rome[GA], Russellville (3), San Antonio, Savannah[GA], Senoia[GA], Sharpsburg[GA], Shelby[NC] (5), Sherwood, Southlake[TX], Springdale, St. Simons Island[GA], Texarkana, Texarkana[TX] (2), The Colony[TX], Valdosta[GA] (3), Van Buren (2), Western Grove, Wilmington[NC], Yellville
Central Bank
Little Rock, AR

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

Home Page: www.centralbankar.com

Bank Holding Company
None

Chm: R. Steve Roberson  SVP/CLO: Megan Powell
CEO/Pres: Wade Ruckle  VP/Cash: Carole Gilbert

Cash and Due from: 2,244  Deposits: 77,021
Federal Funds and Repos: 1,325  Federal Funds and Borrowings: 2,756
Investments: 33,646  Other Liabilities: 495
Net Loans: 54,002  Subordinated Debt: 0
Premises and Fixed Assets: 88  Total Liabilities: 80,272
Other Real Estate: 2,715  Total Liabilities and Capital: 95,630
Other Assets: 1,610
Total Assets: 95,630
Total Trust Assets: 0

Directors: James R. Burks; David Estes; John Reese; R. Steve Roberson; Wade Ruckle
Branches in Town: None

Eagle Bank & Trust Company
Little Rock, AR

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

Home Page: www.eaglebank.com

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

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

Cash and Due from: 9,612  Deposits: 317,123
Federal Funds and Repos: 1,400  Federal Funds and Borrowings: 17,973
Investments: 223,867  Other Liabilities: 1,256
Net Loans: 126,869  Subordinated Debt: 0
Premises and Fixed Assets: 5,158  Total Liabilities: 336,352
Other Real Estate: 1,114  Total Liabilities and Capital: 377,735
Other Assets: 9,715
Total Assets: 377,735
Total Trust Assets: 0

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

Branches in Town: None

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

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

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/COO: Jeanette Nation

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

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/COO: Jeanette Nation

Cash and Due from: 1,738  
Deposits: 97,418

Federal Funds and Repos: 0  
Federal Funds and Borrowings: 42,194

Investments: 91,639  
Other Liabilities: 260

Net Loans: 48,383  
Subordinated Debt: 0

Premises and Fixed Assets: 6,137  
Total Liabilities: 139,872

Other Real Estate: 656  

Other Assets: 6,365  
Total Equity Capital: 15,046

Total Assets: 154,918  
Total Liabilities and Capital: 154,918

Total Trust Assets: 0  
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

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

Cash and Due from: 28,800  
Deposits: 228,267

Federal Funds and Repos: 1,000  
Federal Funds and Borrowings: 0

Investments: 68,282  
Other Liabilities: 594

Net Loans: 131,135  
Subordinated Debt: 0

Premises and Fixed Assets: 3,331  
Total Liabilities: 228,861

Other Real Estate: 18,008  

Other Assets: 5,277  
Total Equity Capital: 26,972

TotalAssets: 255,833  
Total Liabilities and Capital: 255,833

Total Trust Assets: 0  
Number of Shares Outstanding: 16,000

Directors: Robert S. Bailey; Alan Barksdale; Neil Bennett, Jr.; Richard Bransford; David R. Estes; William Fletcher, Jr.; Charles E. Knox; J. Bruce Loftin; J. Walls McCrady; Robert Dale Miller; Daina B. Newcomb; Wade Ruckle; 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 200 East Main Street Charter Number: 217
FAX: (870) 235-7039 71753 Date: September 26, 1906
Trust Powers: Yes 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 CFO: Drew Chandler
Pres: Steve Keith TO: Todd Smith

Cash and Due from:........................................ 15,885 Deposits:.................................................. 777,519
Federal Funds and Repos:.............................. 8,525 Federal Funds and Borrowings: .......................... 1,212
Investments:.................................................. 179,465 Other Liabilities:........................................ 7,861
Net Loans:.................................................... 628,635 Subordinated Debt:............................................. 0
Premises and Fixed Assets:.......................... 12,198 Total Liabilities:............................................ 786,592
Other Real Estate:........................................... 3,318
Other Assets:................................................ 36,532 Total Equity Capital:....................................... 97,966
Total Assets:................................................ 884,558 Total Liabilities and Capital:......................... 884,558

Directors: John E. Alexander, Jr.; Bob L. Burns; Jack Daugherty; Dr. Jason Franks; Steve Keith; Bruce D. Maloch; T. E. Smith

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

The Peoples Bank
Magnolia, AR

VOICE: (870) 234-5777 500 North Jackson Charter Number: 313
FAX: (870) 234-3384 71753-0340 Date: June 22, 1910
Trust Powers: Yes FDIC Certificate Number: 12531

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

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

Cash and Due from:........................................ 30,959 Deposits:.................................................. 82,186
Federal Funds and Repos:.............................. 450 Federal Funds and Borrowings:......................... 37,629
Investments:.................................................. 32,928 Other Liabilities:........................................ 389
Net Loans:.................................................... 62,529 Subordinated Debt:............................................. 0
Premises and Fixed Assets:.......................... 1,784 Total Liabilities:............................................ 120,204
Other Real Estate:........................................... 20
Other Assets:................................................ 4,922 Total Equity Capital:....................................... 13,388
Total Assets:................................................ 133,592 Total Liabilities and Capital:......................... 133,592

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

Branches in Town: One Other Branches: Waldo
First Community Bank of Eastern Arkansas
Marion, AR

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

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

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

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

Cash and Due from: 19,509 Deposits: 129,981
Federal Funds and Repos: 0 Federal Funds and Borrowings: 0
Investments: 12,630 Other Liabilities: 815
Net Loans: 106,886 Subordinated Debt: 0
Premises and Fixed Assets: 4,470 Total Liabilities: 130,796
Other Real Estate: 743
Other Assets: 3,096 Total Equity Capital: 16,538
Total Assets: 147,334 Total Liabilities and Capital: 147,334
Total Trust Assets: 0 Number of Shares Outstanding: 60,000

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

Branches in Town: None
Other Branches: West Memphis

First Delta Bank
Marked Tree, AR

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

214 Hester Parker Drive
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: 2,781 Deposits: 49,703
Federal Funds and Repos: 0 Federal Funds and Borrowings: 11,175
Investments: 39,217 Other Liabilities: 123
Net Loans: 22,415 Subordinated Debt: 0
Premises and Fixed Assets: 540 Total Liabilities: 61,001
Other Real Estate: 1,147
Other Assets: 1,171 Total Equity Capital: 5,270
Total Assets: 66,271 Total Liabilities and Capital: 66,271
Total Trust Assets: 0 Number of Shares Outstanding: 2,000

Directors: Charles A. Banks; Chris M. Lehman; Charles F. Luter; H. F. Norcross, III

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  
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  
**SVP:** E. Jan Thompson  
**Pres:** Tim St. Clair  
**VP/Cash:** Betty K. Thompson

| Cash and Due from | 2,152 |
| Federal Funds and Repos | 5,300 |
| Investments | 46,325 |
| Net Loans | 30,379 |
| Premises and Fixed Assets | 518 |
| Other Real Estate | 432 |
| Total Assets | 85,902 |
| Total Trust Assets | 0 |

**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  
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  
**Pres/TO:** James M. Smith  
**VChm:** John H. Potter, Jr.  
**VP/Cash:** Stephen Wilson

| Cash and Due from | 17,325 |
| Federal Funds and Repos | 0 |
| Investments | 23,797 |
| Net Loans | 73,680 |
| Premises and Fixed Assets | 535 |
| Other Real Estate | 0 |
| Other Assets | 3,160 |
| Total Assets | 118,497 |
| Total Trust Assets | 78,995 |

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

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

**Mena, AR**

**Voice:** (479) 394-2211  
**Fax:** (479) 394-8901  
**Charter Number:** 667  
**Date:** July 25, 1934  
**FDIC Certificate Number:** 14597

**Home Page:** www.unionbankofmena.com

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

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<tr>
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<th>Deposits</th>
<th>172,563</th>
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<td>Federal Funds and Borrowings</td>
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<td>Investments</td>
<td>22,005</td>
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<td>2,543</td>
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<td>Net Loans</td>
<td>149,673</td>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>3,656</td>
<td>Total Liabilities</td>
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<td>Other Real Estate</td>
<td>280</td>
<td>Total Equity Capital</td>
<td>20,801</td>
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<td>Other Assets</td>
<td>3,464</td>
<td>Total Liabilities and Capital</td>
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<tr>
<td>Total Assets</td>
<td>197,103</td>
<td>Number of Shares Outstanding</td>
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</tbody>
</table>

**Directors:** J. Richard 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  
**Charter Number:** 396  
**Date:** November 29, 1912  
**FDIC Certificate Number:** 90

**Home Page:** www.commercial-bank.net

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

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<td>Federal Funds and Borrowings</td>
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<tr>
<td>Investments</td>
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<td>Other Liabilities</td>
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<td>Net Loans</td>
<td>107,212</td>
<td>Subordinated Debt</td>
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<td>Premises and Fixed Assets</td>
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<td>Total Liabilities</td>
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<td>Other Real Estate</td>
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<td>Total Equity Capital</td>
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<td>Other Assets</td>
<td>5,706</td>
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<td>Total Assets</td>
<td>186,314</td>
<td>Number of Shares Outstanding</td>
<td>8,000</td>
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</tbody>
</table>

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

**Branches in Town:** Four  
**Other Branches:** None
Union Bank And Trust Company
Monticello, AR

VOICE: (870) 460-6400
FAX: (870) 460-6464
Trust Powers: Yes
Charter Number: 448
Date: September 15, 1915
FDIC Certificate Number: 1753

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

Cash and Due from: ................................ 9,289  Deposits: ................................ 159,951
Federal Funds and Repos: .......................... 350  Federal Funds and Borrowings: .......... 12,906
Investments: ......................................... 45,543  Other Liabilities:................................. 1,258
Net Loans: .......................................... 124,713  Subordinated Debt:................................. 0
Premises and Fixed Assets: ......................... 3,827  Total Liabilities: ................................. 174,115
Other Real Estate: .................................. 177  Total Equity Capital:............................. 17,127
Other Assets: ........................................ 7,343  Total Liabilities and Capital: ............... 191,242
Total Assets: ........................................ 191,242  Number of Shares Outstanding: ............... 80,000

Directors: Mike Akin; Ted Carnical; Charles F. Dearman, Jr.; Dave Dickson; Tommy V. Maxwell; John S. McClendon; Robin McClendon; Zach McClendon, Jr.

Branches in Town: Two  Other Branches: Warren

Petit Jean State Bank
Morrilton, AR

VOICE: (501) 354-4988
FAX: (501) 354-6560
Trust Powers: No
Charter Number: 777
Date: January 27, 1999
FDIC Certificate Number: 35084

Home Page: www.pjsb.com
Member of Federal Reserve System
Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

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

Cash and Due from: ................................ 24,631  Deposits: ................................ 143,275
Federal Funds and Repos: .......................... 300  Federal Funds and Borrowings: .......... 5,012
Investments: ......................................... 65,567  Other Liabilities:................................. 921
Net Loans: .......................................... 69,985  Subordinated Debt:................................. 0
Premises and Fixed Assets: ......................... 2,706  Total Liabilities: ................................. 149,208
Other Real Estate: .................................. 340  Total Equity Capital:............................. 19,195
Other Assets: ........................................ 4,874  Total Liabilities and Capital: ............... 168,403
Total Assets: ........................................ 168,403  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 311 Main Street Charter Number: 81
FAX: (479) 997-1161 72947-0480 Date: January 15, 1902
Trust Powers: No
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: Randy Ford
SVP/Cash: Dianna J. Millsap
Cash and Due from: 24,640 Deposits: 113,943
Federal Funds and Repos: 125 Federal Funds and Borrowings: 0
Investments: 9,016 Other Liabilities: 225
Net Loans: 73,366 Subordinated Debt: 0
Premises and Fixed Assets: 4,361 Total Liabilities: 114,168
Other Real Estate: 9,960 Total Equity Capital: 8,586
Other Assets: 1,286 Total Liabilities and Capital: 122,754
Total Assets: 122,754 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 (2), Mansfield, Ozark, Van Buren

Diamond Bank
Murfreesboro, AR

VOICE: (870) 285-2172 319 East Main Charter Number: 175
FAX: (870) 356-2858 71958 Date: December 19, 1904
Trust Powers: No
FDIC Certificate Number: 1527

Home Page: www.diamondbanking.com
Member of Federal Reserve System
Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum 
Pres: Ken "Mac" McClanahan
Cash and Due from: 19,211 Deposits: 384,917
Federal Funds and Repos: 0 Federal Funds and Borrowings: 17,521
Investments: 141,525 Other Liabilities: 1,770
Net Loans: 271,160 Subordinated Debt: 0
Premises and Fixed Assets: 7,861 Total Liabilities: 404,208
Other Real Estate: 697 Total Equity Capital: 48,708
Other Assets: 12,462 Total Liabilities and Capital: 452,916
Total Assets: 452,916 Number of Shares Outstanding: 172,000

Directors: Tim Bainum; Timothy (Tab) Bainum; Robert Braun; Tim Brotherton; Richard Cox; Robert Evans; John Heamsberger; 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 (2), Mena, Mineral Springs, Mount Ida, Nashville (2)
Merchants & Planters Bank
Newport, AR

VOICE: (870) 523-3601 120 Hazel Charter Number: 694
FAX: (870) 523-3473 72112-0650 Date: March 20, 1946
Trust Powers: Yes

FDIC Certificate Number: 16464

Home Page: www.mandpbank.com

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

Chm/TO: Jim S. Gowen, Sr.
CEO/Pres: Jim S. Gowen, Jr. SVP/Cash: Patricia Davis
CLO: Randy Cross

Cash and Due from: 10,524
Federal Funds and Repos: 2,650
Investments: 87,290
Net Loans: 131,186
Premises and Fixed Assets: 6,255
Other Real Estate: 473
Other Assets: 9,948
Total Assets: 248,326

Total Trust Assets: 69,305
Number of Shares Outstanding: 9,000

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

Branches in Town: One

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

Delta Trust & Bank
Parkdale, AR

VOICE: (501) 907-2280 1853 Highway 165 South Charter Number: 141
FAX: (501) 907-2299 71661-0037 Date: February 1, 1910
Trust Powers: Yes

FDIC Certificate Number: 92

Home Page: www.delta-trust.com

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

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

Cash and Due from: 18,257
Federal Funds and Repos: 150
Investments: 63,126
Net Loans: 318,885
Premises and Fixed Assets: 4,508
Other Real Estate: 3,247
Other Assets: 13,994
Total Assets: 422,167

Total Trust Assets: 821,176
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, Conway, 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  
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  
- **EVP:** Cody Knight  
- **VP:** Debra A. Mills  
- **VP/Cash:** James C. Poole

| Cash and Due from | 10,487 | | Federal Funds and Repos | 0 |
| Federal Funds and Repos | 0 | | Federal Funds and Borrowings | 558 |
| Investments | 40,777 | | Other Liabilities | 311 |
| Net Loans | 28,104 | | Subordinated Debt | 0 |
| Premises and Fixed Assets | 626 | | Total Liabilities | 71,749 |
| Other Real Estate | 0 | | Total Equity Capital | 8,794 |
| Other Assets | 549 | | Total Liabilities and Capital | 80,543 |
| Total Assets | 80,543 | | 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  
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

- **Pres:** Bill Hannah  
- **VP:** Treva Branscum  
- **VP:** Terry Milam

| Cash and Due from | 1,743 | | Deposits | 57,261 |
| Federal Funds and Repos | 5,550 | | Federal Funds and Borrowings | 0 |
| Investments | 5,465 | | Other Liabilities | 248 |
| Net Loans | 46,392 | | Subordinated Debt | 0 |
| Premises and Fixed Assets | 2,096 | | Total Liabilities | 57,509 |
| Other Real Estate | 2,759 | | Total Equity Capital | 7,346 |
| Other Assets | 850 | | Total Liabilities and Capital | 64,855 |
| Total Assets | 64,855 | | Number of Shares Outstanding | 4,000 |

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

**Branches in Town:** None  
**Other Branches:** Center Ridge, Damascus, Greenbrier, Little Rock, Marshall
Arkansas State Bank Department

Bank of Prescott
Prescott, AR

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

East Second at Main
Charter Number: 162
Date: August 10, 1904
FDIC Certificate Number: 101

Home Page: www.bankofprescott.com

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

Cash and Due from: 1,411  Deposits: 65,745
Federal Funds and Repos: 1,025  Federal Funds and Borrowings: 2,870
Investments: 37,033  Other Liabilities: 78
Net Loans: 37,774  Subordinated Debt: 0
Premises and Fixed Assets: 301  Total Liabilities: 68,693
Other Real Estate: 215  Total Equity Capital: 10,467
Other Assets: 1,401  Total Liabilities and Capital: 79,160
Total Assets: 79,160  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

Home Page: www.thebankofrison.com

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

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

Home Page: www.thebankofrison.com

Chm: Lewis R. Gardner  VP: Diane Fore
Pres/Sec: Troy Duke

Cash and Due from: 8,439  Deposits: 24,936
Federal Funds and Repos: 0  Federal Funds and Borrowings: 0
Investments: 3,454  Other Liabilities: 38
Net Loans: 16,144  Subordinated Debt: 0
Premises and Fixed Assets: 173  Total Liabilities: 24,974
Other Real Estate: 0
Other Assets: 1,125  Total Equity Capital: 4,361
Total Assets: 29,335  Total Liabilities and Capital: 29,335
Total Trust Assets: 0  Number of Shares Outstanding: 4,000

Directors: Troy D. Duke; Lewis R. Gardner; Rhonda Gardner; James W. Searcy

Branches in Town: None  Other Branches: None
Parkway Bank
Rogers, AR

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

3350 Parkway 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: 5,472
Federal Funds and Repos: 0
Investments: 23,731
Net Loans: 82,306
Premises and Fixed Assets: 4,678
Other Real Estate: 2,261
Other Assets: 4,219
Total Assets: 122,667

Deposits: 97,618
Other Liabilities: 288
Total Liabilities: 107,617

Federal Funds and Borrowings: 0
Subordinated Debt: 0
Total Liabilities and Capital: 122,667

Premises and Fixed Assets: 4,219
Other Real Estate: 2,261
Other Assets: 4,219
Total Trust Assets: 0

Number of Shares Outstanding: 20,000

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

Branches in Town: None
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: 997
Federal Funds and Repos: 1,459
Investments: 21,983
Net Loans: 43,066
Premises and Fixed Assets: 148
Other Real Estate: 21,163
Other Assets: 1,678
Total Assets: 90,494

Deposits: 73,822
Federal Funds and Borrowings: 4,950
Other Liabilities: 455
Total Liabilities: 81,227

Subordinated Debt: 2,000
Total Liabilities and Capital: 90,494

Premises and Fixed Assets: 148
Other Real Estate: 21,163
Other Assets: 1,678
Total Trust Assets: 0

Number of Shares Outstanding: 225,264

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

Branches in Town: None
Branches: None
### First State Bank
**Russellville, AR**

**VOICE:** (479) 498-2400  
**FAX:** (479) 498-2465  
**Trust Powers:** No  
**Cash and Due from:** $26,430  
**Federal Funds and Repos:** $675  
**Net Loans:** $134,209  
**Premises and Fixed Assets:** $6,223  
**Total Assets:** $206,247  
**Total Liabilities:** $183,543  

**Chm/CEO:** Charles Blanchard  
**Pres:** Johnny K. Morgan  
**EVP:** Toni B. Laws  
**EVP/COO:** Chip Blanchard  
**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  
**Cash and Due from:** $18,458  
**Federal Funds and Repos:** $0  
**Net Loans:** $95,160  
**Premises and Fixed Assets:** $3,930  
**Total Assets:** $194,263  
**Total Liabilities:** $167,286  

**Chm/CEO:** Ronald B. Jackson  
**Reg Pres:** Scott Hill  
**Reg Pres:** Denton Tumbleson  
**VP:** Tonya Hurley  
**Directors:** Leon Anderson; Keith Cogswell; Laws, III  

**Number of Shares Outstanding:** 20,000

**Number of Shares Outstanding:** 20,000

**Branches in Town:** Two  
**Other Branches:** Clarksville
Bank of Salem
Salem, AR

VOICE: (870) 895-2591 FAX: (870) 895-3825
207 West Church Street 72576-0338
Charter Number: 266 Date: December 9, 1908
Trust Powers: No 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

<table>
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<td>Federal Funds and Borrowings</td>
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<td>Investments</td>
<td>3,322</td>
<td>Other Liabilities</td>
<td>407</td>
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<td>Net Loans</td>
<td>100,517</td>
<td>Subordinated Debt</td>
<td>0</td>
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<tr>
<td>Premises and Fixed Assets</td>
<td>1,656</td>
<td>Total Liabilities</td>
<td>114,314</td>
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<td>Other Real Estate</td>
<td>1,415</td>
<td>Total Liabilities and Capital</td>
<td>130,309</td>
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<tr>
<td>Other Assets</td>
<td>7,655</td>
<td>Number of Shares Outstanding</td>
<td>20,000</td>
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<tr>
<td>Total Assets</td>
<td>130,309</td>
<td>Directors</td>
<td>D. Karrol Fowlkes; Mark Montgomery; C. Dwayne Plumlee; James &quot;Jim&quot; Short; Guy R. &quot;Buck&quot; Smith; John Ed Welch</td>
</tr>
</tbody>
</table>

Branches in Town: None Other Branches: Mammoth Spring, Viola

Logan County Bank
Scraton, AR

VOICE: (479) 938-2511 FAX: (479) 938-7084
600 Main Street 72863-0085
Charter Number: 578 Date: April 7, 1926
Trust Powers: No FDIC Certificate Number: 5632

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

<table>
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<tr>
<th>Cash and Due from</th>
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<th>Deposits</th>
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<td>Federal Funds and Borrowings</td>
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<td>48,670</td>
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<td>Net Loans</td>
<td>23,164</td>
<td>Subordinated Debt</td>
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<td>Premises and Fixed Assets</td>
<td>408</td>
<td>Total Liabilities</td>
<td>63,430</td>
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<td>Other Real Estate</td>
<td>22</td>
<td>Total Equity Capital</td>
<td>13,759</td>
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<td>Other Assets</td>
<td>991</td>
<td>Total Liabilities and Capital</td>
<td>77,189</td>
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<td>Total Assets</td>
<td>77,189</td>
<td>Number of Shares Outstanding</td>
<td>4,000</td>
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<td>Total Trust Assets</td>
<td>0</td>
<td>Directors</td>
<td>Eddie Ahne; Don Fritsche; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Ronnie Layes</td>
</tr>
</tbody>
</table>

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: 139,431
Federal Funds and Repos: 108,050
Investments: 2,265,317
Net Loans: 1,813,339
Premises and Fixed Assets: 100,891
Other Real Estate: 19,905
Other Assets: 77,802
Total Assets: 4,524,735
Total Trust Assets: 764,232

Deposits: 3,404,514
Federal Funds and Borrowings: 485,369
Other Liabilities: 8,880
Subordinated Debt: 0
Total Liabilities: 3,898,763
Total Liabilities and Capital: 4,524,735
Total Equity Capital: 625,972
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), Farmington, Fayetteville (5), Gassville, Greenbrier, Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (8), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (2), Pangburn, Rogers (3), Springdale (5), Vilonia
Peoples Bank
Sheridan, AR

VOICE: (870) 942-5707 1120 S. Rock Street  Charter Number: 786
FAX: (870) 942-2489 72150  Date: September 11, 2000
Trust Powers: No  FDIC Certificate Number: 57058

Home Page: www.peoplesbankar.com
Member of Federal Reserve System
Bank Holding Company
Peoples Bancorp, Inc., Sheridan, AR

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

Cash and Due from: ................................ ...... 9,162  Deposits: ................................................... 100,174
Federal Funds and Repos: ...................................... 0  Federal Funds and Borrowings: ...................................... 0
Investments: ...................................................... 44,868  Other Liabilities: .............................................. 377
Net Loans: .............................................................. 58,609  Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ...................................... 2,529  Total Liabilities: ............................................ 100,551
Other Real Estate: .................................................... 0
Other Assets: .............................................................. 0  Total Equity Capital: ............................................. 17,078
Total Assets: ............................................................ 117,629  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 708 North Broadway  Charter Number: 600
FAX: (870) 725-3049 71762-0107  Date: April 18, 1928
Trust Powers: Yes  FDIC Certificate Number: 5623

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

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

Cash and Due from: .......................................... 4,470  Deposits: ..................................................... 166,587
Federal Funds and Repos: ...................................... 6,925  Federal Funds and Borrowings: ...................................... 0
Investments: .......................................................... 104,941  Other Liabilities: .............................................. 339
Net Loans: .............................................................. 68,649  Subordinated Debt: .............................................. 0
Premises and Fixed Assets: ...................................... 2,248  Total Liabilities: ............................................ 166,926
Other Real Estate: .......................................................... 168
Other Assets: .............................................................. 1,032  Total Equity Capital: ............................................. 21,507
Total Assets: ............................................................ 188,433  Number of Shares Outstanding: .................. 100,000
Total Trust Assets: ..................................................... 0  Total Liabilities and Capital: ........................................... 188,433

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

Branches in Town: None  Other Branches: El Dorado (2), Norphlet
Riverside Bank
Sparkman, AR

VOICE: (870) 678-2251
FAX: (870) 678-2401
Commerce & Main Streets
71763-0127
Trust Powers: No
Charter Number: 457
Date: September 19, 1916
FDIC Certificate Number: 93
Home Page: www.riversidebanc.com

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

CEO/VChm: Stephen C. Davis
Pres: Robert G. Dudley, Jr.

Cash and Due from: ................................ ...... 1,154
Federal Funds and Repos: .................................. 175
Investments: .................................................. 721
Net Loans: .................................................... 52,844
Premises and Fixed Assets: .............................. 2,603
Other Real Estate: ........................................... 107
Other Assets: ................................................... 1,463
Total Assets: ............................................... 59,067
Total Trust Assets: ............................................ 0

Deposits: ...................................................... 52,688
Federal Funds and Borrowings: ........................ 1,000
Other Liabilities: .......................................... 90
Subordinated Debt: ............................................ 0
Total Liabilities: ........................................... 53,778
Total Equity Capital: ..................................... 5,289
Total Liabilities and Capital: ........................... 59,067
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

United Bank
Springdale, AR

VOICE: (479) 756-8811
FAX: (866) 897-2839
2600 South Thompson Street
72764
Trust Powers: Yes
Charter Number: 794
Date: June 11, 2014
FDIC Certificate Number: 32025
Home Page: www.united-bk.com
Member of Federal Reserve System

Bank Holding Company
United Holding Company, Inc., Springdale, AR

CEO/Pres: Nathan Gairhan
SVP/CLO: Richie Lamb
EVP/CFO: Greg Allen
Cont: Rebecca Riley

Cash and Due from: ...................................... 4,410
Federal Funds and Repos: ................................ 1,675
Investments: .................................................. 10,149
Net Loans: .................................................... 109,083
Premises and Fixed Assets: .............................. 7,039
Other Real Estate: .......................................... 1,352
Other Assets: ................................................... 1,854
Total Assets: ............................................... 135,562
Total Trust Assets: ............................................ 0

Deposits: ...................................................... 100,935
Federal Funds and Borrowings: ........................ 11,422
Other Liabilities: .......................................... 764
Subordinated Debt: ............................................ 0
Total Liabilities: ........................................... 113,121
Total Equity Capital: ..................................... 22,441
Total Liabilities and Capital: ........................... 135,562
Number of Shares Outstanding: ...................... 100,000

Directors: Dick Barclay; John Ervin; Nathan Gairhan; Michele Harrington; Andy McCurdy; Darrin Pitts; Donald R. Pitts; John Scott; Craig Young
Branches in Town: One

Other Branches: Fayetteville, Rogers
## Bodcaw Bank
**Stamps, AR**

<table>
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<th>Info</th>
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<tbody>
<tr>
<td>Charter Number:</td>
<td>106</td>
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<tr>
<td>Date:</td>
<td>December 8, 1902</td>
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<td>FDIC Certificate Number:</td>
<td>5624</td>
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<tr>
<td>VOICE:</td>
<td>(870) 533-4486</td>
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<td>FAX:</td>
<td>(870) 533-4456</td>
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<td>Trust Powers:</td>
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<tr>
<td>Address:</td>
<td>307 Thomas Street</td>
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<tr>
<td>Charter Number:</td>
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<tr>
<td>Date:</td>
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<tr>
<td>FDIC Certificate Number:</td>
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**Bank Holding Company**

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

- **Chm:** J. Paul Nipper
- **Pres/Sec:** Scott Hultberg
- **Cash:** Brenda Scroggins

<table>
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<th>Cash and Due from:</th>
<th>6,424</th>
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<td>Federal Funds and Repos:</td>
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<td>Investments:</td>
<td>45,380</td>
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<td>Net Loans:</td>
<td>24,742</td>
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<td>Premises and Fixed Assets:</td>
<td>64</td>
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<td>Other Real Estate:</td>
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<td>Other Assets:</td>
<td>700</td>
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<td>Total Assets:</td>
<td>77,310</td>
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<td>Total Liabilities:</td>
<td>69,231</td>
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<td>Total Equity Capital:</td>
<td>8,079</td>
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<td>Number of Shares Outstanding:</td>
<td>10,000</td>
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**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**

<table>
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<th>Info</th>
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<td>Charter Number:</td>
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<td>Date:</td>
<td>April 27, 1925</td>
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<td>FDIC Certificate Number:</td>
<td>5634</td>
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<tr>
<td>VOICE:</td>
<td>(870) 628-4286</td>
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<tr>
<td>FAX:</td>
<td>(870) 628-5274</td>
</tr>
<tr>
<td>Trust Powers:</td>
<td>No</td>
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<tr>
<td>Address:</td>
<td>116 North Lincoln</td>
</tr>
<tr>
<td>Charter Number:</td>
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<td>Date:</td>
<td></td>
</tr>
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<td>FDIC Certificate Number:</td>
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**Bank Holding Company**

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

- **Chm/CEO:** Bennie F. Ryburn, Jr.
- **Pres:** R. Mark Owen

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<td>Investments:</td>
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<td>Net Loans:</td>
<td>56,713</td>
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<td>Premises and Fixed Assets:</td>
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<td>Other Real Estate:</td>
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<td>Other Assets:</td>
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<td>Total Assets:</td>
<td>94,366</td>
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<td>Total Liabilities:</td>
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<td>12,881</td>
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<td>Number of Shares Outstanding:</td>
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**Directors:** Keith D. Griffin; 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
Arkansas State Bank Department

Security Bank
Stephens, AR

VOICE: (870) 786-5416 FAX: (870) 786-5419
105 Ruby Street 71764-0007
Charter Number: 692 Date: February 8, 1946
Trust Powers: No

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/CFO/COO: Cheryl Brown

Cash and Due from: 2,144
Federal Funds and Repos: 150
Investments: 12,153
Net Loans: 36,478
Premises and Fixed Assets: 1,683
Other Real Estate: 249
Other Assets: 2,290
Total Assets: 55,147
Total Trust Assets: 0

Deposits: 49,420
Federal Funds and Borrowings: 0
Other Liabilities: 1,174
Total Liabilities: 50,594
Total Equity Capital: 4,553
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
708 S. Main Street 72160-1016
Charter Number: 687 Date: December 29, 1944
Trust Powers: Yes

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: 12,112
Federal Funds and Repos: 8
Investments: 149,873
Net Loans: 436,952
Premises and Fixed Assets: 5,847
Other Real Estate: 6,454
Other Assets: 46,828
Total Assets: 658,074
Total Trust Assets: 70,875

Deposits: 476,057
Federal Funds and Borrowings: 83,555
Other Liabilities: 5,199
Total Liabilities: 564,811
Total Equity Capital: 93,263
Number of Shares Outstanding: 100,000

Directors: Gerald Carter; Bradley A. Chambless; 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: Des Arc, DeWitt, Hazen, Marianna, Morrilton, Perryville
## Citizens Bank & Trust Company
### Van Buren, AR

**VOICE:** (479) 474-1201  
**FAX:** (479) 410-1340  
**Trust Powers:** Yes  
**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  
**SVP:** Joe Dan Stewart  
**TO:** Cindy Winborn  

**Cash and Due from:** $15,231  
**Deposits:** $317,324  
**Federal Funds and Repos:** $0  
**Federal Funds and Borrowings:** $5,140  
**Investments:** $122,361  
**Other Liabilities:** $1,996  
**Net Loans:** $212,156  
**Subordinated Debt:** $0  
**Premises and Fixed Assets:** $4,513  
**Total Liabilities:** $324,460  
**Other Real Estate:** $721  
**Total Liabilities and Capital:** $365,995  
**Other Assets:** $11,013  
**Total Equity Capital:** $41,535  
**Total Trust Assets:** $18,126  
**Number of Shares Outstanding:** 16,000

### Directors

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

### Branches in Town

Three

### Other Branches:

Alma, Mountainburg

## First State Bank of Warren
### Warren, AR

**VOICE:** (870) 226-2601  
**FAX:** (870) 226-2253  
**Trust Powers:** Yes  
**Charter Number:** 739  
**Date:** December 12, 1978  
**FDIC Certificate Number:** 94

**Home Page:** www.firststatewarren.com

**Member of Federal Reserve System**

**Bank Holding Company**

Bradley Bancshares, Inc., Warren, AR

**Chm/CEO:** Bennie Ryburn, Jr.  
**Pres:** Freddie M. Mobley  
**VChm:** Bennie Ryburn, III  
**EVP/TO:** Hugh Quimby

**Cash and Due from:** $8,279  
**Deposits:** $317,324  
**Federal Funds and Repos:** $0  
**Federal Funds and Borrowings:** $0  
**Investments:** $48,768  
**Other Liabilities:** $104  
**Net Loans:** $40,321  
**Subordinated Debt:** $0  
**Premises and Fixed Assets:** $1,129  
**Total Liabilities:** $91,545  
**Other Real Estate:** $0  
**Total Equity Capital:** $41,535  
**Other Assets:** $3,265  
**Total Liabilities and Capital:** $101,762  
**Total Trust Assets:** $792  
**Number of Shares Outstanding:** 16,000

### 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  201 South Main
FAX: (870) 226-6261  71671-0350

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

Trust Powers: Yes

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

Chm: John B. Frazer, Jr.  Pres: Kelly Ashcraft

Cash and Due from: 5,080
Federal Funds and Repos: 2,250
Investments: 85,373
Net Loans: 42,283
Premises and Fixed Assets: 850
Other Real Estate: 32
Other Assets: 1,332
Total Assets: 137,200

Deposits: 109,580
Federal Funds and Borrowings: 7,102
Other Liabilities: 115
Subordinated Debt: 0
Total Liabilities: 116,797

Number of Shares Outstanding: 48,000

Directors: Bruce Anderson; Kelly Ashcraft; 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  301 Shoppingway Boulevard
FAX: (901) 624-5540  72301-1719

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

Trust Powers: Yes

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

Chm: Scot Lenoir  EVP/CFO: John Copeland
CEO/Pres: Scott Stafford  EVP/COO: John Chandler

Cash and Due from: 7,900
Federal Funds and Repos: 0
Investments: 20,824
Net Loans: 304,793
Premises and Fixed Assets: 5,044
Other Real Estate: 2,624
Other Assets: 21,590
Total Assets: 362,775

Deposits: 250,134
Federal Funds and Borrowings: 70,200
Other Liabilities: 13,281
Subordinated Debt: 0
Total Liabilities: 333,615

Number of Shares Outstanding: 68,286

Directors: Alvinor Bright, Jr.; 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: Memphis[TN], Parkin, Wynne
## Cross County Bank
### Wynne, AR

**Voice:** (870) 238-8171  
**Fax:** (870) 238-4052  
**Trust Powers:** Yes  
**Charter Number:** 25  
**Date:** June 5, 1891  
**FDIC Certificate Number:** 13821  
**Home Page:** www.crosscountybank.com

### Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

| **Chm:** Dr. Willard G. Burks | **SVP/CFO:** Beth Dildine |
| **CEO/Pres/TO:** David Dowd | **SVP/CLO:** Jack Runsick |
| **Cash and Due from:** 6,161 | **Deposits:** 168,025 |
| **Federal Funds and Repos:** 175 | **Federal Funds and Borrowings:** 9,468 |
| **Investments:** 24,308 | **Other Liabilities:** -108 |
| **Net Loans:** 156,879 | **Subordinated Debt:** 0 |
| **Premises and Fixed Assets:** 4,891 | **Total Liabilities:** 177,385 |
| **Other Real Estate:** 4,908 | **Total Equity Capital:** 25,172 |
| **Other Assets:** 5,235 | **Number of Shares Outstanding:** 4,000 |
| **Total Assets:** 202,557 | **Total Liabilities and Capital:** 202,557 |
| **Total Trust Assets:** 11,694 | **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:** Brinkley, Cherry Valley, Hickory Ridge, Jonesboro |

Member of Federal Reserve System
REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2014
Arkansas Capital Corporation
Little Rock, AR

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

Home Page: www.arcapital.com

Bank Holding Company
None

Chm: Dennis Cooper
CEO: Rush Deacon

Pres/COO: Sam Walls, Ill

Cash and Due from: 8,297
Federal Funds and Repos: 0
Investments: 4,023
Net Loans: 36,011
Premises and Fixed Assets: 940
Other Real Estate: 0
Other Assets: 3,788
Total Assets: 53,059
Total Trust Assets: 0

Deposits: 0
Federal Funds and Borrowings: 44,676
Other Liabilities: 363
Subordinated Debt: 0
Total Liabilities: 45,039
Total Liabilities and Capital: 53,059
Total Equity Capital: 8,020
Number of Shares Outstanding: 1,077

Directors: Orville E. Abrams; Tim Atkinson; Kevin Burns; Charles Cervantes; Brad Chambless; Dennis Cooper; Gene Eagle; Bill Holmes; Mike Malone; Sandra Massey; Virgil L. Miller, Jr.; Martha Moore; Frank D. Scott, Jr.; David H. Shindler; William T. Staed; Grant Tennille

Branches in Town: None

Other Branches: Fayetteville, Jonesboro
REPORT OF THE

TRUST COMPANY

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 2014
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

Home Page: www.communityfirsttrust.com

CEO/Pres: William L. Kerst, Jr.  CFO: Leslie Ballentine

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

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, 2014
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: August 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, 2014
Commerce Capital Development Company, LLC  
Little Rock, AR

VOICE: (501) 374-9247  
FAX: (501) 374-9425  
200 River Market 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

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<td>River Town Bank</td>
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</table>
MAP OF ARKANSAS COUNTIES
ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2014
Southern Bancorp Inc.
Arkadelphia, AR

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

Chm: Glen Jones
CEO: Darrin Williams
CFO: Daniel Koehler

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

FNBC Bancorp Inc.
Ash Flat, AR

RSSD Number: 1099690
VOICE: (870) 994-2311
FAX: (870) 257-1889

Chm/CEO/Pres: Martin Carpenter
VP: Marty Sellars
Sec: Morris Street

Subsidiaries:
- FNBC Bank

Citizens Bancshares of Batesville, Inc.
Batesville, AR

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

CEO/Pres: Phil Baldwin
CFO: Karen Shaw
EVP/CLO: Doug Lynch

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

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

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

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

Bearden Bancshares, Inc.
Bearden, AR

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

Chm: Rick Green  Sec: Ken Riley

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

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

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

Subsidiaries:
Arvest Holdings, Inc. Bentonville, AR
Arvest Bank
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
D 3 Banking 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
NBC Capital Trust I North Little Rock, AR
NBC Capital Trust II North Little Rock, AR
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

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
D 3 Banking 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
NBC Capital Trust I North Little Rock, AR
NBC Capital Trust II North Little Rock, AR

Farmers Bancorp, Inc.
Blytheville, AR

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

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

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

RSSD Number: 2628994
VOICE: (479) 675-0369
FAX: (479) 675-0751
Chm: John T. Hampton

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

First Western Bancshares, Inc.
Booneville, AR

RSSD Number: 1100091
VOICE: (479) 675-0369
FAX: (479) 675-0751
Chm/CEO: John T. Hampton
Sec: Debbie Danekas
VP: Ty Hampton

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

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

Pres: Jonathan W. Harrell
VP: Paul Lindsey

Sec: Phillip J. Foster

Subsidiaries:
First Bank
Simply Home Lending Inc.

Sharp Bancshares, Inc.
Cave City, AR

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

Chm: Samuel F. Beller
VChm: Bruce Street

Pres: Margie Pettersen
Treas/Sec: Dennis Esteb

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

Clarendon Holding Co.
Clarendon, AR

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

Chm: J. Baxter Sharp, III

CEO/Pres: J. Kendall Henry

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

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

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

Subsidiaries:

Centennial Bank  
Cook Insurance Agency, Inc.  
Centennial Insurance Agency, Inc.  
Grand Prairie Title Company, Inc.  
OSB Reacquisitions, LLC  
Freedom Insurance Group, Inc.  
Coastal St. Andrews Properties, LLC

Conway, AR  
Apalachicola, FL  
Cabot, AR  
Cabot, AR  
Conway, AR  
Jonesboro, AR  
Panama City Beach, FL

RCA Air, LLC  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
Russellville Statutory Trust I  
Centennial (AR) Statutory Trust I

Jonesboro, AR  
Jonesboro, AR  
Jonesboro, AR  
Wilmington, DE

Evergreen Bancshares, Inc.  
Crossett, AR

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

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

Subsidiaries:

First State Bank

Crossett, AR

Chambers Bancshares, Inc.  
Danville, AR

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

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

Subsidiaries:

Chambers Bank  
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

Chm/Pres: Jim Boze
Sec: Sharon Wilson

Subsidiaries:
River Town Bank

Peterson Holding Company
Decatur, AR

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

Chm/CEO/Pres: John Ed Chambers, III
CFO: Mike Donnell
Sec: Patricia Sikes

Subsidiaries:
Decatur State Bank

First State Bancshares, Inc.
DeQueen, AR

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

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

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

DeQueen, AR
DeQueen, AR
Wilmington, DE
DBT Financial Corporation
DeWitt, AR

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

Pres: Becca Mehlin
Sec: David Jessup

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

DeWitt First Bankshares Corporation
DeWitt, AR

RSSD Number: 1099243
220 West Cross
VOICE: (870) 946-3551
P. O. Box 511
FAX: (870) 946-1562
72042-0511

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

Subsidiaries:
Arkansas County Bank

M & F Financial Corporation
Dumas, AR

RSSD Number: 1099506
500 Highway 65 South
VOICE: (870) 382-4311
P. O. Box 187
FAX: (870) 382-5901
71639-0187

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

Subsidiaries:
Merchants & Farmers Bank
First Financial Banc Corporation
El Dorado, AR

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

CEO: Jerry Bullard
CFO: Melissa Jerry

EVP: Chris Hegi
Sec: Debra Martin

Subsidiaries:
- First Financial Bank
- First Title Services, Inc.
- First Financial Banc Corporation Statutory Trust I
- First Financial Statutory Trust III

MHBC Investments Limited Partnership, I
England, AR

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

Chm/CEO/Pres: Gary Canada

Subsidiaries:
- Bank of England
- BOE Acquisition Company, Inc.

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Subsidiaries:
- Cornerstone Bank
Bankshares of Fayetteville, Inc.
Fayetteville, AR

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

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

Subsidiaries:
The Bank of Fayetteville
Bankshares of Fayetteville Statutory Trust I

White River Bancshares Company
Fayetteville, AR

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

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

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

Subsidiaries:
Signature Bank of Arkansas

FBT Bancshares, Inc.
Fordyce, AR

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

Chm/CEO/Pres: James V. Hulse, Jr.
EVP: Bruce Dawson
EVP/Sec: Suzette Crutchfield
SVP: David Sisson

Subsidiaries:
FBT Bank & Mortgage
Benefit Financial Group, Inc.
Fort Smith, AR

RSSD Number: 3832042
VOICE: (479) 484-7000
FAX: (479) 484-7007

Chm/CEO: Rod Coleman  CFO: Alan Hill
Pres/COO: Joe Edwards, Jr.

Subsidiaries:
Benefit Bank
Benefit Development Company

First Bank Corp.
Fort Smith, AR

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

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

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

Bainum Bancorp
Glenwood, AR

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

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

Subsidiaries:
Diamond Bank
Gravett Bancshares, Inc.
Gravette, AR

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

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

Subsidiaries:
Bank of Gravett

First Service Bancshares, Inc.
Greenbrier, AR

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

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

Subsidiaries:
First Service Bank
First Service Realty

Peoples Home Holding, Inc.
Greenbrier, AR

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

VP: Joe Benton
VP: Bill Hannah
Sec: Terry Milam

Subsidiaries:
Home Bank of Arkansas
HomeBank Insurance Agency

Wilkinson Banking Corporation
Greenwood, AR

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

Chm: Elizabeth Wilkinson
CEO/Pres: Edward Wilkinson

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

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

Chm/CEO: Jerry Maland Sec: Dan R. Bowers
CFO: Ann Main

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

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

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

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

Subsidiaries:
Horatio State Bank Horatio, AR

Smith Associated Banking Corporation
Hot Springs, AR

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

Chm/CEO: G. R. Buck Smith

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

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

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

Subsidiaries:
First Arkansas Bank & Trust
First Arkansas Statutory Trust I
Lindsey Road Partnership

Southeast Arkansas Bank Corporation
Lake Village, AR

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

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

Little River Bancshares, Inc.
Lepanto, AR

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

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

Subsidiaries:
Little River Bank
Allcorp, Inc.
Little Rock, AR

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

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

Subsidiaries:
Community State Bank, Bradley, AR

Bank of the Ozarks, Inc.
Little Rock, AR

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

Chm/CEO: George G. Gleason, II
CFO: Greg McKinney
VChm/Pres: Dan Thomas
COO: Tyler Vance

Subsidiaries:
Bank of the Ozarks, Little Rock, AR
BOTO FL Properties, LLC, Bradenton, FL
BOTO GA Properties, LLC, Cartersville, GA
BOTO NC Properties, LLC, Charlotte, NC
Carolina Foothills Properties Group I, LLC, Charlotte, NC
Carolina Foothills Properties Group II, LLC, Charlotte, NC
Carolina Foothills Properties Group III, LLC, Charlotte, NC
Carolina Foothills Properties, LLC, Charlotte, NC
Omnibank Center Business Condominiums Owners Association, Inc., Houston, TX
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
Summit Real Estate Investments, Inc., Little Rock, AR
The Highlands Group, Inc., Little Rock, AR
FNB Insurance Agency, Inc., Shelby, NC
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  
12224 Chenal Parkway  
VOICE: (501) 228-6000  
P. O. Box 8210  
FAX: (501) 228-6006  
72211

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

Subsidiaries:  
The Capital Bank  
Little Rock, AR

Delta Trust & Banking Corporation  
Little Rock, AR

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

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

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

Little Rock Bankshares, Inc.  
Little Rock, AR

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

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

Subsidiaries:  
Bank of Little Rock  
Little Rock, AR  
Bank of Little Rock Mortgage Corp.  
Little Rock, AR  
Hallmark National Mortgage Corp.  
Little Rock, AR  
Little Rock Mortgage Corp.  
Little Rock, AR
Riverside Bancshares, Inc.  
Little Rock, AR

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

Pres:  Stephen C. Davis  
Sec:  David Matchet

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

Rock Bancshares, Inc.  
Little Rock, AR

RSSD Number: 3770313  
One Information Way, Suite 400
VOICE: (501) 664-8722  
One Information Way, Suite 400
FAX: (501) 663-8753  
72202

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

Subsidiaries:
Heartland Bank  
Heartland Insurance, LLC  
HCB Investments, Inc.  
NSMG RBI, LLC  
Rock Bancshares Statutory Trust I  
Rock Bancshares Statutory Trust II
State Holding Company
Little Rock, AR

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

VChm: Harry L. Hastings, Jr.
Chm/CEO/Pres: Catherine H. Owen
EVP: Paul Castleberry
SVP: Laura Bogoslavsky

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

Lonoke Bancshares, Inc.
Lonoke, AR

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

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

Golden Oaks Bancshares, Inc.
Magnolia, AR

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

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

Subsidiaries:
The Peoples Bank
Magnolia Banking Corporation
Magnolia, AR

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

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

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

FCB Financial Services, Inc.
Marion, AR

RSSD Number: 3123339 205 Block Street
VOICE: (870) 739-7300 P.O. Box 747
FAX: (870) 739-7379 72364

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

Subsidiaries:
First Community Bank of Eastern Arkansas

Tyronza Bancshares, Inc.
Marked Tree, AR

RSSD Number: 1139783 214 Hester Parker Drive
VOICE: (870) 358-6000 P. O. Box 635
FAX: (870) 358-6001 72365-0635

Chm: Charles Luter
Pres: Chris M. Lehman

Subsidiaries:
First Delta Bank
M. D. Thompson & Son Co.  
McCrory, AR

RSSD Number: 1094967  
105 South Edmonds Avenue  
VOICE: (870) 731-2526  
P. O. Box 388  
FAX: (870) 731-2527  
72101-0388

CEO/Pres: John G. Thompson  
AVP: Caleb Thompson

VP/Sec: Vance M. Thompson, III

Subsidiaries:  
Bank of McCrory  
McCrory, AR

McGehee Bank Employee Stock Ownership Plan  
McGehee, AR

RSSD Number: 3487965  
301 North 2nd Street  
VOICE: (870) 222-3151  
P.O. Box 787  
FAX: (870) 222-6159  
71654

Chm: William W. Bowman  
Pres: James M. Smith

VChm: John H. Potter

Subsidiaries:  
Southeast Financial Bankstock Corporation  
McGehee, AR

McGehee Bank  
McGehee, AR

McBank Realty  
McGehee, AR

Southeast Financial Bankstock Corporation  
McGehee, AR

RSSD Number: 1096662  
301 North 2nd Street  
VOICE: (870) 222-3151  
P. O. Box 787  
FAX: (870) 222-6159  
71654-0787

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

Chm: William W. Bowman  
Pres: James M. Smith

VChm: John H. Potter, Jr.

Subsidiaries:  
McGehee Bank  
McGehee, AR

McBank Realty  
McGehee, AR
Union Bankshares, Inc.
Mena, AR

RSSD Number: 1099805 303 Hwy 71 North
VOICE: (479) 394-2211 P. O. Box 898
FAX: (479) 394-3809 71953-0898

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

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

Drew Bancshares, Inc.
Monticello, AR

RSSD Number: 1098198 212 West Gaines
VOICE: (870) 367-2025 P. O. Box 150
FAX: (870) 367-1151 71657-0150

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

Subsidiaries:
Commercial Bank & Trust Company Monticello, AR

First Union Financial Corporation
Monticello, AR

RSSD Number: 1098880 102 West McCloy
VOICE: (870) 460-6400 P. O. Box 270
FAX: (870) 460-6465 71657-0270

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

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

RSSD Number: 2877402
707 North Saint Joseph Street
VOICE: (501) 354-4988
FAX: (501) 354-6560
P. O. Box 680
72110

Pres: Charles S. Penick

Subsidiaries:
Petit Jean State Bank
Morrilton, AR

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

RSSD Number: 2576424
311 Main Street
VOICE: (479) 997-1154
P. O. Drawer A
FAX: (479) 997-1161
72947-0480

CEO: Lex Golden

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

Acme Holding Company, Inc.
Mulberry, AR

RSSD Number: 1140556
311 Main Street
VOICE: (479) 997-1154
P. O. Drawer A
FAX: (479) 997-1161
72947-0480

CEO: Lex Golden
Pres/Sec: Alex Golden

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

Bank Holding Company
Acme Holding Co., Inc. Employee Stock Ownership Plan (ESOP), Mulberry, AR
M & P Community Bancshares, Inc. 401(K) Employee Stock Ownership Plan
Newport, AR

RSSD Number: 3394429 120 Hazel Street
VOICE: (870) 523-3601 P.O. Box 650
FAX: (870) 523-3473 72112

Chm/CEO: Jim S. Gowen, Sr. Treas: Pat Davis
Pres/COO: Jim S. Gowen, Jr. Sec: Leslie Lowery

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

M & P Community Bancshares, Inc.
Newport, AR

RSSD Number: 1491306 120 Hazel Street
VOICE: (870) 523-3601 P. O. Box 650
FAX: (870) 523-3473 72112-0650

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

Chm/CEO: Jim S. Gowen, Sr. Treas: Pat Davis
Pres/COO: Jim S. Gowen, Jr. Sec: Leslie Lowery

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

Piggott Bankstock, Inc.
Piggott, AR

RSSD Number: 1098321 212 West Cherry Street
VOICE: (870) 598-3802 P. O. Box 307
FAX: (870) 598-2026 72454-0307

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank Piggott, AR
Simmons First National Corporation  
Pine Bluff, AR

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

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, El Dorado, AR
- Simmons First Bank of South Arkansas, Lake Village, AR
- Simmons First National Bank, N.A.:  
  - Simmons First Capital Management, Little Rock, AR  
  - Simmons First Investment Group, Little Rock, AR  
  - Simmons First Trust Company, N.A., Pine Bluff, AR
- Simmons First Bank of Russellville, Russellville, AR  
- Arkansas Fund, Inc., Pine Bluff, AR
- Simmons First Capital Trust II, Pine Bluff, AR
- Simmons First Capital Trust III, Pine Bluff, AR
- Simmons First Capital Trust IV, Pine Bluff, AR
- Simmons First Mortgage Corporation, Pine Bluff, AR

Parkway Bankshares, Inc.  
Portland, AR

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

Chm: Joel Newcome  
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

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

Subsidiaries:
- Bank of Prescott, Prescott, AR
Sigma Holdings, Inc.  
Rison, AR

RSSD Number: 4512378  
VOICE: (870) 325-6251  
FAX: (870) 325-7661

CEO: Troy Duke

Subsidiaries:
The Bank of Rison

Pinnacle Bancshares, Inc.  
Rogers, AR

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

Chm/CEO: Wade Ruckle

Subsidiaries:
Pinnacle Bank

First State Banking Corporation  
Russellville, AR

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

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

EVP: Chip Blanchard  
CFO/SVP: Andrea Nicholson

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

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

Chm/CEO: Reinye Rutledge
Pres: Bill Scholl

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

Peoples Bancorp, Inc.
Sheridan, AR

RSSD Number: 4639435
VOICE: (870) 942-5707
FAX: (870) 942-2489

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

Subsidiaries:
Peoples Bank

Smackover Bancshares, Inc.
Smackover, AR

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

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

Subsidiaries:
Smackover State Bank
Mathias Bancshares, Inc.
Springdale, AR

RSSD Number: 1951172 5571 Bleaux Ave.
VOICE: (479) 750-9100 P. O. Box 6485
FAX: (479) 750-0953 72766

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

Subsidiaries:
Today's Bank Huntsville, AR
FSB Properties, LLC Fayetteville, AR
Property Management 40830, LLC Fayetteville, AR

United Holding Company, Inc.
Springdale, AR

RSSD Number: 3832181 2600 South Thompson Street
VOICE: (479) 872-3802 2600 South Thompson Street
FAX: (888) 420-1829 72764

CEO/Pres/Sec: Craig Young  CFO: Karla Baker

Subsidiaries:
United Bank Springdale, AR

Bodcaw Bancshares, Inc.
Stamps, AR

RSSD Number: 2712781 307 Thomas Street
VOICE: (870) 533-4486 P. O. Box 8
FAX: (870) 533-4456 71860-0008

Chm: J. Paul Nipper  Sec: Scott Hultberg

Subsidiaries:
Bodcaw Bank Stamps, AR

Star City Bancshares, Inc.
Star City, AR

RSSD Number: 1131723 116 North Lincoln
VOICE: (870) 628-4286 P. O. Drawer 69
FAX: (870) 628-5274 71667-0069

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

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

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

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

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  
FAX: (901) 624-5540

Chm: Scot Lenoir  
Sec: Scott Stafford

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

RSSD Number: 1131611 1 Cross County Plaza
VOICE: (870) 238-8171 P. O. Box 9
FAX: (870) 238-4052 72396-0009

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

Subsidiaries:
Cross County Bank Wynne, AR
CCB Real Estate Holdings, Inc. Wynne, AR
Janus Title, LLC Wynne, AR

First National Corporation of Wynne
Wynne, AR

RSSD Number: 1132159 528 Merriman Avenue
VOICE: (870) 238-2361 P. O. Box 129
FAX: (870) 238-8148 72396

CEO/Pres: Sean H. Williams Treas: Dianne Henderson
VP: Paul Hall Sec: Lisa G. Jackson

Subsidiaries:
Twin Lakes Community Bank Flippin, AR
The First National Bank of Wynne Wynne, AR
**ABBREVIATIONS**

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<tr>
<th>Abbreviation</th>
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<tr>
<td>Chm</td>
<td>Chairman of the Board</td>
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<td>VChm</td>
<td>Vice Chairman</td>
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<td>President</td>
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NOTES