

**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**



# STATE OF ARKANSAS

## OFFICE OF STATE BANK DEPARTMENT

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

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

**STATE BANKING BOARD MEMBERS**

Mr. 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  
 Jordan 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

<b>BANK</b>	<b>MERGED INTO</b>
Summit Bank Arkadelphia	Bank of the Ozarks Little Rock
Citizens State Bank Bald Knob	Southern Bank Poplar Bluff, MO
The Eudora Bank Eudora	Commerce Community Bank Oak Grove, LA
Hot Springs Bank & Trust Company Hot Springs	Relyance Bank, National Association Pine Bluff
Simmons First Bank of Hot Springs Hot Springs	Simmons First National Bank Pine Bluff
Liberty Bank Jonesboro	Centennial Bank Conway
Simmons First Bank of Northeast Arkansas Jonesboro	Simmons First National Bank Pine Bluff
Simmons First Bank of Northwest Arkansas Rogers	Simmons First National Bank Pine Bluff
Simmons First Bank of Searcy Searcy	Simmons First National Bank Pine Bluff
First Community Bank of Crawford County Van Buren	First Bank Hampton

## STATE CHARTERED BANKS CORPORATE NAME CHANGES

<b>BANK / LOCATION</b>	<b>NEW NAME / DATE</b>
First State Bank of Northwest Arkansas Huntsville	Today's Bank December 11, 2013

## 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

<b>BANK</b>	<b>LOCATION</b>
Summit Bank Arkadelphia	8201 Phoenix Avenue Fort Smith
First Community Bank Batesville	1617 South Caraway Road Jonesboro
Centennial Bank Conway	3401 Tamiani Trail North Naples, FL
Centennial Bank Conway	2200 Airport Boulevard Pensacola, FL
Arvest Bank Fayetteville	19801 Robson Road Catoosa, OK
Today's Bank Huntsville	2971 North College Avenue Fayetteville
First Arkansas Bank & Trust Jacksonville	3607 East Kiehl Avenue Sherwood



Bank of the Ozarks  
Little Rock

19811 West Catawba Avenue  
Cornelius, NC

Farmers Bank and Trust Company  
Magnolia

1102 Arkansas Boulevard  
Texarkana, TX

First Security Bank  
Searcy

4200 Johnson Avenue  
Jonesboro

First Security Bank  
Searcy

2504 McCain Boulevard  
North Little Rock

## STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

<b>BANK</b>	<b>CITY</b>
FNBC Bank	Ash Flat
Bank of Bearden	Bearden
Farmers Bank and Trust Company	Blytheville
Community State Bank	Bradley
Heartland Bank	Bryant
Bank of Cave City	Cave City
Chambers Bank	Danville
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
Arkansas County Bank	DeWitt
First Financial Bank	El Dorado
Cornerstone Bank	Eureka Springs
FBT Bank & Mortgage	Fordyce
Benefit Bank	Fort Smith
Bank of Gravett	Gravette
First Service Bank	Greenbrier
Today's Bank	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Commercial Bank & Trust Company	Monticello
Union Bank And Trust Company	Monticello
Diamond Bank	Murfreesboro

Piggott State Bank	Piggott
The Bank of Rison	Rison
Riverside Bank	Sparkman
United Bank	Springdale
Bank of Star City	Star City
Warren Bank and Trust Company	Warren

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2013 through June 30, 2014.

## RECEIPTS

Cash Balance July 1, 2013 .....	\$6,066,897.54
Examination and Assessment Fees.....	8,495,815.11
Charter and Amendment Fees.....	113,498.00
Interstate Sharing Fees.....	36,942.00
Miscellaneous/Non-Revenue Income .....	2,347.61
Reimbursement for M & R Sales .....	32,725.36
Refund to Expenditures – Prior Year .....	425.30
Refund to Expenditures– Current Year.....	17,508.97
Total Receipts	<u>8,699,262.35</u>
	\$14,766,159.89

## DISBURSEMENTS

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

# 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

# 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 (10<sup>th</sup> Floor)  
Little Rock, Arkansas 72201  
VOICE: (501) 324-8300  
FAX: (501) 324-8201

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

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

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

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

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

# COMPTROLLER OF THE CURRENCY

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

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

Little Rock Field Office  
1401 West Capitol Avenue, Suite 350  
Little Rock, Arkansas 72201-2915  
VOICE: (501) 707-6400  
FAX: (501) 225-2711

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

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

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

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

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

Eastern Oklahoma Field Office  
8282 South Memorial Drive, Suite 300  
Tulsa, Oklahoma 74133-4346  
VOICE: (918) 505-4500  
FAX: (703) 857-2438

Carey Phillipi..... Assistant Deputy Comptroller



# CONSUMER FINANCIAL PROTECTION BUREAU

1700 G Street NW  
Washington, D.C. 20552  
VOICE: (202) 435-7000  
Fax: (202) 435-7329  
<http://www.consumerfinance.gov>

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

## **Southeast Region**

- Jim Carley..... Southeast Regional Director  
(202) 435-7904
- Steve Day .....Southeast Assistant Regional Director  
(202) 695-9019

# ARKANSAS BANKERS ASSOCIATION

1220 West Third Street  
Little Rock, Arkansas 72201  
VOICE: (501) 376-3741  
FAX: (501) 376-9243  
<http://www.arkbankers.org>

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

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

- John Ryan ..... President & CEO
- 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:	
a. Noninterest-bearing balances and currency and coin.....	\$261
b. Interest-bearing balances .....	698
Securities:	
a. Held-to-maturity.....	897
b. 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
Other real estate owned .....	103
Goodwill and other intangibles .....	151
All other assets .....	389
Total assets.....	\$11,282

### LIABILITIES

Deposits:	
a. In domestic offices .....	\$9,428
(1) Noninterest-bearing .....	2,025
(2) Interest-bearing.....	7,403
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 .....	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**

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Southern Bancorp Bank	Arkadelphia	8.51
FNBC	Ash Flat	10.43
The Bank of Augusta	Augusta	10.35
The Citizens Bank	Batesville	10.67
First Community Bank	Batesville	8.99
Bank of Bearden	Bearden	13.18
First National Bank of North Arkansas	Berryville	10.15
Farmers Bank and Trust Company	Blytheville	9.39
First Western Bank	Booneville	8.05
Community State Bank	Bradley	10.80
Heartland Bank	Bryant	14.38
The First National Bank of Izard County	Calico Rock	31.91
Bank of Cave City	Cave City	10.14
The Merchants & Planters Bank	Clarendon	9.78
Centennial Bank	Conway	9.07
First National Bank of Crossett	Crossett	11.10
First State Bank	Crossett	12.71
Chambers Bank	Danville	10.72
River Town Bank	Dardanelle	10.21
Decatur State Bank	Decatur	10.76
Bank of Delight	Delight	21.95
First State Bank of DeQueen	DeQueen	8.80
Arkansas County Bank	DeWitt	10.24
DeWitt Bank and Trust Company	DeWitt	14.68
Merchants and Farmers Bank	Dumas	10.60
First Financial Bank	El Dorado	10.40
Simmons First Bank of El Dorado	El Dorado	8.48
Bank of England	England	12.92
Cornerstone Bank	Eureka Springs	10.78
Arvest Bank	Fayetteville	9.22
Signature Bank of Arkansas	Fayetteville	10.10
The Bank of Fayetteville	Fayetteville	11.41
Twin Lakes Community Bank	Flippin	9.95
FBT Bank & Mortgage	Fordyce	11.31
First National Bank of Eastern Arkansas	Forrest City	9.64

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Forrest City Bank, National Association	Forrest City	8.56
Benefit Bank	Fort Smith	10.72
The First National Bank of Fort Smith	Fort Smith	11.92
Bank of Gravett	Gravette	15.11
The First National Bank in Green Forest	Green Forest	10.79
First Service Bank	Greenbrier	12.14
Farmers Bank	Greenwood	19.59
Farmers Bank	Hamburg	11.60
First Bank	Hampton	9.52
Community First Bank	Harrison	14.18
Helena National Bank	Helena	13.93
Horatio State Bank	Horatio	11.22
First National Bank	Hot Springs	8.51
Today's Bank	Huntsville	13.95
First Arkansas Bank & Trust	Jacksonville	15.22
Heritage Bank, National Association	Jonesboro	8.67
Bank of Lake Village	Lake Village	10.88
Simmons First Bank of South Arkansas	Lake Village	10.70
Little River Bank	Lepanto	11.02
Bank of Little Rock	Little Rock	10.22
Bank of the Ozarks	Little Rock	13.76
Central Bank	Little Rock	16.14
Eagle Bank & Trust Company	Little Rock	10.87
One Bank & Trust, National Association	Little Rock	4.41
The Capital Bank	Little Rock	10.32
First State Bank	Lonoke	10.53
Farmers Bank and Trust Company	Magnolia	10.11
The Peoples Bank	Magnolia	9.49
The Malvern National Bank	Malvern	10.48
First Community Bank of Eastern Arkansas	Marion	11.20
First Delta Bank	Marked Tree	9.23
Bank of McCrory	McCrory	9.70
McGehee Bank	McGehee	14.62
The First National Bank of McGehee	McGehee	11.54
The Union Bank of Mena	Mena	10.52
Commercial Bank & Trust Company	Monticello	9.52
Union Bank And Trust Company	Monticello	9.11
Petit Jean State Bank	Morrilton	11.51
Integrity First Bank, National Association	Mountain Home	10.94
Ozark Heritage Bank, National Association	Mountain View	11.47
Allied Bank	Mulberry	6.59

<b>BANK</b>	<b>CITY</b>	<b>RATIO</b>
Diamond Bank	Murfreesboro	10.03
Merchants & Planters Bank	Newport	8.19
First National Bank	Paragould	12.32
The First National Bank at Paris	Paris	11.50
Delta Trust & Bank	Parkdale	9.75
Piggott State Bank	Piggott	10.12
Relyance Bank, National Association	Pine Bluff	14.25
Simmons First National Bank	Pine Bluff	8.59
Home Bank of Arkansas	Portland	10.83
Bank of Prescott	Prescott	13.18
The Bank of Rison	Rison	16.40
Parkway Bank	Rogers	10.03
Pinnacle Bank	Rogers	10.32
First State Bank	Russellville	11.19
Simmons First Bank of Russellville	Russellville	10.03
Bank of Salem	Salem	12.17
Logan County Bank	Scranton	18.96
First Security Bank	Searcy	12.33
Peoples Bank	Sheridan	14.63
Smackover State Bank	Smackover	11.11
Riverside Bank	Sparkman	8.84
Legacy National Bank	Springdale	12.17
United Bank	Springdale	16.61
Bodcaw Bank	Stamps	10.51
Bank of Star City	Star City	13.93
Security Bank	Stephens	8.16
The Farmers & Merchants Bank	Stuttgart	12.65
Citizens Bank & Trust Company	Van Buren	11.18
The First National Bank of Lawrence County	Walnut Ridge	10.00
First State Bank of Warren	Warren	10.67
Warren Bank and Trust Company	Warren	15.19
Evolve Bank & Trust	West Memphis	7.70
Fidelity National Bank	West Memphis	10.43
Cross County Bank	Wynne	12.56
The First National Bank of Wynne	Wynne	9.57

**NATIONAL BANKS****JUNE 30, 2014****(000's omitted)**

<b>BANK</b>	<b>CITY</b>	<b>ASSETS</b>
First National Bank of North Arkansas	Berryville	185,783
The First National Bank of Izard County	Calico Rock	157,160
First National Bank of Crossett	Crossett	140,682
First National Bank of Eastern Arkansas	Forrest City	371,548
Forrest City Bank, National Association	Forrest City	53,353
The First National Bank of Fort Smith	Fort Smith	1,194,828
The First National Bank in Green Forest	Green Forest	415,328
Helena National Bank	Helena	190,730
First National Bank	Hot Springs	607,057
Heritage Bank, National Association	Jonesboro	285,866
One Bank & Trust, National Association	Little Rock	374,964
The Malvern National Bank	Malvern	461,374
The First National Bank of McGehee	McGehee	52,246
Integrity First Bank, National Association	Mountain Home	410,741
Ozark Heritage Bank, National Association	Mountain View	79,786
First National Bank	Paragould	806,964
The First National Bank at Paris	Paris	125,762
Relyance Bank, National Association	Pine Bluff	502,169
Simmons First National Bank	Pine Bluff	3,743,188
Legacy National Bank	Springdale	287,119
The First National Bank of Lawrence County	Walnut Ridge	194,858
Fidelity National Bank	West Memphis	362,379
The First National Bank of Wynne	Wynne	278,006

**REPORT OF THE**

**EIGHTY-EIGHT**

**STATE CHARTERED**

**COMMERCIAL BANKS**

**JUNE 30, 2014**

**Southern Bancorp Bank  
Arkadelphia, AR**

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

605 Main Street  
71923-0248

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

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

Member of Federal Reserve System

Bank Holding Company  
Southern Bancorp Inc., Arkadelphia, AR

**Chm:** 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 Equity Capital:..... 126,040  
Total Liabilities and Capital: ..... 1,144,418  
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), Marvell, 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](http://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  
Federal Funds and Repos: ..... 0  
Investments: ..... 109,468  
Net Loans: ..... 221,415  
Premises and Fixed Assets: ..... 12,652  
Other Real Estate: ..... 521  
Other Assets: ..... 11,922  
Total Assets: ..... 366,154  
Total Trust Assets: ..... 0

Deposits: ..... 270,941  
Federal Funds and Borrowings: ..... 53,000  
Other Liabilities: ..... 4,754  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 328,695  
Total Equity Capital: ..... 37,459  
Total Liabilities and Capital: ..... 366,154  
Number of Shares Outstanding: ..... 100,000

**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](http://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  
Federal Funds and Repos: ..... 3,450  
Investments: ..... 22,432  
Net Loans: ..... 47,156  
Premises and Fixed Assets: ..... 624  
Other Real Estate: ..... 56  
Other Assets: ..... 3,381  
Total Assets: ..... 79,728  
Total Trust Assets: ..... 1,173

Deposits: ..... 69,306  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 2,369  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 71,675  
Total Equity Capital: ..... 8,053  
Total Liabilities and Capital: ..... 79,728  
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  
FAX: (870) 612-3412  
Trust Powers: Yes

1325 Harrison Street  
72501-4327

Charter Number: 770  
Date: June 20, 1997  
FDIC Certificate Number: 34533

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

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

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

**SVP:** Troy Henley  
**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  
Total Trust Assets:..... 101,668

Deposits: ..... 695,358  
Federal Funds and Borrowings: ..... 112,777  
Other Liabilities:..... 2,663  
Subordinated Debt:..... 0  
Total Liabilities:..... 810,798  
  
Total Equity Capital:..... 79,169  
Total Liabilities and Capital: ..... 889,967  
Number of Shares Outstanding:..... 34,523

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

**Branches in Town:** Two

**Other Branches:** Bald Knob, Cabot, Cave City, Cherokee Village, Goodman[MO], Jane[MO], Jonesboro, Mountain Home, Neosho[MO] (2), Searcy (4)

**The Citizens Bank  
Batesville, AR**

VOICE: (870) 793-4441  
FAX: (870) 698-6299  
Trust Powers: Yes

200 South Third Street  
72503-2156

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

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

Member of Federal Reserve System  
Bank Holding Company  
Citizens Bancshares of Batesville, Inc., Batesville, AR

**CEO/Pres:** Phil Baldwin  
**EVP/CLO:** Doug Lynch

**SVP/CFO:** Karen Shaw  
**SVP/TO:** Robin Brock

Cash and Due from:..... 11,857  
Federal Funds and Repos: ..... 15,625  
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 Equity Capital:..... 58,771  
Total Liabilities and Capital: ..... 537,910  
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  
71720-0135

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

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

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

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

Cash and Due from: .....9,039  
Federal Funds and Repos: .....6,300  
Investments: .....10,119  
Net Loans: .....19,859  
Premises and Fixed Assets: .....99  
Other Real Estate: .....11  
Other Assets: .....188  
Total Assets: .....45,615  
Total Trust Assets: .....0

Deposits: .....39,618  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....37  
Subordinated Debt: .....0  
Total Liabilities: .....39,655  
Total Equity Capital: .....5,960  
Total Liabilities and Capital: .....45,615  
Number of Shares Outstanding: .....8,300

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

**Branches in Town:** None

**Other Branches:** None

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

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

400 West Main  
72315-0688

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: .....15,906  
Federal Funds and Repos: .....0  
Investments: .....20,337  
Net Loans: .....349,408  
Premises and Fixed Assets: .....8,046  
Other Real Estate: .....5,044  
Other Assets: .....10,389  
Total Assets: .....409,130  
Total Trust Assets: .....21,440

Deposits: .....368,913  
Federal Funds and Borrowings: .....0  
Other Liabilities: .....1,921  
Subordinated Debt: .....0  
Total Liabilities: .....370,834  
Total Equity Capital: .....38,296  
Total Liabilities and Capital: .....409,130  
Number of Shares Outstanding: .....40,000

**Directors:** Dan B. Andrews, Jr.; Steve Bell; Paula O. Blackwell; Ronny Goff; John Langston; Drew G. Lawrence; Gaylon M. Lawrence, Jr.; Randy Scott; Harold Sudbury, Jr.; Tommy W. Wagner, Jr.

**Branches in Town:** Four

**Other Branches:** Franklin[TN], 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](http://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: ..... 0  
Other Liabilities: ..... 3,825  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 287,094  
Total Equity Capital: ..... 25,522  
Total Liabilities and Capital: ..... 312,616  
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

**VP/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: ..... 25  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 18,414  
Total Equity Capital: ..... 2,786  
Total Liabilities and Capital: ..... 21,200  
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  
FAX: (501) 614-7832  
Trust Powers: No

4937 Highway 5 North  
72022

Charter Number: 791  
Date: July 17, 2008  
FDIC Certificate Number: 28761

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

Member of Federal Reserve System

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

**CEO:** Richard D. O'Brien  
**EVP:** Mark S. Hoffpauir

**EVP:** Phillip Thomas  
**CFO:** Judy Lawton

Cash and Due from: .....29,366  
Federal Funds and Repos: .....354  
Investments: .....10,902  
Net Loans: .....151,391  
Premises and Fixed Assets: .....12,912  
Other Real Estate: .....879  
Other Assets: .....10,658  
Total Assets: .....216,462  
Total Trust Assets: ..... 0

Deposits: .....180,801  
Federal Funds and Borrowings: ..... 520  
Other Liabilities: .....2,163  
Subordinated Debt: ..... 0  
Total Liabilities: .....183,484  
Total Equity Capital: .....32,978  
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  
FAX: (870) 283-6466  
Trust Powers: Yes

137 South Main Street  
72521-0490

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

Home Page: [www.bankofcavecity.com](http://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 Loans: .....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 Equity Capital: .....9,606  
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

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

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

297 Madison  
72029-0280

Charter Number: 21  
Date: July 23, 1890  
FDIC Certificate Number: 107

Bank Holding Company  
Clarendon Holding Co., Clarendon, AR

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

**Pres:** J. Kendall Henry

Cash and Due from:..... 4,403  
Federal Funds and Repos: ..... 5,310  
Investments: ..... 29,558  
Net Loans: ..... 9,214  
Premises and Fixed Assets:..... 330  
Other Real Estate: ..... 25  
Other Assets:..... 305  
Total Assets:..... 49,145  
Total Trust Assets:..... 0

Deposits: ..... 44,078  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 152  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 44,230  
Total Equity Capital:..... 4,915  
Total Liabilities and Capital: ..... 49,145  
Number of Shares Outstanding:..... 5,660

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

**Branches in Town:** None

**Other Branches:** None

**Centennial Bank  
Conway, AR**

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

620 Chestnut Street  
72032

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from: ..... 149,445  
Federal Funds and Repos: ..... 850  
Investments: ..... 1,328,370  
Net Loans: ..... 4,345,092  
Premises and Fixed Assets: ..... 196,194  
Other Real Estate: ..... 38,156  
Other Assets: ..... 603,891  
Total Assets: ..... 6,661,998  
Total Trust Assets: ..... 470,605

Deposits: ..... 5,228,129  
Federal Funds and Borrowings: ..... 493,713  
Other Liabilities: ..... 21,951  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 5,743,793  
  
Total Equity Capital: ..... 918,205  
Total Liabilities and Capital: ..... 6,661,998  
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], Fordyce, 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](http://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  
Federal Funds and Repos: ..... 75  
Investments: ..... 12,328  
Net Loans: ..... 15,265  
Premises and Fixed Assets:..... 1,324  
Other Real Estate: ..... 652  
Other Assets: ..... 1,078  
Total Assets: ..... 35,259  
Total Trust Assets: ..... 0

Deposits: ..... 30,460  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 327  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 30,787  
Total Equity Capital: ..... 4,472  
Total Liabilities and Capital: ..... 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](http://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  
Federal Funds and Repos: ..... 63,975  
Investments: ..... 42,146  
Net Loans: ..... 438,651  
Premises and Fixed Assets:..... 10,510  
Other Real Estate: ..... 33,392  
Other Assets: ..... 53,377  
Total Assets: ..... 649,544  
Total Trust Assets: ..... 0

Deposits: ..... 541,900  
Federal Funds and Borrowings: ..... 15,541  
Other Liabilities: ..... 5,334  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 562,775  
Total Equity Capital: ..... 86,769  
Total Liabilities and Capital: ..... 649,544  
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](http://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	Deposits: .....	130,573
Federal Funds and Repos: .....	6,400	Federal Funds and Borrowings: .....	3,517
Investments: .....	39,149	Other Liabilities: .....	356
Net Loans: .....	90,204	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	6,495	Total Liabilities: .....	134,446
Other Real Estate: .....	1,279		
Other Assets: .....	3,555	Total Equity Capital: .....	16,528
Total Assets: .....	150,974	Total Liabilities and Capital: .....	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.decaturstatabank.net](http://www.decaturstatabank.net)

Bank Holding Company  
 Peterson Holding Company, Decatur, AR

**Chm/CEO:** Bill Donnell

**Pres:** Daryen B. Wiles

Cash and Due from: .....	4,128	Deposits: .....	127,788
Federal Funds and Repos: .....	14,450	Federal Funds and Borrowings: .....	0
Investments: .....	6,471	Other Liabilities: .....	360
Net Loans: .....	107,440	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,222	Total Liabilities: .....	128,148
Other Real Estate: .....	6,058		
Other Assets: .....	1,947	Total Equity Capital: .....	15,568
Total Assets: .....	143,716	Total Liabilities and Capital: .....	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  
FAX: (870) 379-2575  
Trust Powers: No

503 East Antioch  
71940-0068

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

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

Bank Holding Company  
None

**Chm/CEO:** Darwin Hendrix  
**Pres/COO:** Vince Grimes

**SVP:** Rusty Silvey

Cash and Due from:..... 6,309  
Federal Funds and Repos: ..... 4,400  
Investments: ..... 18,148  
Net Loans: ..... 50,161  
Premises and Fixed Assets:..... 394  
Other Real Estate: ..... 354  
Other Assets:..... 946  
Total Assets:..... 80,712  
Total Trust Assets:..... 0

Deposits: ..... 59,487  
Federal Funds and Borrowings: ..... 3,242  
Other Liabilities: ..... 105  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 62,834  
Total Equity Capital:..... 17,878  
Total Liabilities and Capital: ..... 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  
FAX: (870) 642-2847  
Trust Powers: No

402 West Collin Raye Drive  
71832-0970

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:..... 7,222  
Federal Funds and Repos: ..... 350  
Investments: ..... 43,687  
Net Loans: ..... 139,259  
Premises and Fixed Assets:..... 5,057  
Other Real Estate: ..... 275  
Other Assets:..... 6,032  
Total Assets:..... 201,882  
Total Trust Assets:..... 0

Deposits: ..... 176,460  
Federal Funds and Borrowings: ..... 7,650  
Other Liabilities: ..... 2,207  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 186,317  
Total Equity Capital:..... 15,565  
Total Liabilities and Capital: ..... 201,882  
Number of Shares Outstanding:..... 76,000

**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  
FAX: (870) 946-1562  
Trust Powers: Yes

220 West Cross Street  
72042

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

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

Member of Federal Reserve System

Bank Holding Company

DeWitt First Bankshares Corporation, DeWitt, AR

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

**VP/Cash:** Mary West  
**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  
Other Assets: .....2,382  
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 Equity Capital: .....17,788  
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  
FAX: (870) 946-2815  
Trust Powers: Yes

Second and Jefferson Streets  
72042-0071

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

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

Bank Holding Company

DBT Financial Corporation, DeWitt, AR

**Chm:** Becca Mehlin  
**CEO/Pres:** David Jessup

**EVP:** Tricia Bull  
**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 Equity Capital: .....21,956  
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  
 Trust Powers: Yes

500 Highway 65 South  
 71639

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

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

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

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

**TO:** Glenda B. Owen

Cash and Due from:..... 3,579  
 Federal Funds and Repos: ..... 7,425  
 Investments:..... 23,236  
 Net Loans:..... 67,682  
 Premises and Fixed Assets:..... 2,721  
 Other Real Estate: ..... 0  
 Other Assets:..... 4,634  
 Total Assets:..... 109,277  
 Total Trust Assets:..... 34,223

Deposits: ..... 96,535  
 Federal Funds and Borrowings: ..... 823  
 Other Liabilities:..... 129  
 Subordinated Debt: ..... 0  
 Total Liabilities:..... 97,487  
 Total Equity Capital:..... 11,790  
 Total Liabilities and Capital: ..... 109,277  
 Number of Shares Outstanding:..... 40,000

**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  
 Trust Powers: No

214 North Washington Street  
 71730-1754

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

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

Member of Federal Reserve System

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

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

**CFO:** Melissa Jerry

Cash and Due from:..... 21,789  
 Federal Funds and Repos: ..... 101,033  
 Investments:..... 27,723  
 Net Loans:..... 678,469  
 Premises and Fixed Assets:..... 8,258  
 Other Real Estate: ..... 8,248  
 Other Assets:..... 34,275  
 Total Assets:..... 879,795  
 Total Trust Assets:..... 0

Deposits: ..... 673,549  
 Federal Funds and Borrowings: ..... 109,129  
 Other Liabilities:..... 2,796  
 Subordinated Debt: ..... 0  
 Total Liabilities:..... 785,474  
 Total Equity Capital:..... 94,321  
 Total Liabilities and Capital: ..... 879,795  
 Number of Shares Outstanding:..... 704,757

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

**Branches in Town:** Five

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

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

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

100 W. Grove  
71730-5642

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

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

Member of Federal Reserve System

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

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

**VP:** Elizabeth "Betty" Flournoy  
**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		
Other Assets: .....	6,971	Total Equity Capital: .....	18,843
Total Assets: .....	231,073	Total Liabilities and Capital: .....	231,073
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	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  
Trust Powers: No

123 South Main Street  
72046-0070

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

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

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

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

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

Cash and Due from: .....	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		
Other Assets: .....	13,047	Total Equity Capital: .....	34,349
Total Assets: .....	279,120	Total Liabilities and Capital: .....	279,120
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

**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](http://www.cstonebank.net)

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

**CEO/Pres:** Charles T. Cross

**EVP/CLO:** Jason Tennant

Cash and Due from:..... 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 Wolfenbarger

**Branches in Town:** One

**Other Branches:** Berryville, Holiday Island

**Arvest Bank  
Fayetteville, AR**

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

75 North East Street  
72702-1327

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

Home Page: [www.arvest.com](http://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	Deposits: .....	12,483,279
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	496,777
Investments: .....	3,742,601	Other Liabilities: .....	111,282
Net Loans: .....	8,265,681	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	397,852	Total Liabilities: .....	13,091,338
Other Real Estate: .....	59,774	Total Equity Capital: .....	1,610,873
Other Assets: .....	938,689	Total Liabilities and Capital: .....	14,702,211
Total Assets: .....	14,702,211	Number of Shares Outstanding: .....	350,692
Total Trust Assets: .....	3,022,997		

**Directors:** Claudia Bratcher; Cliff Gibbs; Scott Grigsby; J. Robert Kelly; James M. King; Bradley Krieger; Karla S. Payne; Phillip O. Porter; K. Kevin Sabin; Jim C. Walton

**Branches in Town:** 10

**Other Branches:** Ada[OK], Alma, Anderson[MO], Aurora[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (6), Berryville (2), Branson[MO] (2), Branson West[MO], Broken Arrow[OK] (4), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (3), Cassville[MO], 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), Stilwell[OK], Tahlequah[OK] (3), Tontitown, Tulsa[OK] (18), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, West Plains[MO], Westville[OK], Yellville, Yukon[OK]

### Signature Bank of Arkansas Fayetteville, AR

VOICE: (479) 684-3700      3878 N. Crossover Road, Suite 20      Charter Number: 660  
FAX: (479) 684-3795      72703      Date: August 28, 1933  
Trust Powers: Yes      FDIC Certificate Number: 89

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

Bank Holding Company  
White River Bancshares Company, Fayetteville, AR

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

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

Cash and Due from:.....	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		
Other Assets: .....	14,277	Total Equity Capital:.....	55,355
Total Assets: .....	492,776	Total Liabilities and Capital: .....	492,776
Total Trust Assets: .....	2,453	Number of Shares Outstanding:.....	30,000

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

**Branches in Town:** None      **Other Branches:** Bentonville, Brinkley (2), Springdale

### The Bank of Fayetteville Fayetteville, AR

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	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		
Other Assets: .....	11,488	Total Equity Capital:.....	41,161
Total Assets: .....	338,011	Total Liabilities and Capital: .....	338,011
Total Trust Assets: .....	54,855	Number of Shares Outstanding:.....	251,014

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

**Branches in Town:** Four      **Other Branches:** Farmington, Prairie Grove, West Fork

**Twin Lakes Community Bank  
Flippin, AR**

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

301 South First Street  
72634

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

Home Page: [www.tlcbank.net](http://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	Deposits: .....	79,855
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	3,025
Investments: .....	7,773	Other Liabilities: .....	467
Net Loans: .....	75,227	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	5,201	Total Liabilities: .....	83,347
Other Real Estate: .....	662	Total Equity Capital: .....	9,507
Other Assets: .....	1,310	Total Liabilities and Capital: .....	92,854
Total Assets: .....	92,854	Number of Shares Outstanding: .....	469,594
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, Norfolk

**FBT Bank & Mortgage  
Fordyce, AR**

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

200 West Fourth Street  
71742-2202

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

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

Member of Federal Reserve System

Bank Holding Company  
FBT Bancshares, Inc., Fordyce, AR

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

**EVP:** Bruce Dawson

**EVP:** Suzette Crutchfield

**EVP:** Don Lyle

Cash and Due from: .....	12,240	Deposits: .....	102,804
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	14,150
Investments: .....	43,411	Other Liabilities: .....	533
Net Loans: .....	68,757	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	2,391	Total Liabilities: .....	117,487
Other Real Estate: .....	47	Total Equity Capital: .....	13,543
Other Assets: .....	4,184	Total Liabilities and Capital: .....	131,030
Total Assets: .....	131,030	Number of Shares Outstanding: .....	8,000
Total Trust Assets: .....	1,110		

**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](http://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

Deposits: ..... 148,664  
Federal Funds and Borrowings: ..... 17,000  
Other Liabilities: ..... 1,679  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 167,343  
Total Equity Capital:..... 19,885  
Total Liabilities and Capital: ..... 187,228  
Number of Shares Outstanding:..... 4,119

**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](http://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

Deposits: ..... 101,134  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,192  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 102,326  
Total Equity Capital:..... 17,885  
Total Liabilities and Capital: ..... 120,211  
Number of Shares Outstanding:..... 4,000

**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, Hiwassee



**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](http://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 Equity Capital: .....27,727  
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; Doi "Dyke" Johnson; Jerry Kimbrough; Randy McCaslin; 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](http://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 Equity Capital: .....38,512  
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  
FAX: (870) 853-2333  
Trust Powers: No

210 North Main  
71646-0350

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

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

Bank Holding Company  
None

**Chm:** Jack Shell  
**CEO/Pres:** Kenneth Allbritton

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

Cash and Due from:..... 17,475  
Federal Funds and Repos: ..... 0  
Investments: ..... 13,501  
Net Loans: ..... 10,526  
Premises and Fixed Assets:..... 620  
Other Real Estate: ..... 0  
Other Assets: ..... 597  
Total Assets: ..... 42,719  
Total Trust Assets: ..... 0

Deposits: ..... 37,949  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 64  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 38,013  
Total Equity Capital: ..... 4,706  
Total Liabilities and Capital: ..... 42,719  
Number of Shares Outstanding: ..... 44,520

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

**Branches in Town:** None

**Other Branches:** None

**First Bank  
Hampton, AR**

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

302 West Main Street  
71744-0008

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

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

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

**CEO/Pres:** Phillip J. Foster  
**Reg Pres:** Jon Harrell

**COO:** Sandy Ferguson

Cash and Due from:..... 6,811  
Federal Funds and Repos: ..... 10,275  
Investments: ..... 43,630  
Net Loans: ..... 239,344  
Premises and Fixed Assets:..... 7,670  
Other Real Estate: ..... 2,148  
Other Assets: ..... 10,025  
Total Assets: ..... 319,903  
Total Trust Assets: ..... 0

Deposits: ..... 276,075  
Federal Funds and Borrowings: ..... 10,147  
Other Liabilities: ..... 1,641  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 287,863  
Total Equity Capital: ..... 32,040  
Total Liabilities and Capital: ..... 319,903  
Number of Shares Outstanding: ..... 4,000

**Directors:** L. D. Becton, III; Dan H. Byars; Gene Dereuisseaux; Phillip J. Foster; Ben Harrell; Carl Harrell; Jonathan W. Harrell; Paul E. Lindsey; John F. Marsh; James M. Morgan; 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

200 East Ridge  
72601

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

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

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

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

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

Cash and Due from: .....	8,153	Deposits: .....	363,206
Federal Funds and Repos: .....	1,900	Federal Funds and Borrowings: .....	29,832
Investments: .....	84,367	Other Liabilities: .....	1,935
Net Loans: .....	337,516	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	10,953	Total Liabilities: .....	394,973
Other Real Estate: .....	8,048		
Other Assets: .....	8,657	Total Equity Capital: .....	64,621
Total Assets: .....	459,594	Total Liabilities and Capital: .....	459,594
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	60,000

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

**Branches in Town:** One

**Other Branches:** Berryville, Eureka Springs, Pea Ridge

**Horatio State Bank  
Horatio, AR**

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

123 Main Street  
71842-0347

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

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

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

**SVP:** Edith H. Smith

Cash and Due from: .....	16,001	Deposits: .....	128,038
Federal Funds and Repos: .....	2,000	Federal Funds and Borrowings: .....	0
Investments: .....	21,269	Other Liabilities: .....	144
Net Loans: .....	102,609	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	569	Total Liabilities: .....	128,182
Other Real Estate: .....	0		
Other Assets: .....	1,757	Total Equity Capital: .....	16,023
Total Assets: .....	144,205	Total Liabilities and Capital: .....	144,205
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	2,000

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

**Branches in Town:** None

**Other Branches:** None

**Today's Bank  
Huntsville, AR**

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

432 Harmony Road  
72740-0667

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

Home Page: [www.todaysbank.com](http://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

600 West Main  
72076

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

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

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

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

**Sec:** Casey Cullipher

Cash and Due from:..... 19,752  
Federal Funds and Repos: ..... 0  
Investments: ..... 184,843  
Net Loans: ..... 381,401  
Premises and Fixed Assets:..... 23,090  
Other Real Estate: ..... 1,047  
Other Assets:..... 59,226  
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 Hagge; 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

417 Main Street  
71653-0271

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

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

Member of Federal Reserve System

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

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

**Pres:** Tommy R. Jarrett

Cash and Due from: .....	17,086	Deposits: .....	166,634
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	4,220
Investments: .....	53,113	Other Liabilities: .....	1,266
Net Loans: .....	109,811	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,094	Total Liabilities: .....	172,120
Other Real Estate: .....	0	Total Equity Capital: .....	16,669
Other Assets: .....	5,685	Total Liabilities and Capital: .....	188,789
Total Assets: .....	188,789	Number of Shares Outstanding: .....	12,500
Total Trust Assets: .....	0		

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

**Branches in Town:** One

**Other Branches:** Dermott, Dumas, Monticello

**The Bank of Lake Village  
Lake Village, AR**

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

201 Main Street  
71653-0727

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

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

Member of Federal Reserve System

Bank Holding Company  
Southeast Arkansas Bank Corporation, Lake Village, AR

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

**VChm:** William W. Bunker  
**Sec:** John Todd Potter

Cash and Due from: .....	2,351	Deposits: .....	53,900
Federal Funds and Repos: .....	3,050	Federal Funds and Borrowings: .....	0
Investments: .....	15,581	Other Liabilities: .....	120
Net Loans: .....	37,186	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	1,108	Total Liabilities: .....	54,020
Other Real Estate: .....	0	Total Equity Capital: .....	6,594
Other Assets: .....	1,338	Total Liabilities and Capital: .....	60,614
Total Assets: .....	60,614	Number of Shares Outstanding: .....	60,000
Total Trust Assets: .....	0		

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

**Branches in Town:** One

**Other Branches:** None

**Little River Bank  
Lepanto, AR**

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

202 Greenwood  
72354-0340

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

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

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

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

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

Cash and Due from:..... 4,930  
Federal Funds and Repos: ..... 2,100  
Investments: ..... 18,331  
Net Loans: ..... 14,258  
Premises and Fixed Assets:..... 258  
Other Real Estate: ..... 125  
Other Assets: ..... 227  
Total Assets: ..... 40,229  
Total Trust Assets: ..... 0

Deposits: ..... 35,963  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 210  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 36,173  
Total Equity Capital: ..... 4,056  
Total Liabilities and Capital: ..... 40,229  
Number of Shares Outstanding: ..... 10,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

200 North State Street  
72201

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

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

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

**Chm/CEO/Pres:** Eugene L. Maris  
**SVP:** Kim Markland

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

Cash and Due from:..... 8,548  
Federal Funds and Repos: ..... 5,150  
Investments: ..... 67,842  
Net Loans: ..... 105,378  
Premises and Fixed Assets:..... 5,989  
Other Real Estate: ..... 3,379  
Other Assets: ..... 4,248  
Total Assets: ..... 200,534  
Total Trust Assets: ..... 0

Deposits: ..... 178,899  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 1,204  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 180,103  
Total Equity Capital: ..... 20,431  
Total Liabilities and Capital: ..... 200,534  
Number of Shares Outstanding: ..... 100,000

**Directors:** Eugene L. Maris; James M. May, III; Stephen W. Plunkett; Steven C. Russell

**Branches in Town:** Four

**Other Branches:** None

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

VOICE: (501) 978-2265  
FAX: (501) 978-2282  
Trust Powers: Yes

17901 Chenal Parkway  
72223

Charter Number: 121  
Date: March 24, 1903  
FDIC Certificate Number: 110

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

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

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

**COO:** Tyler Vance

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	Total Liabilities and Capital: .....	6,286,084
Total Trust Assets: .....	1,930,843	Number of Shares Outstanding: .....	2,340

**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], Lincoln[NC], Lockhart[TX], Lonoke, Lonsdale, Magnolia, Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL] (2), Mountain Home (2), Mulberry, Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Palmetto[FL], Paris, Plano[TX], Rogers (3), Rome[GA], Russellville (3), 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  
FAX: (501) 227-8932  
Trust Powers: No

1506 Market Street, Suite C180  
72211-1816

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

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

Bank Holding Company  
None

**Chm:** R. Steve Roberson  
**CEO/Pres:** Wade Ruckle

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

Cash and Due from:..... 2,244  
Federal Funds and Repos: ..... 1,325  
Investments: ..... 33,646  
Net Loans: ..... 54,002  
Premises and Fixed Assets:..... 88  
Other Real Estate: ..... 2,715  
Other Assets:..... 1,610  
Total Assets:..... 95,630  
Total Trust Assets:..... 0

Deposits: ..... 77,021  
Federal Funds and Borrowings: ..... 2,756  
Other Liabilities: ..... 495  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 80,272  
Total Equity Capital:..... 15,358  
Total Liabilities and Capital: ..... 95,630  
Number of Shares Outstanding:..... 160,000

**Directors:** James R. Burks; David Estes; John Reese; R. Steve Roberson; Wade Ruckle

**Branches in Town:** None

**Other Branches:** None

**Eagle Bank & Trust Company  
Little Rock, AR**

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

650 South Shackleford, Suite 150  
72211

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

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

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

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

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

Cash and Due from:..... 9,612  
Federal Funds and Repos: ..... 1,400  
Investments: ..... 223,867  
Net Loans: ..... 126,869  
Premises and Fixed Assets:..... 5,158  
Other Real Estate: ..... 1,114  
Other Assets:..... 9,715  
Total Assets:..... 377,735  
Total Trust Assets:..... 0

Deposits: ..... 317,123  
Federal Funds and Borrowings: ..... 17,973  
Other Liabilities: ..... 1,256  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 336,352  
Total Equity Capital:..... 41,383  
Total Liabilities and Capital: ..... 377,735  
Number of Shares Outstanding:..... 17,656

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

**Branches in Town:** None

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



**The Capital Bank  
Little Rock, AR**

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

12224 Chenal Parkway  
72211

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

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

Member of Federal Reserve System

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

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

**VP:** Alan Harrison  
**VP:** Patty Jilg

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

101 South Center Street  
72086-0320

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

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

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

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

**Pres:** J. Bruce Loftin

Cash and Due from:.....	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
Total Assets:.....	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 McCrary; 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  
FAX: (870) 235-7039  
Trust Powers: Yes

200 East Main Street  
71753

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

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

Member of Federal Reserve System

Bank Holding Company  
Magnolia Banking Corporation, Magnolia, AR

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

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

Cash and Due from:..... 15,885  
Federal Funds and Repos: ..... 8,525  
Investments:..... 179,465  
Net Loans:..... 628,635  
Premises and Fixed Assets:..... 12,198  
Other Real Estate:..... 3,318  
Other Assets:..... 36,532  
Total Assets:..... 884,558  
Total Trust Assets:..... 112,319

Deposits:..... 777,519  
Federal Funds and Borrowings:..... 1,212  
Other Liabilities:..... 7,861  
Subordinated Debt:..... 0  
Total Liabilities:..... 786,592  
Total Equity Capital:..... 97,966  
Total Liabilities and Capital:..... 884,558  
Number of Shares Outstanding:..... 100,000

**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  
FAX: (870) 234-3384  
Trust Powers: Yes

500 North Jackson  
71753-0340

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

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

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

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

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

Cash and Due from:..... 30,959  
Federal Funds and Repos: ..... 450  
Investments:..... 32,928  
Net Loans:..... 62,529  
Premises and Fixed Assets:..... 1,784  
Other Real Estate:..... 20  
Other Assets:..... 4,922  
Total Assets:..... 133,592  
Total Trust Assets:..... 0

Deposits:..... 82,186  
Federal Funds and Borrowings:..... 37,629  
Other Liabilities:..... 389  
Subordinated Debt:..... 0  
Total Liabilities:..... 120,204  
Total Equity Capital:..... 13,388  
Total Liabilities and Capital:..... 133,592  
Number of Shares Outstanding:..... 10,000

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

**Branches in Town:** One

**Other Branches:** Waldo

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

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

205 Block Street  
72364-0747

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

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

Member of Federal Reserve System

Bank Holding Company

FCB Financial Services, Inc., Marion, AR

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

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

Cash and Due from:.....	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  
72365-0635

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

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

Member of Federal Reserve System

Bank Holding Company

Tyronza Bancshares, Inc., Marked Tree, AR

**Chm:** Charles Luter

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

Cash and Due from:.....	2,781	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:.....	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  
72101-0370

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

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

Member of Federal Reserve System

Bank Holding Company  
M. D. Thompson & Son Co., McCrory, AR

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

**SVP:** E. Jan Thompson  
**VP/Sec:** 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  
Other Assets:..... 796  
Total Assets:..... 85,902  
Total Trust Assets:..... 0

Deposits: ..... 77,540  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 66  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 77,606  
Total Equity Capital:..... 8,296  
Total Liabilities and Capital: ..... 85,902  
Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** None

**Other Branches:** None

**McGehee Bank  
McGehee, AR**

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

301 North Second Street  
71654-0787

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

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

Bank Holding Company  
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from:..... 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

Deposits: ..... 90,689  
Federal Funds and Borrowings: ..... 10,000  
Other Liabilities: ..... 690  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 101,379  
Total Equity Capital:..... 17,118  
Total Liabilities and Capital: ..... 118,497  
Number of Shares Outstanding:..... 80,000

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

**Branches in Town:** One

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

**The Union Bank of Mena  
Mena, AR**

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

303 Hwy. 71 North  
71953-0898

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

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

Member of Federal Reserve System

Bank Holding Company  
Union Bankshares, Inc., Mena, AR

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

**EVP/CFO:** Michael Myers  
**SVP:** Kevin Williams

Cash and Due from:.....	17,675	Deposits:.....	172,563
Federal Funds and Repos:.....	350	Federal Funds and Borrowings:.....	1,196
Investments:.....	22,005	Other Liabilities:.....	2,543
Net Loans:.....	149,673	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,656	Total Liabilities:.....	176,302
Other Real Estate:.....	280		
Other Assets:.....	3,464	Total Equity Capital:.....	20,801
Total Assets:.....	197,103	Total Liabilities and Capital:.....	197,103
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

**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  
Trust Powers: Yes

212 West Gaines Street  
71655

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	4,835	Deposits:.....	156,310
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	13,300
Investments:.....	66,079	Other Liabilities:.....	525
Net Loans:.....	107,212	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,675	Total Liabilities:.....	170,135
Other Real Estate:.....	807		
Other Assets:.....	5,706	Total Equity Capital:.....	16,179
Total Assets:.....	186,314	Total Liabilities and Capital:.....	186,314
Total Trust Assets:.....	13,220	Number of Shares Outstanding:.....	8,000

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

**Branches in Town:** Four

**Other Branches:** None

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

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

102 West McCloy  
71657-0270

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

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

Bank Holding Company  
First Union Financial Corporation, Monticello, AR

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

**EVP/Cash:** Reathel Privett  
**TO:** Denice Harper

Cash and Due from:..... 9,289  
Federal Funds and Repos: ..... 350  
Investments: ..... 45,543  
Net Loans: ..... 124,713  
Premises and Fixed Assets:..... 3,827  
Other Real Estate: ..... 177  
Other Assets:..... 7,343  
Total Assets:..... 191,242  
Total Trust Assets:..... 27,888

Deposits: ..... 159,951  
Federal Funds and Borrowings: ..... 12,906  
Other Liabilities: ..... 1,258  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 174,115  
Total Equity Capital:..... 17,127  
Total Liabilities and Capital: ..... 191,242  
Number of Shares Outstanding:..... 80,000

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

**Branches in Town:** Two

**Other Branches:** Warren

**Petit Jean State Bank  
Morrilton, AR**

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

707 North Saint Joseph Street  
72110

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

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

Member of Federal Reserve System  
Bank Holding Company  
Petit Jean Bancshares, Inc., Morrilton, AR

**Chm/Pres:** Charles S. Penick  
**EVP:** Mike Dunaway

**EVP:** Suzanne Hartman

Cash and Due from:..... 24,631  
Federal Funds and Repos: ..... 300  
Investments: ..... 65,567  
Net Loans: ..... 69,985  
Premises and Fixed Assets:..... 2,706  
Other Real Estate: ..... 340  
Other Assets:..... 4,874  
Total Assets:..... 168,403  
Total Trust Assets:..... 0

Deposits: ..... 143,275  
Federal Funds and Borrowings: ..... 5,012  
Other Liabilities: ..... 921  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 149,208  
Total Equity Capital:..... 19,195  
Total Liabilities and Capital: ..... 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  
FAX: (479) 997-1161  
Trust Powers: No

311 Main Street  
72947-0480

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

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

Member of Federal Reserve System

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

**CEO/Pres:** Alex Golden  
**SVP:** Mary Burkhart

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

Cash and Due from: .....24,640  
Federal Funds and Repos: .....125  
Investments: .....9,016  
Net Loans: .....73,366  
Premises and Fixed Assets: .....4,361  
Other Real Estate: .....9,960  
Other Assets: .....1,286  
Total Assets: .....122,754  
Total Trust Assets: ..... 0

Deposits: .....113,943  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 225  
Subordinated Debt: ..... 0  
Total Liabilities: .....114,168  
Total Equity Capital: .....8,586  
Total Liabilities and Capital: .....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  
FAX: (870) 356-2858  
Trust Powers: No

319 East Main  
71958

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

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

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  
Federal Funds and Repos: ..... 0  
Investments: .....141,525  
Net Loans: .....271,160  
Premises and Fixed Assets: .....7,861  
Other Real Estate: .....697  
Other Assets: .....12,462  
Total Assets: .....452,916  
Total Trust Assets: ..... 0

Deposits: .....384,917  
Federal Funds and Borrowings: .....17,521  
Other Liabilities: .....1,770  
Subordinated Debt: ..... 0  
Total Liabilities: .....404,208  
Total Equity Capital: .....48,708  
Total Liabilities and Capital: .....452,916  
Number of Shares Outstanding: .....172,000

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

**Branches in Town:** None

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

## Merchants & Planters Bank Newport, AR

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

120 Hazel  
72112-0650

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

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

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

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

**SVP/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

Deposits: ..... 222,108  
Federal Funds and Borrowings: ..... 4,331  
Other Liabilities: ..... 1,899  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 228,338  
  
Total Equity Capital: ..... 19,988  
Total Liabilities and Capital: ..... 248,326  
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; Benji Harris; Dr. Larry Williams

**Branches in Town:** One

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

## Delta Trust & Bank Parkdale, AR

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

1853 Highway 165 South  
71661-0037

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

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

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

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

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

Cash and Due from:..... 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

Deposits: ..... 365,070  
Federal Funds and Borrowings: ..... 11,671  
Other Liabilities: ..... 2,146  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 378,887  
  
Total Equity Capital: ..... 43,280  
Total Liabilities and Capital: ..... 422,167  
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  
 72454-0307

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Paula O. Blackwell  
**EVP:** Cody Knight

**VP:** Debra A. Mills  
**VP/Cash:** James C. Poole

Cash and Due from:.....	10,487	Deposits:.....	70,880
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		
Other Assets:.....	549	Total Equity Capital:.....	8,794
Total Assets:.....	80,543	Total Liabilities and Capital:.....	80,543
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

**Branches in Town:** One

**Other Branches:** None

**Home Bank of Arkansas**  
**Portland, AR**

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

113 Hwy 165 South  
 71663-0178

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

Home Page: [www.homebankofar.com](http://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		
Other Assets:.....	850	Total Equity Capital:.....	7,346
Total Assets:.....	64,855	Total Liabilities and Capital:.....	64,855
Total Trust Assets:.....	0	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

**Bank of Prescott  
Prescott, AR**

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

East Second at Main  
71857-0490

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

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

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

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

**EVP:** Gary McCauley

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

**Treas/Sec:** Karen McLelland

Cash and Due from:..... 1,411  
Federal Funds and Repos: ..... 1,025  
Investments: ..... 37,033  
Net Loans: ..... 37,774  
Premises and Fixed Assets:..... 301  
Other Real Estate: ..... 215  
Other Assets:..... 1,401  
Total Assets:..... 79,160  
Total Trust Assets:..... 0

Deposits: ..... 65,745  
Federal Funds and Borrowings: ..... 2,870  
Other Liabilities: ..... 78  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 68,693  
Total Equity Capital:..... 10,467  
Total Liabilities and Capital: ..... 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](http://www.thebankofrison.com)

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

200 Main Street  
71665-0345

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

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

Bank Holding Company  
Sigma Holdings, Inc., Rison, AR

**Chm:** Lewis R. Gardner

**VP:** Diane Fore

**Pres/Sec:** Troy Duke

Cash and Due from:..... 8,439  
Federal Funds and Repos: ..... 0  
Investments: ..... 3,454  
Net Loans: ..... 16,144  
Premises and Fixed Assets:..... 173  
Other Real Estate: ..... 0  
Other Assets:..... 1,125  
Total Assets:..... 29,335  
Total Trust Assets:..... 0

Deposits: ..... 24,936  
Federal Funds and Borrowings: ..... 0  
Other Liabilities: ..... 38  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 24,974  
Total Equity Capital:..... 4,361  
Total Liabilities and Capital: ..... 29,335  
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 Pinnacle Hills Parkway  
72758

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

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

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

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

**CFO:** Leslie Borgognoni

Cash and Due from: .....	5,472	Deposits: .....	97,618
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	9,711
Investments: .....	23,731	Other Liabilities: .....	288
Net Loans: .....	82,306	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	4,678	Total Liabilities: .....	107,617
Other Real Estate: .....	2,261		
Other Assets: .....	4,219	Total Equity Capital: .....	15,050
Total Assets: .....	122,667	Total Liabilities and Capital: .....	122,667
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

**Other Branches:** Crossett, Monticello (2),  
Portland

**Pinnacle Bank  
Rogers, AR**

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

4201 W. New Hope Road, Suite 101  
72758

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

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

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

**Chm/CEO:** Wade Ruckle

**Pres:** David Bordovsky

Cash and Due from: .....	997	Deposits: .....	73,822
Federal Funds and Repos: .....	1,459	Federal Funds and Borrowings: .....	4,950
Investments: .....	21,983	Other Liabilities: .....	455
Net Loans: .....	43,066	Subordinated Debt: .....	2,000
Premises and Fixed Assets: .....	148	Total Liabilities: .....	81,227
Other Real Estate: .....	21,163		
Other Assets: .....	1,678	Total Equity Capital: .....	9,267
Total Assets: .....	90,494	Total Liabilities and Capital: .....	90,494
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	225,264

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

**Branches in Town:** None

**Other Branches:** None

**First State Bank  
Russellville, AR**

VOICE: (479) 498-2400  
FAX: (479) 498-2465  
Trust Powers: No

3103 East Main  
72802

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

Home Page: [www.fsbmybank.com](http://www.fsbmybank.com)  
Member of Federal Reserve System

Bank Holding Company  
First State Banking Corporation, Russellville, AR

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

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

Cash and Due from:..... 26,430  
Federal Funds and Repos: ..... 675  
Investments:..... 29,246  
Net Loans:..... 134,209  
Premises and Fixed Assets:..... 6,223  
Other Real Estate:..... 12  
Other Assets:..... 9,452  
Total Assets:..... 206,247  
Total Trust Assets:..... 0

Deposits:..... 177,087  
Federal Funds and Borrowings:..... 5,683  
Other Liabilities:..... 773  
Subordinated Debt:..... 0  
Total Liabilities:..... 183,543  
Total Equity Capital:..... 22,704  
Total Liabilities and Capital:..... 206,247  
Number of Shares Outstanding:..... 20,000

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

**Branches in Town:** Four

**Other Branches:** Ola

**Simmons First Bank of Russellville  
Russellville, AR**

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

800 North Arkansas Avenue  
72801

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

Home Page: [www.simmonsfirst.com](http://www.simmonsfirst.com)  
Member of Federal Reserve System

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

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

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

Cash and Due from:..... 18,458  
Federal Funds and Repos: ..... 0  
Investments:..... 55,071  
Net Loans:..... 95,160  
Premises and Fixed Assets:..... 3,530  
Other Real Estate:..... 153  
Other Assets:..... 21,891  
Total Assets:..... 194,263  
Total Trust Assets:..... 0

Deposits:..... 155,464  
Federal Funds and Borrowings:..... 4,344  
Other Liabilities:..... 7,478  
Subordinated Debt:..... 0  
Total Liabilities:..... 167,286  
Total Equity Capital:..... 26,977  
Total Liabilities and Capital:..... 194,263  
Number of Shares Outstanding:..... 1,500

**Directors:** Leon Anderson; Keith Cogswell; Trish Henry; Ronald B. Jackson; Ike Allen Laws, III

**Branches in Town:** Two

**Other Branches:** Clarksville

**Bank of Salem  
Salem, AR**

VOICE: (870) 895-2591  
FAX: (870) 895-3825  
Trust Powers: No

207 West Church Street  
72576-0338

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

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

Member of Federal Reserve System

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

**Chm/CEO/Pres:** Mark Montgomery

**SVP:** Mike Falco

Cash and Due from: .....8,340  
Federal Funds and Repos: .....7,404  
Investments:.....3,322  
Net Loans:.....100,517  
Premises and Fixed Assets: .....1,656  
Other Real Estate:.....1,415  
Other Assets: .....7,655  
Total Assets: .....130,309  
Total Trust Assets: ..... 0

Deposits: .....111,045  
Federal Funds and Borrowings: .....2,862  
Other Liabilities:..... 407  
Subordinated Debt: ..... 0  
Total Liabilities: .....114,314  
Total Equity Capital: .....15,995  
Total Liabilities and Capital: .....130,309  
Number of Shares Outstanding: .....20,000

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

**Branches in Town:** None

**Other Branches:** Mammoth Spring, Viola

**Logan County Bank  
Scranton, AR**

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

600 Main Street  
72863-0085

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

Bank Holding Company  
None

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

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

Cash and Due from: .....2,559  
Federal Funds and Repos: .....1,375  
Investments:.....48,670  
Net Loans:.....23,164  
Premises and Fixed Assets: .....408  
Other Real Estate:.....22  
Other Assets: .....991  
Total Assets: .....77,189  
Total Trust Assets: ..... 0

Deposits: .....63,335  
Federal Funds and Borrowings: ..... 0  
Other Liabilities:..... 95  
Subordinated Debt: ..... 0  
Total Liabilities: .....63,430  
Total Equity Capital: .....13,759  
Total Liabilities and Capital: .....77,189  
Number of Shares Outstanding: .....4,000

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

**Branches in Town:** None

**Other Branches:** Subiaco

### First Security Bank Searcy, AR

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

314 North Spring  
72145-1009

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

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

Bank Holding Company  
First Security Bancorp, Searcy, AR

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

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

Cash and Due from:.....	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 Equity Capital:.....	625,972
Total Liabilities and Capital: .....	4,524,735
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  
FAX: (870) 942-2489  
Trust Powers: No

1120 S. Rock Street  
72150

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

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

Member of Federal Reserve System

Bank Holding Company

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:.....	2,461	Total Equity Capital:.....	17,078
Total Assets:.....	117,629	Total Liabilities and Capital:.....	117,629
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	56,562

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

**Branches in Town:** None

**Other Branches:** Little Rock

**Smackover State Bank  
Smackover, AR**

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

708 North Broadway  
71762-0107

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

Home Page: [www.smackoverbank.com](http://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	Total Liabilities and Capital:.....	188,433
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

**Branches in Town:** None

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

**Riverside Bank  
Sparkman, AR**

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

Commerce & Main Streets  
71763-0127

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

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

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

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

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

Cash and Due from:..... 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  
Trust Powers: Yes

2600 South Thompson Street  
72764

Charter Number: 794  
Date: June 11, 2014  
FDIC Certificate Number: 32025

Home Page: [www.united-bk.com](http://www.united-bk.com)

Member of Federal Reserve System  
Bank Holding Company  
United Holding Company, Inc., Springdale, AR

**CEO/Pres:** Nathan Gairhan  
**EVP/CFO:** Greg Allen

**SVP/CLO:** Richie Lamb  
**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**

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

307 Thomas Street  
71860-0008

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

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

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

**Cash:** Brenda Scroggins

Cash and Due from: .....	6,424	Deposits: .....	67,021
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	2,025
Investments: .....	45,380	Other Liabilities: .....	185
Net Loans: .....	24,742	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	64	Total Liabilities: .....	69,231
Other Real Estate: .....	0		
Other Assets: .....	700	Total Equity Capital: .....	8,079
Total Assets: .....	77,310	Total Liabilities and Capital: .....	77,310
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	10,000

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

**Branches in Town:** None

**Other Branches:** None

**Bank of Star City  
Star City, AR**

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

116 North Lincoln  
71667-0069

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

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

Member of Federal Reserve System

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

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

**Pres:** R. Mark Owen

Cash and Due from: .....	2,414	Deposits: .....	75,796
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	5,560
Investments: .....	30,123	Other Liabilities: .....	129
Net Loans: .....	56,713	Subordinated Debt: .....	0
Premises and Fixed Assets: .....	3,232	Total Liabilities: .....	81,485
Other Real Estate: .....	485		
Other Assets: .....	1,399	Total Equity Capital: .....	12,881
Total Assets: .....	94,366	Total Liabilities and Capital: .....	94,366
Total Trust Assets: .....	0	Number of Shares Outstanding: .....	15,000

**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

**Security Bank  
Stephens, AR**

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

105 Ruby Street  
71764-0007

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

Home Page: [www.secbnk.com](http://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  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 50,594  
Total Equity Capital: ..... 4,553  
Total Liabilities and Capital: ..... 55,147  
Number of Shares Outstanding: ..... 11,000

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

**Branches in Town:** None

**Other Branches:** None

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

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

708 S. Main Street  
72160-1016

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

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

Member of Federal Reserve System

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

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

**CEO/Pres:** Gary Hudson

Cash and Due from:..... 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  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 564,811  
Total Equity Capital: ..... 93,263  
Total Liabilities and Capital: ..... 658,074  
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

3110 Alma Hwy.  
72956-0469

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

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

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	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		
Other Assets:.....	11,013	Total Equity Capital:.....	41,535
Total Assets:.....	365,995	Total Liabilities and Capital:.....	365,995
Total Trust Assets:.....	18,126	Number of Shares Outstanding:.....	16,000

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

**Branches in Town:** Three

**Other Branches:** Alma, Mountainburg

**First State Bank of Warren  
Warren, AR**

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

104 S. Main Street  
71671-0029

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

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

Member of Federal Reserve System

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

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

**Pres:** Freddie M. Mobley  
**EVP/TO:** Hugh Quimby

Cash and Due from:.....	8,279	Deposits:.....	91,441
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		
Other Assets:.....	3,265	Total Equity Capital:.....	10,217
Total Assets:.....	101,762	Total Liabilities and Capital:.....	101,762
Total Trust Assets:.....	792	Number of Shares Outstanding:.....	59,000

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

**Branches in Town:** One

**Other Branches:** Hampton, Hermitage

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

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

201 South Main  
71671-0350

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

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

Member of Federal Reserve System

Bank Holding Company  
None

**Chm:** 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  
Total Trust Assets: ..... 23,967

Deposits: ..... 109,580  
Federal Funds and Borrowings: ..... 7,102  
Other Liabilities: ..... 115  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 116,797  
Total Equity Capital:..... 20,403  
Total Liabilities and Capital: ..... 137,200  
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  
FAX: (901) 624-5540  
Trust Powers: Yes

301 Shoppingway Boulevard  
72301-1719

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

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

Member of Federal Reserve System

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

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

**EVP/CFD:** John Copeland  
**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  
Total Trust Assets: ..... 588,836

Deposits: ..... 250,134  
Federal Funds and Borrowings: ..... 70,200  
Other Liabilities: ..... 13,281  
Subordinated Debt: ..... 0  
Total Liabilities: ..... 333,615  
Total Equity Capital:..... 29,160  
Total Liabilities and Capital: ..... 362,775  
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

1 Cross County Plaza  
72396-0009

Charter Number: 25  
Date: June 5, 1891  
FDIC Certificate Number: 13821

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

Member of Federal Reserve System

Bank Holding Company

Cross County Bancshares, Inc., Wynne, AR

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

**SVP/CFO:** Beth Dildine  
**SVP/CLO:** Jack Runsick

Cash and Due from:.....	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		
Other Assets:.....	5,235	Total Equity Capital:.....	25,172
Total Assets:.....	202,557	Total Liabilities and Capital:.....	202,557
Total Trust Assets:.....	11,694	Number of Shares Outstanding:.....	4,000

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

**Branches in Town:** One

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



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

200 River Market Avenue, Suite 400  
72201-1766

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

Home Page: [www.arcapital.com](http://www.arcapital.com)  
Bank Holding Company  
None

**Chm:** Dennis Cooper  
**CEO:** Rush Deacon

**Pres/COO:** Sam Walls, III

Cash and Due from:.....	8,297	Deposits: .....	0
Federal Funds and Repos: .....	0	Federal Funds and Borrowings: .....	44,676
Investments: .....	4,023	Other Liabilities: .....	363
Net Loans: .....	36,011	Subordinated Debt: .....	0
Premises and Fixed Assets:.....	940	Total Liabilities:.....	45,039
Other Real Estate: .....	0		
Other Assets: .....	3,788	Total Equity Capital:.....	8,020
Total Assets:.....	53,059	Total Liabilities and Capital: .....	53,059
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	1,077

**Directors:** Orville E. Abrams; Tim Atkinson; Kevin Burns; Charles Cervantes; Brad Chambliss; 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

135 Section Line Road, C-1  
71913

Charter Number: 35001

FAX: (501) 520-3667

Date: Jun. 17, 1998

Population: 35,750

County: Garland

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



**LIST OF**

**COMMERCIAL BANKS**

**BY COUNTY**

**AND**

**MAP OF**

**ARKANSAS COUNTIES**

**JUNE 30, 2014**

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

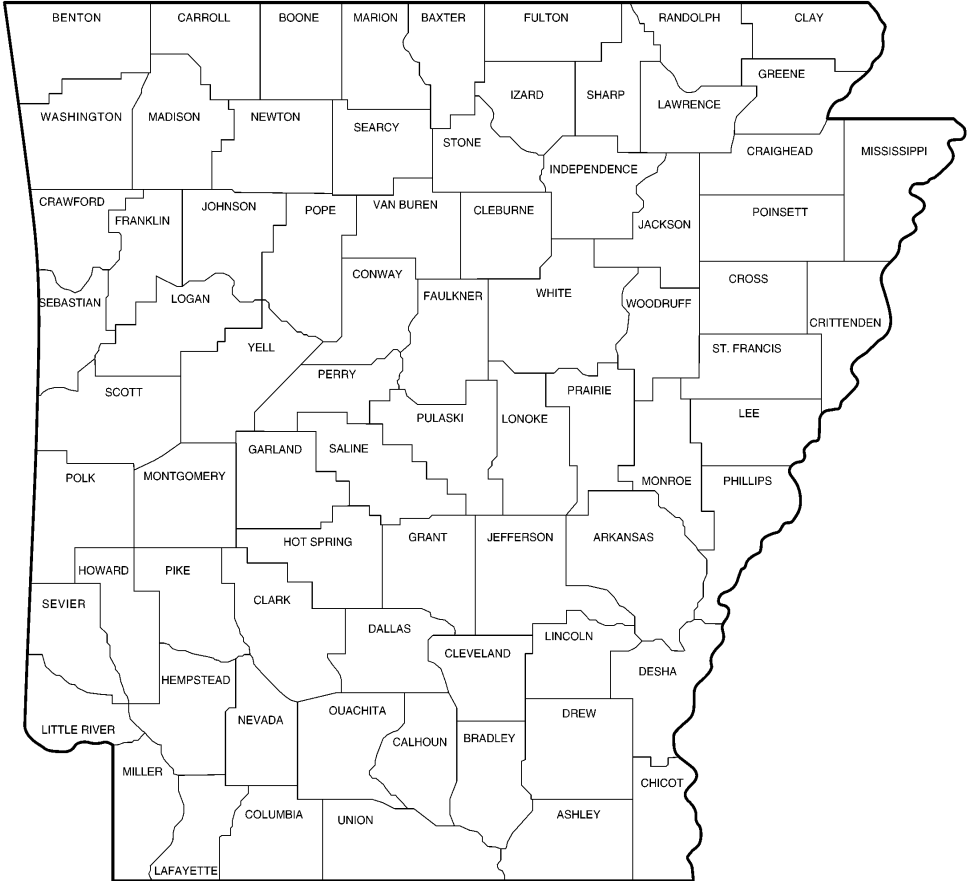


<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Crittenden</b>	First Community Bank of Eastern Arkansas Evolve Bank & Trust Fidelity National Bank	Marion West Memphis West Memphis
<b>Cross</b>	Cross County Bank The First National Bank of Wynne	Wynne Wynne
<b>Dallas</b>	FBT Bank & Mortgage Riverside Bank	Fordyce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

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Logan</b>	First Western Bank	Booneville
	The First National Bank at Paris	Paris
	Logan County Bank	Scranton
<b>Lonoke</b>	Bank of England	England
	First State Bank	Lonoke
<b>Madison</b>	Today's Bank	Huntsville
<b>Marion</b>	Twin Lakes Community Bank	Flippin
<b>Mississippi</b>	Farmers Bank And Trust Company	Blytheville
<b>Monroe</b>	The Merchants and Planters Bank	Clarendon
<b>Nevada</b>	Bank of Prescott	Prescott
<b>Ouachita</b>	Bank of Bearden	Bearden
	Security Bank	Stephens
<b>Phillips</b>	Helena National Bank	Helena
<b>Pike</b>	Bank of Delight	Delight
	Diamond Bank	Murfreesboro
<b>Poinsett</b>	Little River Bank	Lepanto
	First Delta Bank	Marked Tree
<b>Polk</b>	The Union Bank of Mena	Mena
<b>Pope</b>	First State Bank	Russellville
	Simmons First Bank of Russellville	Russellville
<b>Pulaski</b>	First Arkansas Bank & Trust	Jacksonville
	Bank of Little Rock	Little Rock
	Bank of the Ozarks	Little Rock
	The Capital Bank	Little Rock
	Central Bank	Little Rock
	Eagle Bank & Trust Company	Little Rock
	One Bank & Trust, National Association	Little Rock
<b>Saline</b>	Heartland Community Bank	Bryant
<b>Sebastian</b>	The First National Bank of Fort Smith	Fort Smith
	Benefit Bank	Fort Smith
	Farmers Bank	Greenwood

<b>COUNTY</b>	<b>BANK</b>	<b>CITY</b>
<b>Sevier</b>	First State Bank of DeQueen Horatio State Bank	DeQueen Horatio
<b>Sharp</b>	FNBC Bank Bank of Cave City	Ash Flat Cave City
<b>St. Francis</b>	First National Bank of Eastern Arkansas Forrest City Bank, National Association	Forrest City Forrest City
<b>Stone</b>	Ozark Heritage Bank, National Association	Mountain View
<b>Union</b>	First Financial Bank Simmons First Bank of El Dorado Smackover State Bank	El Dorado El Dorado Smackover
<b>Washington</b>	Arvest Bank The Bank of Fayetteville Signature Bank of Arkansas Legacy National Bank United Bank	Fayetteville Fayetteville Fayetteville Springdale Springdale
<b>White</b>	First Security Bank	Searcy
<b>Woodruff</b>	The Bank of Augusta Bank of McCrory	Augusta McCrory
<b>Yell</b>	Chambers Bank River Town Bank	Danville Dardanelle

# MAP OF ARKANSAS COUNTIES



**ARKANSAS**

**BANK HOLDING COMPANIES**

**WHICH OWN**

**STATE CHARTERED BANKS**

**IN ARKANSAS**

**JUNE 30, 2014**

**Southern Bancorp Inc.  
Arkadelphia, AR**

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

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

**Chm:** Glen Jones  
**CEO:** Darrin Williams

**CFO:** 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

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

**FNBC Bancorp Inc.  
Ash Flat, AR**

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

636 Ash Flat Drive  
P. O. Box 8  
72513

**Chm/CEO/Pres:** Martin Carpenter  
**VP:** Marty Sellars

**Sec:** Morris Street

**Subsidiaries:**

FNBC Bank

Ash Flat, AR

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

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

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

**CEO/Pres:** Phil Baldwin  
**EVP/CLO:** Doug Lynch

**CFO:** Karen Shaw

**Subsidiaries:**

The Citizens Bank  
Citizens Bancshares (AR) Statutory Trust I

Batesville, AR  
Batesville, AR

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

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

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

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

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

**Subsidiaries:**

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

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

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

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

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

**Chm:** Rick Green

**Sec:** Ken Riley

**Subsidiaries:**

Bank of Bearden  
BBI Insurance Agency, Inc.

Bearden, AR  
Bearden, AR

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

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

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

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

**Sec:** Karla Payne

**Subsidiaries:**

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
Arvest Bannister Realty Company	Kansas City, MO
Central Mortgage Company	Little Rock, AR
ABREHB, LLC	Lowell, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
Security Bankcard Center, Inc.	Norman, OK
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

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

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

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

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

**Subsidiaries:**

Arvest Bank Fayetteville, AR	
Arvest Bannister Realty Company	Kansas City, MO
Central Mortgage Company	Little Rock, AR
ABREHB, LLC	Lowell, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
RHV, LLC	Lowell, AR
RHV2, LLC	Lowell, AR
Security Bankcard Center, Inc.	Norman, OK
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

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

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

**Sec:** Randy Scott

**Subsidiaries:**

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

**First Western Bancshares ESOT  
Booneville, AR**

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

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

**Chm:** 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

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

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

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

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

Bank Holding Company  
First Western Bancshares ESOT, Booneville, AR

**Chm/CEO:** John T. Hampton  
**VP:** Ty Hampton

**Sec:** Debbie Danekas

**Subsidiaries:**

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

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

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

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

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

**Pres:** Jonathan W. Harrell  
**VP:** Paul Lindsey

**Sec:** Phillip J. Foster

**Subsidiaries:**

First Bank  
Simply Home Lending Inc.

Hampton, AR  
Fayetteville, AR

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

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

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

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

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

**Subsidiaries:**

Bank of Cave City  
Cave City Properties, Inc.

Cave City, AR  
Cave City, AR

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

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

297 Madison  
P. O. Box 280  
72029-0280

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

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

**Subsidiaries:**

The Merchants and Planters Bank

Clarendon, AR

## Home BancShares, Inc. Conway, AR

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

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

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

**CFO:** Randy E. Mayor

**Subsidiaries:**

Centennial Bank  
Cook Insurance Agency, Inc.  
Centennial Insurance Agency, Inc.  
Grand Prairie Title Company, Inc.  
OSB Reacquisitions, LLC  
Freedom Insurance Group, Inc.  
Coastal St. Andrews Properties, LLC  
RCA Air, LLC  
Liberty Statutory Trust 1  
Liberty Statutory Trust II  
Russellville Statutory Trust I  
Centennial (AR) Statutory Trust I

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

## Evergreen Bancshares, Inc. Crossett, AR

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

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

**Chm:** Richard E. Griffin

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

**Subsidiaries:**

First State Bank

Crossett, AR

## Chambers Bancshares, Inc. Danville, AR

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

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

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

**CFO:** Mike Donnell

**Subsidiaries:**

Chambers Bank  
CBI Holdings, Inc.  
Sloan Capital Trust I

Danville, AR  
Danville, AR  
Danville, AR

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

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

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

**Chm/Pres:** Jim Boze

**Sec:** Sharon Wilson

**Subsidiaries:**

River Town Bank

Dardanelle, AR

**Peterson Holding Company**  
**Decatur, AR**

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

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

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

**Sec:** Patricia Sikes

**Subsidiaries:**

Decatur State Bank

Decatur, AR

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

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

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

**Chm:** Dennis Smiley

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

**Subsidiaries:**

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

DeQueen, AR  
DeQueen, AR  
Wilmington, DE

**DBT Financial Corporation**  
**DeWitt, AR**

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

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

**Pres:** 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, AR  
DeWitt, AR  
DeWitt, AR  
DeWitt, AR

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

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

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

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

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

**Subsidiaries:**

Arkansas County Bank

DeWitt, AR

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

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

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

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

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

**Subsidiaries:**

Merchants & Farmers Bank

Dumas, AR

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

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

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

**CEO:** 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

El Dorado, AR  
 El Dorado, AR  
 El Dorado, AR  
 El Dorado, AR

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

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

123 South Main Street  
 P.O. Box 70  
 72046

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

**Subsidiaries:**

Bank of England  
 BOE Acquisition Company, Inc.

England, AR  
 England, AR

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

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

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

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

**Sec:** Charles T. Cross

**Subsidiaries:**

Cornerstone Bank

Eureka Springs, AR

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

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

One South Block Avenue  
P.O. Box 1728  
72702

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

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

**Subsidiaries:**

The Bank of Fayetteville  
Bankshares of Fayetteville Statutory Trust I

Fayetteville, AR  
Fayetteville, AR

**White River Bancshares Company  
Fayetteville, AR**

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

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

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

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

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

**Subsidiaries:**

Signature Bank of Arkansas

Fayetteville, AR

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

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

200 West 4th Street  
200 West 4th Street  
71742-2202

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

**EVP/Sec:** Suzette Crutchfield  
**SVP:** David Sisson

**Subsidiaries:**

FBT Bank & Mortgage

Fordyce, AR



**Benefit Financial Group, Inc.  
Fort Smith, AR**

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

8300 Phoenix Avenue  
8300 Phoenix Avenue  
72903

**Chm/CEO:** Rod Coleman  
**Pres/COO:** Joe Edwards, Jr.

**CFO:** Alan Hill

**Subsidiaries:**

Benefit Bank  
Benefit Development Company

Fort Smith, AR  
Fort Smith, AR

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

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

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

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

**VP:** James G. Williamson, Jr.

**Subsidiaries:**

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

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

**Bainum Bancorp  
Glenwood, AR**

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

205 Hwy 70 East  
P. O. Box 500  
71943

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

**Sec:** Lynda Robbins

**Subsidiaries:**

Diamond Bank

Murfreesboro, AR

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

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

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

**Chm/VP:** Jim A. Edmondson  
**Pres:** Richard T. Pollreis

**Sec:** Lynn F. Cowick

**Subsidiaries:**  
Bank of Gravett

Gravette, AR

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

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

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

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

**Treas/Sec:** Kenneth Barnard

**Subsidiaries:**  
First Service Bank  
First Service Realty

Greenbrier, AR  
Greenbrier, AR

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

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

61 A South Broadview  
P. O. Box 307  
72058

**VP:** Joe Benton  
**VP:** Bill Hannah

**Sec:** Terry Milam

**Subsidiaries:**  
Home Bank of Arkansas  
HomeBank Insurance Agency

Portland, AR  
Greenbrier, AR

**Wilkinson Banking Corporation  
Greenwood, AR**

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

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

**Chm:** Elizabeth Wilkinson

**CEO/Pres:** Edward Wilkinson

**Subsidiaries:**  
Farmers Bank

Greenwood, AR

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

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

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

**Chm/CEO:** Jerry Maland  
**CFO:** Ann Main

**Sec:** Dan R. Bowers

**Subsidiaries:**

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

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

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

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

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

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

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

**Subsidiaries:**

Horatio State Bank

Horatio, AR

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

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

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

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

**Subsidiaries:**

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

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

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

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

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

**Chm/CEO/Pres:** Larry T. Wilson

**SVP/CFO:** Kim Crook

**Subsidiaries:**

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

Jacksonville, AR  
 Jacksonville, AR  
 Little Rock, AR

**Southeast Arkansas Bank Corporation**  
**Lake Village, AR**

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

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

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

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

**Subsidiaries:**

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

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

**Little River Bancshares, Inc.**  
**Lepanto, AR**

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

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

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

**Sec:** Lois Criddle

**Subsidiaries:**

Little River Bank

Lepanto, AR

**Allcorp, Inc.  
Little Rock, AR**

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

5701 Kavanaugh Blvd.  
5701 Kavanaugh Blvd.  
72207

**Chm/CEO:** Lex Golden, III

**Pres:** Alex Golden

**Subsidiaries:**

Community State Bank

Bradley, AR

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

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

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

**Chm/CEO:** George G. Gleason, II  
**VChm/Pres:** Dan Thomas

**CFO:** Greg McKinney  
**COO:** Tyler Vance

**Subsidiaries:**

Bank of the Ozarks

BOTO FL Properties, LLC	Little Rock, AR
BOTO GA Properties, LLC	Bradenton, FL
BOTO NC Properties, LLC	Cartersville, GA
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  
 VOICE: (501) 228-6000  
 FAX: (501) 228-6006

12224 Chenal Parkway  
 P. O. Box 8210  
 72211

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

**EVP/CFO:** Jeanette Nation

**Subsidiaries:**

The Capital Bank

Little Rock, AR

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

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

11700 Cantrell Road  
 P. O. Box 17607  
 72223

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

**Sec:** Becky Hughes

**Subsidiaries:**

Delta Trust & Bank

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

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

**Little Rock Bankshares, Inc.**  
**Little Rock, AR**

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

200 North State Street  
 P. O. Box 34090  
 72203

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

**Sec:** Stephen Plunkett

**Subsidiaries:**

Bank of Little Rock

Bank of Little Rock Mortgage Corp.  
 Hallmark National Mortgage Corp.  
 Little Rock Mortgage Corp.

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

**Riverside Bancshares, Inc.**  
**Little Rock, AR**

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

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

**Pres:** Stephen C. Davis

**Sec:** David Matchet

**Subsidiaries:**

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

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

**Rock Bancshares, Inc.**  
**Little Rock, AR**

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

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

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

**Sec:** Sally Brewer

**Subsidiaries:**

Heartland Bank  
Heartland Insurance, LLC  
HCB Investments, Inc.  
NSMG RBI, LLC  
Rock Bancshares Statutory Trust I  
Rock Bancshares Statutory Trust II

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

**State Holding Company  
Little Rock, AR**

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

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

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

**EVP:** Paul Castleberry  
**SVP:** Laura Bogoslavsky

**Subsidiaries:**

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

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

**Lonoke Bancshares, Inc.  
Lonoke, AR**

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

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

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

**Sec:** Frances Wheat

**Subsidiaries:**

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

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

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

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

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

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

**Sec:** Sharon Gathright

**Subsidiaries:**

The Peoples Bank

Magnolia, AR



**Magnolia Banking Corporation**  
**Magnolia, AR**

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

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

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

**EVP:** Bruce D. Maloch  
**Sec:** Molly Burns

**Subsidiaries:**

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

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

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

RSSD Number: 3123339  
VOICE: (870) 739-7300  
FAX: (870) 739-7379

205 Block Street  
P.O. Box 747  
72364

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

**Sec:** Frank A. Fogleman

**Subsidiaries:**

First Community Bank of Eastern Arkansas

Marion, AR

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

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

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

**Chm:** Charles Luter

**Pres:** Chris M. Lehman

**Subsidiaries:**

First Delta Bank

Marked Tree, AR

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

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

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

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

**AVP:** Caleb Thompson

**Subsidiaries:**

Bank of McCrory

McCrory, AR

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

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

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

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

**Pres:** James M. Smith

**Subsidiaries:**

Southeast Financial Bankstock Corporation  
 McGehee Bank  
 McBank Realty

McGehee, AR  
 McGehee, AR  
 McGehee, AR

**Southeast Financial Bankstock Corporation**  
**McGehee, AR**

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

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

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

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

**Pres:** James M. Smith

**Subsidiaries:**

McGehee Bank  
 McBank Realty

McGehee, AR  
 McGehee, AR

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

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

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

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

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

**Subsidiaries:**

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

Mena, AR  
Paris, AR  
Mena, AR

**Drew Bancshares, Inc.**  
**Monticello, AR**

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

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

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

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

**Subsidiaries:**

Commercial Bank & Trust Company

Monticello, AR

**First Union Financial Corporation**  
**Monticello, AR**

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

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

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

**Sec:** John S. McClendon

**Subsidiaries:**

Union Bank And Trust Company  
First Union Statutory Trust 1

Monticello, AR  
Monticello, AR

**Petit Jean Bancshares, Inc.  
Morrilton, AR**

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

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

**Pres:** Charles S. Penick

**Subsidiaries:**

Petit Jean State Bank

Morrilton, AR

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

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

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

**CEO:** Lex Golden

**Subsidiaries:**

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

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

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

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

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

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

**CEO:** Lex Golden

**Pres/Sec:** Alex Golden

**Subsidiaries:**

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

Mulberry, AR  
Little Rock, AR  
Mulberry, AR

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

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

120 Hazel Street  
P.O. Box 650  
72112

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

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
Newport, AR  
Searcy, AR  
Newport, AR  
Newport, AR

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

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

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

Bank Holding Company

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

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

**Treas:** Pat Davis  
**Sec:** Leslie Lowery

**Subsidiaries:**

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

Newport, AR  
Newport, AR  
Newport, AR

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

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

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

**Chm/CEO/Pres:** Paula O. Blackwell

**Subsidiaries:**

Piggott State Bank

Piggott, AR

## Simmons First National Corporation Pine Bluff, AR

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

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

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

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

**Subsidiaries:**

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

El Dorado, AR  
Lake Village, AR  
Pine Bluff, AR  
Little Rock, AR  
Little Rock, AR  
Pine Bluff, AR  
Russellville, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR  
Pine Bluff, AR

## Parkway Bankshares, Inc. Portland, AR

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

217 N. Main Street  
555 West Gaines  
71663

**Chm:** Joel Newcome  
**Pres:** Robert Y. Taylor

**VP/Treas/Sec:** Leslie Borgognoni

**Subsidiaries:**

Parkway Bank

Rogers, AR

## Prescott Bancshares, Inc. Prescott, AR

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

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

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

**Treas/Sec:** Karen McLelland

**Subsidiaries:**

Bank of Prescott

Prescott, AR

**Sigma Holdings, Inc.**  
**Rison, AR**

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

200 South Main  
P.O. Box 345  
71665

**CEO:** Troy Duke

**Subsidiaries:**

The Bank of Rison

Rison, AR

**Pinnacle Bancshares, Inc.**  
**Rogers, AR**

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

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

**Chm/CEO:** Wade Ruckle

**Subsidiaries:**

Pinnacle Bank

Rogers, AR

**First State Banking Corporation**  
**Russellville, AR**

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

3103 East Main Street  
P. O. Box 10610  
72812

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

**EVP:** Chip Blanchard  
**CFO/SVP:** Andrea Nicholson

**Subsidiaries:**

First State Bank  
Nimrod Real Estate, Inc.  
FSB Capital Trust II  
FSB Capital Trust III

Russellville, AR  
Russellville, AR  
Russellville, AR  
Russellville, AR

## First Security Bancorp Searcy, AR

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

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

**Chm/CEO:** Reynie Rutledge

**Pres:** Bill Scholl

### Subsidiaries:

First Security Bank  
UFS, Inc.  
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

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

## Peoples Bancorp, Inc. Sheridan, AR

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

1120 S. Rock Street  
P.O. Box 460  
6/10/14

**Chm/Pres:** John D. Manatt

**EVP:** Craig L. Manatt

### Subsidiaries:

Peoples Bank

Sheridan, AR

## Smackover Bancshares, Inc. Smackover, AR

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

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

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

**SVP:** James B. Yeager

### Subsidiaries:

Smackover State Bank

Smackover, AR



**Mathias Bancshares, Inc.  
Springdale, AR**

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

5571 Bleaux Ave.  
P. O. Box 6485  
72766

**Chm:** Sam Mathias  
**VChm:** Arthur Thurman

**Sec:** Larry Olson

**Subsidiaries:**

Today's Bank  
FSB Properties, LLC  
Property Management 40830, LLC

Huntsville, AR  
Fayetteville, AR  
Fayetteville, AR

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

RSSD Number: 3832181  
VOICE: (479) 872-3802  
FAX: (888) 420-1829

2600 South Thompson Street  
2600 South Thompson Street  
72764

**CEO/Pres/Sec:** Craig Young

**CFO:** Karla Baker

**Subsidiaries:**

United Bank

Springdale, AR

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

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

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

**Chm:** J. Paul Nipper

**Sec:** Scott Hultberg

**Subsidiaries:**

Bodcaw Bank

Stamps, AR

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

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

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

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

**Subsidiaries:**

Bank of Star City

Star City, AR

**The Farmers and Merchants Bankshares, Inc.  
Stuttgart, AR**

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

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

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

**CEO/Pres:** Gary Hudson

**Subsidiaries:**

The Farmers and Merchants Bank

Stuttgart, AR

**Bradley Bancshares, Inc.  
Warren, AR**

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

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

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

**Pres:** Freddie M. Mobley

**Subsidiaries:**

First State Bank of Warren

Warren, AR

**Evolve Bancorp, Inc.  
West Memphis, AR**

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

301 Shoppingway Blvd.  
8000 Centerview Parkway, Suite 500  
72301

**Chm:** Scot Lenoir

**Sec:** Scott Stafford

**Subsidiaries:**

Evolve Bank & Trust

West Memphis, AR

**Cross County Bancshares, Inc.**  
**Wynne, AR**

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

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

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

**Treas/Sec:** Shelia Stotts

**Subsidiaries:**

Cross County Bank  
CCB Real Estate Holdings, Inc.  
Janus Title, LLC

Wynne, AR  
Wynne, AR  
Wynne, AR

**First National Corporation of Wynne**  
**Wynne, AR**

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

528 Merriman Avenue  
P. O. Box 129  
72396

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

**Treas:** Dianne Henderson  
**Sec:** Lisa G. Jackson

**Subsidiaries:**

Twin Lakes Community Bank  
The First National Bank of Wynne

Flippin, AR  
Wynne, AR

# ABBREVIATIONS

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

## **NOTES**

## **NOTES**