

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2010**



MIKE BEEBE
Governor

CANDACE A. FRANKS
Bank Commissioner

NINETY-SIXTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2010

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 2010

Honorable Mike Beebe
Governor of Arkansas
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Sixth 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, 2010.

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

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

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

Cordially,


Candace A. Franks
Bank Commissioner

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LEGAL HOLIDAYS

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

Robert E. Lee's BirthdayThird Monday in January

Martin Luther King, Jr. DayThird Monday in January

Presidents Day Third Monday in February

Memorial Day Last Monday in May

Independence DayJuly 4

Labor DayFirst Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

STATE BANKING BOARD MEMBERS

Mr. Creed Spann
Chairman
P. O. Box 21670
Hot Springs, AR 71903
VOICE: (501) 525-2733
FAX: (501) 525-1763
TERM EXPIRES: 12-31-11

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

Mr. John Freeman
Liberty Bank of Arkansas
P. O. Box 7514
Jonesboro, AR 72403
VOICE: (870) 934-9000
FAX: (870) 268-1525
TERM EXPIRES: 12-31-10

Mr. Marcus McCain
Summit Bank
P. O. Box 965
Arkadelphia, AR 71923-0965
VOICE: (870) 230-8067
FAX: (870) 246-0016
TERM EXPIRES: 12-31-14

Mr. Charles Smith
P. O. Box 180490
Fort Smith, AR 72918
VOICE: (479) 788-7427
FAX: (479) 434-4388
TERM EXPIRES: 12-31-13

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

Arkansas State Bank Department
400 Hardin Road, Suite 100
Little Rock, AR 72211-3502
VOICE: (501) 324-9019 FAX: (501) 324-9028
www.arkansas.gov/bank

DEPARTMENTAL ROSTER

Candace A. Franks - Bank Commissioner

Luther Guinn – Deputy Bank Commissioner
Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
State Banking Board

Susannah T. Marshall - Deputy Bank Commissioner
Examination, Supervision and Regulation
Regulatory Enforcement Actions
Personnel/Examination
Application Information

EXAMINATION AND SUPERVISION

Assistant Deputy Bank Commissioners:

H. Wilks Marshall, Jr.
Richard D. Buzbee
Larry M. Hillyard
Baker L. Moseley

Regulatory Examinations/Regulatory and Banking Procedures
Bank Performance Evaluation and Monitoring
Personnel Recruitment and Management

EXAMINATION PERSONNEL

LITTLE ROCK OFFICE

Gary W. Bush – Certified Examinations Manager
Robert M. Henry – Certified Bank Senior Examiner
Matthew A. Rose – Bank Senior Examiner
Robert K. McDonald – Bank Examiner
Lance A. Nutt – Bank Examiner
Jim E. Homan – Bank Examiner
David “Chip” Bartlett – Bank Examiner

LITTLE ROCK OFFICE

Michael G. Saunders – Certified Examinations Manager
 Luke B. Webre – Certified Bank Senior Examiner
 Kelly M. Victory – Certified Bank Senior Examiner
 Dharmin H. Patel – Bank Senior Examiner
 Tyler H. Choate – Bank Senior Examiner
 Brandon R. Scallion – Bank Senior Examiner
 Chris K. Davis – Bank Examiner
 Jonathan E. Bull – Bank Examiner
 Scott J. Smith – Bank Examiner

NORTHWEST ARKANSAS OFFICE

777 Mathias Drive, Suite A
 Springdale, AR 72762-0739
 VOICE: (479) 751-5543
 FAX: (479) 751-5815
 NWArkansas@banking.state.ar.us

Ken Leavell – Certified Examinations Manager
 Joseph M. Payne – Certified Bank Senior Examiner
 Landi S. Mkhize – Bank Senior Examiner
 J. Hunter Norton – Bank Senior Examiner
 Rebecca B. Gosnell – Bank Senior Examiner
 Brandon T. Mathis – Bank Examiner
 Shawn M. Dunham – Bank Examiner

JONESBORO OFFICE

924 South Main
 72401-3597
 P. O. Box 9374
 72403-9374
 VOICE: (870) 972-1744
 FAX: (870) 972-1762
 Jonesboro@banking.state.ar.us

John K. Householder – Certified Examinations Manager
 William R. Milum – Bank Senior Examiner
 R. D. Jackson – Certified Bank Senior Examiner
 Shaun G. Perkins – Certified Bank Senior Examiner
 Chris A. Dillon – Certified Bank Senior Examiner
 W. Kent Darr – Commissioned Senior Examiner
 Thomas J. Anderson – Commissioned Senior Examiner

BANK HOLDING COMPANY

Mary C. Pennebaker – Certified Examinations Manager
 Jerry C. Corrothers – Certified Bank Senior Examiner
 Thomas L. Cook – Certified Bank Senior Examiner

TRUST

Thomas M. Narrell – Certified Examinations Manager
 Jamie A. Bazarow – Certified Bank Senior Examiner
 Stacey D. Leder – Commissioned Senior Examiner

INFORMATION SYSTEMS

Jeffrey A. Cameron – Certified Examinations Manager
Michael L. Green – Certified Bank Senior Examiner
Carey W. Sharp – Certified Bank Senior Examiner

APPLICATION INFORMATION

John W. Ashby – Certified Examinations Manager
Gregg Qualls – Certified Bank Senior Examiner
Cara K. Lank – Certified Bank Senior Examiner
Kevin C. Mosley – Certified Bank Senior Examiner
Self Examination
Bank Reports of Condition and Income
Bank Holding Company Reports of Condition
and Income
Research and Financial Analysis
Public Information Requests
Application Analysis
Consumer Complaints

TRAINING

Richard S. Plotkin – Certified Examinations Manager
Jacklyn G. Powell – Commissioned Senior Examiner
Training/Orientation/Education

LEGAL DIVISION

P. Brent Taylor – Attorney
Rules and Regulations
Legal Filings and Inquiries
Consumer Complaints

INFORMATION TECHNOLOGY

Robert L. Hughes – Administrator
Mitch L. Vire – Systems Specialist
Greg F. Langley – Systems Specialist
Data Processing Support
Research and Development
Application Programming

ADMINISTRATION DIVISION

Gail Green – Administrative Services Manager

Vicki A. Wise – Human Resource Analyst

Devan E. May – Human Resource Analyst

Sharon K. Hacker – Accountant

Accounting and Employee Services

Budget and Personnel

Performance Evaluation

Expense Disbursement

Purchasing

Payroll

Cynthia L. Nixon – Executive Assistant to the Commissioner

Jane R. English – Administrative Analyst

Lori A. Morrison – Administrative Analyst

Martha A. Guinn – Administrative Analyst

Kimberly A. Brown – Administrative Specialist

Administrative Support

Examination Support and Processing

Data Entry

Barbara A. Mahoney – Administrative Analyst

Rules and Regulations Manual Distribution Inquiries

Charter Amendments and Charter Information

Certificates of Good Standing

STATE CHARTERED BANKS' MAIN OFFICE RELOCATIONS

BANK	NEW NAME/LOCATION
Southern Bancorp Bank of Trumann Trumann	Southern Bancorp Bank of Trumann Rogers

STATE CHARTERED BANKS MERGED FROM JULY 1, 2009, TO JUNE 30, 2010

BANK	MERGED INTO
Southern Bancorp Bank of Blytheville Blytheville	Southern Bancorp Bank Arkadelphia
Southern Bancorp Bank, N. A. Helena	Southern Bancorp Bank Arkadelphia
Southern Bank of Commerce Paragould	Southern Bank Poplar Bluff, MO
Southern Bancorp Bank of Trumann Rogers	Southern Bancorp Bank Arkadelphia
Southern Bancorp Bank Ruleville, MS	Southern Bancorp Bank Arkadelphia

CHARTER CONVERSIONS

Heritage Bank
2009 Browns Lane
Jonesboro, Arkansas
(Converted to a national charter July 1, 2010 and became
Heritage Bank, National Association)

BRANCHES APPROVED FROM JULY 1, 2009, TO JUNE 30, 2010

BANK	LOCATION
Southern Bancorp Bank Arkadelphia	206 Airport Road Hot Springs
Southern Bancorp Bank Arkadelphia	2552 Hwy 51 S Hernando, MS
First Southern Bank Batesville	500 E Race St. Searcy
Centennial Bank Conway	Mobile Branch Saline County
First State Bank of DeQueen DeQueen	108 Hwy 27 Bypass Nashville
Arvest Bank Fayetteville	1720 S University Little Rock
Arvest Bank Fayetteville	NW Corner of Hwy 277 & A St. Elgin, OK
Arvest Bank Fayetteville	5621 N Classen Blvd Oklahoma City, OK
Arvest Bank Fayetteville	811 W Ruth St. Sallisaw, OK
First Arkansas Bank & Trust Jacksonville	2200 Wildwood Drive Sherwood
Bank of the Ozarks Little Rock	Alcoa Road and Interstate 30 Benton
Allied Bank Mulberry	4900 Kavanaugh Little Rock
Merchants & Planters Bank Newport	100 Second Street Swifton
First Security Bank Searcy	10 Sherwood Plaza Clarksville

BANK

LOCATION

First Security Bank
Searcy

5600 Kavanaugh
Little Rock

First Security Bank
Searcy

10421 W Markham
Little Rock

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

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

The following is a statement reflecting deposits and disbursements of the State Bank Department from July 1, 2009 through June 30, 2010.

RECEIPTS

Cash Balance June 30, 2009.....	\$5,173,308.95
Examination and Assessment Fees	7,736,258.00
Charter and Amendment Fees	56,525.00
Miscellaneous/Non-Revenue Income.....	4,934.55
Reimbursement for M & R Sales	25,425.00
Refund to Expenditures – Prior Year	27,341.01
Refund to Expenditures– Current Year	0
Total Receipts	<u>7,850,483.56</u>
	\$13,023,792.51

DISBURSEMENTS

Salaries.....	4,761,982.76
Extra Help Salaries	0
Maintenance and General Operations.....	1,047,166.39
S.S., Retirement and Insurance	
Matching.....	1,189,173.58
Conference Fees and Travel	290,300.57
Professional Fees and Services	50,339.08
Capital Outlay.....	165,219.24
Refunds Issued	55.39
Service Charge by State Treasurer	116,891.75
Total Disbursements	7,621,128.76
Cash Balance June 30, 2010	<u>5,402,663.75</u>
	\$13,023,792.51

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 ...Acting Regional Director/Supervision/Consumer Protection
Joseph A. Meade Acting Deputy Regional Director/Risk Management
Julie Banfield Deputy Regional Director/Consumer Protection
Cheryl Couch..... Assistant Regional Director
Mark Taylor..... Assistant Regional Director
John Perez Assistant Regional Director
Stephen Zachary Regional Counsel

Memphis Area Office
5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
VOICE: (901) 685-1603
FAX: (901) 821-5308

Wayne Nichols Assistant Regional Director
Chris Finnegan Assistant Regional Director/Compliance

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

Mark Evans..... Field Supervisor/Risk Management
Linda Wallace..... Field Supervisor/Compliance

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

Dana A. English..... Field Supervisor/Risk Management
Linda Wallace..... Field Supervisor/Compliance

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

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

FEDERAL RESERVE BANK OF ST. LOUIS DISTRICT NO. 8

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

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

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

Michael J. Mueller Vice President
Support Services

Kim D. Nelson Vice President
Risk Management, Statistics, Credit & Payment Applications

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

Michael D. Renfro General Auditor
Audit

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

Robert A. Hopkins Senior Branch Executive

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

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

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

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

COMPTROLLER OF THE CURRENCY

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

Gilbert D. Barker..... Deputy Comptroller
Janice J. McQuary Assistant Deputy Comptroller
Randall M. Ryskamp.....District Counsel
Karen Bryant Licensing Manager

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

F. Christian Dunn Assistant Deputy Comptroller

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

F. Christian Dunn Assistant Deputy Comptroller

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

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

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

Leigh R. Hoge Assistant Deputy Comptroller

ARKANSAS BANKERS ASSOCIATION

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

Ken D. Hammonds..... President & CEO

Eddie Holt Chairman
President & CEO
First National Bank of Crossett, Crossett

Charles Blanchard..... Chairman-Elect
Chairman & CEO
First State Bank, Russellville

John Freeman Vice Chairman
President
Liberty Bank of Arkansas, Jonesboro

Mary Beth Brooks..... Treasurer
President & CEO
The Bank of Fayetteville, Fayetteville

Reynie Rutledge..... Past Chairman
Chairman
First Security Bank, Searcy

EMERGING LEADERS SECTION OFFICERS

Chip Blanchard.....President
Vice President
Metropolitan National Bank, Fayetteville

Mark Wilson.....Vice President
Vice President
First Arkansas Bank & Trust, Jacksonville

Jennifer Ruhlman Secretary/Treasurer
Branch Manager
Bank of the Ozarks, Little Rock

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Richard TrammellExecutive Director

Cole Martin President
First Security Bank, Searcy, Clarksville Office

George Worthen..... Vice President
Bank of Little Rock, Little Rock

Martin CarpenterTreasurer
First National Banking Company, Ash Flat

Sam Beller Secretary
Bank of Cave City, Cave City

CONFERENCE OF STATE BANK SUPERVISORS

1155 Connecticut Avenue, NW, 5th Floor
Washington, DC 20036
VOICE: (202) 296-2840
FAX: (202) 296-1928
<http://www.csbs.org>

Neil Milner.....President & CEO
John RyanExecutive Vice President
Tom Harlow Chief Financial Officer
Cecelia Smith Senior Manager and Executive Assistant
Roger Stromberg..... Senior Vice President/Professional Development
Georgia HighVice President, Accreditation & Certification/
Professional Development
John “Buz” Gorman.....General Counsel/Legislative
Ed Smith Vice President, Membership & Bank Relations
Mary Beth Quist..... Senior Vice President/Supervisory Processes
Michael Stevens Senior Vice President/Regulatory Policy
William “Bill” Matthews President and CEO/State Regulatory Registry (SRR)

CONSOLIDATED REPORT OF CONDITION DATA 98 STATE CHARTERED COMMERCIAL BANKS (in millions)

JUNE 30, 2010

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$760
b. Interest-bearing balances	2,099
Securities:	
a. Held to maturity.....	900
b. Available-for sale.....	6,898
Federal funds sold and securities purchased under agreements to resell	373
Net Loans and Leases.....	27,515
Trading assets	0
Premises and fixed assets.....	1,203
Other real estate owned	383
Goodwill and other intangibles	957
All other assets	1,535
Total assets.....	\$42,623

LIABILITIES

Deposits:	
a. In domestic offices	\$34,155
(1) Noninterest-bearing	5,016
(2) Interest-bearing.....	29,139
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	616
Trading liabilities	0
Other borrowed money.....	2,898
Subordinated notes and debentures	2
All other liabilities	302
Total liabilities.....	37,973

EQUITY CAPITAL

Minority interest in consolidated subsidiaries.....	4
Perpetual preferred stock	4
Common stock	20
Surplus.....	2,520
Undivided profits	2,102
Total equity capital.....	4,650
Total liabilities, minority interest and equity capital	\$42,623

**CONSOLIDATED STATEMENT OF CONDITION OF THE
53 STATE CHARTERED TRUST DEPARTMENTS
(in millions)**

JUNE 30, 2010

ASSETS

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	\$11
	b. Other Institutions	0
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions	300
	b. Other Institutions	194
3.	U.S. Government and Agency Obligations	415
4.	State, County and Municipal Obligations	287
5.	Other Short-Term Obligations	3
6.	Other Notes and Bonds	96
7.	Money Market Funds	369
8.	Other Mutual Funds	302
9.	Stocks.....	721
10.	Collective Investment Fund Units	0
11.	Real Estate Mortgages	19
12.	Real Estate.....	222
13.	Miscellaneous Assets	169
14.	Other	(44)
15.	Total	\$3,064

LIABILITIES

Personal Accounts:

16.	Personal Trusts	\$636
17.	Estates & Guardianships	36

Employee Benefit Accounts:

18.	Trusts	394
19.	Agencies	190

All Other Agencies:

20.	Investment Mgmt & Advisory	532
21.	Custodial	657
22.	All Other	25

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships	521
24.	Agencies	72

Collective Investment Funds:

25.	Employee Benefits	1
26.	Other	0
27.	Profit Accounts	0
28.	Suspense Accounts	0
29.	Total	\$3,064

CONSOLIDATED REPORT OF CONDITION DATA 28 NATIONAL BANKS (in millions)

JUNE 30, 2010

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$305
b. Interest-bearing balances	325
Securities:	
a. Held-to-maturity.....	488
b. Available-for-sale	1,701
Federal funds sold and securities purchased under agreements to resell	301
Net loans and leases	6,802
Trading assets	6
Premises and fixed assets.....	306
Other real estate owned	192
Goodwill and other intangibles	120
All other assets	333
Total assets.....	\$10,879

LIABILITIES

Deposits:	
a. In domestic offices	\$8,944
(1) Noninterest-bearing	1,380
(2) Interest-bearing.....	7,564
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	221
Trading liabilities	0
Other borrowed money	453
Subordinated notes and debentures	0
All other liabilities	61
Total liabilities.....	9,679
Minority interest in consolidated subsidiaries	0

EQUITY CAPITAL

Perpetual preferred stock	4
Common stock	37
Surplus	528
Undivided profits	631
Total equity capital.....	1,200
Total liabilities, minority interest and equity capital	\$10,879

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2010

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	7.09
Summit Bank	Arkadelphia	8.67
First National Banking Company	Ash Flat	9.95
The Bank of Augusta	Augusta	12.49
Citizens State Bank	Bald Knob	8.88
The Citizens Bank	Batesville	9.65
First Community Bank	Batesville	8.01
First Southern Bank	Batesville	9.17
Bank of Bearden	Bearden	16.53
The First National Bank of Berryville	Berryville	14.13
Farmers Bank and Trust Company	Blytheville	8.61
First Western Bank	Booneville	7.85
Community State Bank	Bradley	10.08
Heartland Community Bank	Bryant	9.52
The First National Bank of Izard County	Calico Rock	29.45
Bank of Cave City	Cave City	10.71
The Merchants & Planters Bank	Clarendon	10.41
Centennial Bank	Conway	10.81
First National Bank of Crossett	Crossett	10.21
First State Bank	Crossett	8.04
Chambers Bank	Danville	9.62
River Town Bank	Dardanelle	10.41
Decatur State Bank	Decatur	11.37
Bank of Delight	Delight	19.56
First State Bank of DeQueen	DeQueen	8.43
Arkansas County Bank	DeWitt	9.51
DeWitt Bank and Trust Company	DeWitt	14.82
Merchants and Farmers Bank	Dumas	8.23
First Financial Bank	El Dorado	8.87
Simmons First Bank of El Dorado, N. A.	El Dorado	7.52
Bank of England	England	9.89
The Eudora Bank	Eudora	9.07
Cornerstone Bank	Eureka Springs	9.14
Arvest Bank	Fayetteville	8.18
Bank of Arkansas, N. A.	Fayetteville	14.56

BANK	CITY	RATIO
Signature Bank of Arkansas	Fayetteville	8.43
The Bank of Fayetteville	Fayetteville	8.37
Twin Lakes Community Bank	Flippin	15.46
Fordyce Bank & Trust Co.	Fordyce	10.12
First National Bank of Eastern Arkansas	Forrest City	10.53
Forrest City Bank, National Association	Forrest City	11.75
The First National Bank of Fort Smith	Fort Smith	11.93
Planters & Merchants Bank	Gillett	13.70
Bank of Gravett	Gravette	11.56
The First National Bank in Green Forest	Green Forest	10.27
First Service Bank	Greenbrier	8.74
Farmers Bank	Greenwood	19.21
Farmers Bank	Hamburg	14.20
Calhoun County Bank	Hampton	9.36
Community First Bank	Harrison	8.82
Heber Springs State Bank	Heber Springs	10.35
Helena National Bank	Helena	13.45
Horatio State Bank	Horatio	10.24
First National Bank	Hot Springs	10.61
Hot Springs Bank & Trust Company	Hot Springs	9.54
Simmons First Bank of Hot Springs	Hot Springs	8.78
First State Bank of Northwest Arkansas	Huntsville	14.33
First Arkansas Bank and Trust	Jacksonville	11.01
Heritage Bank, National Association	Jonesboro	11.39
Liberty Bank of Arkansas	Jonesboro	10.59
Simmons First Bank of Jonesboro	Jonesboro	9.08
Bank of Lake Village	Lake Village	10.60
Simmons First Bank of South Arkansas	Lake Village	9.56
Little River Bank	Lepanto	10.48
Arkansas Bankers Bank	Little Rock	11.74
Bank of Little Rock	Little Rock	7.74
Bank of the Ozarks	Little Rock	10.96
The Capital Bank	Little Rock	10.50
Central Bank	Little Rock	14.36
Eagle Bank and Trust Company	Little Rock	8.36
Metropolitan National Bank	Little Rock	5.44
One Bank & Trust, National Association	Little Rock	10.04
First State Bank	Lonoke	8.83
Farmers Bank & Trust Company	Magnolia	8.58
The Peoples Bank	Magnolia	7.52
The Malvern National Bank	Malvern	10.37

BANK	CITY	RATIO
First Community Bank of Eastern Arkansas	Marion	12.36
First Delta Bank	Marked Tree	10.03
Bank of McCrory	McCrory	10.35
The First National Bank of McGehee	McGehee	13.35
McGehee Bank	McGehee	14.32
The Union Bank of Mena	Mena	9.03
Commercial Bank & Trust Company	Monticello	9.97
Union Bank & Trust Company	Monticello	9.23
Petit Jean State Bank	Morrilton	9.56
First National Bank & Trust Company	Mountain Home	12.01
Ozark Heritage Bank, N. A.	Mountain View	7.68
Allied Bank	Mulberry	7.46
Diamond Bank	Murfreesboro	8.17
Merchants & Planters Bank	Newport	7.60
National Bank of Arkansas in North Little Rock	North Little Rock	8.38
First National Bank	Paragould	11.20
The First National Bank at Paris	Paris	10.28
Delta Trust & Bank	Parkdale	8.98
Piggott State Bank	Piggott	9.35
Pine Bluff National Bank	Pine Bluff	10.74
Simmons First National Bank	Pine Bluff	7.24
Home Bank of Arkansas	Portland	8.48
Bank of Prescott	Prescott	16.03
The Bank of Rison	Rison	18.13
Parkway Bank	Rogers	9.48
Pinnacle Bank	Rogers	10.02
Simmons First Bank of Northwest Arkansas	Rogers	12.40
First State Bank	Russellville	9.12
Simmons First Bank of Russellville	Russellville	13.90
Bank of Salem	Salem	10.52
Logan County Bank	Scranton	18.10
First Security Bank	Searcy	7.40
Simmons First Bank of Searcy	Searcy	10.03
Peoples Bank	Sheridan	12.44
Smackover State Bank	Smackover	9.80
Riverside Bank	Sparkman	7.80
Legacy National Bank	Springdale	9.95
Bodcaw Bank	Stamps	10.37
Bank of Star City	Star City	12.70
Security Bank	Stephens	7.60
The Farmers & Merchants Bank	Stuttgart	9.64

BANK	CITY	RATIO
Citizens Bank & Trust Company	Van Buren	9.39
First Community Bank of Crawford County	Van Buren	8.56
The First National Bank of Lawrence County	Walnut Ridge	12.14
First State Bank of Warren	Warren	10.10
Warren Bank and Trust Company	Warren	13.59
Evolve Bank & Trust	West Memphis	8.47
Fidelity National Bank	West Memphis	9.20
Cross County Bank	Wynne	12.15
The First National Bank of Wynne	Wynne	10.73

NATIONAL BANKS**JUNE 30, 2010****(000's omitted)**

BANK	CITY	ASSETS
First National Banking Company	Ash Flat	384,649
The First National Bank of Berryville	Berryville	131,429
The First National Bank of Izard County	Calico Rock	139,309
First National Bank of Crossett	Crossett	158,800
Simmons First Bank of El Dorado, N.A.	El Dorado	262,739
Bank of Arkansas, N.A.	Fayetteville	279,655
First National Bank of Eastern Arkansas	Forrest City	312,708
Forrest City Bank, National Association	Forrest City	50,835
The First National Bank of Fort Smith	Fort Smith	1,052,875
The First National Bank in Green Forest	Green Forest	348,241
Helena National Bank	Helena	171,706
First National Bank	Hot Springs	669,211
Heritage Bank, National Association	Jonesboro	253,194
Metropolitan National Bank	Little Rock	1,371,940
One Bank & Trust, National Association	Little Rock	439,152
The Malvern National Bank	Malvern	447,077
The First National Bank of McGehee	McGehee	47,085
First National Bank and Trust Company	Mountain Home	398,656
Ozark Heritage Bank, N. A.	Mountain View	66,222
National Bank of Arkansas in North Little Rock	North Little Rock	198,321
First National Bank	Paragould	651,779
The First National Bank at Paris	Paris	118,633
Pine Bluff National Bank	Pine Bluff	392,974
Simmons First National Bank	Pine Bluff	1,544,684
Legacy National Bank	Springdale	253,894
The First National Bank of Lawrence County	Walnut Ridge	155,312
Fidelity National Bank	West Memphis	315,988
The First National Bank of Wynne	Wynne	262,212

REPORT OF THE

NINETY-EIGHT

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2010

**Southern Bancorp Bank
Arkadelphia, AR**

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

601 Main Street
71923-0248

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

Home Page: www.banksouthern.com

Member of Federal Reserve System

Bank Holding Company
Southern Bancorp Inc., Arkadelphia, AR

Chm: Sherman Tate
CEO/Pres: Phillip Baldwin

CFO/VP: Brent Black

Cash and Due from:..... 76,546
Federal Funds and Repos: 1,700
Investments: 239,594
Net Loans: 643,455
Premises and Fixed Assets: 39,441
Other Real Estate: 3,087
Other Assets: 72,330
Total Assets: 1,076,153
Total Trust Assets:..... 15,144

Deposits:..... 896,146
Federal Funds and Borrowings: 59,118
Other Liabilities: 8,283
Subordinated Debt:..... 0
Total Liabilities: 963,547

Total Equity Capital: 112,606
Total Liabilities and Capital:..... 1,076,153
Number of Shares Outstanding:..... 24,000

Directors: Hugh Arant, Jr.; Phillip N. Baldwin; Kim Evans; James W. Harrington; Glen Jones; Walter Morris, Jr.; Sherman Tate

Branches in Town: One

Other Branches: Barton, Bismarck, Blytheville (4), Clarksdale[MS], Drew[MS], El Dorado (3), Elaine, Friars Point[MS], Gosnell, Greenville[MS] (2), Helena-West Helena (3), Hot Springs, Indianola[MS], Lambert[MS], Leland[MS], Lula[MS], Malvern, Manila (2), Marvell, Picayune[MS], Ruleville[MS], Shelby[MS], Sledge[MS], Trumann, Webb[MS]

Summit Bank Arkadelphia, AR

VOICE: (870) 246-8070
FAX: (870) 246-7122
Trust Powers: No

409 Main Street
71923-0965

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

Home Page: www.summitbankdirect.com

Bank Holding Company
Summit Bancorp, Inc., Arkadelphia, AR

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

EVP/CFO: Christopher M. Wewers
EVP/CAO: John A. Bryant

Cash and Due from:.....	112,067	Deposits:.....	860,301
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	167,598
Investments:.....	259,686	Other Liabilities:.....	3,420
Net Loans:.....	704,066	Subordinated Debt:	0
Premises and Fixed Assets:	13,356	Total Liabilities:.....	1,031,319
Other Real Estate:	2,557	Total Equity Capital:.....	101,761
Other Assets:	41,348	Total Liabilities and Capital:.....	1,133,080
Total Assets:.....	1,133,080	Number of Shares Outstanding:	3,100
Total Trust Assets:.....	0		

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

Branches in Town: One

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

The Bank of Augusta Augusta, AR

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

100 South Second Street
72006-0120

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

Bank Holding Company
None

Chm: John R. Eldridge
CEO/Pres: Charles P. Eldridge

SVP: Ronnie Jones
SVP/TO: Martha Ray

Cash and Due from:.....	1,697	Deposits:.....	46,960
Federal Funds and Repos:	1,980	Federal Funds and Borrowings:.....	0
Investments:.....	20,946	Other Liabilities:.....	1,231
Net Loans:.....	27,667	Subordinated Debt:	0
Premises and Fixed Assets:	271	Total Liabilities:.....	48,191
Other Real Estate:	0	Total Equity Capital:.....	6,957
Other Assets:	2,587	Total Liabilities and Capital:.....	55,148
Total Assets:.....	55,148	Number of Shares Outstanding:	8,000
Total Trust Assets:.....	1,422		

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

Branches in Town: One

Other Branches: None

Citizens State Bank Bald Knob, AR

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

306 South Elm Street
72010-0200

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

Home Page: www.csb-bk.com

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

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

Pres: Wendell Nier
EVP/Cash: Peggy Reed

Cash and Due from:..... 1,910
Federal Funds and Repos:..... 5,290
Investments:..... 47,506
Net Loans:..... 22,325
Premises and Fixed Assets:..... 893
Other Real Estate:..... 0
Other Assets:..... 3,667
Total Assets:..... 81,591
Total Trust Assets:..... 1,776

Deposits:..... 72,190
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 936
Subordinated Debt:..... 0
Total Liabilities:..... 73,126
Total Equity Capital:..... 8,465
Total Liabilities and Capital:..... 81,591
Number of Shares Outstanding:..... 4,000

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

Branches in Town: Two

Other Branches: Bradford

First Community Bank Batesville, AR

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

1325 Harrison Street
72501-4327

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

Home Page: www.firstcommunity.net

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

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

SVP: Troy Henley
VP/TO: Chris Treat

Cash and Due from:..... 27,787
Federal Funds and Repos:..... 1,447
Investments:..... 97,214
Net Loans:..... 521,491
Premises and Fixed Assets:..... 18,273
Other Real Estate:..... 2,540
Other Assets:..... 13,200
Total Assets:..... 681,952
Total Trust Assets:..... 123,441

Deposits:..... 543,908
Federal Funds and Borrowings:..... 80,158
Other Liabilities:..... 1,812
Subordinated Debt:..... 0
Total Liabilities:..... 625,878
Total Equity Capital:..... 56,074
Total Liabilities and Capital:..... 681,952
Number of Shares Outstanding:..... 34,523

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

Branches in Town: Two

Other Branches: Bald Knob, Cabot, Cave City, Goodman[MO], Hardy, Jane[MO], Mountain Home, Neosho[MO], Searcy (3)

First Southern Bank Batesville, AR

VOICE: (870) 612-1212
FAX: (870) 698-1155
Trust Powers: No

1583 South St. Louis Street
72501-7627

Charter Number: 788
Date: July 21, 2005
FDIC Certificate Number: 58052

Home Page: www.firstsouthernbk.com

Bank Holding Company
None

CEO/Pres: Woody Castleberry
EVP: Jim Haynes

SVP: Randy Cross

Cash and Due from:.....	1,898	Deposits:.....	127,874
Federal Funds and Repos:	2,300	Federal Funds and Borrowings:.....	15,147
Investments:.....	29,760	Other Liabilities:	168
Net Loans:.....	117,597	Subordinated Debt:	0
Premises and Fixed Assets:	1,854	Total Liabilities:	143,189
Other Real Estate:	292		
Other Assets:	3,066	Total Equity Capital:.....	13,578
Total Assets:	156,767	Total Liabilities and Capital:.....	156,767
Total Trust Assets:	0	Number of Shares Outstanding:	133,417

Directors: Woody Castleberry; Charlie Eldridge; John Greg; Jim Haynes; Arch Jones; Steven Jordan; Bill Patton; Larry Shaw; Jennifer Styron-Ripa; William E. Wiedower; Thomas Williams; David Wyatt

Branches in Town: None

Other Branches: Searcy

The Citizens Bank Batesville, AR

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

200 South Third Street
72503-2156

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

Home Page: www.thecitizensbank.net

Member of Federal Reserve System

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

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

SVP: Robb Roberts
SVP/TO: Robin Brock

Cash and Due from:.....	13,478	Deposits:.....	429,384
Federal Funds and Repos:	3,460	Federal Funds and Borrowings:.....	56,075
Investments:.....	152,670	Other Liabilities:	1,355
Net Loans:.....	345,753	Subordinated Debt:	0
Premises and Fixed Assets:	8,631	Total Liabilities:	486,814
Other Real Estate:	1,561		
Other Assets:	12,924	Total Equity Capital:.....	51,663
Total Assets:	538,477	Total Liabilities and Capital:.....	538,477
Total Trust Assets:	79,348	Number of Shares Outstanding:	16,500

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

Branches in Town: Six

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

**Bank of Bearden
Bearden, AR**

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

#1 Second Street
71720-0135

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

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

Chm/Pres: Rick Green
EVP: Ken Riley

VP: Donnie Castleberry
VP/Cash: Susan Lusby

Cash and Due from:..... 3,586
Federal Funds and Repos: 1,445
Investments: 4,350
Net Loans: 24,066
Premises and Fixed Assets: 112
Other Real Estate: 0
Other Assets: 337
Total Assets: 33,896
Total Trust Assets: 0

Deposits:..... 27,972
Federal Funds and Borrowings: 0
Other Liabilities:..... 65
Subordinated Debt:..... 0
Total Liabilities:..... 28,037
Total Equity Capital: 5,859
Total Liabilities and Capital:..... 33,896
Number of Shares Outstanding: 8,300

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

Branches in Town: None

Other Branches: None

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

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

400 West Main
72316-0688

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

Home Page: www.farmersbankbly.com

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:..... 10,340
Federal Funds and Repos: 0
Investments: 24,806
Net Loans: 307,921
Premises and Fixed Assets: 9,065
Other Real Estate: 8,332
Other Assets: 5,439
Total Assets: 365,903
Total Trust Assets: 22,539

Deposits:..... 315,322
Federal Funds and Borrowings: 16,420
Other Liabilities:..... 1,497
Subordinated Debt:..... 0
Total Liabilities:..... 333,239
Total Equity Capital: 32,664
Total Liabilities and Capital:..... 365,903
Number of Shares Outstanding: 40,000

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

Branches in Town: Four

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

First Western Bank Booneville, AR

VOICE: (479) 936-2060
FAX: (479) 878-3465
Trust Powers: Yes

80 West Main
72927-0238

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

Home Page: www.fwbank.com

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

Chm/CEO: John T. Hampton
Reg Pres: Nathan E. Gairhan

Reg Pres: Jerry Standridge
EVP/CFO: Lynne Coan

Cash and Due from:.....	6,589	Deposits:.....	256,744
Federal Funds and Repos:.....	9,450	Federal Funds and Borrowings:.....	0
Investments:.....	36,476	Other Liabilities:.....	3,066
Net Loans:.....	194,967	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	10,231	Total Liabilities:.....	259,810
Other Real Estate:.....	13,437		
Other Assets:.....	11,830	Total Equity Capital:.....	23,170
Total Assets:.....	282,980	Total Liabilities and Capital:.....	282,980
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

Directors: Dan Brown; Bob H. Crafton; Nathan E. Gairhan; John T. Hampton; John Mack; Jack McHaney; David Remy; Howard L. Slinkard; Jerry Standridge; Johnny Williams; DeAnne Witherspoon, O.D.; Jane Woolley; Shirley Young

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
Community State Bancshares, Inc., Bradley, AR

Chm/Pres: Jerry G. Hartline
EVP: Jeff Hobbs

VP: Sherri Jones
VP/Cash: Regina Wootton

Cash and Due from:.....	5,091	Deposits:.....	19,961
Federal Funds and Repos:.....	2,040	Federal Funds and Borrowings:.....	0
Investments:.....	5,137	Other Liabilities:.....	37
Net Loans:.....	9,329	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	147	Total Liabilities:.....	19,998
Other Real Estate:.....	191		
Other Assets:.....	232	Total Equity Capital:.....	2,169
Total Assets:.....	22,167	Total Liabilities and Capital:.....	22,167
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Jerry G. Hartline; Sharon Hartline; Jeffrey C. Hobbs

Branches in Town: None

Other Branches: None

Heartland Community Bank Bryant, AR

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

4937 Highway 5 North
72022

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

Home Page: www.heartlandbankonline.com

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

CEO/Pres: Clyde H. Henderson
EVP: Mark S. Hoffpauir

SVP: Phil Thomas
CFO/COO: Judy R. Lawton

Cash and Due from:..... 3,069
Federal Funds and Repos: 1,731
Investments: 11,785
Net Loans: 117,132
Premises and Fixed Assets: 4,574
Other Real Estate: 1,933
Other Assets: 9,066
Total Assets: 149,290
Total Trust Assets:..... 0

Deposits:..... 106,988
Federal Funds and Borrowings: 25,162
Other Liabilities: 425
Subordinated Debt:..... 0
Total Liabilities:..... 132,575

Total Equity Capital: 16,715
Total Liabilities and Capital:..... 149,290
Number of Shares Outstanding: 487,958

Directors: Steve Didion; Clyde H. Henderson; L. Walter Quinn

Branches in Town: None

Other Branches: Fordyce, Sheridan

Bank of Cave City Cave City, AR

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

133 South Main Street
72521-0490

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

Home Page: www.bankofcavecity.com

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

Chm/CEO/Pres/TO: Samuel F. Beller
SVP: Gayla Hickman

SVP/Cash: Wanda Daniel

Cash and Due from:..... 6,893
Federal Funds and Repos: 4,375
Investments: 18,465
Net Loans: 60,201
Premises and Fixed Assets: 862
Other Real Estate: 861
Other Assets: 6,273
Total Assets: 97,930
Total Trust Assets:..... 0

Deposits:..... 79,744
Federal Funds and Borrowings: 5,476
Other Liabilities: 1,553
Subordinated Debt:..... 0
Total Liabilities:..... 86,773

Total Equity Capital: 11,157
Total Liabilities and Capital:..... 97,930
Number of Shares Outstanding: 4,000

Directors: Samuel F. Beller; Dennis Esteb; Margie Pettersen; Bruce Street; Scott Street

Branches in Town: None

Other Branches: Evening Shade, Lynn, Strawberry

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

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

297 Madison
72029-0280

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

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III

Pres: J. Kendall Henry

Cash and Due from:.....	5,346	Deposits:.....	36,018
Federal Funds and Repos:.....	5,030	Federal Funds and Borrowings:.....	0
Investments:.....	17,488	Other Liabilities:.....	271
Net Loans:.....	12,210	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	226	Total Liabilities:.....	36,289
Other Real Estate:.....	20		
Other Assets:.....	443	Total Equity Capital:.....	4,474
Total Assets:.....	40,763	Total Liabilities and Capital:.....	40,763
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	5,660

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

Branches in Town: None

Other Branches: None

Centennial Bank Conway, AR

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

620 Chestnut Street
72032

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

Home Page: www.my100bank.com

Member of Federal Reserve System

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

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

EVP: Kevin Hester
EVP: Randy E. Mayor

Cash and Due from:	191,636
Federal Funds and Repos:	8,665
Investments:	343,721
Net Loans:	2,140,158
Premises and Fixed Assets:	75,312
Other Real Estate:	19,058
Other Assets:	248,785
Total Assets:	3,027,335
Total Trust Assets:	0

Deposits:	2,327,543
Federal Funds and Borrowings:	295,284
Other Liabilities:	16,993
Subordinated Debt:	0
Total Liabilities:	2,639,820
Total Equity Capital:	387,515
Total Liabilities and Capital:	3,027,335
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: Beebe (2), Big Pine Key[FL], Bryant, Cabot (5), Clermont[FL], Fordyce, Greenbrier, Heber Springs, Islamorada[FL], Jacksonville (3), Key Largo[FL], Key West[FL] (3), Lake Mary[FL], Little Rock (10), Longwood[FL], Marathon[FL] (3), Marco Island[FL], Mayflower, Morrilton, Mountain View (2), North Little Rock (6), Orlando[FL] (3), Port Charlotte[FL], Punta Gorda[FL], Quitman, Rison, Searcy (3), Sherwood (2), Summerland Key[FL], Vilonia, Ward, Winter Park[FL]

**First State Bank
Crossett, AR**

VOICE: (870) 364-5131
FAX: (870) 364-6329
Trust Powers: No

200 Pine Street
71635-0638

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

Home Page: www.fsbcrossett.com

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

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

SVP: Sue C. Gwin
VP: David H. Bell

Cash and Due from:.....	1,409	Deposits:.....	32,615
Federal Funds and Repos:.....	36	Federal Funds and Borrowings:.....	0
Investments:.....	12,099	Other Liabilities:.....	132
Net Loans:.....	18,482	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,413	Total Liabilities:.....	32,747
Other Real Estate:.....	945		
Other Assets:.....	1,353	Total Equity Capital:.....	2,990
Total Assets:.....	35,737	Total Liabilities and Capital:.....	35,737
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

Branches in Town: Two

Other Branches: None

**Chambers Bank
Danville, AR**

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

901 Main
72833-0609

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

Home Page: www.chambers-bank.com

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

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

EVP: Philip Alexander

Cash and Due from:.....	7,675	Deposits:.....	633,784
Federal Funds and Repos:.....	22,590	Federal Funds and Borrowings:.....	36,714
Investments:.....	56,180	Other Liabilities:.....	5,274
Net Loans:.....	608,169	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	12,124	Total Liabilities:.....	675,772
Other Real Estate:.....	11,865		
Other Assets:.....	36,329	Total Equity Capital:.....	79,160
Total Assets:.....	754,932	Total Liabilities and Capital:.....	754,932
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

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

Branches in Town: One

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

River Town Bank Dardanelle, AR

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

102 North Front Street
72834-0577

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

Home Page: www.rivertownbank.com

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

Chm: Ronald L. Taylor
Pres: William R. Bullock

SVP: Thomas C. Berryhill
Cash: Janelle Parker

Cash and Due from:..... 21,657
Federal Funds and Repos: 0
Investments: 5,801
Net Loans: 129,931
Premises and Fixed Assets: 6,938
Other Real Estate: 1,190
Other Assets: 4,418
Total Assets:..... 169,935
Total Trust Assets:..... 0

Deposits:..... 143,785
Federal Funds and Borrowings: 7,792
Other Liabilities:..... 645
Subordinated Debt:..... 0
Total Liabilities:..... 152,222

Total Equity Capital: 17,713
Total Liabilities and Capital:..... 169,935
Number of Shares Outstanding: 8,000

Directors: Dee Abrams; Thomas C. Berryhill; Barbara Bullock; Bunny Bullock; Tom Ed Bullock; William R. Bullock, Sr.; Fanny George; Blake Tarpley; Ronald L. Taylor; Adam C. Waldron

Branches in Town: One

Other Branches: Atkins, Conway (2),
Danville, Dover, Russellville (2)

Decatur State Bank Decatur, AR

VOICE: (479) 752-3281
FAX: (479) 752-8154
Trust Powers: No

Hwy. 59 North
72722-0038

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

Home Page: www.decaturstatebank.net

Bank Holding Company
Peterson Holding Company, Decatur, AR

Chm: Richard E. Wilmoth
CEO/Pres: Vernon L. Austin

Cash: Wanda Tormey

Cash and Due from:..... 4,906
Federal Funds and Repos: 4,200
Investments: 17,515
Net Loans: 164,015
Premises and Fixed Assets: 4,231
Other Real Estate: 3,049
Other Assets: 5,481
Total Assets:..... 203,397
Total Trust Assets:..... 0

Deposits:..... 158,370
Federal Funds and Borrowings: 21,000
Other Liabilities:..... 592
Subordinated Debt:..... 0
Total Liabilities:..... 179,962

Total Equity Capital: 23,435
Total Liabilities and Capital:..... 203,397
Number of Shares Outstanding: 7,000

Directors: Vernon L. Austin; Tom M. Edmiston; Debbie Evans; Paul Galyean; Aaron Holcombe; R. Mark Londagin; Adam McGhee; Richard E. Wilmoth

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

Bank Holding Company
None

Chm/CEO: Darwin Hendrix
Pres: Glenn Vasser

SVP: Rusty Silvey
COO/VP: Vince Grimes

Cash and Due from:.....	3,904	Deposits:.....	64,300
Federal Funds and Repos:	6,715	Federal Funds and Borrowings:.....	122
Investments:.....	17,463	Other Liabilities:.....	228
Net Loans:.....	50,322	Subordinated Debt:.....	0
Premises and Fixed Assets:	388	Total Liabilities:.....	64,650
Other Real Estate:	526		
Other Assets:	1,375	Total Equity Capital:.....	16,043
Total Assets:.....	80,693	Total Liabilities and Capital:.....	80,693
Total Trust Assets:.....	0	Number of Shares Outstanding:	15,583

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

Branches in Town: None

Other Branches: Prescott

First State Bank of DeQueen DeQueen, AR

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

402 West Collin Raye Drive
71832-0970

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

Home Page: www.fsbdequeen.com

Member of Federal Reserve System

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

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

EVP: Noel Bard
SVP: J. Marc Jackson

Cash and Due from:.....	5,622	Deposits:.....	138,540
Federal Funds and Repos:	193	Federal Funds and Borrowings:.....	9,092
Investments:.....	31,836	Other Liabilities:.....	1,381
Net Loans:.....	114,160	Subordinated Debt:.....	0
Premises and Fixed Assets:	5,248	Total Liabilities:.....	149,013
Other Real Estate:	191		
Other Assets:	5,385	Total Equity Capital:.....	13,622
Total Assets:.....	162,635	Total Liabilities and Capital:.....	162,635
Total Trust Assets:.....	0	Number of Shares Outstanding:	76,000

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

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro

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

Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

Chm: Warren A. Jennings, Sr.
CEO/Pres: Warren A. Jennings, Jr.

EVP: Gary Oltmann
VP/Cash: Mary Jacobs

Cash and Due from:..... 19,675
Federal Funds and Repos: 0
Investments: 32,350
Net Loans: 96,207
Premises and Fixed Assets: 5,021
Other Real Estate: 0
Other Assets: 2,528
Total Assets: 155,781
Total Trust Assets: 21,720

Deposits:..... 116,353
Federal Funds and Borrowings: 23,806
Other Liabilities: 209
Subordinated Debt:..... 0
Total Liabilities:..... 140,368

Total Equity Capital: 15,413
Total Liabilities and Capital:..... 155,781
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 Sebre

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company DeWitt, AR

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

Second and Jefferson Streets
72042-0071

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

Home Page: www.dewittbankandtrust.com

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

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

EVP: Tricia Bull
TO: Jason Grantham

Cash and Due from:..... 25,272
Federal Funds and Repos: 0
Investments: 24,745
Net Loans: 54,670
Premises and Fixed Assets: 635
Other Real Estate: 2,052
Other Assets: 4,637
Total Assets: 112,011
Total Trust Assets: 30,163

Deposits:..... 84,495
Federal Funds and Borrowings: 10,665
Other Liabilities: 308
Subordinated Debt:..... 0
Total Liabilities:..... 95,468

Total Equity Capital: 16,543
Total Liabilities and Capital:..... 112,011
Number of Shares Outstanding: 54,000

Directors: Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David L. Jessup; Charles E. Lumsden; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: St. Charles

Merchants & Farmers Bank Dumas, AR

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

500 Highway 65 South
71639

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

Home Page: www.mfbanknet.com

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

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

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

Cash and Due from:.....	4,994	Deposits:.....	79,736
Federal Funds and Repos:	8,865	Federal Funds and Borrowings:.....	687
Investments:.....	20,652	Other Liabilities:	273
Net Loans:.....	45,736	Subordinated Debt:	0
Premises and Fixed Assets:	3,257	Total Liabilities:	80,696
Other Real Estate:	0		
Other Assets:	4,796	Total Equity Capital:.....	7,604
Total Assets:	88,300	Total Liabilities and Capital:.....	88,300
Total Trust Assets:	26,564	Number of Shares Outstanding:	40,000

Directors: L. Ashton Adcock; Jimmie L. Appleberry; Benny M. Estes; L. Sue Frank; Bruce Gasaway; Marion S. Gill; J. Michael Jones; Don Livingston; William W. Shea; David Walt

Branches in Town: One

Other Branches: None

First Financial Bank El Dorado, AR

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

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

Member of Federal Reserve System

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

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

EVP/COO: Jerry Bullard
CFO: Melissa Jerry

Cash and Due from:.....	11,288	Deposits:.....	491,827
Federal Funds and Repos:	22,815	Federal Funds and Borrowings:.....	111,863
Investments:.....	18,657	Other Liabilities:	2,268
Net Loans:.....	563,774	Subordinated Debt:	0
Premises and Fixed Assets:	10,100	Total Liabilities:	605,958
Other Real Estate:	8,736		
Other Assets:	31,639	Total Equity Capital:.....	61,051
Total Assets:	667,009	Total Liabilities and Capital:.....	667,009
Total Trust Assets:	0	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; William C. Nolan, Jr.; Gary W. Sewell; Dr. Stephen C. Smart; Louis Knox White

Branches in Town: Five

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

**Bank of England
England, AR**

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

123 South Main Street
 72046-0070

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

Home Page: www.bankofengland-ar.com

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

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

VP: Bobby Montgomery
Cash: Sheila Rice

Cash and Due from:..... 3,173
 Federal Funds and Repos: 0
 Investments: 37,329
 Net Loans: 156,581
 Premises and Fixed Assets: 4,568
 Other Real Estate: 1,270
 Other Assets: 9,619
 Total Assets: 212,540
 Total Trust Assets: 0

Deposits:..... 174,562
 Federal Funds and Borrowings: 14,069
 Other Liabilities:..... 4,007
 Subordinated Debt:..... 0
 Total Liabilities:..... 192,638
 Total Equity Capital: 19,902
 Total Liabilities and Capital:..... 212,540
 Number of Shares Outstanding: 10,000

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

Branches in Town: One

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

**The Eudora Bank
Eudora, AR**

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

111 North Main Street
 71640-0250

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

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

Chm: Charles F. Poole

CEO/Pres: Gene Keith

Cash and Due from:..... 1,917
 Federal Funds and Repos: 820
 Investments: 14,243
 Net Loans: 14,655
 Premises and Fixed Assets: 169
 Other Real Estate: 0
 Other Assets: 611
 Total Assets: 32,415
 Total Trust Assets: 0

Deposits:..... 29,182
 Federal Funds and Borrowings: 0
 Other Liabilities:..... 145
 Subordinated Debt:..... 0
 Total Liabilities:..... 29,327
 Total Equity Capital: 3,088
 Total Liabilities and Capital:..... 32,415
 Number of Shares Outstanding: 14,000

Directors: Kay Avery; Robert D. Avery; Fred W. Hensley; Roger Hensley, Sr.; Gene Keith; Charles F. Poole; W. R. Selman

Branches in Town: None

Other Branches: None

**Cornerstone Bank
Eureka Springs, AR**

VOICE: (479) 253-2265
FAX: (479) 253-1165
Trust Powers: No

70 South Main
72632-0309

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

Home Page: www.cstonebank.net

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

CEO/Pres: Charles T. Cross

Cash and Due from:.....	8,443	Deposits:	124,265
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	8,139
Investments:.....	37,294	Other Liabilities:	4,312
Net Loans:.....	87,590	Subordinated Debt:	0
Premises and Fixed Assets:	8,297	Total Liabilities:	136,716
Other Real Estate:	2,597		
Other Assets:	5,611	Total Equity Capital:.....	13,116
Total Assets:	149,832	Total Liabilities and Capital:.....	149,832
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

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

Branches in Town: One

Other Branches: Berryville, Holiday Island

**Arvest Bank
Fayetteville, AR**

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

75 North East Street
72702-1327

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

Home Page: www.arvest.com

Member of Federal Reserve System

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

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

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

Cash and Due from:.....	1,478,640	Deposits:.....	9,261,715
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	817,870
Investments:.....	927,518	Other Liabilities:.....	90,563
Net Loans:.....	7,494,643	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	346,841	Total Liabilities:.....	10,170,148
Other Real Estate:.....	58,170		
Other Assets:.....	1,018,144	Total Equity Capital:.....	1,153,808
Total Assets:.....	11,323,956	Total Liabilities and Capital:.....	11,323,956
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	350,692

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

Branches in Town: 10

Other Branches: Ada[OK], Alma, Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (7), Berryville (2), Branson[MO] (2), Broken Arrow[OK] (3), Bryant, Bull Shoals, Cabot, Caney[KS], Carthage[MO] (2), Centerton, Chickasha[OK], Choctaw[OK], Clarksville (2), Conway (3), Coweta[OK], Del City[OK], Dewey[OK] (2), Duncan[OK] (3), Edmond[OK] (5), Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (10), Gardner[KS], Gentry, Gravette, Greenwood, Grove[OK], Harrison (3), Hindsville, Holiday Island, Hollister[MO], Hot Springs (3), Hot Springs Village, Huntsville (2), Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (6), Kansas [OK], Kansas City[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lee's Summit[MO], Lenexa[KS], Lincoln, Little Rock (10), Lonoke, Lowell, Maumelle, McAlester[OK], Mena, Miami[OK], Midwest City[OK], Mission[KS], Moore[OK], Morrilton, Mountain Home (2), Muskogee[OK] (2), Neosho[MO] (2), Nixa[MO], Noel[MO], Norman[OK] (7), North Little Rock (3), Nowata[OK] (2), Oklahoma City[OK] (9), Okmulgee[OK], Ottawa[KS], Overland Park[KS] (2), Owasso[OK] (2), Paris, Pea Ridge, Pineville[MO], Poteau[OK], Prairie Grove (2), Pryor[OK] (2), Rogers (7), Russellville (3), Sallisaw[OK], Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (2), Stillwater[OK] (2), Stilwell[OK], Tahlequah[OK], Tontitown, Tulsa[OK] (19), Van Buren (3), Vinita[OK], Wagoner[OK], Walters[OK], Webb City[MO], West Fork, Westville[OK], Yellville, Yukon[OK]

Signature Bank of Arkansas Fayetteville, AR

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

Home Page: www.sbofa.com

Bank Holding Company
 White River Bancshares Company, Fayetteville, AR

Chm/CEO/Pres/TO: Gary R. Head
CFO: Mike Hill

CCO: Dan Hendricks
COO: Marilyn Hendricks

Cash and Due from:.....	8,840	Deposits:.....	525,064
Federal Funds and Repos:.....	30,795	Federal Funds and Borrowings:.....	52,895
Investments:.....	62,197	Other Liabilities:.....	4,174
Net Loans:.....	497,987	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	9,978	Total Liabilities:.....	582,133
Other Real Estate:.....	12,686		
Other Assets:.....	31,330	Total Equity Capital:.....	71,680
Total Assets:.....	653,813	Total Liabilities and Capital:.....	653,813
Total Trust Assets:.....	443	Number of Shares Outstanding:.....	30,000

Directors: Gary R. Head ; Larry G. Bittle; Dan Bowers; John A. Cooper, III; John A. Dominick; Matthew Duffy; J. Kirkwood Dupps; Greg Lee; Jerry P. Maland; Dave Morton; Reece Parham; Neal R. Pendergraft; Gus Rusher; Beverly Schaffer; Todd Simmons

Branches in Town: None

Other Branches: Bella Vista, Bentonville, Brinkley (2), Rogers, Siloam Springs, Springdale

The Bank of Fayetteville Fayetteville, AR

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

Home Page: www.bof.com

Member of Federal Reserve System

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

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP/CFO: Sam Stricklin

Cash and Due from:.....	49,994	Deposits:.....	339,607
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	79,841
Investments:.....	62,940	Other Liabilities:.....	2,112
Net Loans:.....	308,938	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,918	Total Liabilities:.....	421,560
Other Real Estate:.....	12,975		
Other Assets:.....	17,944	Total Equity Capital:.....	40,149
Total Assets:.....	461,709	Total Liabilities and Capital:.....	461,709
Total Trust Assets:.....	57,191	Number of Shares Outstanding:.....	789,604

Directors: Larry Baggett; Woody Bassett; Mary Beth Brooks; Bob Daugherty; Frank Kelly; David McClinton; Ann Rosso; Curtis Shipley; Kent Starr

Branches in Town: Five

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

Bank Holding Company
First National Corporation of Wynne, Wynne, AR

Chm/CEO: Judy R. Loving
Pres: Chad S. Hudson

CFO/VP: Marcus Walser
COO/VP: Sandy Garrison

Cash and Due from:..... 1,923
Federal Funds and Repos: 3,695
Investments: 2,692
Net Loans: 57,161
Premises and Fixed Assets: 3,842
Other Real Estate: 367
Other Assets: 1,246
Total Assets: 70,926
Total Trust Assets: 0

Deposits:..... 59,603
Federal Funds and Borrowings: 100
Other Liabilities: 148
Subordinated Debt:..... 0
Total Liabilities:..... 59,851

Total Equity Capital: 11,075
Total Liabilities and Capital:..... 70,926
Number of Shares Outstanding: 469,594

Directors: Keith Daffron; John Ed Gregson; Randy Hopper; Chad S. Hudson; Philip Hurst; Judy R. Loving; Jeff Magness

Branches in Town: None

Other Branches: Mountain Home, Norfolk

Fordyce Bank & Trust Company Fordyce, AR

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

200 West Fourth Street
71742-2202

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

Home Page: www.fordycebank.com

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

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

EVP: Don Lyle
Cash: Kenda Freer

Cash and Due from:..... 9,073
Federal Funds and Repos: 402
Investments: 52,055
Net Loans: 54,523
Premises and Fixed Assets: 2,384
Other Real Estate: 12
Other Assets: 3,827
Total Assets: 122,276
Total Trust Assets: 1,285

Deposits:..... 92,901
Federal Funds and Borrowings: 15,800
Other Liabilities: 1,099
Subordinated Debt:..... 0
Total Liabilities:..... 109,800

Total Equity Capital: 12,476
Total Liabilities and Capital:..... 122,276
Number of Shares Outstanding: 8,000

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

Branches in Town: One

Other Branches: Pine Bluff, Rison, White Hall

**Planters & Merchants Bank
Gillett, AR**

VOICE: (870) 548-2211
FAX: (870) 548-2220
Trust Powers: Yes

210 West Main
72055-0357

Charter Number: 721
Date: January 13, 1967
FDIC Certificate Number: 19722

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm: Nancy F. Rasco

CEO/Pres/TO: Larry E. Bauer

Cash and Due from:.....	516	Deposits:.....	19,258
Federal Funds and Repos:.....	950	Federal Funds and Borrowings:.....	607
Investments:.....	6,455	Other Liabilities:.....	678
Net Loans:.....	9,540	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,841	Total Liabilities:.....	20,543
Other Real Estate:.....	72		
Other Assets:.....	3,946	Total Equity Capital:.....	5,777
Total Assets:.....	26,320	Total Liabilities and Capital:.....	26,320
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,000

Directors: Donald Ray Dickson; James L. Fly, Jr.; Alton R. Hampton; David Jessup; Charles E. Lumsden; Nancy F. Rasco; Jack Whitmore

Branches in Town: None

Other Branches: Paragould

**Bank of Gravett
Gravette, AR**

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

211 Main Street SE
72736

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

Home Page: www.bankofgravett.net

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

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

SVP: Kenny Hancock
SVP/CFO: Rick Pollreis

Cash and Due from:.....	4,528	Deposits:.....	121,493
Federal Funds and Repos:.....	5,340	Federal Funds and Borrowings:.....	5,000
Investments:.....	29,882	Other Liabilities:.....	780
Net Loans:.....	90,384	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,013	Total Liabilities:.....	127,273
Other Real Estate:.....	2,852		
Other Assets:.....	8,241	Total Equity Capital:.....	16,967
Total Assets:.....	144,240	Total Liabilities and Capital:.....	144,240
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Albert P. Dunagin; Sharron Edmondson; Jim A. Edmonson; Kenny R. Hancock; John R. Meade; William R. Meade; Richard T. Pollreis; David N. Wills

Branches in Town: One

Other Branches: Centerton, Hiwasse

**First Service Bank
Greenbrier, AR**

VOICE: (501) 679-7200
FAX: (501) 679-5104
Trust Powers: No

136 South Broadview
72058-0430

Charter Number: 732
Date: October 15, 1976
FDIC Certificate Number: 18519

Home Page: www.1stServiceBank.com

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

Chm/CEO/Pres: Thomas H. Grumbles
Reg Pres: Phillip Ellis

CFO/COO: Kenneth Barnard

Cash and Due from:..... 7,375
Federal Funds and Repos:..... 17,330
Investments:..... 11,236
Net Loans:..... 169,480
Premises and Fixed Assets:..... 9,682
Other Real Estate:..... 1,976
Other Assets:..... 4,694
Total Assets:..... 221,773
Total Trust Assets:..... 0

Deposits:..... 194,340
Federal Funds and Borrowings:..... 7,107
Other Liabilities:..... 1,274
Subordinated Debt:..... 0
Total Liabilities:..... 202,721
Total Equity Capital:..... 19,052
Total Liabilities and Capital:..... 221,773
Number of Shares Outstanding:..... 15,000

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

Branches in Town: None

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

**Farmers Bank
Greenwood, AR**

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

71 West Center
72936-0610

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

Home Page: www.gofarmersbank.com

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm: Elizabeth Wilkinson
CEO: Stanhope Wilkinson

TO: Norman Wilkinson

Cash and Due from:..... 8,462
Federal Funds and Repos:..... 7,750
Investments:..... 62,368
Net Loans:..... 91,556
Premises and Fixed Assets:..... 18,146
Other Real Estate:..... 2,918
Other Assets:..... 4,176
Total Assets:..... 195,376
Total Trust Assets:..... 3,666

Deposits:..... 155,722
Federal Funds and Borrowings:..... 465
Other Liabilities:..... 652
Subordinated Debt:..... 0
Total Liabilities:..... 156,839
Total Equity Capital:..... 38,537
Total Liabilities and Capital:..... 195,376
Number of Shares Outstanding:..... 7,500

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

Branches in Town: One

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

Farmers Bank Hamburg, AR

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

210 North Main
71646-0350

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

Bank Holding Company
None

Chm: Nancy Foote Spivey
CEO/Pres: Kenneth Allbritton

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

Cash and Due from:.....	9,253	Deposits:.....	30,449
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	0
Investments:.....	13,514	Other Liabilities:.....	60
Net Loans:.....	10,807	Subordinated Debt:.....	0
Premises and Fixed Assets:	826	Total Liabilities:.....	30,509
Other Real Estate:.....	407		
Other Assets:.....	597	Total Equity Capital:.....	4,895
Total Assets:.....	35,404	Total Liabilities and Capital:.....	35,404
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	44,520

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

Branches in Town: None

Other Branches: Crossett

Calhoun County 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.ccb-fbsa.com

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

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

EVP: Delois Kitchens
EVP: John F. Marsh

Cash and Due from:.....	4,542	Deposits:.....	154,345
Federal Funds and Repos:	3,460	Federal Funds and Borrowings:.....	5,545
Investments:.....	53,818	Other Liabilities:.....	1,045
Net Loans:.....	105,678	Subordinated Debt:.....	0
Premises and Fixed Assets:	2,865	Total Liabilities:.....	160,935
Other Real Estate:.....	1,327		
Other Assets:.....	7,155	Total Equity Capital:.....	17,910
Total Assets:.....	178,845	Total Liabilities and Capital:.....	178,845
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

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

Branches in Town: None

Other Branches: Camden (4), Junction City

Community First Bank Harrison, AR

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

200 East Ridge
72602-1700

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

Home Page: www.communityfirstbank.com

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

Chm: Jerry Maland
CEO/Pres: David Morton

CFO/COO: Ann Main
CCO: Danny Criner

Cash and Due from:..... 6,303
Federal Funds and Repos: 16,505
Investments: 108,065
Net Loans: 380,596
Premises and Fixed Assets: 12,571
Other Real Estate: 13,852
Other Assets: 16,068
Total Assets:..... 553,960
Total Trust Assets:..... 0

Deposits:..... 405,089
Federal Funds and Borrowings: 96,071
Other Liabilities: 2,426
Subordinated Debt:..... 0
Total Liabilities:..... 503,586

Total Equity Capital: 50,374
Total Liabilities and Capital:..... 553,960
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

Heber Springs State Bank Heber Springs, AR

VOICE: (501) 362-5821
FAX: (501) 362-9348
Trust Powers: Yes

Second and Main Streets
72543-0030

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

Home Page: www.heberbank.com

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

Chm: Harry L. Hastings, Jr.
CEO/Pres: Jeff Lynch

EVP: Janice Parrott
SVP: Cathey Cox

Cash and Due from:..... 5,414
Federal Funds and Repos: 7,670
Investments: 86,877
Net Loans: 72,954
Premises and Fixed Assets: 5,476
Other Real Estate: 629
Other Assets: 5,693
Total Assets:..... 184,713
Total Trust Assets:..... 0

Deposits:..... 158,363
Federal Funds and Borrowings: 4,478
Other Liabilities: 1,179
Subordinated Debt:..... 0
Total Liabilities:..... 164,020

Total Equity Capital: 20,693
Total Liabilities and Capital:..... 184,713
Number of Shares Outstanding: 17,656

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

Branches in Town: One

Other Branches: Drasco, Fairfield Bay, Greens Ferry, Quitman, Rose Bud, Vilonia

Horatio State Bank Horatio, AR

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

123 Main Street
71842-0347

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

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

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

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

Cash and Due from:.....	11,890	Deposits:.....	98,515
Federal Funds and Repos:.....	5,085	Federal Funds and Borrowings:.....	0
Investments:.....	18,384	Other Liabilities:.....	167
Net Loans:.....	72,294	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	781	Total Liabilities:.....	98,682
Other Real Estate:.....	0		
Other Assets:.....	1,530	Total Equity Capital:.....	11,282
Total Assets:.....	109,964	Total Liabilities and Capital:.....	109,964
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	2,000

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

Branches in Town: None

Other Branches: None

Hot Springs Bank & Trust Company Hot Springs, AR

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

4446 Central Avenue
71913

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

Home Page: www.hsbanking.com

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

Chm/CEO: John P. Garrison
Pres: Terry L. Kent

EVP/TO: Richard L. Metcalf
SVP/CFO/COO: J. Franklin Bolton

Cash and Due from:.....	6,464	Deposits:.....	87,669
Federal Funds and Repos:.....	4,720	Federal Funds and Borrowings:.....	4,089
Investments:.....	7,167	Other Liabilities:.....	195
Net Loans:.....	75,842	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,783	Total Liabilities:.....	91,953
Other Real Estate:.....	1,281		
Other Assets:.....	1,410	Total Equity Capital:.....	9,714
Total Assets:.....	101,667	Total Liabilities and Capital:.....	101,667
Total Trust Assets:.....	22,236	Number of Shares Outstanding:.....	94,900

Directors: Kenny Bonds, Jr.; John P. Garrison; Daniel B. Hamby, Jr.; Rodney P. Herndon; Terry L. Kent; Annette Kline; Richard L. Metcalf; Charles G. Morgan, Jr.; Sherrill B. Nicolosi; Scott Pittillo

Branches in Town: Two

Other Branches: Hot Springs Village (2)

Simmons First Bank of Hot Springs Hot Springs, AR

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

100 Werner Drive
71913

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

Home Page: www.simmonsfirst.com

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

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

SVP: Rick Harris
VP: Linda Hogaboom

Cash and Due from:..... 7,078
Federal Funds and Repos: 7,050
Investments: 56,739
Net Loans: 74,908
Premises and Fixed Assets: 2,768
Other Real Estate: 405
Other Assets: 20,950
Total Assets:..... 169,898
Total Trust Assets:..... 0

Deposits:..... 122,973
Federal Funds and Borrowings: 15,853
Other Liabilities:..... 2,220
Subordinated Debt:..... 0
Total Liabilities:..... 141,046
Total Equity Capital: 28,852
Total Liabilities and Capital:..... 169,898
Number of Shares Outstanding: 18,663

Directors: Sara Barnett; David L. Bartlett; Stuart A. Fleischner, D.D.S.; Louis F. Kleinman; James "Bart" Newman; Sam P. Stathakis, Jr.; Gene Thomason; Steven W. Trusty

Branches in Town: Four

Other Branches: None

First State Bank of Northwest Arkansas Huntsville, AR

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

432 Madison 1650
72740-0667

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

Home Page: www.fsbnwa.com

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

Chm: Sam Mathias
CEO/Pres: Curtis Hutchins

SVP: Marivel Radcliffe
SVP: Dave Seal

Cash and Due from:..... 1,915
Federal Funds and Repos: 875
Investments: 7,590
Net Loans: 51,893
Premises and Fixed Assets: 2,859
Other Real Estate: 1,446
Other Assets: 10,004
Total Assets:..... 76,582
Total Trust Assets:..... 0

Deposits:..... 58,828
Federal Funds and Borrowings: 6,000
Other Liabilities:..... 671
Subordinated Debt:..... 0
Total Liabilities:..... 65,499
Total Equity Capital: 11,083
Total Liabilities and Capital:..... 76,582
Number of Shares Outstanding: 27,000

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

Branches in Town: One

Other Branches: Fayetteville

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

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

600 West Main
72078-0827

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

Home Page: www.Firstarkansasbank.com

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

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

SVP/CFO: Kim Crook

Cash and Due from:.....	32,415	Deposits:.....	509,122
Federal Funds and Repos:	1,767	Federal Funds and Borrowings:.....	2,355
Investments:.....	211,718	Other Liabilities:.....	4,374
Net Loans:.....	301,699	Subordinated Debt:	0
Premises and Fixed Assets:	16,148	Total Liabilities:.....	515,851
Other Real Estate:	2,488		
Other Assets:	51,620	Total Equity Capital:.....	102,004
Total Assets:.....	617,855	Total Liabilities and Capital:.....	617,855
Total Trust Assets:.....	90,577	Number of Shares Outstanding:	200,000

Directors: Cecil Alexander; Tommy Bond; Thad Gray; Pat Hagge; John C. Hardwick; James E. Peacock; Kathryn W. Roberts; Wetzel Stark; Larry T. Wilson; Michael K. Wilson

Branches in Town: Four

Other Branches: Austin, Cabot (4), Clinton, Concord, Damascus, El Paso, Gravel Ridge, Greenbrier (2), Greers Ferry, Heber Springs (4), Marshall, North Little Rock, Pangburn, Quitman, Sherwood

**Liberty Bank of Arkansas
Jonesboro, AR**

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

2901 East Highland Drive
72401

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

Home Page: www.mylibertybank.com

Member of Federal Reserve System

Bank Holding Company
Liberty Bancshares, Inc., Jonesboro, AR

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

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

Cash and Due from:..... 35,664
Federal Funds and Repos: 0
Investments: 613,702
Net Loans: 1,628,699
Premises and Fixed Assets: 83,006
Other Real Estate: 24,010
Other Assets: 149,146
Total Assets: 2,534,227
Total Trust Assets: 303,760

Deposits:..... 1,867,595
Federal Funds and Borrowings: 303,948
Other Liabilities: 10,055
Subordinated Debt: 0
Total Liabilities: 2,181,598
Total Equity Capital: 352,629
Total Liabilities and Capital: 2,534,227
Number of Shares Outstanding: 350,000

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

Branches in Town: Six

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

Simmons First Bank of Jonesboro Jonesboro, AR

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

1720 South Caraway Road
72401

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

Home Page: www.simmonsfirst.com

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

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

SVP/Sec: Wayne Bond

Cash and Due from:.....	11,342	Deposits:.....	266,115
Federal Funds and Repos:	3,992	Federal Funds and Borrowings:.....	18,623
Investments:.....	23,449	Other Liabilities:.....	2,175
Net Loans:.....	261,426	Subordinated Debt:	0
Premises and Fixed Assets:	6,834	Total Liabilities:.....	286,913
Other Real Estate:	480		
Other Assets:	8,127	Total Equity Capital:.....	28,737
Total Assets:	315,650	Total Liabilities and Capital:.....	315,650
Total Trust Assets:.....	0	Number of Shares Outstanding:	175,000

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

Branches in Town: Two

Other Branches: Paragould, Weiner

Simmons First Bank of South Arkansas Lake Village, AR

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

417 Main Street
71653-0271

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

Home Page: www.simmonsfirst.com

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

Chm/CEO: Freddie G. Black
Pres: Tommy R. Jarrett

SVP: William F. "Bill" Wisener

Cash and Due from:.....	7,813	Deposits:.....	128,458
Federal Funds and Repos:	0	Federal Funds and Borrowings:.....	8,670
Investments:.....	48,379	Other Liabilities:.....	1,322
Net Loans:.....	88,931	Subordinated Debt:	0
Premises and Fixed Assets:	3,547	Total Liabilities:.....	138,450
Other Real Estate:	0		
Other Assets:	6,023	Total Equity Capital:.....	16,243
Total Assets:	154,693	Total Liabilities and Capital:.....	154,693
Total Trust Assets:.....	0	Number of Shares Outstanding:	12,500

Directors: Freddie G. Black; Robert G. Bridewell, Sr.; Ben V. Floriani; James W. Haddock; Craig Hunt; Tommy R. Jarrett; Beverly M. Rowe; Jerry Selby; Harold Smith; Joe Dan Yee

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

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

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

VChm: William W. Bunker
Sec: John Todd Potter

Cash and Due from:..... 1,968
Federal Funds and Repos: 4,465
Investments: 13,843
Net Loans: 38,295
Premises and Fixed Assets: 1,247
Other Real Estate: 669
Other Assets: 2,146
Total Assets: 62,633
Total Trust Assets: 0

Deposits:..... 56,280
Federal Funds and Borrowings: 0
Other Liabilities: 82
Subordinated Debt:..... 0
Total Liabilities:..... 56,362

Total Equity Capital: 6,271
Total Liabilities and Capital:..... 62,633
Number of Shares Outstanding: 60,000

Directors: Terence J. Alpe; Sam E. Angel;
David F. Gillison, Jr.; Joseph J. Pieroni;
Weissinger

William W. Bunker; Dr. John P. Burge, Sr.;
Charles H. Weissinger, Jr.; Guy Mattingly

Branches in Town: One

Other Branches: None

Little River Bank Lepanto, AR

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

202 Greenwood
72354-0340

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

Home Page: www.littleriverbank.com

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

CEO/Pres: John W. Alderson, IV
SVP: Lois Criddle

VP: Ara Sharp

Cash and Due from:..... 5,449
Federal Funds and Repos: 0
Investments: 13,893
Net Loans: 26,892
Premises and Fixed Assets: 283
Other Real Estate: 147
Other Assets: 669
Total Assets: 47,333
Total Trust Assets: 0

Deposits:..... 41,658
Federal Funds and Borrowings: 0
Other Liabilities: 180
Subordinated Debt:..... 0
Total Liabilities:..... 41,838

Total Equity Capital: 5,495
Total Liabilities and Capital:..... 47,333
Number of Shares Outstanding: 10,000

Directors: John W. Alderson, IV; Hadley Ingram Arnold; Scott Arnold, IV; Julianne Ingram;
Danette W. Lawrie; Junaway Payne; Danna Perry; Ernest B. Portis; Juliet Romano; Henry
G. Watkins, III

Branches in Town: None

Other Branches: None

Arkansas Bankers' Bank Little Rock, AR

VOICE: (501) 371-0535
FAX: (501) 375-2281
Trust Powers: No

325 West Capitol, Suite 300
72201

Charter Number: 752
Date: April 17, 1990
FDIC Certificate Number: 32960

Home Page: www.arbankersbank.com

Member of Federal Reserve System

Bank Holding Company

First National Bankers' Bankshares, Inc., Baton Rouge, LA

Chm Emer: Bill B. May
Chm: Joseph F. Quinlan, Jr.

CEO/Pres: James N. Thomason
SVP: Boyd Rothwell

Cash and Due from:.....	16,293	Deposits:.....	113,103
Federal Funds and Repos:.....	13,755	Federal Funds and Borrowings:.....	29,395
Investments:.....	90,817	Other Liabilities:.....	1,327
Net Loans:.....	33,756	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,990	Total Liabilities:.....	143,825
Other Real Estate:.....	0		
Other Assets:.....	10,016	Total Equity Capital:.....	23,802
Total Assets:.....	167,627	Total Liabilities and Capital:.....	167,627
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: Lunsford W. Bridges; Gary R. Canada, Sr.; Martin B. Carpenter; Tom H. Grumbles; Joseph F. Quinlan, Jr.; Stephen E. Stafford; James N. Thomason; William G. Wright

Branches in Town: None

Other Branches: None

Bank of Little Rock Little Rock, AR

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

200 North State Street
72201

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

Home Page: www.bankoflittlerock.com

Member of Federal Reserve System

Bank Holding Company

Little Rock Bankshares, Inc., Little Rock, AR

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

SVP/Cash: Lee A. Swearingen

Cash and Due from:.....	9,809	Deposits:.....	161,276
Federal Funds and Repos:.....	3,975	Federal Funds and Borrowings:.....	0
Investments:.....	37,032	Other Liabilities:.....	796
Net Loans:.....	108,739	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,752	Total Liabilities:.....	162,072
Other Real Estate:.....	5,222		
Other Assets:.....	4,926	Total Equity Capital:.....	14,383
Total Assets:.....	176,455	Total Liabilities and Capital:.....	176,455
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	100,000

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

Branches in Town: Four

Other Branches: None

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

VOICE: (501) 978-2265
FAX: (501) 978-2340
Trust Powers: Yes

17901 Chenal Parkway
72223

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

Home Page: www.bankozarks.com

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

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

CFO: Paul E. Moore
TO: Rex Kyle

Cash and Due from:..... 60,163
Federal Funds and Repos: 0
Investments: 437,480
Net Loans: 1,978,551
Premises and Fixed Assets: 161,117
Other Real Estate: 53,505
Other Assets: 172,524
Total Assets:..... 2,863,340
Total Trust Assets:..... 945,758

Deposits:..... 2,168,927
Federal Funds and Borrowings: 333,465
Other Liabilities:..... 26,420
Subordinated Debt:..... 0
Total Liabilities:..... 2,528,812

Total Equity Capital: 334,528
Total Liabilities and Capital:..... 2,863,340
Number of Shares Outstanding: 2,340

Directors: Jean Arehart; Steven M. Arnold; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Henry Mariani; James A. Matthews; R. L. Qualls; Mark D. Ross; Kenneth Smith

Branches in Town: Eight

Other Branches: Adairsville[GA], Allen[TX], Alma, Altus, Bella Vista (2), Bellefonte, Benton (2), Bentonville (2), Bryant, Cabot (2), Calhoun[GA], Cartersville[GA] (2), Clarksville (2), Clinton, Conway (4), Dallas[TX], Fayetteville (2), Fort Smith (3), Frisco[TX] (2), Harrison (2), Hot Springs (3), Jasper, Lewisville[TX], Lonoke, Lonsdale, Marshall, Maumelle, Mountain Home (2), Mulberry, North Little Rock (3), Ozark (2), Paris, Rogers (3), Rome[GA], Russellville (3), Sherwood, Springdale, Texarkana, Texarkana[TX] (2), Van Buren (2), Western Grove, Yellville

Central Bank Little Rock, AR

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

1506 Market Street, Suite C180
72211-1816

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

Home Page: www.centralbankar.com

Bank Holding Company
None

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

RMO: David R. Estes

Cash and Due from:.....	6,444	Deposits:.....	62,265
Federal Funds and Repos:.....	1,035	Federal Funds and Borrowings:.....	9,035
Investments:.....	13,661	Other Liabilities:.....	406
Net Loans:.....	61,479	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	209	Total Liabilities:.....	71,706
Other Real Estate:.....	0		
Other Assets:.....	1,629	Total Equity Capital:.....	12,751
Total Assets:.....	84,457	Total Liabilities and Capital:.....	84,457
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	160,000

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

Branches in Town: None

Other Branches: None

Eagle Bank & Trust Company Little Rock, AR

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

650 South Shackleford, Suite 150
72211

Charter Number: 720
Date: July 28, 1966
FDIC Certificate Number: 19662

Home Page: www.eaglebank.com

Member of Federal Reserve System

Bank Holding Company
State Holding Company, Little Rock, AR

Chm: Harry L. Hastings, Jr.
CEO/Pres: Randall K. Herlocker

SVP/Cash: Paul Castleberry

Cash and Due from:.....	2,457	Deposits:.....	110,317
Federal Funds and Repos:.....	1,250	Federal Funds and Borrowings:.....	11,282
Investments:.....	64,337	Other Liabilities:.....	886
Net Loans:.....	61,083	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	670	Total Liabilities:.....	122,485
Other Real Estate:.....	666		
Other Assets:.....	4,550	Total Equity Capital:.....	12,528
Total Assets:.....	135,013	Total Liabilities and Capital:.....	135,013
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

Directors: H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley Hastings; Randall K. Herlocker; Catherine H. Owen

Branches in Town: None

Other Branches: Gravel Ridge, North Little Rock, Sherwood (3)

The Capital Bank Little Rock, AR

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

12224 Chenal Parkway
72211

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

Home Page: www.thecapitalbank.com

Member of Federal Reserve System

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

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

VP: Alan Harrison
Aud: Donna Hall

Cash and Due from:..... 2,145
Federal Funds and Repos:..... 5,620
Investments:..... 59,122
Net Loans:..... 82,367
Premises and Fixed Assets:..... 4,060
Other Real Estate:..... 1,081
Other Assets:..... 7,029
Total Assets:..... 161,424
Total Trust Assets:..... 0

Deposits:..... 110,279
Federal Funds and Borrowings:..... 32,899
Other Liabilities:..... 482
Subordinated Debt:..... 0
Total Liabilities:..... 143,660

Total Equity Capital:..... 17,764
Total Liabilities and Capital:..... 161,424
Number of Shares Outstanding:..... 32,013

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

Branches in Town: None

Other Branches: North Little Rock

First State Bank Lonoke, AR

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

101 South Center Street
72086-0320

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

Home Page: www.firststatebk.com

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

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

Pres: J. Bruce Loftin

Cash and Due from:..... 16,483
Federal Funds and Repos:..... 0
Investments:..... 33,206
Net Loans:..... 217,977
Premises and Fixed Assets:..... 3,997
Other Real Estate:..... 9,530
Other Assets:..... 8,783
Total Assets:..... 289,976
Total Trust Assets:..... 0

Deposits:..... 241,095
Federal Funds and Borrowings:..... 20,055
Other Liabilities:..... 0
Subordinated Debt:..... 1,151
Total Liabilities:..... 262,301

Total Equity Capital:..... 27,675
Total Liabilities and Capital:..... 289,976
Number of Shares Outstanding:..... 16,000

Directors: Robert S. Bailey, Jr.; Neil Bennett, Jr.; Richard Bransford; Charles L. Cabe, Jr.; David R. Estes; William Fletcher, Jr.; Stan Green; J. L. Griffin; Charles E. Knox; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Robert Dale Miller; Daina B. Newcomb; D. Scott Rogerson; Alan (Chuck) Sharp; Marvin D. Thaxton, Jr.; Gary A. Thompson

Branches in Town: One

Other Branches: Carlisle, Fayetteville, Gurdon, Heber Springs, Springdale

Farmers Bank and Trust Company Magnolia, AR

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

200 East Main Street
 71753

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

Home Page: www.fbtarkansas.com

Member of Federal Reserve System

Bank Holding Company
 Magnolia Banking Corporation, Magnolia, AR

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

CFO: April Morrison
TO: Todd Smith

Cash and Due from:..... 18,433	Deposits:..... 554,105
Federal Funds and Repos:..... 0	Federal Funds and Borrowings:..... 24,265
Investments:..... 76,417	Other Liabilities:..... 6,047
Net Loans:..... 508,848	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 12,650	Total Liabilities:..... 584,417
Other Real Estate:..... 3,219	
Other Assets:..... 33,167	Total Equity Capital:..... 68,317
Total Assets:..... 652,734	Total Liabilities and Capital:..... 652,734
Total Trust Assets:..... 82,426	Number of Shares Outstanding:..... 100,000

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

Branches in Town: Three

Other Branches: Benton, Camden (4),
 Malvern (2), Taylor

The Peoples Bank Magnolia, AR

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

500 North Jackson
 71754-0340

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

Home Page: www.peoplesbankmagnolia.com

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

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

EVP/COO: Jill McClinton
CFO: Jonathan Baird

Cash and Due from:..... 65,709	Deposits:..... 95,216
Federal Funds and Repos:..... 0	Federal Funds and Borrowings:..... 25,243
Investments:..... 12,306	Other Liabilities:..... 492
Net Loans:..... 48,862	Subordinated Debt:..... 0
Premises and Fixed Assets:..... 1,968	Total Liabilities:..... 120,951
Other Real Estate:..... 0	
Other Assets:..... 2,579	Total Equity Capital:..... 10,473
Total Assets:..... 131,424	Total Liabilities and Capital:..... 131,424
Total Trust Assets:..... 0	Number of Shares Outstanding:..... 10,000

Directors: Jonathan Baird; Dorothy J. Fincher; Harold H. Fincher; S. Clark Fincher; Mary L. Fowler; Betty Harris; Jill McClinton; Betty L. Scott; Gerald F. Scott; J. David Scott

Branches in Town: One

Other Branches: Waldo

First Community Bank of Eastern Arkansas Marion, AR

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

205 Block Street
72364-0747

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

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

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

EVP: Jack Nall

Cash and Due from:..... 4,807
Federal Funds and Repos:..... 2,580
Investments:..... 6,202
Net Loans:..... 76,003
Premises and Fixed Assets:..... 4,890
Other Real Estate:..... 1,839
Other Assets:..... 2,377
Total Assets:..... 98,698
Total Trust Assets:..... 0

Deposits:..... 86,029
Federal Funds and Borrowings:..... 0
Other Liabilities:..... 419
Subordinated Debt:..... 0
Total Liabilities:..... 86,448
Total Equity Capital:..... 12,250
Total Liabilities and Capital:..... 98,698
Number of Shares Outstanding:..... 60,000

Directors: Michael D. East; Frank A. Fogleman; Julian Hardin; Allen B. Helms, Jr.; Matthew L. Pike, III; 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
Bank Holding Company
Tyronza Bancshares, Inc., Marked Tree, AR

Chm: Charles Luter

CEO/Pres: Chris M. Lehman

Cash and Due from:..... 2,169
Federal Funds and Repos:..... 0
Investments:..... 19,978
Net Loans:..... 25,027
Premises and Fixed Assets:..... 762
Other Real Estate:..... 427
Other Assets:..... 882
Total Assets:..... 49,245
Total Trust Assets:..... 0

Deposits:..... 42,148
Federal Funds and Borrowings:..... 1,405
Other Liabilities:..... 471
Subordinated Debt:..... 0
Total Liabilities:..... 44,024
Total Equity Capital:..... 5,221
Total Liabilities and Capital:..... 49,245
Number of Shares Outstanding:..... 2,000

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

Branches in Town: None

Other Branches: Trumann, Tyronza

Bank of McCrory McCrory, AR

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

124 Edmonds Avenue
72101-0370

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

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

Chm/CEO/Pres: Sean H. Williams
VP: Tim St. Clair

AVP: Nathan Dabbs

Cash and Due from: 3,085
Federal Funds and Repos: 4,930
Investments: 32,649
Net Loans: 33,153
Premises and Fixed Assets: 762
Other Real Estate: 318
Other Assets: 1,526
Total Assets: 76,423
Total Trust Assets: 0

Deposits: 67,949
Federal Funds and Borrowings: 0
Other Liabilities: 369
Subordinated Debt: 0
Total Liabilities: 68,318

Total Equity Capital: 8,105
Total Liabilities and Capital: 76,423
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; Sean H. Williams

Branches in Town: None

Other Branches: None

McGehee Bank McGehee, AR

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

301 North Second Street
71654-0787

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

Home Page: www.mcgeheebank.com

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from: 23,656
Federal Funds and Repos: 0
Investments: 24,284
Net Loans: 71,944
Premises and Fixed Assets: 390
Other Real Estate: 0
Other Assets: 3,520
Total Assets: 123,794
Total Trust Assets: 68,094

Deposits: 94,357
Federal Funds and Borrowings: 11,500
Other Liabilities: 1,138
Subordinated Debt: 0
Total Liabilities: 106,995

Total Equity Capital: 16,799
Total Liabilities and Capital: 123,794
Number of Shares Outstanding: 80,000

Directors: Lee Bowman; William W. Bowman; Bill E. Elliott; Eugene Gilliam; David S. Leech; 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

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

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

EVP/CFO: Michael Myers

Cash and Due from:..... 16,434
Federal Funds and Repos: 0
Investments: 11,466
Net Loans: 128,673
Premises and Fixed Assets: 4,023
Other Real Estate: 257
Other Assets: 3,407
Total Assets:..... 164,260
Total Trust Assets:..... 0

Deposits:..... 140,428
Federal Funds and Borrowings: 7,504
Other Liabilities:..... 1,230
Subordinated Debt:..... 0
Total Liabilities:..... 149,162
Total Equity Capital: 15,098
Total Liabilities and Capital:..... 164,260
Number of Shares Outstanding: 12,000

Directors: J. Richard Carver; Robert A. Carver; John A. Crawford; Philip B. Hensley; David Maddox; John Maddox; Pauline Morrow; Michael D. Myers; P. T. Plunkett; Edward W. Stevenson; Philip Stevenson; Bill L. Wood

Branches in Town: None

Other Branches: Hatfield, Wickes

**Commercial Bank & Trust Company
Monticello, AR**

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

212 West Gaines Street
71655

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

Home Page: www.commercial-bank.net

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

Chm: Bennie F. Ryburn, Jr.
Pres/COO: George T. Harris

SVP: Michael Efirid
SVP/TO: Rusty Smith

Cash and Due from:..... 5,870
Federal Funds and Repos: 0
Investments: 38,521
Net Loans: 101,206
Premises and Fixed Assets: 1,572
Other Real Estate: 902
Other Assets: 2,477
Total Assets:..... 150,548
Total Trust Assets:..... 12,545

Deposits:..... 134,520
Federal Funds and Borrowings: 0
Other Liabilities:..... 771
Subordinated Debt:..... 0
Total Liabilities:..... 135,291
Total Equity Capital: 15,257
Total Liabilities and Capital:..... 150,548
Number of Shares Outstanding: 8,000

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

Branches in Town: Four

Other Branches: None

Union Bank And Trust Company Monticello, AR

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

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com

Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

EVP/Cash: Reathel Harris
TO: Gail Hooker

Cash and Due from:..... 4,313
Federal Funds and Repos: 0
Investments:..... 39,578
Net Loans:..... 130,975
Premises and Fixed Assets: 3,768
Other Real Estate: 116
Other Assets: 9,589
Total Assets: 188,339
Total Trust Assets: 17,215

Deposits:..... 150,010
Federal Funds and Borrowings:..... 18,600
Other Liabilities: 1,525
Subordinated Debt: 0
Total Liabilities: 170,135

Total Equity Capital:..... 18,204
Total Liabilities and Capital:..... 188,339
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.; John Porter Price; Richard Reinhart; Virgil Trotter

Branches in Town: Two

Other Branches: Pine Bluff, 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

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

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

SVP: Greg Eby

Cash and Due from:..... 19,742
Federal Funds and Repos: 1,162
Investments:..... 38,822
Net Loans:..... 74,879
Premises and Fixed Assets: 2,875
Other Real Estate: 721
Other Assets: 4,356
Total Assets: 142,557
Total Trust Assets: 0

Deposits:..... 123,627
Federal Funds and Borrowings:..... 4,461
Other Liabilities: 660
Subordinated Debt: 0
Total Liabilities: 128,748

Total Equity Capital:..... 13,809
Total Liabilities and Capital:..... 142,557
Number of Shares Outstanding: 50,000

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

Branches in Town: One

Other Branches: None

**Allied Bank
Mulberry, AR**

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

311 Main Street
72947-0480

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

Home Page: www.justbankit.com

Member of Federal Reserve System

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

CEO/Pres: Alex Golden

SVP/Cash: Dianna J. Millsap

Cash and Due from:..... 2,360
Federal Funds and Repos:..... 0
Investments:..... 17,199
Net Loans:..... 155,686
Premises and Fixed Assets:..... 6,083
Other Real Estate:..... 1,224
Other Assets:..... 6,681
Total Assets:..... 189,233
Total Trust Assets:..... 0

Deposits:..... 156,498
Federal Funds and Borrowings:..... 15,562
Other Liabilities:..... 245
Subordinated Debt:..... 0
Total Liabilities:..... 172,305
Total Equity Capital:..... 16,928
Total Liabilities and Capital:..... 189,233
Number of Shares Outstanding:..... 4,000

Directors: Alex Golden; Randall L. Hollis, Sr.; John Hunter; 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

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum

Pres: Harold Smith

Cash and Due from:..... 21,502
Federal Funds and Repos:..... 1,960
Investments:..... 131,057
Net Loans:..... 297,174
Premises and Fixed Assets:..... 9,160
Other Real Estate:..... 1,675
Other Assets:..... 13,868
Total Assets:..... 476,396
Total Trust Assets:..... 0

Deposits:..... 401,056
Federal Funds and Borrowings:..... 29,035
Other Liabilities:..... 1,154
Subordinated Debt:..... 0
Total Liabilities:..... 431,245
Total Equity Capital:..... 45,151
Total Liabilities and Capital:..... 476,396
Number of Shares Outstanding:..... 10,296

Directors: Evea Bainum; Tab Bainum; Tim Bainum; Tim Brotherton; Richard Cox; Robert Evans; John Hearnberger; Larry Mitchell; Mike Moore; Harold A. Smith; George E. Steel, Jr.

Branches in Town: None

Other Branches: DeQueen, Dierks,
Glenwood, Hope, Hot Springs (4), Mena,
Mineral Springs, Mount Ida, Nashville (2)

Merchants & Planters Bank Newport, AR

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

120 Hazel
72112-0650

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

Home Page: www.mandpbank.com

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

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

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

Cash and Due from:..... 18,033
Federal Funds and Repos: 355
Investments:..... 71,870
Net Loans:..... 91,304
Premises and Fixed Assets: 5,814
Other Real Estate: 1,373
Other Assets: 5,505
Total Assets: 194,254
Total Trust Assets: 17,343

Deposits:..... 174,258
Federal Funds and Borrowings:..... 3,312
Other Liabilities:..... 1,613
Subordinated Debt: 0
Total Liabilities: 179,183

Total Equity Capital:..... 15,071
Total Liabilities and Capital:..... 194,254
Number of Shares Outstanding: 9,000

Directors: R. M. Bledsoe; Roger A. Bowman; Thomas R. Curtner; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; Terry Scoggins; Dr. Larry Williams

Branches in Town: One

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

Delta Trust & Bank Parkdale, AR

VOICE: (870) 473-2217
FAX: (870) 473-2492
Trust Powers: Yes

1853 Highway 165 South
71661-0037

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

Home Page: www.delta-trust.com

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

VChm/CEO: J. French Hill
VChm/COO: Carroll Penick

Pres: Chris Roberts
EVP/TO: Jim Shenep

Cash and Due from:..... 13,109
Federal Funds and Repos: 16,855
Investments:..... 63,241
Net Loans:..... 230,507
Premises and Fixed Assets: 4,708
Other Real Estate: 6,488
Other Assets: 5,309
Total Assets: 340,217
Total Trust Assets: 280,205

Deposits:..... 308,720
Federal Funds and Borrowings:..... 419
Other Liabilities:..... 869
Subordinated Debt: 0
Total Liabilities: 310,008

Total Equity Capital:..... 30,209
Total Liabilities and Capital:..... 340,217
Number of Shares Outstanding: 16,000

Directors: Jon Bierbaum; B. R. Brown; Mary L. Good; Dewayne Haynes; J. French Hill; Robert LaRoche; Michael Montgomery; George O'Connor; Carroll Penick; George L. Pugh, Sr.; Leyden Pugh; Chris Roberts; Jane W. Rogers; Morin M. Scott, Jr.; Neill Sloan; Philip Tappan

Branches in Town: None

Other Branches: Bella Vista, Eudora, Fayetteville, Hamburg, Little Rock (3), Wilmot

**Piggott State Bank
Piggott, AR**

VOICE: (870) 598-3802
FAX: (870) 598-2026
Trust Powers: No

212 West Cherry
72454-0307

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

Home Page: www.piggottstatebank.com

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

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

VP/Cash: James C. Poole

Cash and Due from:..... 6,674
Federal Funds and Repos: 0
Investments: 40,837
Net Loans: 27,085
Premises and Fixed Assets: 601
Other Real Estate: 0
Other Assets: 875
Total Assets: 76,072
Total Trust Assets: 0

Deposits:..... 66,357
Federal Funds and Borrowings: 836
Other Liabilities: 861
Subordinated Debt:..... 0
Total Liabilities:..... 68,054

Total Equity Capital: 8,018
Total Liabilities and Capital:..... 76,072
Number of Shares Outstanding: 4,000

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

Branches in Town: One

Other Branches: None

**Home Bank of Arkansas
Portland, AR**

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

113 Hwy 165 South
71663-0178

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

Home Page: www.homebankofar.com

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

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

VP: Treva Branscum
VP: Terry Milam

Cash and Due from:..... 2,168
Federal Funds and Repos: 1,340
Investments: 4,882
Net Loans: 66,730
Premises and Fixed Assets: 2,500
Other Real Estate: 2,723
Other Assets: 1,380
Total Assets: 81,723
Total Trust Assets: 0

Deposits:..... 74,565
Federal Funds and Borrowings: 0
Other Liabilities: 157
Subordinated Debt:..... 0
Total Liabilities:..... 74,722

Total Equity Capital: 7,001
Total Liabilities and Capital:..... 81,723
Number of Shares Outstanding: 4,000

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

Branches in Town: None

Other Branches: Center Ridge, Damascus, Greenbrier, Little Rock, Marshall

**Bank of Prescott
Prescott, AR**

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

East Second at Main
71857-0490

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

Home Page: www.bankofprescott.com

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

Chm: John Warren Brannan, Sr.
CEO/Pres: John Warren Brannan, Jr.

EVP: Gary McCauley
Treas/Sec: Karen McLelland

Cash and Due from:..... 7,607
Federal Funds and Repos: 0
Investments:..... 29,872
Net Loans:..... 32,641
Premises and Fixed Assets: 403
Other Real Estate: 55
Other Assets: 1,608
Total Assets: 72,186
Total Trust Assets: 0

Deposits: 60,976
Federal Funds and Borrowings:..... 1,379
Other Liabilities: 316
Subordinated Debt: 0
Total Liabilities: 62,671
Total Equity Capital:..... 9,515
Total Liabilities and Capital: 72,186
Number of Shares Outstanding: 24,000

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

Branches in Town: None

Other Branches: None

**The Bank of Rison
Rison, AR**

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

200 Main Street
71665-0345

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

Bank Holding Company
None

Chm: James L. Moore, Jr.
CEO/Pres: James R. Hopson

VP: Cliff Hopson
VP/Cash: Felicia Bowlin

Cash and Due from:..... 2,900
Federal Funds and Repos: 4,300
Investments:..... 6,808
Net Loans:..... 14,635
Premises and Fixed Assets: 115
Other Real Estate: 0
Other Assets: 1,148
Total Assets: 29,906
Total Trust Assets: 0

Deposits: 24,358
Federal Funds and Borrowings:..... 0
Other Liabilities: 29
Subordinated Debt: 0
Total Liabilities: 24,387
Total Equity Capital:..... 5,519
Total Liabilities and Capital: 29,906
Number of Shares Outstanding: 4,000

Directors: James R. Hopson; James L. Moore, Jr.; Lee Moore; Frank Wilson

Branches in Town: None

Other Branches: None

Parkway Bank Rogers, AR

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

3350 Pinnacle Hills Parkway
72758

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

Home Page: www.parkway-bank.com

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

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

CFO: Leslie Borgognoni

Cash and Due from:..... 4,974
Federal Funds and Repos: 5,155
Investments: 19,979
Net Loans: 69,327
Premises and Fixed Assets: 5,179
Other Real Estate: 6,523
Other Assets: 3,138
Total Assets: 114,275
Total Trust Assets: 0

Deposits:..... 88,607
Federal Funds and Borrowings: 12,600
Other Liabilities: 317
Subordinated Debt:..... 0
Total Liabilities:..... 101,524

Total Equity Capital: 12,751
Total Liabilities and Capital:..... 114,275
Number of Shares Outstanding: 20,000

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

Branches in Town: None

Other Branches: Crossett, Monticello,
Portland

Pinnacle Bank Rogers, AR

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

4201 W. New Hope Road, Suite 101
72758

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

Home Page: www.pinnaclebk.com

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

Chm: David Estes
CEO: Wade Ruckle

Pres: Kevin "Kip" Norton

Cash and Due from:..... 884
Federal Funds and Repos: 3,483
Investments: 21,360
Net Loans: 64,688
Premises and Fixed Assets: 253
Other Real Estate: 10,688
Other Assets: 2,592
Total Assets: 103,948
Total Trust Assets: 0

Deposits:..... 78,684
Federal Funds and Borrowings: 11,980
Other Liabilities: 315
Subordinated Debt:..... 2,000
Total Liabilities:..... 92,979

Total Equity Capital: 10,969
Total Liabilities and Capital:..... 103,948
Number of Shares Outstanding: 150,000

Directors: David Estes; Thomas Garrison; Clarence Guinn; Bruce Loftin; Ken O. "Mac" McClanahan, Jr.; Alan L. Sharp; Ralph Verneti

Branches in Town: None

Other Branches: None

Simmons First Bank of Northwest Arkansas Rogers, AR

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

3975 West New Hope Road
72758

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

Home Page: www.simmonsfirst.com

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

CEO/Pres: Thomas W. Spillyards
EVP: Dennis Ferguson

VP: Erica Preston
VP/Cash: Darlene Cheatham

Cash and Due from:..... 7,176
Federal Funds and Repos: 7,900
Investments:..... 54,680
Net Loans:..... 159,893
Premises and Fixed Assets: 14,390
Other Real Estate: 11,443
Other Assets: 12,711
Total Assets: 268,193
Total Trust Assets: 0

Deposits: 212,500
Federal Funds and Borrowings: 15,999
Other Liabilities: 2,284
Subordinated Debt: 0
Total Liabilities: 230,783

Total Equity Capital:..... 37,410
Total Liabilities and Capital: 268,193
Number of Shares Outstanding: 18,000

Directors: David Bartlett; Dennis Ferguson; Ray Hobbs; Charles Clark Irwin; Thomas W. Spillyards; Jim Tull; Sonya Yates

Branches in Town: One

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

First State Bank Russellville, AR

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

3103 East Main
72802

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

Home Page: www.fsbmybank.com

Bank Holding Company
First State Banking Corporation, Russellville, AR

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

EVP: Toni B. Laws
EVP: Max Mathis

Cash and Due from:..... 12,103
Federal Funds and Repos: 455
Investments:..... 20,191
Net Loans:..... 139,903
Premises and Fixed Assets: 7,044
Other Real Estate: 2,578
Other Assets: 9,137
Total Assets: 191,411
Total Trust Assets: 0

Deposits: 153,775
Federal Funds and Borrowings: 17,709
Other Liabilities: 786
Subordinated Debt: 0
Total Liabilities: 172,270

Total Equity Capital:..... 19,141
Total Liabilities and Capital: 191,411
Number of Shares Outstanding: 20,000

Directors: James C. Biggers; Charles Blanchard; William H. Bowen; Terry Freeman; Maxie L. Mathis, III; Mike Miller; Johnny K. Morgan; George Tippin; C. Tim White; Robert M. Wilson; Phil Wright

Branches in Town: Four

Other Branches: Ola

Simmons First Bank of Russellville Russellville, AR

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

800 North Arkansas Avenue
72801

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

Home Page: www.simmonsfirst.com

Member of Federal Reserve System

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

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

Reg Pres: Denton Tumbleson

Cash and Due from:..... 7,426
Federal Funds and Repos:..... 10,400
Investments:..... 39,777
Net Loans:..... 101,183
Premises and Fixed Assets:..... 4,562
Other Real Estate:..... 463
Other Assets:..... 22,967
Total Assets:..... 186,778
Total Trust Assets:..... 0

Deposits:..... 133,925
Federal Funds and Borrowings:..... 11,582
Other Liabilities:..... 5,386
Subordinated Debt:..... 0
Total Liabilities:..... 150,893
Total Equity Capital:..... 35,885
Total Liabilities and Capital:..... 186,778
Number of Shares Outstanding:..... 1,500

Directors: Leon Anderson; Terry Bowie; Keith Cogswell; Ronald B. Jackson; Ike Allen Laws, III; Ed R. Stingley, III; Harve Taylor; Gene Thomason

Branches in Town: Two

Other Branches: Clarksville (2)

Bank of Salem Salem, AR

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

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net

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

Chm/CEO/Pres: Mark Montgomery

Cash: Lucinda Bishop

Cash and Due from:..... 6,130
Federal Funds and Repos:..... 363
Investments:..... 2,242
Net Loans:..... 108,847
Premises and Fixed Assets:..... 1,739
Other Real Estate:..... 1,504
Other Assets:..... 6,929
Total Assets:..... 127,754
Total Trust Assets:..... 0

Deposits:..... 105,291
Federal Funds and Borrowings:..... 7,407
Other Liabilities:..... 1,456
Subordinated Debt:..... 0
Total Liabilities:..... 114,154
Total Equity Capital:..... 13,600
Total Liabilities and Capital:..... 127,754
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/CEO/Pres: Joe Fritsche
VP: Jerry L. Davis

VP: Gary Fritsche
Cash: Don Fritsche

Cash and Due from:.....	4,516	Deposits:.....	52,623
Federal Funds and Repos:.....	60	Federal Funds and Borrowings:.....	0
Investments:.....	37,741	Other Liabilities:.....	376
Net Loans:.....	21,143	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	425	Total Liabilities:.....	52,999
Other Real Estate:.....	0		
Other Assets:.....	836	Total Equity Capital:.....	11,722
Total Assets:.....	64,721	Total Liabilities and Capital:.....	64,721
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Margaret Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Lays

Branches in Town: None

Other Branches: Subiaco

First Security Bank Searcy, AR

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

314 North Spring
72145-1009

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

Home Page: www.fsbank.com

Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: J. Mark Ferguson
TO: Frank Faust

Cash and Due from:	68,636
Federal Funds and Repos:	17,708
Investments:	1,438,820
Net Loans:	1,512,640
Premises and Fixed Assets:	86,419
Other Real Estate:	23,820
Other Assets:	107,782
Total Assets:	3,255,825
Total Trust Assets:	439,497

Deposits:	2,545,692
Federal Funds and Borrowings:	349,370
Other Liabilities:	36,842
Subordinated Debt:	0
Total Liabilities:	2,931,904
Total Equity Capital:	323,921
Total Liabilities and Capital:	3,255,825
Number of Shares Outstanding:	24,000

Directors: Dr. David Burks; Mark Ferguson; Michael C. Hutsell; Steve Lightle; John McKnight; Wayne Ridout; Dr. Porter R. Rodgers, Jr.; Reynie Rutledge; William Scholl; Jim Tarkington; James G. Wilson

Branches in Town: Three

Other Branches: Beebe (3), Bella Vista, Benton (3), Bentonville, Bryant (3), Bull Shoals, Cabot (3), Clarksville (4), Clinton, Coal Hill, Conway (6), Fayetteville (5), Gassville, Greenbrier, Griffithville, Heber Springs (2), Jonesboro (2), Judsonia, Little Rock (6), Lowell, Maumelle, Mayflower, McRae, Mountain Home (4), Mountain View, North Little Rock (2), Pangburn, Rogers (3), Springdale (5), Vilonia

Simmons First Bank of Searcy Searcy, AR

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

401 South Main
72143

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

Home Page: www.Simmonsfirst.com

Member of Federal Reserve System

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

CEO/Pres: Brooks Davis
VP: Kelley Burton

Cash and Due from:.....	7,305	Deposits:.....	117,488
Federal Funds and Repos:.....	3,560	Federal Funds and Borrowings:.....	15,309
Investments:.....	21,790	Other Liabilities:.....	1,965
Net Loans:.....	106,184	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,178	Total Liabilities:.....	134,762
Other Real Estate:.....	341		
Other Assets:.....	9,288	Total Equity Capital:.....	17,884
Total Assets:.....	152,646	Total Liabilities and Capital:.....	152,646
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Richard Cargile; Brooks Davis; Dennis Donovan; Al Fowler; Joseph Giezeman; Glenn Rambin; Robert Underwood

Branches in Town: Two

Other Branches: Beebe

Peoples Bank Sheridan, AR

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

1120 S. Rock Street
72150

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

Home Page: www.peoplesbankar.com

Bank Holding Company
None

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

SVP: Roy E. Baxley
SVP: G. Jannette Jones

Cash and Due from:.....	10,994	Deposits:.....	90,942
Federal Funds and Repos:.....	573	Federal Funds and Borrowings:.....	0
Investments:.....	35,926	Other Liabilities:.....	501
Net Loans:.....	51,568	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,774	Total Liabilities:.....	91,443
Other Real Estate:.....	38		
Other Assets:.....	2,372	Total Equity Capital:.....	12,802
Total Assets:.....	104,245	Total Liabilities and Capital:.....	104,245
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

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

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

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

Cash and Due from:..... 5,048
Federal Funds and Repos: 15,970
Investments: 82,163
Net Loans: 67,735
Premises and Fixed Assets: 2,603
Other Real Estate: 77
Other Assets: 1,589
Total Assets: 175,185
Total Trust Assets: 2,229

Deposits:..... 155,569
Federal Funds and Borrowings: 0
Other Liabilities: 1,058
Subordinated Debt:..... 0
Total Liabilities:..... 156,627

Total Equity Capital: 18,558
Total Liabilities and Capital:..... 175,185
Number of Shares Outstanding: 100,000

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

Branches in Town: None

Other Branches: El Dorado (2), Norphlet

Riverside Bank Sparkman, AR

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

Commerce & Main Streets
71763-0127

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

Home Page: www.riversidebanc.com

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

CEO/VChm: Stephen C. Davis

Pres: Robert G. Dudley, Jr.

Cash and Due from:..... 1,015
Federal Funds and Repos: 0
Investments: 2,262
Net Loans: 48,268
Premises and Fixed Assets: 2,419
Other Real Estate: 433
Other Assets: 1,798
Total Assets: 56,195
Total Trust Assets: 0

Deposits:..... 45,306
Federal Funds and Borrowings: 6,365
Other Liabilities: 95
Subordinated Debt:..... 0
Total Liabilities:..... 51,766

Total Equity Capital: 4,429
Total Liabilities and Capital:..... 56,195
Number of Shares Outstanding: 3,000

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

Branches in Town: None

Other Branches: Little Rock

**Bodcaw Bank
Stamps, AR**

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

307 Thomas Street
71860-0008

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

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

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

Cash: Brenda Scroggins

Cash and Due from:.....	7,381	Deposits:.....	64,222
Federal Funds and Repos:.....	1,520	Federal Funds and Borrowings:.....	0
Investments:.....	35,977	Other Liabilities:.....	548
Net Loans:.....	27,055	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	114	Total Liabilities:.....	64,770
Other Real Estate:.....	0		
Other Assets:.....	830	Total Equity Capital:.....	8,107
Total Assets:.....	72,877	Total Liabilities and Capital:.....	72,877
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Charles L. Cabe, Jr.; Scott Hultberg; Billie Nipper; J. Paul Nipper; Cynthia Sandefur; 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

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

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

EVP: Kelley Hunt

Cash and Due from:.....	5,626	Deposits:.....	77,242
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	5,272
Investments:.....	23,986	Other Liabilities:.....	215
Net Loans:.....	59,924	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,474	Total Liabilities:.....	82,729
Other Real Estate:.....	70		
Other Assets:.....	1,822	Total Equity Capital:.....	12,173
Total Assets:.....	94,902	Total Liabilities and Capital:.....	94,902
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	15,000

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

Branches in Town: None

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

Security Bank Stephens, AR

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

105 Ruby Street
71764-0007

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

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

Chm/CEO: Carol Reaves
Pres: Guy R. "Buck" Smith

EVP: Duncan Grayson
EVP/CFO: Cheryl Brown

Cash and Due from:..... 790
Federal Funds and Repos: 2,175
Investments: 4,321
Net Loans: 31,419
Premises and Fixed Assets: 1,843
Other Real Estate: 799
Other Assets: 2,216
Total Assets: 43,563
Total Trust Assets: 0

Deposits:..... 39,110
Federal Funds and Borrowings: 0
Other Liabilities:..... 1,179
Subordinated Debt:..... 0
Total Liabilities:..... 40,289

Total Equity Capital: 3,274
Total Liabilities and Capital:..... 43,563
Number of Shares Outstanding: 11,000

Directors: Duncan Grayson; Carol Reaves; Guy R. Smith; 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

Seventh & Main Streets
72160-1010

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

Home Page: www.mebanking.com

Member of Federal Reserve System

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

Chm: Roy O. McCollum, III

CEO/Pres: Gary Hudson

Cash and Due from:..... 10,648
Federal Funds and Repos: 0
Investments: 155,830
Net Loans: 341,380
Premises and Fixed Assets: 7,216
Other Real Estate: 2,414
Other Assets: 44,476
Total Assets: 561,964
Total Trust Assets: 54,434

Deposits:..... 451,857
Federal Funds and Borrowings: 33,202
Other Liabilities:..... 4,956
Subordinated Debt:..... 0
Total Liabilities:..... 490,015

Total Equity Capital: 71,949
Total Liabilities and Capital:..... 561,964
Number of Shares Outstanding: 100,000

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

Branches in Town: Four

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

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

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

3110 Alma Hwy.
72956-0469

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

Home Page: www.cbankandtrust.com

Member of Federal Reserve System

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

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

SVP: Joe Dan Stewart
TO: Cindy Winborn

Cash and Due from:.....	19,295	Deposits:.....	316,462
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	8,535
Investments:.....	97,040	Other Liabilities:.....	2,889
Net Loans:.....	228,716	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,297	Total Liabilities:.....	327,886
Other Real Estate:.....	3,739		
Other Assets:.....	9,854	Total Equity Capital:.....	35,055
Total Assets:.....	362,941	Total Liabilities and Capital:.....	362,941
Total Trust Assets:.....	6,689	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; Samuel M. Sicard; William W. Thomas; James G. Williamson, Jr.

Branches in Town: Three

Other Branches: Alma, Mountainburg

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

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

2925 Alma Highway, Suite A
72956

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

Home Page: www.firstcommunity-bank.com

Bank Holding Company
Ashley Bancstock Company, Crossett, AR

Chm: Eddie Holt
CEO/Pres: Jim Fincher

VP: Alisa Kelly
Cash: Karen Brown

Cash and Due from:.....	2,495	Deposits:.....	73,395
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	3,090
Investments:.....	6,160	Other Liabilities:.....	391
Net Loans:.....	68,706	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,306	Total Liabilities:.....	76,876
Other Real Estate:.....	560		
Other Assets:.....	5,461	Total Equity Capital:.....	10,812
Total Assets:.....	87,688	Total Liabilities and Capital:.....	87,688
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	52,840

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

Branches in Town: One

Other Branches: Alma

First State Bank of Warren Warren, AR

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

Main Street
71671-0029

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

Home Page: www.firststatewarren.com

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

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

EVP/TO: Hugh Quimby

Cash and Due from:..... 7,519
Federal Funds and Repos: 0
Investments: 45,457
Net Loans: 45,809
Premises and Fixed Assets: 1,304
Other Real Estate: 1
Other Assets: 1,589
Total Assets: 101,679
Total Trust Assets: 931

Deposits:..... 90,888
Federal Funds and Borrowings: 17
Other Liabilities:..... 367
Subordinated Debt:..... 0
Total Liabilities:..... 91,272

Total Equity Capital: 10,407
Total Liabilities and Capital:..... 101,679
Number of Shares Outstanding: 59,000

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

Branches in Town: One

Other Branches: Hampton, Hermitage

Warren Bank and Trust Company Warren, AR

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

201 South Main
71671-0350

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

Home Page: www.warrenbanktrust.com

Member of Federal Reserve System

Bank Holding Company
None

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

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

Cash and Due from:..... 3,476
Federal Funds and Repos: 5,765
Investments: 56,334
Net Loans: 61,528
Premises and Fixed Assets: 833
Other Real Estate: 0
Other Assets: 2,076
Total Assets: 130,012
Total Trust Assets: 24,223

Deposits:..... 105,609
Federal Funds and Borrowings: 5,174
Other Liabilities:..... 256
Subordinated Debt:..... 0
Total Liabilities:..... 111,039

Total Equity Capital: 18,973
Total Liabilities and Capital:..... 130,012
Number of Shares Outstanding: 48,000

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

Branches in Town: Two

Other Branches: Hermitage

Evolve Bank & Trust West Memphis, AR

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

301 Shoppingway Boulevard
72301-1719

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

Home Page: www.ebtonline.com

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

Chm: Scot Lenoir
CEO/Pres: Scott Stafford

EVP/CFO: John Clement
EVP/COO: John Chandler

Cash and Due from:.....2,693
Federal Funds and Repos: 1,838
Investments:.....37,670
Net Loans:..... 100,891
Premises and Fixed Assets: 1,967
Other Real Estate: 51
Other Assets: 8,464
Total Assets: 153,574
Total Trust Assets: 301,201

Deposits:..... 116,739
Federal Funds and Borrowings:..... 19,000
Other Liabilities: 2,319
Subordinated Debt: 0
Total Liabilities: 138,058

Total Equity Capital:..... 15,516
Total Liabilities and Capital:..... 153,574
Number of Shares Outstanding: 68,286

Directors: Donald Clanton; J. De DeHart; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; W. Scott Stafford; Stephen Valentine

Branches in Town: None

Other Branches: Parkin, Wynne

Cross County Bank Wynne, AR

VOICE: (870) 238-8171
FAX: (870) 238-4052
Trust Powers: Yes

1 Cross County Plaza
72396-0009

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

Home Page: www.crosscountybank.com

Member of Federal Reserve System

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

Chm: Dr. Willard G. Burks
CEO: Mac McClanahan

Pres: David Dowd
TO: Vincent E. Guest

Cash and Due from:.....5,616
Federal Funds and Repos:0
Investments:.....27,137
Net Loans:..... 121,579
Premises and Fixed Assets: 5,126
Other Real Estate: 1,152
Other Assets: 3,786
Total Assets: 164,396
Total Trust Assets: 9,471

Deposits:..... 142,900
Federal Funds and Borrowings:..... 1,829
Other Liabilities:-563
Subordinated Debt: 0
Total Liabilities: 144,166

Total Equity Capital:..... 20,230
Total Liabilities and Capital:..... 164,396
Number of Shares Outstanding: 4,000

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

Branches in Town: One

Other Branches: Cherry Valley, Hickory Ridge, Jonesboro

REPORT OF THE

STATE CHARTERED
NON-PROFIT ORGANIZATION

(NOT ENGAGED IN
COMMERCIAL BANKING)

JUNE 30, 2010

**Arkansas Capital Corporation
Little Rock, AR**

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

200 Rivermarket Avenue, Suite 400
72201-1766

Charter Number: 1006
Date: August 6, 1958

Home Page: www.arcapital.com

Bank Holding Company
None

Chm: Rush Deacon
CEO: C. Sam Walls

Pres: Dennis Cooper
EVP: Jay W. Wisener

Cash and Due from:..... 5,238
Federal Funds and Repos: 0
Investments: 4,180
Net Loans: 34,933
Premises and Fixed Assets: 1,244
Other Real Estate: 256
Other Assets: 1,291
Total Assets: 47,143
Total Trust Assets:..... 0

Deposits:..... 0
Federal Funds and Borrowings: 41,768
Other Liabilities: 1,497
Subordinated Debt:..... 0
Total Liabilities:..... 43,265
Total Equity Capital: 3,878
Total Liabilities and Capital:..... 47,143
Number of Shares Outstanding:..... 1,060

Directors: Orville E. Abrams; John W. Ahlen; Patrick Anderson; Phil Baldwin; Charles Cervantes; Brad Chambless; Dennis Cooper; Rush B. Deacon; Mac Dodson; Maria Haley; James R. Jordan; Virgil L. Miller, Jr.; David H. Shindler; William T. Staed; C. Sam Walls

Branches in Town: None

Other Branches: Fayetteville, Jonesboro

REPORT OF

TRUST COMPANIES

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2010

**FirsTrust Financial Services, Inc.
Conway, AR**

VOICE: (501) 312-1442

719 Harkrider, Suite 100
72032

Charter Number: 35000

FAX: (501) 312-1477

Date: May. 22, 2001

Population: 43,167

County: Faulkner

CEO/Pres: David Straessle**CFO:** Randy Mayor**Directors:** Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims; David Straessle**Branches in Town:** One**Other Branches:** El Dorado

**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: June 17, 1998

Population: 35,750

County: Garland

CEO/Pres: William L. Kerst, Jr.**CFO:** Leslie Ballentine**Directors:** Charlotte Arnold, CPA; Robert J. Bruce; Mark Buhrow; Gerald A. Burgener; David French; William L. Kerst, Jr.; Ralph Woodruff**Branches in Town:** None**Other Branches:** Hot Springs Village, Little Rock, Russellville

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2010

Perry County Industrial Development Corporation
Perryville, AR

VOICE: (501) 889-2621
FAX: (501) 889-2966

P. O. Box 869
72126-0869

Charter Number: 30003
Date: Aug. 18, 1994
County: Perry

Pres: Mark Roland
VP: John C. Branscum

Treas: James C. Hawkins

REPORT OF THE
CAPITAL DEVELOPMENT COMPANY

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2010

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2010

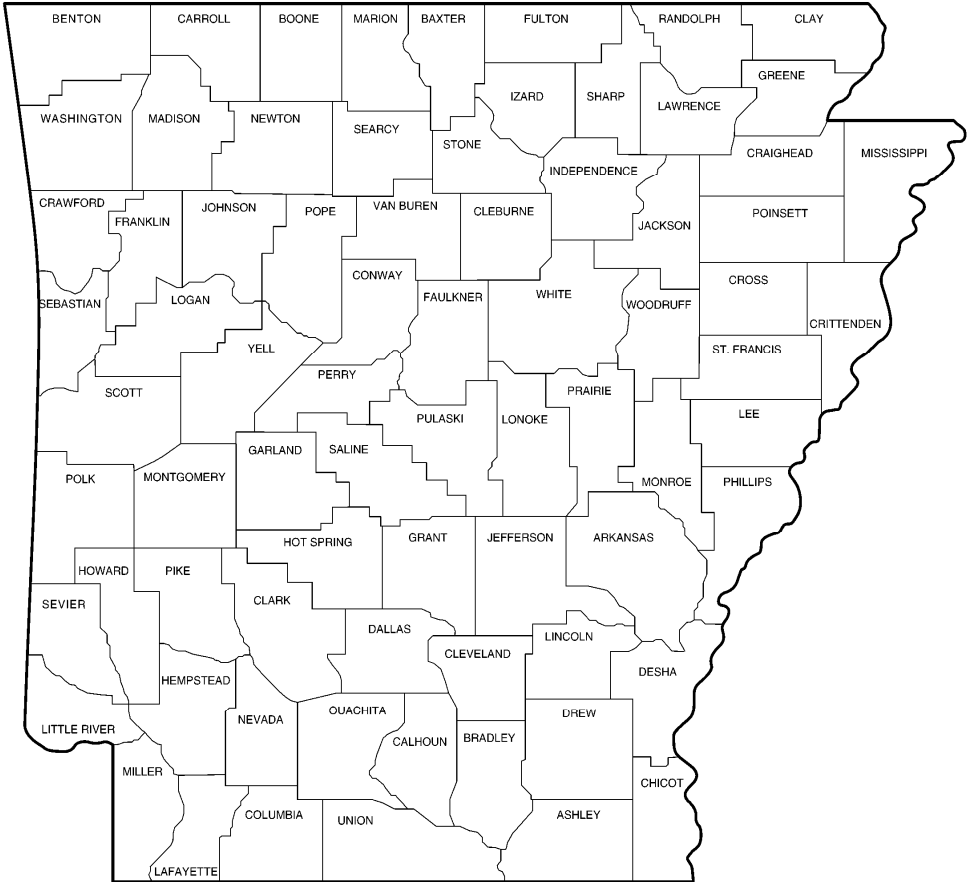
COUNTY	BANK	CITY
Arkansas	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers and Merchants Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home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

COUNTY	BANK	CITY
Conway	Petit Jean State Bank	Morrilton
Craighead	Heritage Bank, National Association Liberty Bank of Arkansas Simmons First Bank of Jonesboro	Jonesboro Jonesboro Jonesboro
Crawford	Allied Bank Citizens Bank & Trust Company First Community Bank of Crawford County	Mulberry Van Buren Van Buren
Crittenden	First Community Bank of Eastern Arkansas Evolve Bank & Trust Fidelity National Bank	Marion West Memphis West Memphis
Cross	Cross County Bank The First National Bank of Wynne	Wynne Wynne
Dallas	Fordyce Bank & Trust Company Riverside Bank	Fordyce Sparkman
Desha	Merchants & Farmers Bank The First National Bank of McGehee McGehee Bank	Dumas McGehee McGehee
Drew	Commercial Bank & Trust Company Union Bank And Trust Company	Monticello Monticello
Faulkner	Centennial Bank First Service Bank	Conway Greenbrier
Fulton	Bank of Salem	Salem
Garland	First National Bank Hot Springs Bank & Trust Company Simmons First Bank of Hot Springs	Hot Springs Hot Springs Hot Springs
Grant	Peoples Bank	Sheridan
Greene	First National Bank	Paragould
Hot Spring	The Malvern National Bank	Malvern
Independence	The Citizens Bank First Community Bank First Southern Bank	Batesville Batesville Batesville

COUNTY	BANK	CITY
Izard	The First National Bank of Izard County	Calico Rock
Jackson	Merchants & Planters Bank	Newport
Jefferson	Pine Bluff National Bank Simmons First National Bank	Pine Bluff Pine Bluff
Lafayette	Community State Bank Bodcaw Bank	Bradley Stamps
Lawrence	The First National Bank of Lawrence County	Walnut Ridge
Lincoln	Bank of Star City	Star City
Logan	First Western Bank The First National Bank at Paris Logan County Bank	Booneville Paris Scranton
Lonoke	Bank of England First State Bank	England Lonoke
Madison	First State Bank of Northwest Arkansas	Huntsville
Marion	Twin Lakes Community Bank	Flippin
Mississippi	Farmers Bank And Trust Company	Blytheville
Monroe	The Merchants and Planters Bank	Clarendon
Nevada	Bank of Prescott	Prescott
Ouachita	Bank of Bearden Security Bank	Bearden Stephens
Phillips	Helena National Bank	Helena
Pike	Bank of Delight Diamond Bank	Delight Murfreesboro
Poinsett	Little River Bank First Delta Bank	Lepanto Marked Tree
Polk	The Union Bank of Mena	Mena
Pope	First State Bank Simmons First Bank of Russellville	Russellville Russellville

COUNTY	BANK	CITY
Pulaski	First Arkansas Bank & Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	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
	Metropolitan National Bank	Little Rock
	One Bank & Trust, National Association	Little Rock
National Bank of Arkansas in North Little Rock	North Little Rock	
Saline	Heartland Community Bank	Bryant
Sebastian	The First National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
Sevier	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
Sharp	First National Banking Company	Ash Flat
	Bank of Cave City	Cave City
St. Francis	First National Bank of Eastern Arkansas	Forrest City
	Forrest City Bank, National Association	Forrest City
Stone	Ozark Heritage Bank, N. A.	Mountain View
Union	First Financial Bank	El Dorado
	Simmons First Bank of El Dorado, N. A.	El Dorado
	Smackover State Bank	Smackover
Washington	Arvest Bank	Fayetteville
	Bank of Arkansas, N. A.	Fayetteville
	The Bank of Fayetteville	Fayetteville
	Signature Bank of Arkansas	Fayetteville
	Legacy National Bank	Springdale
White	Citizens State Bank	Bald Knob
	First Security Bank	Searcy
	Simmons First Bank of Searcy	Searcy
Woodruff	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
Yell	Chambers Bank	Danville
	River Town Bank	Dardanelle

MAP OF ARKANSAS COUNTIES



ARKANSAS

BANK HOLDING COMPANIES

WHICH OWN

STATE CHARTERED BANKS

IN ARKANSAS

JUNE 30, 2010

Southern Bancorp Inc.
Arkadelphia, AR

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

605 Main, Suite 202
71923-6037

Chm: Walter Smiley
CEO/Pres: Phillip N. Baldwin

CFO/VP: Brent Black

Subsidiaries:

Southern Bancorp Bank
 First Investment Advisory Services, Inc.
 Phillips Insurance Agency, Inc.
Southern Development Capital Trust
Southern Development Statutory Trust III
Southern Development Statutory Trust IV
Southern Property Corporation of the Delta

Arkadelphia, AR
Helena, AR
Helena, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR
Arkadelphia, AR

Summit Bancorp, Inc.
Arkadelphia, AR

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

409 Main Street
P. O. Box 965
71923

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

EVP/CFO: Christopher M. Wewers
EVP/CAO: John A. Bryant

Subsidiaries:

Summit Bank
 Summit Real Estate Investments, Inc.

Arkadelphia, AR
Arkadelphia, AR

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

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

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

Chm/CEO/Pres: Larry E. Kircher

VChm/Sec: Molly H. Kircher

Subsidiaries:

Citizens State Bank
 Citizens State Investments, Inc.

Bald Knob, AR
Bald Knob, AR

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

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

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

CEO/Pres: Alan Bufford

Sec: Greg Shaver

Subsidiaries:

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

Batesville, AR
Batesville, AR
Batesville, AR

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

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

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

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

CFO: Jason Taylor
Sec: Dianne Lamberth

Subsidiaries:

First Community Bank
Batesville Insurance Agency, Inc.
First Community Real Estate, Inc.

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
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
Arvest Insurance, Inc.	Rogers, AR
Arvest Investments, Inc.	Rogers, AR
First Place on the Creeks, L.L.C.	Rogers, AR
Trust Title Company LLC	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
Superior Financial Statutory Trust II	Hartford, CT
CFB Aviation, LLC	Bentonville, AR
AREH LLC	Lowell, AR
Arvest Trust Company N. A.	Rogers, AR
Arvest Statutory Trust I	Hartford, CT

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
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
Arvest Insurance, Inc.	Rogers, AR
Arvest Investments, Inc.	Rogers, AR
First Place on the Creeks, L.L.C.	Rogers, AR
Trust Title Company LLC	Rogers, AR
WACO Title Company	Springdale, AR
ATC Services, Inc.	Bartlesville, OK
Security Bankcard Center, Inc.	Norman, OK
Southwest Cattlemen's Corporation	Tulsa, OK
Superior Finance Company	Tulsa, OK
Superior Financial Statutory Trust II	Hartford, CT

Farmers Bancorp, Inc.
Blytheville, AR

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

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

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

Sec: Randy Scott

Subsidiaries:

Farmers Bank And Trust Company	Blytheville, AR
TBH Global Asset Management LLC	Nashville, TN

**First Western Bancshares ESOT
Booneville, AR**

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

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

Chm: Jeral L. Hampton

Subsidiaries:

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

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

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

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

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

Bank Holding Company
First Western Bancshares ESOT, Booneville, AR

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

Sec: Debbie Danekas

Subsidiaries:

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

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

**Community State Bancshares, Inc.
Bradley, AR**

RSSD Number: 3058758
VOICE: (870) 894-3322
FAX: (870) 894-3324

208 West Fourth Street
P. O. Box 120
71826-0120

Pres: Jeffrey C. Hobbs

VP: Jerry G. Hartline

Subsidiaries:

Community State Bank

Bradley, AR

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

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

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

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

Sec: Phillip J. Foster

Subsidiaries:

Calhoun County Bank

Hampton, AR

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

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

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

Chm: Samuel F. Beller
VChm: Bruce Street

Pres: Margie Pettersen
Treas/Sec: Dennis Esteb

Subsidiaries:

Bank of Cave City
Cave City Properties, Inc.

Cave City, AR
Cave City, AR

**Clarendon Holding Co.
Clarendon, AR**

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

297 Madison
P. O. Box 280
72029-0280

Chm: J. Baxter Sharp, III

CEO/Pres: J. Kendall Henry

Subsidiaries:

The Merchants and Planters Bank

Clarendon, AR

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

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

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

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

CFO: Randy E. Mayor

Subsidiaries:

Centennial Bank
Centennial Insurance Agency, Inc.
Grand Prairie Title Company, Inc.
FirsTrust Financial Services, Inc.
FirsTrust Financial Services, Inc.
Community Financial Group Statutory Trust I
Home Bancshares Statutory Trust I
Home BancShares Statutory Trust II
Marine Bancorp Statutory Trust I
Centennial (AR) Statutory Trust I

Conway, AR
Cabot, AR
Cabot, AR
Conway, AR
North Little Rock, AR
Hartford, CT
Hartford, CT
Hartford, CT
Wilmington, DE

Ashley Bancstock Company Crossett, AR

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

218 Main Street
71635

CEO/Pres: Edward Holt
EVP: Jim V. Fincher

SVP: Bill W. Lee, II
Treas/Sec: Gerald G. Crawford, II

Subsidiaries:

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

Crossett, AR
Van Buren, AR
Crossett, AR

Evergreen Bancshares, Inc. Crossett, AR

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

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

Chm: Richard E. Griffin

CEO/Pres: Howard M. Beaty, Jr.

Subsidiaries:

First State Bank

Crossett, AR

Chambers Bancshares, Inc. Danville, AR

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

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

Chm/CEO/Pres: John Ed Chambers, III

CFO: Mike Donnell

Subsidiaries:

Chambers Bank
CBI Holdings, Inc.
Sloan Capital Trust I

Danville, AR
Danville, AR
Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

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

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

CEO/Pres: William R. Bullock, Sr.

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: Richard E. Wilmoth

CEO/Pres: Vernon L. Austin

Subsidiaries:

Decatur State Bank
 Decatur Insurance Agency
 Grand Savings Bank

Decatur, AR
 Decatur, AR
 Grove, OK

First State Bancshares, Inc.
DeQueen, AR

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

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

Chm: Dennis Smiley

CEO/Pres: Gary L. Golden

Subsidiaries:

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

DeQueen, AR
 DeQueen, AR
 DeQueen, AR

DBT Financial Corporation
DeWitt, AR

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

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

Pres: Nancy F. Rasco

Sec: David Jessup

Subsidiaries:

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

DeWitt, AR
DeWitt, AR
Gillett, AR
Gillett, AR
DeWitt, AR

DeWitt First Bankshares Corporation
DeWitt, AR

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

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

Pres: Warren A. Jennings, Sr.

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

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

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

Treas/Sec: Betty B. Trites

Subsidiaries:

Merchants & Farmers Bank

Dumas, AR

First Financial Banc Corporation
El Dorado, AR

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

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

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

COO: Jerry Bullard
Sec: Debra Martin

Subsidiaries:

First Financial Bank	El Dorado, AR
First Title Services, Inc.	El Dorado, AR
First Financial Banc Corporation Statutory Trust I	El Dorado, AR
First Financial Statutory Trust III	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	England, AR
BOE Acquisition Company, Inc.	Little Rock, AR
BOE Leasing, LLC	Little Rock, AR

Eureka Bancshares, Inc.
Eureka Springs, AR

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

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

Chm/CEO/Pres: John F. Cross

Sec: Charles T. Cross

Subsidiaries:

Cornerstone Bank	Eureka Springs, AR
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**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
72701

CEO/Pres: Mary Beth Brooks
EVP: Bob King

EVP: Billie Pelton
EVP: Sam Stricklin

Subsidiaries:

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

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

**White River Bancshares Company
Fayetteville, AR**

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

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

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

Chm/CEO/Pres: Gary R. Head
CFO: Michael E. Hill

CCO: Dan Hendricks
COO: Marilyn K. Hendricks

Subsidiaries:

Signature Bank of Arkansas

Fayetteville, AR

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

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

200 West 4th Street
71742-2202

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

EVP: Don Lyle
EVP/Sec: Suzette Crutchfield

Subsidiaries:

Fordyce Bank & Trust Company

Fordyce, AR

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

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

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

Chm/CEO/Pres: Samuel M. Sicard
EVP: Mont S. Echols, Jr.

EVP: Samuel T. Sicard
VP: James G. Williamson, Jr.

Subsidiaries:

The First National Bank of Fort Smith
Citizens Bank & Trust Company
PMF, Inc.
National Bank of Sallisaw
Brown-Hiller, Inc.
First Asset Holdings, LLC
Realty Appraisals, Inc.
B-H-C & Associates of Oklahoma

Fort Smith, AR
Van Buren, AR
Van Buren, AR
Sallisaw, OK
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: Timothy E. Bainum

Sec: Lynda Robbins

Subsidiaries:

Diamond Bank
Diamond State Insurance Agency

Murfreesboro, AR
Murfreesboro, AR

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

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

211 South East Main Street
P.O. Box 149
72736-0149

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

VP: Jim A. Edmondson

Subsidiaries:

Bank of Gravett

Gravette, AR

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

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

136 South Broadview
P.O. Box 190
72058

Chm/CEO/Pres: Thomas H. Grumbles

Treas/Sec: Kenneth Barnard

Subsidiaries:

First Service Bank
First Service Realty

Greenbrier, AR
Greenbrier, AR

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

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

61 A South Broadview
P. O. Box 307
72058

Chm/Pres: John Stacks
VP: Joe Benton

VP: Bill Hannah
Sec: Terry Milam

Subsidiaries:

Home Bank of Arkansas
HomeBank Insurance Agency

Portland, AR
Greenbrier, AR

**Wilkinson Banking Corporation
Greenwood, AR**

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

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

Chm: Elizabeth Wilkinson

CEO/Pres: Edward Wilkinson

Subsidiaries:

Farmers Bank

Greenwood, AR

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

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

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

Chm/CEO: Jerry Maland

Sec: Dan R. Bowers

Subsidiaries:

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

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

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

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

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

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

Treas/Sec: Carl E. Hendrix, III

Subsidiaries:

Horatio State Bank

Horatio, AR

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

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

1801 Central Avenue, Suite D
71901

Chm/CEO: G. R. Buck Smith

Subsidiaries:

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

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

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

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

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

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

SVP/CFO: Kim Crook
Sec: John McNee

Subsidiaries:

First Arkansas Bank & Trust
 First Arkansas Mortgage Company
First Arkansas Statutory Trust I

Jacksonville, AR
Jacksonville, AR
Jacksonville, AR

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

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

2901 East Highland Drive
P.O. Box 7514
72401

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

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

Subsidiaries:

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

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

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

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

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

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

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

Subsidiaries:

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

Lake Village, AR
Lake Village, AR
Fayette, MS
Fayette, MS
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: John W. Alderson, IV

Subsidiaries:

Little River Bank

Lepanto, 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/COO: Mark D. Ross

CFO: Paul E. Moore

Subsidiaries:

Bank of the Ozarks
The Highlands Group, Inc.
Ozark Capital Statutory Trust II
Ozark Capital Statutory Trust III
Ozark Capital Statutory Trust IV
Ozark Capital Statutory Trust V

Little Rock, AR
Little Rock, AR
Hartford, CT
Wilmington, DE
Wilmington, DE
Chicago, IL

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.
Moore Mortgage Inc.

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

Little Rock Bankshares, Inc.
Little Rock, AR

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

200 North State Street
 P. O. Box 34090
 72203

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

SVP/Cash: Lee A. Swearingen

Subsidiaries:

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

Riverside Bancshares, Inc.
Little Rock, AR

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

1001 W. Markham, 2nd Floor
 72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

Riverside Bank	Sparkman, AR
Arkansas Mortgage Company, Inc.	Fayetteville, AR
Little Rock Title Company	Little Rock, AR
Riverside Mortgage Company, Inc.	Little Rock, AR

Rock Bancshares, Inc.
Little Rock, AR

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

One Information Way
 72202

CEO/Pres: L. Walter Quinn

Subsidiaries:

Heartland Community Bank	Bryant, AR
HCB Investments, Inc.	Little Rock, AR
Rock Bancshares Statutory Trust I	Little Rock, AR
Rock Bancshares Statutory Trust II	Little Rock, AR

State Holding Company Little Rock, AR

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

650 South Shackleford, Suite 450
72211

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

EVP: Paul Castleberry
SVP: Laura Bogoslavsky

Subsidiaries:

Heber Springs State Bank
Eagle Development Company North
Eagle Bank & Trust Company
Eagle Development Company South
State Mortgage Company

Heber Springs, AR
Heber Springs, AR
Little Rock, AR
Little Rock, AR
Little Rock, AR

Lonoke Bancshares, Inc. Lonoke, AR

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

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

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

Sec: Karen Hardke

Subsidiaries:

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

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

Golden Oaks Bancshares, Inc. Magnolia, AR

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

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

Chm: S. Clark Fincher
VChm: Harold H. Fincher

Pres: Mary L. Fowler
Sec: Sharon Gathright

Subsidiaries:

The Peoples Bank

Magnolia, AR

Magnolia Banking Corporation Magnolia, AR

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

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

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

EVP: Bruce D. Maloch
Sec: Molly Burns

Subsidiaries:

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

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

FCB Financial Services, Inc. Marion, AR

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

205 Block Street
P.O. Box 747
72364

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

Sec: Frank A. Fogleman

Subsidiaries:

First Community Bank of Eastern Arkansas

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.
McCrary, 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: Caleb Thompson

Sec: Vance M. Thompson, III

Subsidiaries:
Bank of McCrary

McCrary, AR

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

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

301 North 2nd
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
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, Inc.

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.
Pres: George T. Harris

SVP: Michael Efird
SVP: Rusty Smith

Subsidiaries:

Commercial Bank & Trust Company

Monticello, AR

First Union Financial Corporation
Monticello, AR

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

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

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

Sec: John S. McClendon

Subsidiaries:

Union Bank And Trust Company
First Union Statutory Trust 1

Monticello, AR
Monticello, AR

**Petit Jean Bancshares, Inc.
Morrilton, AR**

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

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

Pres: Charles S. Penick

Subsidiaries:

Petit Jean State Bank

Morrilton, AR

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

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

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

CEO/Pres: Alex Golden

Subsidiaries:

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

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

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

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

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

Bank Holding Company

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

CEO: Lex Golden
Pres: Alex Golden

Sec: Amy McCay

Subsidiaries:

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

Mulberry, AR
Little Rock, AR
Little Rock, AR

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

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

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

Bank Holding Company

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

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

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

Subsidiaries:

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

Newport, AR
Newport, AR
Newport, AR

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

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

120 Hazel Street
P.O. Box 650
72112

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

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

Subsidiaries:

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

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

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

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

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:

Piggott State Bank

Piggott, AR

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

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

Chm/CEO: John P. Garrison
VChm: Marie Cotner

Pres/COO: Chuck Morgan
Treas/Sec: Ruby G. Owen

Subsidiaries:

Hot Springs Bank & Trust Company
Pine Bluff National Bank
Jefferson Bancshares Capital Trust
Jefferson Bancshares Capital Trust II
Jefferson Title Company, LLC

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

Simmons First National Corporation
Pine Bluff, AR

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

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

Chm/CEO: J. Thomas May
Pres/COO: David L. Bartlett

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

Subsidiaries:

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

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

**Parkway Bankshares, Inc.
Portland, AR**

RSSD Number: 1141188
VOICE: (870) 737-2226
FAX: (870) 737-4263

217 N. Main Street
571 West Gaines
71663

Chm: Joel Newcome
Pres: Robert Y. Taylor

VP/Treas/Sec: Leslie Borgognoni

Subsidiaries:
Parkway Bank

Rogers, AR

**Prescott Bancshares, Inc.
Prescott, AR**

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

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

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

Treas/Sec: Karen McLelland

Subsidiaries:
Bank of Prescott

Prescott, AR

**Pinnacle Bancshares, Inc.
Rogers, AR**

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

4201 West New Hope Road, Suite 101
72758

Chm: David Estes

Pres: Kevin "Kip" Norton

Subsidiaries:
Pinnacle Bank

Rogers, AR

First State Banking Corporation
Russellville, AR

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

3103 East Main Street
 P. O. Box 10610
 72812

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

CFO/VP: Andrea Nicholson

Subsidiaries:

First State Bank
 Nimrod Real Estate, Inc.
 FSB Capital Trust II
 FSB Capital Trust III

Russellville, AR
 Russellville, AR
 Russellville, AR
 Russellville, AR

First Security Bancorp
Searcy, AR

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

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

Chm/CEO: Reynie Rutledge

Pres: Bill Scholl

Subsidiaries:

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

Searcy, AR
 Conway, AR
 Mountain Home, AR
 Searcy, AR
 Searcy, AR
 Las Vegas, NV
 Little Rock, AR
 Little Rock, AR
 Little Rock, AR
 Searcy, AR
 Searcy, AR
 Searcy, 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
VP: Vicki Davis

Subsidiaries:
Smackover State Bank

Smackover, AR

**Mathias Bancshares, Inc.
Springdale, AR**

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

5571 Bleaux Ave.
P. O. Box 6485
72766

Chm: Sam Mathias
VChm: Arthur Thurman

Sec: Curtis Hutchins

Subsidiaries:
First State Bank of Northwest Arkansas

Huntsville, 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

Subsidiaries:
Bodcaw Bank

Stamps, AR

Star City Bancshares, Inc.
Star City, AR

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

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

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

Subsidiaries:

Bank of Star City

Star City, AR

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

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

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

Chm: Roy O. McCollum, III

CEO/Pres: Gary Hudson

Subsidiaries:

The Farmers and Merchants Bank
F & M Realty, Inc.
Perry County Bankshares Statutory Trust

Stuttgart, AR
Stuttgart, AR
Perryville, AR

Bradley Bancshares, Inc.
Warren, AR

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

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

Chm/CEO: Bennie F. Ryburn, Jr.

Pres: Freddie M. Mobley

Subsidiaries:

First State Bank of Warren

Warren, AR

Evolve Bancorp, Inc.
West Memphis, AR

RSSD Number: 1142411
 VOICE: (901) 624-5500
 FAX: (901) 624-5540

301 Shoppingway Blvd.
 72301

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

Chm: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

Cross County Bancshares, Inc.
Wynne, AR

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

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

Chm: Dr. Willard G. Burks
CEO/Pres: Mac McClanahan

EVP: David Dowd
Treas/Sec: Shelia Stotts

Subsidiaries:

Cross County Bank
 Janus Title, LLC

Wynne, AR
 Wynne, AR

First National Corporation of Wynne
Wynne, AR

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

528 Merriman Avenue
 P. O. Box 129
 72396

CEO/Pres: John Ed Gregson
VP: Paul Hall

Treas: Dianne Henderson
Sec: Nancy Faulkner

Subsidiaries:

Twin Lakes Community Bank
 The First National Bank of Wynne

Flippin, AR
 Wynne, AR

**OUT OF STATE
BANK HOLDING COMPANIES
AND
THEIR ARKANSAS
SUBSIDIARIES**

JUNE 30, 2010

**First National Bankers' Bankshares, Inc.
Baton Rouge, LA**

RSSD Number: 1086131
VOICE: (225) 924-8015
FAX: (225) 231-5002

7813 Office Park Boulevard
P.O. Drawer 80579
70809

Chm/CEO/Pres: Joseph F. Quinlan, Jr.

SVP: Kimberly M. Langlois

Subsidiaries:

First National Bankers Bank, Alabama
Arkansas Bankers' Bank
First National Banker's Bank
Mississippi National Banker's Bank
First National Bankers Bankshares, Inc. Statutory Trust I
First National Bankers Bankshares, Inc. Statutory Trust II
FNBB Capital Markets, LLC
FNBB Insurance Agency
FNBB Services Corp.

Homewood, AL
Little Rock, AR
Baton Rouge, LA
Ridgeland, MS
Baton Rouge, LA
Baton Rouge, LA
Baton Rouge, LA
Baton Rouge, LA
Ridgeland, MS

**Delta Bancshares of Louisiana, Inc.
Oak Grove, LA**

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

600 East Main Street
P. O. Box 250
71263

Chm: Charles F. Poole

Pres: Gene Keith

Subsidiaries:

The Eudora Bank
West Carroll Community Bank

Eudora, AR
Oak Grove, LA

Evolve Financial Group, Inc.
Memphis, TN

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

8000 Centerview Parkway, Suite 500
38018

Chm/CEO: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bancorp, Inc.
 Evolve Bank & Trust
Evolve Mortgage Services, Inc.
AFS Investment Advisors, Inc.
Evolve Investment Advisors, Inc.
Evolve Securities, Inc.

West Memphis, AR
West Memphis, AR
Memphis, TN
Austin, TX
Austin, TX
Dallas, TX

ABBREVIATIONS

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

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