

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
2011**



**MIKE BEEBE
Governor**

**CANDACE A. FRANKS
Bank Commissioner**

NINETY-SEVENTH ANNUAL

REPORT OF

THE

BANK COMMISSIONER

JUNE 30, 2011

STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

June 30, 2011

Honorable Mike Beebe
Governor of Arkansas
Little Rock, Arkansas

Governor Beebe:

I am pleased to submit to you the Ninety-Seventh 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, 2011.

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

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

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

Cordially,


Candace A. Franks
Bank Commissioner

TABLE OF CONTENTS

Legal Holidays.....	2
Commissioners of The Bank Department.....	3
State Banking Board.....	4
Departmental Roster.....	5
State Chartered Banks Merged/ State Chartered Banks Liquidated/Charter Conversions.....	9
New Branches Approved	10
Subchapter S Corporation Banks.....	12
Fiscal Report of The Bank Department.....	13
Federal Supervisory Agencies.....	14
Trade Associations.....	18
Consolidated Report of Condition Data State Chartered Banks.....	22
Consolidated Statement of State Chartered Trust Departments.....	23
Consolidated Report of Condition Data National Banks.....	24
Tier One Leverage Ratios For All Arkansas Commercial Banks.....	25
National Banks.....	29
Report of State Chartered Commercial Banks.....	31
Report of State Chartered Non-Profit Organization.....	85
Report of State Chartered Trust Companies.....	87
Report of Regional/County Industrial Development Corporation.....	89
Report of Capital Development Company.....	91
Commercial Banks Listed by County.....	93
Map of Arkansas Counties.....	98
Arkansas Bank Holding Companies.....	99
Out of State Bank Holding Companies.....	135
Abbreviations.....	137

LEGAL HOLIDAYS

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

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

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

Presidents Day..... Third Monday in February

Memorial Day..... Last Monday in May

Independence Day..... July 4

Labor Day..... First Monday in September

Veterans Day..... November 11

Thanksgiving Day..... Fourth Thursday in November

Christmas Eve..... December 24

Christmas Day..... December 25

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

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

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

STATE BANKING BOARD MEMBERS

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

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

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. 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. John Freeman
Liberty Bank of Arkansas
P. O. Box 7514
Jonesboro, AR 72403
VOICE: (870) 934-9000
FAX: (870) 268-1525
TERM EXPIRES: 12-31-15

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 – Commissioned Senior Examiner
Mark Rye – Commissioned Senior Examiner
Lance A. Nutt – Bank Senior Examiner
Jim E. Homan – Bank Examiner
David “Chip” Bartlett – Bank Examiner
Jordan A. Patterson – Bank Examiner
Eric Roberts – Bank Examiner

LITTLE ROCK OFFICE

Michael G. Saunders – Certified Examinations Manager
 Luke B. Webre – Certified Bank Senior Examiner
 Jerry C. Corrothers – Certified Bank Senior Examiner
 Kevin C. Mosley – Certified Bank Senior Examiner
 Kelly M. Victory – Certified Bank Senior Examiner
 Dharmin H. Patel – Bank Senior Examiner
 Chris K. Davis – Bank Senior Examiner
 Jonathan E. Bull – Bank Senior 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
 Thomas L. Cook – Certified Bank Senior Examiner
 Landi S. Mkhize – Commissioned Senior Examiner
 Shawn M. Dunham – Bank Senior Examiner
 J. D. Chambliss – Bank Examiner
 Jordan M. Hurst – Bank Examiner
 Raychel Malone – Bank Examiner
 Chris Rittelmeyer – 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
 Scott J. Smith – Bank 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

SPECIAL PROJECTS

Mary C. Pennebaker – Certified Examinations Manager

APPLICATION INFORMATION

John W. Ashby – Certified Examinations Manager
Gregg Qualls – Certified Bank Senior Examiner
Cara K. Lank – Certified Bank Senior Examiner
Self Examination
Bank Reports of Condition and Income
Bank Holding Company Reports 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 – Fiscal Division Manager

Vicki A. Wise – Human Resource Analyst

Devan E. May – Human Resource Analyst

Sharon K. Hacker – Accountant

Accounting and Employee Services

Budget/Personnel/Payroll

Performance Evaluation

Expense Disbursement

Purchasing

Cynthia L. Nixon – Executive Assistant to the Commissioner

Jane R. English – Administrative Analyst

Lori A. Morrison – Administrative Analyst

Martha A. Guinn – Administrative Analyst

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 MERGED FROM JULY 1, 2010 TO JUNE 30, 2011

BANK**MERGED INTO**

Planters & Merchants Bank
Gillett

DeWitt Bank and Trust
DeWitt

Arkansas Bankers' Bank
Little Rock

First National Banker's Bank
Baton Rouge, LA

STATE CHARTERED BANKS LIQUIDATED FROM JULY 1, 2010 TO JUNE 30, 2011

BANK**CITY**

First Southern Bank

Batesville

CHARTER CONVERSIONS

Simmons First Bank of El Dorado, N.A.
100 W. Grove
El Dorado, Arkansas

(Converted to a state charter December 16, 2010 and became
Simmons First Bank of El Dorado)

**BRANCHES APPROVED
FROM JULY 1, 2010 TO JUNE 30, 2011**

BANK	CITY
Southern Bancorp Bank Arkadelphia	1888 Main Street Crossing, Suite D Madison, MS
Summit Bank Arkadelphia	201 Skyline Drive, Suite 38 Conway
Summit Bank Arkadelphia	Lot 5, E. Gate Plaza, Phase I Lonsdale
Heartland Community Bank Bryant	5100 Kavanaugh Boulevard Little Rock
Centennial Bank Conway	Mobile Branch Bay County, FL Calhoun County, FL Franklin County, FL Gulf County, FL Lake County, F Leon, County, FL Liberty County, FL Orange County, FL Seminole County, FL Wakulla County, FL
Arvest Bank Fayetteville	2700 Shackelford Road Little Rock
Arvest Bank Fayetteville	3184 E. Sunshine Street Springfield, MO
Arvest Bank Fayetteville	2251 N. 9 th Street Broken Arrow, OK
Bank of the Ozarks Little Rock	3336 E. Hebron Parkway Carrollton, TX
Bank of the Ozarks Little Rock	600 Keller Parkway Keller, TX
Bank of the Ozarks Little Rock	5925 W. Park Boulevard Plano, TX

BANK

CITY

Evolve Bank & Trust
West Memphis

302 N. Main Street
Brinkley

Evolve Bank & Trust
West Memphis

8000 Centerview Parkway
Cordova, TN

Evolve Bank & Trust
West Memphis

6070 Poplar Avenue, Suite 100
Memphis, TN

STATE CHARTERED SUBCHAPTER S CORPORATION BANKS

BANK	CITY
Bank of Bearden	Bearden
Heartland Community Bank	Bryant
Bank of Cave City	Cave City
Chambers Bank	Danville
Decatur State Bank	Decatur
Bank of Delight	Delight
First State Bank of DeQueen	DeQueen
Arkansas County Bank	DeWitt
First Financial Bank	El Dorado
Cornerstone Bank	Eureka Springs
Bank of Gravett	Gravette
First Service Bank	Greenbrier
First State Bank of Northwest Arkansas	Huntsville
First Arkansas Bank & Trust	Jacksonville
Little River Bank	Lepanto
Farmers Bank and Trust Company	Magnolia
The Peoples Bank	Magnolia
McGehee Bank	McGehee
The Union Bank of Mena	Mena
Commercial Bank & Trust Company	Monticello
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, 2010 through June 30, 2011.

RECEIPTS

Cash Balance July 1, 2010.....	\$5,402,663.75
Examination and Assessment Fees.....	7,857,262.17
Charter and Amendment Fees.....	75,980.00
Interstate Sharing Fees.....	71,995.00
Miscellaneous/Non-Revenue Income.....	734.50
Reimbursement for M & R Sales.....	9,702.29
Refund to Expenditures - Prior Year.....	17,620.31
Refund to Expenditures- Current Year.....	1,221.36
Total Receipts	<u>8,034,515.63</u> \$13,437,179.38

DISBURSEMENTS

Salaries.....	4,803,949.71
Extra Help Salaries.....	0
S.S., Retirement and Insurance	
Matching.....	1,246,873.01
Maintenance and General Operations.....	1,180,908.74
Conference Fees and Travel.....	248,642.54
Professional Fees and Services.....	39,417.58
Capital Outlay.....	163,536.11
Refunds Issued.....	0
Service Charge by State Treasurer.....	120,078.58
Total Disbursements	7,803,406.27
Cash Balance June 30, 2011	<u>5,633,773.11</u> \$13,437,179.38

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
- Karl W. Ashman..... Senior Vice President
- Karen Branding..... Senior Vice President
Public and Community Affairs
- Cletus C. Coughlin..... Senior Vice President
& Deputy Director of Research
- Mary H. Karr..... Senior Vice President
General Counsel & Corporate Secretary
- Kathleen O. Paese..... Senior Vice President
Treasury Relations & Office Support
- Julie L. Stackhouse..... Senior Vice President
Banking Supervision, Credit and Center for 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
- 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
Dennis Havener.....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

Carey Phillipi.....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

Charlie Blanchard..... Chairman
Chairman & CEO
First State Bank, Russellville

John Freeman..... Chairman-Elect
President
Liberty Bank of Arkansas, Jonesboro

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

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

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

EMERGING LEADERS SECTION OFFICERS

Mark Wilson..... President

Vice President

First Arkansas Bank & Trust, Jacksonville

Jennifer Ruhlman..... Vice President

Assistant Vice President

Bank of the Ozarks, Little Rock

(To be named)..... Secretary/Treasurer

ARKANSAS COMMUNITY BANKERS ASSOCIATION

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

Richard Trammell.....Executive Director

Cole Martin.....President
First Security Bank, Searcy, Clarksville Office

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

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

Sam Beller.....Secretary
Bank of Cave City, Cave City

CONFERENCE OF STATE BANK SUPERVISORS

1129 20th Street, NW, 9th Floor
Washington, DC 20036
VOICE: (202) 296-2840
FAX: (202) 296-1928
<http://www.csbs.org>

- Neil Milner..... President & CEO
- John Ryan..... Executive Vice President
- Tom Harlow..... Chief Financial Officer
- Anthony Donfor..... Vice President, IT
- Cecelia Smith..... Senior Manager and Executive Assistant
- Roger Stromberg..... Senior Vice President/Professional Development
- Sebastien Monnet..... Vice President/Professional Development
- Georgia High..... Vice President, Accreditation & Certification/
Professional Development
- John “Buz” Gorman..... General Counsel/Legislative
- Margaret Liu..... Senior Vice President/Deputy General Counsel
- Edward Smith..... Vice President, Membership & Bank Relations
- Bill Matthews..... Senior Vice President, Mortgage Initiative
- Tim Doyle..... Vice President/Mortgage Policy and Operations
- Barbara Michels..... Vice President/Mortgage Information and Development
- Pete Marks..... Vice President/Mortgage Testing and Education
- Mike Stevens..... Senior Vice President/Regulatory Policy
- Mary Beth Quist..... Senior Vice President/Supervisory Processes
- Chuck Cross..... Vice President/Mortgage Regulatory Policy
- John Prendergast..... Vice President/Non-Depository Supervision

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

JUNE 30, 2011

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$791
b. Interest-bearing balances.....	2,251
Securities:	
a. Held to maturity.....	1,118
b. Available-for sale.....	8,743
Federal funds sold and securities purchased under agreements to resell.....	371
Net Loans and Leases.....	27,769
Trading assets.....	1
Premises and fixed assets.....	1,241
Other real estate owned.....	561
Goodwill and other intangibles.....	943
All other assets.....	1,981
Total assets.....	\$45,770

LIABILITIES

Deposits:	
a. In domestic offices.....	\$37,334
(1) Noninterest-bearing.....	5,601
(2) Interest-bearing.....	31,733
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.....	562
Trading liabilities.....	0
Other borrowed money.....	2,481
Subordinated notes and debentures.....	2
All other liabilities.....	314
Total liabilities.....	40,693

EQUITY CAPITAL

Minority interest in consolidated subsidiaries.....	4
Perpetual preferred stock.....	11
Common stock.....	20
Surplus.....	2,660
Undivided profits.....	2,382
Total equity capital.....	5,077
Total liabilities, minority interest and equity capital.....	\$45,770

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

JUNE 30, 2011

ASSETS

1.	Non-interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions.....	\$9
	b. Other Institutions.....	0
2.	Interest Bearing Deposits:	
	a. Own Bank and Affiliate Institutions.....	277
	b. Other Institutions.....	383
3.	U.S. Government and Agency Obligations.....	473
4.	State, County and Municipal Obligations.....	273
5.	Other Short-Term Obligations.....	26
6.	Other Notes and Bonds.....	123
7.	Money Market Funds.....	305
8.	Other Mutual Funds.....	326
9.	Stocks.....	867
10.	Collective Investment Fund Units.....	4
11.	Real Estate Mortgages.....	28
12.	Real Estate.....	220
13.	Miscellaneous Assets.....	214
14.	Other.....	(15)
15.	Total.....	\$3,513

LIABILITIES

Personal Accounts:

16.	Personal Trusts.....	\$737
17.	Estates & Guardianships.....	41

Employee Benefit Accounts:

18.	Trusts.....	542
19.	Agencies.....	288

All Other Agencies:

20.	Investment Mgmt & Advisory.....	532
21.	Custodial.....	829
22.	All Other.....	144

Corporate and Municipal Securities Appointments:

23.	Bond Trusteeships.....	385
24.	Agencies.....	13

Collective Investment Funds:

25.	Employee Benefits.....	0
26.	Other.....	0
27.	Profit Accounts.....	0
28.	Suspense Accounts.....	2
29.	Total.....	\$3,513

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

JUNE 30, 2011

ASSETS

Cash and balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin.....	\$279
b. Interest-bearing balances.....	877
Securities:	
a. Held-to-maturity.....	399
b. Available-for-sale.....	1,799
Federal funds sold and securities purchased under agreements to resell.....	137
Net loans and leases.....	7,019
Trading assets.....	5
Premises and fixed assets.....	336
Other real estate owned.....	257
Goodwill and other intangibles.....	120
All other assets.....	399
Total assets.....	\$11,627

LIABILITIES

Deposits:	
a. In domestic offices.....	\$9,568
(1) Noninterest-bearing.....	1,622
(2) Interest-bearing.....	7,946
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.....	177
Trading liabilities.....	0
Other borrowed money.....	482
Subordinated notes and debentures.....	0
All other liabilities.....	77
Total liabilities.....	10,304
Minority interest in consolidated subsidiaries.....	0

EQUITY CAPITAL

Perpetual preferred stock.....	1
Common stock.....	14
Surplus.....	682
Undivided profits.....	626
Total equity capital.....	1,323
Total liabilities, minority interest and equity capital.....	\$11,627

TIER ONE LEVERAGE RATIOS FOR ALL ARKANSAS COMMERCIAL BANKS

JUNE 30, 2011

BANK	CITY	RATIO
Southern Bancorp Bank	Arkadelphia	7.25
Summit Bank	Arkadelphia	9.28
First National Banking Company	Ash Flat	10.58
The Bank of Augusta	Augusta	12.17
Citizens State Bank	Bald Knob	8.29
The Citizens Bank	Batesville	9.85
First Community Bank	Batesville	8.64
Bank of Bearden	Bearden	16.32
The First National Bank of Berryville	Berryville	13.51
Farmers Bank and Trust Company	Blytheville	9.02
First Western Bank	Booneville	8.29
Community State Bank	Bradley	9.04
Heartland Community Bank	Bryant	10.35
The First National Bank of Izard County	Calico Rock	30.00
Bank of Cave City	Cave City	9.69
The Merchants & Planters Bank	Clarendon	10.76
Centennial Bank	Conway	11.41
First National Bank of Crossett	Crossett	9.76
First State Bank	Crossett	9.60
Chambers Bank	Danville	10.66
River Town Bank	Dardanelle	10.31
Decatur State Bank	Decatur	7.68
Bank of Delight	Delight	19.73
First State Bank of DeQueen	DeQueen	8.05
Arkansas County Bank	DeWitt	9.27
DeWitt Bank and Trust Company	DeWitt	14.44
Merchants and Farmers Bank	Dumas	8.61
First Financial Bank	El Dorado	8.62
Simmons First Bank of El Dorado	El Dorado	9.59
Bank of England	England	10.95
The Eudora Bank	Eudora	9.43
Cornerstone Bank	Eureka Springs	9.40
Arvest Bank	Fayetteville	8.95
Signature Bank of Arkansas	Fayetteville	10.51
The Bank of Fayetteville	Fayetteville	8.53
Twin Lakes Community Bank	Flippin	11.22

BANK	CITY	RATIO
Fordyce Bank & Trust Co.	Fordyce	10.20
First National Bank of Eastern Arkansas	Forrest City	10.22
Forrest City Bank, National Association	Forrest City	11.60
The First National Bank of Fort Smith	Fort Smith	11.61
Bank of Gravett	Gravette	11.49
The First National Bank in Green Forest	Green Forest	10.34
First Service Bank	Greenbrier	9.63
Farmers Bank	Greenwood	19.89
Farmers Bank	Hamburg	11.30
Calhoun County Bank	Hampton	8.68
Community First Bank	Harrison	10.04
Heber Springs State Bank	Heber Springs	10.76
Helena National Bank	Helena	13.58
Horatio State Bank	Horatio	10.24
First National Bank	Hot Springs	10.97
Hot Springs Bank & Trust Company	Hot Springs	11.87
Simmons First Bank of Hot Springs	Hot Springs	9.09
First State Bank of Northwest Arkansas	Huntsville	13.87
First Arkansas Bank and Trust	Jacksonville	11.43
Heritage Bank, National Association	Jonesboro	12.67
Liberty Bank of Arkansas	Jonesboro	10.58
Simmons First Bank of Jonesboro	Jonesboro	9.90
Bank of Lake Village	Lake Village	10.75
Simmons First Bank of South Arkansas	Lake Village	9.44
Little River Bank	Lepanto	11.42
Bank of Little Rock	Little Rock	9.53
Bank of the Ozarks	Little Rock	10.82
The Capital Bank	Little Rock	11.19
Central Bank	Little Rock	13.59
Eagle Bank and Trust Company	Little Rock	8.74
Metropolitan National Bank	Little Rock	5.46
One Bank & Trust, National Association	Little Rock	8.41
First State Bank	Lonoke	8.30
Farmers Bank & Trust Company	Magnolia	8.84
The Peoples Bank	Magnolia	7.69
The Malvern National Bank	Malvern	10.13
First Community Bank of Eastern Arkansas	Marion	12.81
First Delta Bank	Marked Tree	9.92
Bank of McCrory	McCrory	10.42
The First National Bank of McGehee	McGehee	12.57
McGehee Bank	McGehee	15.48
The Union Bank of Mena	Mena	9.04

BANK	CITY	RATIO
Commercial Bank & Trust Company	Monticello	10.08
Union Bank & Trust Company	Monticello	9.55
Petit Jean State Bank	Morrilton	9.75
First National Bank & Trust Company	Mountain Home	11.80
Ozark Heritage Bank, N. A.	Mountain View	6.98
Allied Bank	Mulberry	8.63
Diamond Bank	Murfreesboro	9.31
Merchants & Planters Bank	Newport	7.74
National Bank of Arkansas in North Little Rock	North Little Rock	8.42
First National Bank	Paragould	11.48
The First National Bank at Paris	Paris	11.09
Delta Trust & Bank	Parkdale	8.66
Piggott State Bank	Piggott	9.75
Pine Bluff National Bank	Pine Bluff	11.85
Simmons First National Bank	Pine Bluff	8.87
Home Bank of Arkansas	Portland	9.04
Bank of Prescott	Prescott	12.87
The Bank of Rison	Rison	18.49
Parkway Bank	Rogers	9.85
Pinnacle Bank	Rogers	10.67
Simmons First Bank of Northwest Arkansas	Rogers	12.97
First State Bank	Russellville	10.52
Simmons First Bank of Russellville	Russellville	14.95
Bank of Salem	Salem	10.75
Logan County Bank	Scranton	17.76
First Security Bank	Searcy	8.40
Simmons First Bank of Searcy	Searcy	10.41
Peoples Bank	Sheridan	12.08
Smackover State Bank	Smackover	10.16
Riverside Bank	Sparkman	7.60
Legacy National Bank	Springdale	10.43
Bodcaw Bank	Stamps	10.34
Bank of Star City	Star City	11.91
Security Bank	Stephens	7.28
The Farmers & Merchants Bank	Stuttgart	10.00
Citizens Bank & Trust Company	Van Buren	9.73
First Community Bank of Crawford County	Van Buren	8.19
The First National Bank of Lawrence County	Walnut Ridge	10.51
First State Bank of Warren	Warren	10.43
Warren Bank and Trust Company	Warren	14.12
Evolve Bank & Trust	West Memphis	8.68
Fidelity National Bank	West Memphis	9.46

BANK	CITY	RATIO
Cross County Bank	Wynne	12.81
The First National Bank of Wynne	Wynne	10.18

NATIONAL BANKS**JUNE 30, 2011****(000's omitted)**

BANK	CITY	ASSETS
First National Banking Company	Ash Flat	362,476
The First National Bank of Berryville	Berryville	138,784
The First National Bank of IZARD County	Calico Rock	142,373
First National Bank of Crossett	Crossett	142,902
First National Bank of Eastern Arkansas	Forrest City	338,856
Forrest City Bank, National Association	Forrest City	51,291
The First National Bank of Fort Smith	Fort Smith	1,106,438
The First National Bank in Green Forest	Green Forest	360,567
Helena National Bank	Helena	177,031
First National Bank	Hot Springs	665,967
Heritage Bank, National Association	Jonesboro	236,753
Metropolitan National Bank	Little Rock	1,176,383
One Bank & Trust, National Association	Little Rock	430,834
The Malvern National Bank	Malvern	465,023
The First National Bank of McGehee	McGehee	50,485
First National Bank and Trust Company	Mountain Home	382,842
Ozark Heritage Bank, N. A.	Mountain View	64,668
National Bank of Arkansas in North Little Rock	North Little Rock	194,132
First National Bank	Paragould	671,632
The First National Bank at Paris	Paris	121,080
Pine Bluff National Bank	Pine Bluff	397,767
Simmons First National Bank	Pine Bluff	1,834,458
Legacy National Bank	Springdale	253,673
The First National Bank of Lawrence County	Walnut Ridge	175,396
Fidelity National Bank	West Memphis	327,259
The First National Bank of Wynne	Wynne	258,438

REPORT OF THE

NINETY-SIX

STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 2011

**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: Walter Smiley

CFO/VP: Scott Fife

Cash and Due from:.....	65,872	Deposits:.....	900,615
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	92,842
Investments:.....	274,517	Other Liabilities:.....	7,871
Net Loans:.....	651,590	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	50,868	Total Liabilities:.....	1,001,328
Other Real Estate:.....	3,491		
Other Assets:.....	72,120	Total Equity Capital:.....	117,130
Total Assets:.....	1,118,458	Total Liabilities and Capital:.....	1,118,458
Total Trust Assets:.....	14,983	Number of Shares Outstanding:.....	24,000

Directors: Hugh Arant, Jr.; Kim Evans; Scott Fife; James W. Harrington; Dr. Glendall Jones, Jr.; Walter Morris, Jr.; Sherman Tate

Branches in Town: One

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

Summit Bank
Arkadelphia, AR

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

409 Main Street
71923-0965

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

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

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

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

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

Cash and Due from:.....	115,260	Deposits:.....	922,102
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	91,441
Investments:.....	254,074	Other Liabilities:.....	3,448
Net Loans:.....	696,061	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	12,800	Total Liabilities:.....	1,016,991
Other Real Estate:.....	1,083		
Other Assets:.....	40,941	Total Equity Capital:.....	103,228
Total Assets:.....	1,120,219	Total Liabilities and Capital:.....	1,120,219
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	3,100

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

Branches in Town: One

Other Branches: Benton (2), Bryant, 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/VChm: Charles P. Eldridge

Pres: William D. "Bill" Patton
SVP: Ronnie Jones

Cash and Due from:.....	2,195	Deposits:.....	50,255
Federal Funds and Repos:.....	2,145	Federal Funds and Borrowings:.....	0
Investments:.....	21,500	Other Liabilities:.....	1,431
Net Loans:.....	30,115	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	260	Total Liabilities:.....	51,686
Other Real Estate:.....	0		
Other Assets:.....	2,678	Total Equity Capital:.....	7,207
Total Assets:.....	58,893	Total Liabilities and Capital:.....	58,893
Total Trust Assets:.....	1,418	Number of Shares Outstanding:.....	8,000

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 Bankshares 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:	2,086
Federal Funds and Repos:	1,350
Investments:	46,975
Net Loans:	18,643
Premises and Fixed Assets:	534
Other Real Estate:	235
Other Assets:	3,988
Total Assets:	73,811
Total Trust Assets:	2,162

Deposits:	65,779
Federal Funds and Borrowings:	0
Other Liabilities:	833
Subordinated Debt:	0
Total Liabilities:	66,612
Total Equity Capital:	7,199
Total Liabilities and Capital:	73,811
Number of Shares Outstanding:	4,000

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

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:	24,068
Federal Funds and Repos:	1,196
Investments:	114,023
Net Loans:	535,441
Premises and Fixed Assets:	20,844
Other Real Estate:	3,069
Other Assets:	12,248
Total Assets:	710,889
Total Trust Assets:	65,045

Deposits:	572,942
Federal Funds and Borrowings:	72,692
Other Liabilities:	1,451
Subordinated Debt:	0
Total Liabilities:	647,085
Total Equity Capital:	63,804
Total Liabilities and Capital:	710,889
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)

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:.....	10,830	Deposits:.....	417,700
Federal Funds and Repos:.....	4,535	Federal Funds and Borrowings:.....	45,233
Investments:.....	145,572	Other Liabilities:.....	1,444
Net Loans:.....	333,949	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,313	Total Liabilities:.....	464,377
Other Real Estate:.....	2,396		
Other Assets:.....	12,081	Total Equity Capital:.....	53,299
Total Assets:.....	517,676	Total Liabilities and Capital:.....	517,676
Total Trust Assets:.....	82,390	Number of Shares Outstanding:.....	16,500

Directors: John Dews; 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:.....	3,605	Deposits:.....	28,241
Federal Funds and Repos:.....	3,885	Federal Funds and Borrowings:.....	0
Investments:.....	5,703	Other Liabilities:.....	66
Net Loans:.....	20,540	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	106	Total Liabilities:.....	28,307
Other Real Estate:.....	0		
Other Assets:.....	266	Total Equity Capital:.....	5,798
Total Assets:.....	34,105	Total Liabilities and Capital:.....	34,105
Total Trust Assets:.....	0	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:.....25,106
 Federal Funds and Repos:.....0
 Investments:.....20,340
 Net Loans:.....322,608
 Premises and Fixed Assets:.....8,417
 Other Real Estate:.....9,000
 Other Assets:.....6,555
 Total Assets:.....392,026
 Total Trust Assets:.....14,466

Deposits:.....341,939
 Federal Funds and Borrowings:.....13,620
 Other Liabilities:.....2,027
 Subordinated Debt:.....0
 Total Liabilities:.....357,586
 Total Equity Capital:.....34,440
 Total Liabilities and Capital:.....392,026
 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) 936-2000
 FAX: (479) 878-3465
 Trust Powers: Yes

80 West Main
 72927-0238

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

Home Page: www.fwbank.com

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

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

Reg Pres: Jerry Standridge
EVP/CFO: Lynne Coan

Cash and Due from:.....12,636
 Federal Funds and Repos:.....8,430
 Investments:.....34,295
 Net Loans:.....191,655
 Premises and Fixed Assets:.....9,647
 Other Real Estate:.....10,917
 Other Assets:.....11,781
 Total Assets:.....279,361
 Total Trust Assets:.....0

Deposits:.....251,845
 Federal Funds and Borrowings:.....0
 Other Liabilities:.....3,656
 Subordinated Debt:.....0
 Total Liabilities:.....255,501
 Total Equity Capital:.....23,860
 Total Liabilities and Capital:.....279,361
 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
Allcorp, Inc., Little Rock, AR

Pres: Lex Golden
EVP: Jeff Hobbs

VP: Sherri Jones
VP/Cash: Regina Wootton

Cash and Due from:.....	1,322	Deposits:.....	26,056
Federal Funds and Repos:.....	3,024	Federal Funds and Borrowings:.....	0
Investments:.....	6,303	Other Liabilities:.....	29
Net Loans:.....	16,973	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	544	Total Liabilities:.....	26,085
Other Real Estate:.....	181		
Other Assets:.....	947	Total Equity Capital:.....	3,209
Total Assets:.....	29,294	Total Liabilities and Capital:.....	29,294
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: John Bishop; Alex Golden; Lex Golden; Jeffrey C. Hobbs; Ben Rice; Frank Swift

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

SVP: Joe Gregory
CFO: Judy Lawton

Cash and Due from:.....	2,147	Deposits:.....	134,791
Federal Funds and Repos:.....	3,600	Federal Funds and Borrowings:.....	12,629
Investments:.....	13,025	Other Liabilities:.....	970
Net Loans:.....	132,817	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,891	Total Liabilities:.....	148,390
Other Real Estate:.....	3,549		
Other Assets:.....	8,805	Total Equity Capital:.....	20,444
Total Assets:.....	168,834	Total Liabilities and Capital:.....	168,834
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	487,958

Directors: Steve Didion; Richard D. O'Brien; L. Walter Quinn, Jr.

Branches in Town: None

Other Branches: Fordyce, Little Rock, Sheridan

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

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

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:.....2,887
Federal Funds and Repos:.....55
Investments:.....24,107
Net Loans:.....59,880
Premises and Fixed Assets:.....905
Other Real Estate:.....1,758
Other Assets:.....5,885
Total Assets:.....95,477
Total Trust Assets:.....0

Deposits:.....77,253
Federal Funds and Borrowings:.....6,817
Other Liabilities:.....1,284
Subordinated Debt:.....0
Total Liabilities:.....85,354
Total Equity Capital:.....10,123
Total Liabilities and Capital:.....95,477
Number of Shares Outstanding:.....4,000

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

Branches in Town: None

Other Branches: Evening Shade, Lynn, Strawberry

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

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

297 Madison
72029-0280

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

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm: J. Baxter Sharp, III

Pres: J. Kendall Henry

Cash and Due from:.....2,180
Federal Funds and Repos:.....3,180
Investments:.....20,710
Net Loans:.....12,103
Premises and Fixed Assets:.....324
Other Real Estate:.....0
Other Assets:.....352
Total Assets:.....38,849
Total Trust Assets:.....0

Deposits:.....33,961
Federal Funds and Borrowings:.....0
Other Liabilities:.....236
Subordinated Debt:.....0
Total Liabilities:.....34,197
Total Equity Capital:.....4,652
Total Liabilities and Capital:.....38,849
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:.....	281,339	Deposits:.....	2,955,714
Federal Funds and Repos:.....	7,595	Federal Funds and Borrowings:.....	215,756
Investments:.....	541,534	Other Liabilities:.....	19,297
Net Loans:.....	2,304,170	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	90,121	Total Liabilities:.....	3,190,767
Other Real Estate:.....	41,796	Total Equity Capital:.....	487,119
Other Assets:.....	411,331	Total Liabilities and Capital:.....	3,677,886
Total Assets:.....	3,677,886	Number of Shares Outstanding:.....	2,400
Total Trust Assets:.....	0		

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

Branches in Town: Six

Other Branches: Apalachicola[FL], Beebe (2), Big Pine Key[FL], Blountstown[FL], Bristol[FL], Bryant, Cabot (5), Carrabelle[FL], Clermont[FL], Crawfordville[FL] (2), Eastpoint[FL], Fordyce, Greenbrier, Heber Springs, Islamorada[FL], Jacksonville (3), Key Largo[FL], Key West[FL] (4), Lake Mary[FL], Little Rock (10), Longwood[FL], Marathon[FL] (2), Marco Island[FL], Mayflower, Mexico Beach[FL] (2), Morriton, Mountain View (2), North Little Rock (6), Orlando[FL] (2), Panacea[FL], Panama City[FL] (3), Panama City Beach[FL] (2), Port Charlotte[FL], Port Saint Joe[FL], Punta Gorda[FL], Quitman, Rison, Saint George Island[FL], Searcy (3), Sherwood (2), Summerland Key[FL], Tallahassee[FL] (5), 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

VP: David H. Bell

CEO/Pres: Howard M. Beaty, Jr.

VP: Tressie A. Mills

Cash and Due from:.....5,125
Federal Funds and Repos:.....197
Investments:.....13,455
Net Loans:.....17,170
Premises and Fixed Assets:.....1,391
Other Real Estate:.....849
Other Assets:.....1,143
Total Assets:.....39,330
Total Trust Assets:.....0

Deposits:.....35,467
Federal Funds and Borrowings:.....0
Other Liabilities:.....153
Subordinated Debt:.....0
Total Liabilities:.....35,620
Total Equity Capital:.....3,710
Total Liabilities and Capital:.....39,330
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

EVP: Philip Alexander

CEO/Pres: Bill Donnell

Cash and Due from:.....8,331
Federal Funds and Repos:.....24,485
Investments:.....51,033
Net Loans:.....564,779
Premises and Fixed Assets:.....11,496
Other Real Estate:.....26,546
Other Assets:.....28,934
Total Assets:.....715,604
Total Trust Assets:.....0

Deposits:.....599,304
Federal Funds and Borrowings:.....30,599
Other Liabilities:.....4,845
Subordinated Debt:.....0
Total Liabilities:.....634,748
Total Equity Capital:.....80,856
Total Liabilities and Capital:.....715,604
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, Kirby, Mansfield, Mena, Springdale (2), Waldron

River Town Bank
Dardanelle, AR

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

102 North Front Street
72834-0577

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

Home Page: www.rivertownbank.com

Bank Holding Company

Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

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

SVP: Tom Ed Bullock
Cash: Janelle Parker

Cash and Due from:.....	23,417	Deposits:.....	145,273
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	9,554
Investments:.....	4,983	Other Liabilities:.....	696
Net Loans:.....	132,752	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,789	Total Liabilities:.....	155,523
Other Real Estate:.....	1,647		
Other Assets:.....	4,461	Total Equity Capital:.....	18,526
Total Assets:.....	174,049	Total Liabilities and Capital:.....	174,049
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	8,000

Directors: Dee Abrams; 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/Pres: R. Mark Londagin

Cash: Wanda Tormey

Cash and Due from:.....	3,124	Deposits:.....	156,654
Federal Funds and Repos:.....	12,200	Federal Funds and Borrowings:.....	7,000
Investments:.....	10,801	Other Liabilities:.....	251
Net Loans:.....	142,136	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,060	Total Liabilities:.....	163,905
Other Real Estate:.....	2,738		
Other Assets:.....	3,273	Total Equity Capital:.....	14,427
Total Assets:.....	178,332	Total Liabilities and Capital:.....	178,332
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	7,000

Directors: Tom M. Edmiston; Debbie Evans; M. Elaine Gardner; Aaron Holcombe; R. Mark Londagin; 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

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

Chm/CEO: Darwin Hendrix
Pres: Glenn Vasser

SVP: Rusty Silvey
COO/VP: Vince Grimes

Cash and Due from:.....3,294
Federal Funds and Repos:.....8,190
Investments:.....19,318
Net Loans:.....48,526
Premises and Fixed Assets:.....332
Other Real Estate:.....366
Other Assets:.....1,233
Total Assets:.....81,259
Total Trust Assets:.....0

Deposits:.....64,554
Federal Funds and Borrowings:.....101
Other Liabilities:.....103
Subordinated Debt:.....0
Total Liabilities:.....64,758
Total Equity Capital:.....16,501
Total Liabilities and Capital:.....81,259
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:.....6,124
Federal Funds and Repos:.....269
Investments:.....43,325
Net Loans:.....118,255
Premises and Fixed Assets:.....5,613
Other Real Estate:.....304
Other Assets:.....5,468
Total Assets:.....179,358
Total Trust Assets:.....0

Deposits:.....159,229
Federal Funds and Borrowings:.....4,416
Other Liabilities:.....1,536
Subordinated Debt:.....0
Total Liabilities:.....165,181
Total Equity Capital:.....14,177
Total Liabilities and Capital:.....179,358
Number of Shares Outstanding:.....76,000

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

Branches in Town: One

Other Branches: Dierks, Lockesburg, Murfreesboro, Nashville

Arkansas County Bank DeWitt, AR

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

220 West Cross Street
72042

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

Home Page: www.arkansascountybank.com
Bank Holding Company
DeWitt First Bankshares Corporation, DeWitt, AR

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

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

Cash and Due from:.....	13,517	Deposits:.....	118,689
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	22,820
Investments:.....	32,736	Other Liabilities:.....	181
Net Loans:.....	103,231	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,878	Total Liabilities:.....	141,690
Other Real Estate:.....	0		
Other Assets:.....	2,402	Total Equity Capital:.....	15,074
Total Assets:.....	156,764	Total Liabilities and Capital:.....	156,764
Total Trust Assets:.....	21,957	Number of Shares Outstanding:.....	1

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

Branches in Town: None

Other Branches: Lockesburg, Stuttgart

DeWitt Bank And Trust Company DeWitt, AR

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

Second and Jefferson Streets
72042-0071

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

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

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

EVP: Tricia Bull
TO: Jason Grantham

Cash and Due from:.....	14,864	Deposits:.....	89,910
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	23,652
Investments:.....	53,014	Other Liabilities:.....	973
Net Loans:.....	56,650	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	905	Total Liabilities:.....	114,535
Other Real Estate:.....	1,994		
Other Assets:.....	8,548	Total Equity Capital:.....	21,440
Total Assets:.....	135,975	Total Liabilities and Capital:.....	135,975
Total Trust Assets:.....	36,511	Number of Shares Outstanding:.....	54,000

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

Branches in Town: None

Other Branches: Gillett, 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:.....2,745
Federal Funds and Repos:.....7,985
Investments:.....21,266
Net Loans:.....50,548
Premises and Fixed Assets:.....3,129
Other Real Estate:.....57
Other Assets:.....4,766
Total Assets:.....90,496
Total Trust Assets:.....27,104

Deposits:.....81,471
Federal Funds and Borrowings:.....639
Other Liabilities:.....281
Subordinated Debt:.....0
Total Liabilities:.....82,391
Total Equity Capital:.....8,105
Total Liabilities and Capital:.....90,496
Number of Shares Outstanding:.....40,000

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

Branches in Town: One

Other Branches: None

First Financial Bank El Dorado, AR

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

214 North Washington Street
71730-1754

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

Home Page: www.ffb1.com

Member of Federal Reserve System

Bank Holding Company

First Financial Banc Corporation, El Dorado, AR

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

EVP/COO: Jerry Bullard
CFO: Melissa Jerry

Cash and Due from:.....14,588
Federal Funds and Repos:.....27,962
Investments:.....20,317
Net Loans:.....647,400
Premises and Fixed Assets:.....9,585
Other Real Estate:.....8,004
Other Assets:.....35,037
Total Assets:.....762,893
Total Trust Assets:.....0

Deposits:.....583,061
Federal Funds and Borrowings:.....109,070
Other Liabilities:.....1,977
Subordinated Debt:.....0
Total Liabilities:.....694,108
Total Equity Capital:.....68,785
Total Liabilities and Capital:.....762,893
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

Simmons First Bank of El Dorado El Dorado, AR

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

100 W. Grove
71730-5642

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

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

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

CEO/Pres: Robert L. Robinson, IV
SVP: Leslie "Snuggs" Brown

SVP: Asa "Buddy" Lockwood
VP: Elizabeth "Betty" Flournoy

Cash and Due from:.....	37,052	Deposits:.....	189,029
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	12,250
Investments:.....	92,802	Other Liabilities:.....	1,583
Net Loans:.....	85,102	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,591	Total Liabilities:.....	202,862
Other Real Estate:.....	9		
Other Assets:.....	6,372	Total Equity Capital:.....	22,066
Total Assets:.....	224,928	Total Liabilities and Capital:.....	224,928
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	600

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

Branches in Town: Three

Other Branches: Strong

Bank of England England, AR

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

123 South Main Street
72046-0070

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

Home Page: www.bankofengland-ar.com
Bank Holding Company

MHBC Investments Limited Partnership, I, England, AR

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

VP: Allen Evans
Cash: Sheila Rice

Cash and Due from:.....	3,166	Deposits:.....	173,781
Federal Funds and Repos:.....	1,810	Federal Funds and Borrowings:.....	16,660
Investments:.....	41,190	Other Liabilities:.....	4,028
Net Loans:.....	158,104	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,411	Total Liabilities:.....	194,469
Other Real Estate:.....	563		
Other Assets:.....	8,328	Total Equity Capital:.....	23,103
Total Assets:.....	217,572	Total Liabilities and Capital:.....	217,572
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: James Neal Anderson; Brad Canada; Gary Canada, Jr.; Gary Canada, Sr.; Hanna B. Canada; 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: Robert Schultz

Cash and Due from:.....1,433
Federal Funds and Repos:.....0
Investments:.....15,135
Net Loans:.....11,762
Premises and Fixed Assets:.....142
Other Real Estate:.....0
Other Assets:.....543
Total Assets:.....29,015
Total Trust Assets:.....0

Deposits:.....26,047
Federal Funds and Borrowings:.....20
Other Liabilities:.....78
Subordinated Debt:.....0
Total Liabilities:.....26,145
Total Equity Capital:.....2,870
Total Liabilities and Capital:.....29,015
Number of Shares Outstanding:.....14,000

Directors: Kay Avery; Robert D. Avery; Fred W. Hensley; Roger Hensley, Sr.; Gene Keith; Charles F. Poole; Robert Schultz; 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:.....2,991
Federal Funds and Repos:.....0
Investments:.....38,799
Net Loans:.....86,297
Premises and Fixed Assets:.....7,841
Other Real Estate:.....2,651
Other Assets:.....5,461
Total Assets:.....144,040
Total Trust Assets:.....0

Deposits:.....121,198
Federal Funds and Borrowings:.....7,999
Other Liabilities:.....779
Subordinated Debt:.....0
Total Liabilities:.....129,976
Total Equity Capital:.....14,064
Total Liabilities and Capital:.....144,040
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 Wolfenbarger

Branches in Town: One

Other Branches: Berryville, Holiday Island

Arvest Bank
Fayetteville, AR

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

75 North East Street
72702-1327

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

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

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

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

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

Cash and Due from:.....	1,554,231	Deposits:.....	9,921,711
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	658,172
Investments:.....	1,932,843	Other Liabilities:.....	103,586
Net Loans:.....	7,011,820	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	354,707	Total Liabilities:.....	10,683,469
Other Real Estate:.....	92,214	Total Equity Capital:.....	1,280,696
Other Assets:.....	1,018,350	Total Liabilities and Capital:.....	11,964,165
Total Assets:.....	11,964,165	Number of Shares Outstanding:.....	350,692
Total Trust Assets:.....	0		

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

Branches in Town: 10

Other Branches: Ada[OK], Alma, Anderson[MO], Bartlesville[OK] (5), Bella Vista (3), Benton, Bentonville (5), 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), Elgin[OK], Eufaula[OK], Eureka Springs, Farmington, Flippin, Fort Smith (9), Gardner[KS], Gentry, Gravette, Greenwood, Grove[OK], Harrison (3), Hindsville, Holiday Island, Hollister[MO], Hot Springs (3), Huntsville, Jacksonville, Jay[OK], Jenks[OK], Joplin[MO] (5), Kansas [OK], Kansas City[MO], Lawton[OK] (4), Lead Hill, Leawood[KS], Lee's Summit[MO] (2), 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] (2), Sand Springs[OK], Sapulpa[OK], Shawnee[OK] (3), Shell Knob[MO], Sherwood (2), Siloam Springs (3), Springdale (6), Springfield[MO] (3), 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
FAX: (479) 684-3795
Trust Powers: Yes

3878 N. Crossover Road, Suite 20
72703

Charter Number: 660
Date: August 28, 1933
FDIC Certificate Number: 89

Home Page: www.sbofa.com

Bank Holding Company

White River Bancshares Company, Fayetteville, AR

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

CCO: Daniel J. Lewis
COO: Marilyn Hendricks

Cash and Due from:.....8,973
Federal Funds and Repos:.....7,835
Investments:.....51,750
Net Loans:.....385,094
Premises and Fixed Assets:.....7,351
Other Real Estate:.....22,390
Other Assets:.....19,596
Total Assets:.....502,989
Total Trust Assets:.....491

Deposits:.....387,887
Federal Funds and Borrowings:.....52,775
Other Liabilities:.....2,384
Subordinated Debt:.....0
Total Liabilities:.....443,046
Total Equity Capital:.....59,943
Total Liabilities and Capital:.....502,989
Number of Shares Outstanding:.....30,000

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

Branches in Town: None

Other Branches: Bentonville, Brinkley (2),
Springdale

The Bank of Fayetteville Fayetteville, AR

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

One South Block
72701

Charter Number: 789
Date: December 1, 2005
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:.....13,336
Federal Funds and Repos:.....0
Investments:.....63,125
Net Loans:.....279,498
Premises and Fixed Assets:.....8,225
Other Real Estate:.....15,181
Other Assets:.....17,748
Total Assets:.....397,113
Total Trust Assets:.....53,091

Deposits:.....327,010
Federal Funds and Borrowings:.....28,493
Other Liabilities:.....2,026
Subordinated Debt:.....0
Total Liabilities:.....357,529
Total Equity Capital:.....39,584
Total Liabilities and Capital:.....397,113
Number of Shares Outstanding:.....847,569

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

Branches in Town: Four

Other Branches: Farmington, Prairie
Grove, West Fork

Twin Lakes Community Bank Flippin, AR

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

301 South First Street
72634

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

Home Page: www.tlcbank.net
Member of Federal Reserve System
Bank Holding Company

First National Corporation of Wynne, Wynne, AR

Chm/CEO/Pres: Judy R. Loving
CFO/VP: Marcus Walser

COO/VP: Sandy Garrison

Cash and Due from:.....	2,549	Deposits:.....	72,945
Federal Funds and Repos:.....	5,160	Federal Funds and Borrowings:.....	100
Investments:.....	10,148	Other Liabilities:.....	196
Net Loans:.....	58,883	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,369	Total Liabilities:.....	73,241
Other Real Estate:.....	276		
Other Assets:.....	1,591	Total Equity Capital:.....	9,735
Total Assets:.....	82,976	Total Liabilities and Capital:.....	82,976
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	469,594

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

Branches in Town: None

Other Branches: Mountain Home, Norfolk

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
Member of Federal Reserve System

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

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

EVP: Bruce Dawson
EVP: Don Lyle

Cash and Due from:.....	15,366	Deposits:.....	93,814
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	15,550
Investments:.....	47,627	Other Liabilities:.....	2,461
Net Loans:.....	54,328	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,383	Total Liabilities:.....	111,825
Other Real Estate:.....	144		
Other Assets:.....	4,902	Total Equity Capital:.....	12,925
Total Assets:.....	124,750	Total Liabilities and Capital:.....	124,750
Total Trust Assets:.....	1,204	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

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: Jim Sloan

Cash and Due from:.....6,201
Federal Funds and Repos:.....4,525
Investments:.....43,028
Net Loans:.....78,761
Premises and Fixed Assets:.....3,017
Other Real Estate:.....3,625
Other Assets:.....7,761
Total Assets:.....146,918
Total Trust Assets:.....0

Deposits:.....124,131
Federal Funds and Borrowings:.....5,000
Other Liabilities:.....873
Subordinated Debt:.....0
Total Liabilities:.....130,004
Total Equity Capital:.....16,914
Total Liabilities and Capital:.....146,918
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; Jim R. Sloan; David N. Wills

Branches in Town: One

Other Branches: Centerton, Hiwassee

First Service Bank
Greenbrier, AR

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

136 South Broadview
72058-0430

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:.....7,945
Federal Funds and Repos:.....9,080
Investments:.....17,300
Net Loans:.....152,209
Premises and Fixed Assets:.....9,518
Other Real Estate:.....3,302
Other Assets:.....4,398
Total Assets:.....203,752
Total Trust Assets:.....0

Deposits:.....176,341
Federal Funds and Borrowings:.....6,587
Other Liabilities:.....1,229
Subordinated Debt:.....0
Total Liabilities:.....184,157
Total Equity Capital:.....19,595
Total Liabilities and Capital:.....203,752
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:.....3,526	Deposits:.....147,929
Federal Funds and Repos:.....10,600	Federal Funds and Borrowings:.....281
Investments:.....68,366	Other Liabilities:.....242
Net Loans:.....80,718	Subordinated Debt:.....0
Premises and Fixed Assets:.....17,260	Total Liabilities:.....148,452
Other Real Estate:.....2,663	
Other Assets:.....3,838	Total Equity Capital:.....38,519
Total Assets:.....186,971	Total Liabilities and Capital:.....186,971
Total Trust Assets:.....3,811	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:.....10,352	Deposits:.....36,393
Federal Funds and Repos:.....0	Federal Funds and Borrowings:.....0
Investments:.....18,084	Other Liabilities:.....75
Net Loans:.....10,898	Subordinated Debt:.....0
Premises and Fixed Assets:.....758	Total Liabilities:.....36,468
Other Real Estate:.....407	
Other Assets:.....643	Total Equity Capital:.....4,674
Total Assets:.....41,142	Total Liabilities and Capital:.....41,142
Total Trust Assets:.....0	Number of Shares Outstanding:.....44,520

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

Branches in Town: None

Other Branches: None

First Bank Hampton, AR

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

302 West Main Street
 71744-0008

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

Home Page: www.ccb-fbsa.com
 Bank Holding Company
 Harrell Bancshares, Inc., Camden, AR

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

Reg Pres: Jonathan Harrell
Reg Pres: John F. Marsh

Cash and Due from:	5,093
Federal Funds and Repos:	3,735
Investments:	65,150
Net Loans:	162,921
Premises and Fixed Assets:	4,134
Other Real Estate:	1,323
Other Assets:	7,987
Total Assets:	250,343
Total Trust Assets:	0

Deposits:	224,504
Federal Funds and Borrowings:	588
Other Liabilities:	1,527
Subordinated Debt:	0
Total Liabilities:	226,619
Total Equity Capital:	23,724
Total Liabilities and Capital:	250,343
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, Rogers, Siloam Springs

Community First Bank Harrison, AR

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

200 East Ridge
 72601

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

Home Page: www.communityfirstbank.com
 Bank Holding Company
 Community First Bancshares, Inc., Harrison, AR

Chm: Jerry Maland
CEO/Pres: David Morton

CFO/COO: Ann Main
CCO: Danny Criner

Cash and Due from:	5,961
Federal Funds and Repos:	15,970
Investments:	115,950
Net Loans:	352,519
Premises and Fixed Assets:	12,046
Other Real Estate:	10,815
Other Assets:	14,040
Total Assets:	527,301
Total Trust Assets:	0

Deposits:	390,781
Federal Funds and Borrowings:	80,106
Other Liabilities:	2,375
Subordinated Debt:	0
Total Liabilities:	473,262
Total Equity Capital:	54,039
Total Liabilities and Capital:	527,301
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:.....	6,187	Deposits:.....	168,267
Federal Funds and Repos:.....	7,935	Federal Funds and Borrowings:.....	3,984
Investments:.....	96,337	Other Liabilities:.....	1,186
Net Loans:.....	73,532	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,280	Total Liabilities:.....	173,437
Other Real Estate:.....	872		
Other Assets:.....	5,516	Total Equity Capital:.....	22,222
Total Assets:.....	195,659	Total Liabilities and Capital:.....	195,659
Total Trust Assets:.....	0	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, Greers 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:.....	12,412	Deposits:.....	106,798
Federal Funds and Repos:.....	4,940	Federal Funds and Borrowings:.....	0
Investments:.....	17,070	Other Liabilities:.....	152
Net Loans:.....	82,699	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	737	Total Liabilities:.....	106,950
Other Real Estate:.....	18		
Other Assets:.....	1,517	Total Equity Capital:.....	12,443
Total Assets:.....	119,393	Total Liabilities and Capital:.....	119,393
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: John P. Garrison

EVP/TO: Richard L. Metcalf

CEO/Pres: Harold Hardwick

SVP/CFD/COO: J. Franklin Bolton

Cash and Due from:.....4,008
Federal Funds and Repos:.....3,230
Investments:.....18,264
Net Loans:.....63,955
Premises and Fixed Assets:.....4,650
Other Real Estate:.....750
Other Assets:.....1,023
Total Assets:.....95,880
Total Trust Assets:.....24,258

Deposits:.....81,745
Federal Funds and Borrowings:.....2,435
Other Liabilities:.....166
Subordinated Debt:.....0
Total Liabilities:.....84,346
Total Equity Capital:.....11,534
Total Liabilities and Capital:.....95,880
Number of Shares Outstanding:.....94,900

Directors: John P. Garrison; Daniel B. Hamby, Jr.; Harold Hardwick; Rodney P. Herndon; 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
Member of Federal Reserve System

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

Chm: David L. Bartlett

SVP: Chris White

CEO/Pres: Steven Trusty

VP: Linda Hogaboom

Cash and Due from:.....24,460
Federal Funds and Repos:.....0
Investments:.....52,573
Net Loans:.....67,946
Premises and Fixed Assets:.....3,006
Other Real Estate:.....627
Other Assets:.....21,249
Total Assets:.....169,861
Total Trust Assets:.....0

Deposits:.....127,872
Federal Funds and Borrowings:.....10,505
Other Liabilities:.....2,253
Subordinated Debt:.....0
Total Liabilities:.....140,630
Total Equity Capital:.....29,231
Total Liabilities and Capital:.....169,861
Number of Shares Outstanding:.....18,663

Directors: Sara Barnett; David L. Bartlett; Stuart A. Fleischer, D.D.S.; Louis F. Kleinman; James "Bart" Newman; Lance A. Porter, D.D.S.; Sam P. Stathakis, Jr.; 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: Larry Olson

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

Cash and Due from:.....	1,482	Deposits:.....	61,824
Federal Funds and Repos:.....	11,885	Federal Funds and Borrowings:.....	6,000
Investments:.....	9,853	Other Liabilities:.....	687
Net Loans:.....	43,655	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,343	Total Liabilities:.....	68,511
Other Real Estate:.....	3,086	Total Equity Capital:.....	11,043
Other Assets:.....	6,250	Total Liabilities and Capital:.....	79,554
Total Assets:.....	79,554	Number of Shares Outstanding:.....	27,000
Total Trust Assets:.....	0		

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

Branches in Town: One

Other Branches: Fayetteville

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

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

600 West Main
72076

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

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

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

SVP/CFD: Kim Crook

Cash and Due from:.....	16,902	Deposits:.....	516,087
Federal Funds and Repos:.....	352	Federal Funds and Borrowings:.....	51,882
Investments:.....	274,197	Other Liabilities:.....	4,348
Net Loans:.....	313,801	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	18,532	Total Liabilities:.....	572,317
Other Real Estate:.....	2,108	Total Equity Capital:.....	108,356
Other Assets:.....	54,781	Total Liabilities and Capital:.....	680,673
Total Assets:.....	680,673	Number of Shares Outstanding:.....	200,000
Total Trust Assets:.....	90,242		

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 (2)

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:.....	38,552	Deposits:.....	2,005,853
Federal Funds and Repos:.....	120	Federal Funds and Borrowings:.....	250,011
Investments:.....	632,424	Other Liabilities:.....	2,733
Net Loans:.....	1,692,762	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	80,541	Total Liabilities:.....	2,258,597
Other Real Estate:.....	31,926		
Other Assets:.....	140,704	Total Equity Capital:.....	358,432
Total Assets:.....	2,617,029	Total Liabilities and Capital:.....	2,617,029
Total Trust Assets:.....	318,769	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 Northeast Arkansas Jonesboro, AR

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

1720 South Caraway Road
72401

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

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

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

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

SVP/Sec: Wayne Bond

Cash and Due from:.....	8,541	Deposits:.....	261,168
Federal Funds and Repos:.....	930	Federal Funds and Borrowings:.....	12,164
Investments:.....	25,067	Other Liabilities:.....	2,853
Net Loans:.....	257,582	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,547	Total Liabilities:.....	276,185
Other Real Estate:.....	330		
Other Assets:.....	8,130	Total Equity Capital:.....	30,942
Total Assets:.....	307,127	Total Liabilities and Capital:.....	307,127
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	175,000

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

Branches in Town: Two

Other Branches: Paragould, Weiner

Simmons First Bank of South Arkansas Lake Village, AR

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

417 Main Street
71653-0271

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

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

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

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

SVP: William F. "Bill" Wisener

Cash and Due from:.....	28,650	Deposits:.....	139,317
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	9,120
Investments:.....	39,151	Other Liabilities:.....	1,232
Net Loans:.....	89,279	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,427	Total Liabilities:.....	149,669
Other Real Estate:.....	0		
Other Assets:.....	6,101	Total Equity Capital:.....	16,939
Total Assets:.....	166,608	Total Liabilities and Capital:.....	166,608
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	12,500

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

Branches in Town: One

Other Branches: Dermott, Dumas, Monticello

The Bank of Lake Village
Lake Village, AR

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

201 Main Street
 71653-0727

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

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

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

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

VChm: William W. Bunker
Sec: John Todd Potter

Cash and Due from:.....2,006
 Federal Funds and Repos:.....2,155
 Investments:.....15,430
 Net Loans:.....35,329
 Premises and Fixed Assets:.....1,214
 Other Real Estate:.....283
 Other Assets:.....1,628
 Total Assets:.....58,045
 Total Trust Assets:.....0

Deposits:.....51,508
 Federal Funds and Borrowings:.....0
 Other Liabilities:.....185
 Subordinated Debt:.....0
 Total Liabilities:.....51,693
 Total Equity Capital:.....6,352
 Total Liabilities and Capital:.....58,045
 Number of Shares Outstanding:.....60,000

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

Branches in Town: One

Other Branches: None

Little River Bank
Lepanto, AR

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

202 Greenwood
 72354-0340

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

Home Page: www.littleriverbank.com
 Bank Holding Company
 Little River Bancshares, Inc., Lepanto, AR

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

VP: Ray Hackworth
VP: Jana Malone

Cash and Due from:.....3,784
 Federal Funds and Repos:.....6,090
 Investments:.....10,534
 Net Loans:.....18,844
 Premises and Fixed Assets:.....250
 Other Real Estate:.....440
 Other Assets:.....455
 Total Assets:.....40,397
 Total Trust Assets:.....0

Deposits:.....35,132
 Federal Funds and Borrowings:.....0
 Other Liabilities:.....129
 Subordinated Debt:.....0
 Total Liabilities:.....35,261
 Total Equity Capital:.....5,136
 Total Liabilities and Capital:.....40,397
 Number of Shares Outstanding:.....10,000

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

Branches in Town: None

Other Branches: None

Bank of Little Rock
Little Rock, AR

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

200 North State Street
 72201

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

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

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

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

SVP/Cash: Lee A. Swearingen

Cash and Due from:.....	9,235	Deposits:.....	160,938
Federal Funds and Repos:.....	7,290	Federal Funds and Borrowings:.....	0
Investments:.....	37,563	Other Liabilities:.....	849
Net Loans:.....	106,498	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,396	Total Liabilities:.....	161,787
Other Real Estate:.....	6,809		
Other Assets:.....	4,847	Total Equity Capital:.....	16,851
Total Assets:.....	178,638	Total Liabilities and Capital:.....	178,638
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 3, 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/COO: Mark D. Ross

CFO: Greg McKinney
TO: Rex Kyle

Cash and Due from:.....81,313
 Federal Funds and Repos:.....0
 Investments:.....476,639
 Net Loans:.....2,663,137
 Premises and Fixed Assets:.....181,010
 Other Real Estate:.....114,095
 Other Assets:.....491,784
 Total Assets:.....4,007,978
 Total Trust Assets:.....1,129,775

Deposits:.....3,179,159
 Federal Funds and Borrowings:.....332,085
 Other Liabilities:.....68,102
 Subordinated Debt:.....0
 Total Liabilities:.....3,579,346
 Total Equity Capital:.....428,632
 Total Liabilities and Capital:.....4,007,978
 Number of Shares Outstanding:.....2,340

Directors: Jean Arehart; Richard L. Cisne; Robert C. East; George G. Gleason, II; Linda D. Gleason; Walter M. Kimbrough; Henry Mariani; Robert Proost; R. L. Qualls; Mark D. Ross; Kenneth Smith

Branches in Town: Eight

Other Branches: Adairsville[GA], Allen[TX], Alma, Altus, Athens[GA], Bainbridge[GA] (2), Bella Vista (2), Bellefonte, Benton (3), Bentonville (2), Bluffton[SC], Bradenton[FL] (2), Brunswick[GA], Bryant, Cabot (2), Cairo[GA], Calhoun[GA], Carrollton[GA], Carrollton[TX], Cartersville[GA] (2), Clarksville (2), Clinton, Conway (4), Cumming[GA], Dallas[GA], Dallas[TX], Dawsonville[GA] (2), Douglasville[GA], Fayetteville (2), Fort Smith (3), Frisco[TX] (2), Harrison (2), Hot Springs (3), Jasper, Keller[TX], Lake Park[GA], Lewisville[TX], Lonoke, Lonsdale, Marble Hill[GA], Marshall, Maumelle, McDonough[GA], Mobile[AL], Mountain Home (2), Mulberry, Newnan[GA], North Little Rock (3), Oakwood[GA], Ocala[FL], Ozark (2), Paris, Palmetto[FL], Plano[TX], Rogers (3), Rome[GA], Russellville (3), Savannah[GA], Senoia[GA], Sharpsburg[GA], Sherwood, Springdale, St. Simons Island[GA], Stockbridge[GA], Texarkana, Texarkana[TX] (2), Valdosta[GA] (3), Van Buren (2), Western Grove, Wilmington[NC], Yellville

Central Bank
Little Rock, AR

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

1506 Market Street, Suite C180
72211-1816

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

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

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

SVP/CLO: Megan Powell
RMO: David R. Estes

Cash and Due from:.....	1,209	Deposits:.....	68,240
Federal Funds and Repos:.....	1,180	Federal Funds and Borrowings:.....	2,937
Investments:.....	17,933	Other Liabilities:.....	812
Net Loans:.....	61,597	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	130	Total Liabilities:.....	71,989
Other Real Estate:.....	784	Total Equity Capital:.....	12,322
Other Assets:.....	1,478	Total Liabilities and Capital:.....	84,311
Total Assets:.....	84,311	Number of Shares Outstanding:.....	160,000
Total Trust Assets:.....	0		

Directors: James R. Burks; 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: Cathy Owen

SVP/CLO: Joe Dunn
SVP/Cash: Paul Castleberry

Cash and Due from:.....	2,672	Deposits:.....	111,596
Federal Funds and Repos:.....	1,775	Federal Funds and Borrowings:.....	11,169
Investments:.....	67,007	Other Liabilities:.....	691
Net Loans:.....	58,915	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	572	Total Liabilities:.....	123,456
Other Real Estate:.....	785	Total Equity Capital:.....	13,016
Other Assets:.....	4,746	Total Liabilities and Capital:.....	136,472
Total Assets:.....	136,472	Number of Shares Outstanding:.....	8,000
Total Trust Assets:.....	0		

Directors: Andrew H. Hastings; H. Lee Hastings, III; Harry L. Hastings, Jr.; Stanley T. Hastings, Sr.; 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

SVP: Donna Hall
VP: Alan Harrison

Cash and Due from:.....1,467
Federal Funds and Repos:.....640
Investments:.....79,594
Net Loans:.....64,563
Premises and Fixed Assets:.....3,996
Other Real Estate:.....5,598
Other Assets:.....5,778
Total Assets:.....161,636
Total Trust Assets:.....0

Deposits:.....109,801
Federal Funds and Borrowings:.....33,761
Other Liabilities:.....507
Subordinated Debt:.....0
Total Liabilities:.....144,069
Total Equity Capital:.....17,567
Total Liabilities and Capital:.....161,636
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: None

**First State Bank
Lonoke, AR**

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

101 South Center Street
72086-0320

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

Home Page: www.firststatebk.com
Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

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

Pres: J. Bruce Loftin

Cash and Due from:.....11,170
Federal Funds and Repos:.....6,000
Investments:.....31,578
Net Loans:.....188,308
Premises and Fixed Assets:.....3,631
Other Real Estate:.....15,695
Other Assets:.....7,591
Total Assets:.....263,973
Total Trust Assets:.....0

Deposits:.....228,734
Federal Funds and Borrowings:.....10,377
Other Liabilities:.....1,261
Subordinated Debt:.....0
Total Liabilities:.....240,372
Total Equity Capital:.....23,601
Total Liabilities and Capital:.....263,973
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.; Charles E. Knox; J. Bruce Loftin; J. Walls McCrary; Joe P. Melton, Jr.; Robert Dale Miller; Daina B. Newcomb; Alan "Chuck" Sharp; Marvin D. Thaxton, Jr.

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: Drew Chandler
TO: Todd Smith

Cash and Due from:.....	11,343	Deposits:.....	595,160
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	27,482
Investments:.....	130,782	Other Liabilities:.....	6,324
Net Loans:.....	505,635	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	11,882	Total Liabilities:.....	628,966
Other Real Estate:.....	8,070		
Other Assets:.....	31,711	Total Equity Capital:.....	70,457
Total Assets:.....	699,423	Total Liabilities and Capital:.....	699,423
Total Trust Assets:.....	88,255	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:.....	58,227	Deposits:.....	116,047
Federal Funds and Repos:.....	1,245	Federal Funds and Borrowings:.....	27,701
Investments:.....	40,630	Other Liabilities:.....	474
Net Loans:.....	50,748	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,897	Total Liabilities:.....	144,222
Other Real Estate:.....	73		
Other Assets:.....	3,148	Total Equity Capital:.....	11,746
Total Assets:.....	155,968	Total Liabilities and Capital:.....	155,968
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

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

EVP: Jack Nall

Cash and Due from:	7,500
Federal Funds and Repos:	760
Investments:	4,996
Net Loans:	79,314
Premises and Fixed Assets:	4,687
Other Real Estate:	1,825
Other Assets:	2,920
Total Assets:	102,002
Total Trust Assets:	0

Deposits:	86,436
Federal Funds and Borrowings:	2,000
Other Liabilities:	596
Subordinated Debt:	0
Total Liabilities:	89,032
Total Equity Capital:	12,970
Total Liabilities and Capital:	102,002
Number of Shares Outstanding:	60,000

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

Branches in Town: None

Other Branches: West Memphis

First Delta Bank Marked Tree, AR

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

214 Hester Parker Drive
72365-0635

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

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

Bank Holding Company
Tyronza Bancshares, Inc., Marked Tree, AR

Chm: Charles Luter

CEO/Pres: Chris M. Lehman

Cash and Due from:	2,012
Federal Funds and Repos:	0
Investments:	24,518
Net Loans:	24,325
Premises and Fixed Assets:	679
Other Real Estate:	367
Other Assets:	957
Total Assets:	52,858
Total Trust Assets:	0

Deposits:	43,915
Federal Funds and Borrowings:	3,010
Other Liabilities:	464
Subordinated Debt:	0
Total Liabilities:	47,389
Total Equity Capital:	5,469
Total Liabilities and Capital:	52,858
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

Member of Federal Reserve System

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

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

VP: Nathan Dabbs

Cash and Due from:.....	2,570	Deposits:.....	66,170
Federal Funds and Repos:.....	1,955	Federal Funds and Borrowings:.....	0
Investments:.....	37,774	Other Liabilities:.....	156
Net Loans:.....	29,750	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	670	Total Liabilities:.....	66,326
Other Real Estate:.....	300		
Other Assets:.....	1,237	Total Equity Capital:.....	7,930
Total Assets:.....	74,256	Total Liabilities and Capital:.....	74,256
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

Branches in Town: None

Other Branches: None

McGehee Bank
McGehee, AR

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

301 North Second Street
71654-0787

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

Home Page: www.mcgeheebank.com
Bank Holding Company

Southeast Financial Bankstock Corporation, McGehee, AR

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

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

Cash and Due from:.....	13,225	Deposits:.....	89,430
Federal Funds and Repos:.....	2,500	Federal Funds and Borrowings:.....	0
Investments:.....	16,918	Other Liabilities:.....	1,097
Net Loans:.....	70,841	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	390	Total Liabilities:.....	90,527
Other Real Estate:.....	0		
Other Assets:.....	3,580	Total Equity Capital:.....	16,927
Total Assets:.....	107,454	Total Liabilities and Capital:.....	107,454
Total Trust Assets:.....	70,058	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
Member of Federal Reserve System

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

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

EVP/CFO: Michael Myers

Cash and Due from:.....25,648
Federal Funds and Repos:.....1,720
Investments:.....11,759
Net Loans:.....131,736
Premises and Fixed Assets:.....3,927
Other Real Estate:.....108
Other Assets:.....3,286
Total Assets:.....178,184
Total Trust Assets:.....0

Deposits:.....157,278
Federal Funds and Borrowings:.....3,176
Other Liabilities:.....1,459
Subordinated Debt:.....0
Total Liabilities:.....161,913
Total Equity Capital:.....16,271
Total Liabilities and Capital:.....178,184
Number of Shares Outstanding:.....12,000

Directors: J. Richard Carver; Robert A. Carver; John A. Crawford; Philip B. Hensley; David Maddox; Pauline Morrow; Edward W. Stevenson; John 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 Efid
SVP/TO: Rusty Smith

Cash and Due from:.....6,982
Federal Funds and Repos:.....0
Investments:.....44,477
Net Loans:.....99,569
Premises and Fixed Assets:.....1,528
Other Real Estate:.....2,203
Other Assets:.....2,186
Total Assets:.....156,945
Total Trust Assets:.....12,863

Deposits:.....140,121
Federal Funds and Borrowings:.....0
Other Liabilities:.....689
Subordinated Debt:.....0
Total Liabilities:.....140,810
Total Equity Capital:.....16,135
Total Liabilities and Capital:.....156,945
Number of Shares Outstanding:.....8,000

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

Branches in Town: Four

Other Branches: None

Union Bank And Trust Company Monticello, AR

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

102 West McCloy
71657-0270

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

Home Page: www.unionbnk.com
Bank Holding Company
First Union Financial Corporation, Monticello, AR

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

EVP/Cash: Reathel Privett
TO: Gail Hooker

Cash and Due from:.....	7,288	Deposits:.....	146,848
Federal Funds and Repos:.....	258	Federal Funds and Borrowings:.....	21,777
Investments:.....	49,286	Other Liabilities:.....	1,260
Net Loans:.....	119,517	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,711	Total Liabilities:.....	169,885
Other Real Estate:.....	191		
Other Assets:.....	8,461	Total Equity Capital:.....	18,827
Total Assets:.....	188,712	Total Liabilities and Capital:.....	188,712
Total Trust Assets:.....	18,427	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.; Richard Reinhart; Virgil Trotter

Branches in Town: Two

Other Branches: Warren

Petit Jean State Bank Morrilton, AR

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

707 North Saint Joseph Street
72110

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

Home Page: www.pjsb.com
Bank Holding Company
Petit Jean Bancshares, Inc., Morrilton, AR

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

SVP: Mike Dunaway

Cash and Due from:.....	21,210	Deposits:.....	131,723
Federal Funds and Repos:.....	1,296	Federal Funds and Borrowings:.....	3,686
Investments:.....	51,284	Other Liabilities:.....	437
Net Loans:.....	68,953	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,752	Total Liabilities:.....	135,846
Other Real Estate:.....	409		
Other Assets:.....	4,597	Total Equity Capital:.....	14,655
Total Assets:.....	150,501	Total Liabilities and Capital:.....	150,501
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	50,000

Directors: Hall M. Calhoun, III; Katherine Foust; Todd Haynes; Michael D. Koone; Otto Lienhart, II; John Maus; 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:.....	4,871	Deposits:.....	149,940
Federal Funds and Repos:.....	715	Federal Funds and Borrowings:.....	10,001
Investments:.....	6,828	Other Liabilities:.....	210
Net Loans:.....	150,812	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	6,411	Total Liabilities:.....	160,151
Other Real Estate:.....	3,184		
Other Assets:.....	5,852	Total Equity Capital:.....	18,522
Total Assets:.....	178,673	Total Liabilities and Capital:.....	178,673
Total Trust Assets:.....	0	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 (3),
Mansfield, Ozark, Van Buren

**Diamond Bank
Murfreesboro, AR**

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

319 East Main
71958

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

Home Page: www.diamondbanking.com

Bank Holding Company
Bainum Bancorp, Glenwood, AR

Chm/CEO: Tim Bainum

Pres: Ken "Mac" McClanahan

Cash and Due from:.....	12,547	Deposits:.....	371,972
Federal Funds and Repos:.....	390	Federal Funds and Borrowings:.....	25,450
Investments:.....	133,706	Other Liabilities:.....	1,331
Net Loans:.....	275,150	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	8,714	Total Liabilities:.....	398,753
Other Real Estate:.....	1,298		
Other Assets:.....	13,363	Total Equity Capital:.....	46,415
Total Assets:.....	445,168	Total Liabilities and Capital:.....	445,168
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	18,018

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

Branches in Town: None

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

Merchants & Planters Bank
Newport, AR

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

120 Hazel
 72112-0650

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

Home Page: www.mandpbank.com
 Bank Holding Company

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

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

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

Cash and Due from:.....	17,523	Deposits:.....	188,698
Federal Funds and Repos:.....	767	Federal Funds and Borrowings:.....	4,292
Investments:.....	79,785	Other Liabilities:.....	1,309
Net Loans:.....	98,150	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,791	Total Liabilities:.....	194,299
Other Real Estate:.....	924		
Other Assets:.....	7,938	Total Equity Capital:.....	16,579
Total Assets:.....	210,878	Total Liabilities and Capital:.....	210,878
Total Trust Assets:.....	30,938	Number of Shares Outstanding:.....	9,000

Directors: R. M. Bledsoe; Terry L. Dillon; Jim S. Gowen, Jr.; Jim S. Gowen, Sr.; Mary K. Hardin; Benjy Harris; 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:.....16,766
Federal Funds and Repos:.....13,740
Investments:.....75,730
Net Loans:.....247,413
Premises and Fixed Assets:.....3,902
Other Real Estate:.....5,062
Other Assets:.....5,878
Total Assets:.....368,491
Total Trust Assets:.....444,506

Deposits:.....333,391
Federal Funds and Borrowings:.....959
Other Liabilities:.....904
Subordinated Debt:.....0
Total Liabilities:.....335,254
Total Equity Capital:.....33,237
Total Liabilities and Capital:.....368,491
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 Rogers; Morin M. Scott, Jr.; Neill Sloan; Philip Tappan

Branches in Town: None

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

Piggott State Bank
Piggott, AR

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

212 West Cherry
72454-0307

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

Home Page: www.piggottstatebank.com

Member of Federal Reserve System

Bank Holding Company

Piggott Bankstock, Inc., Piggott, AR

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

VP/Cash: James C. Poole

Cash and Due from:.....9,784
Federal Funds and Repos:.....0
Investments:.....36,064
Net Loans:.....28,096
Premises and Fixed Assets:.....567
Other Real Estate:.....0
Other Assets:.....779
Total Assets:.....75,290
Total Trust Assets:.....0

Deposits:.....65,195
Federal Funds and Borrowings:.....803
Other Liabilities:.....923
Subordinated Debt:.....0
Total Liabilities:.....66,921
Total Equity Capital:.....8,369
Total Liabilities and Capital:.....75,290
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:.....	1,131	Deposits:.....	67,836
Federal Funds and Repos:.....	4,630	Federal Funds and Borrowings:.....	0
Investments:.....	3,675	Other Liabilities:.....	210
Net Loans:.....	57,953	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,261	Total Liabilities:.....	68,046
Other Real Estate:.....	3,620		
Other Assets:.....	1,835	Total Equity Capital:.....	7,059
Total Assets:.....	75,105	Total Liabilities and Capital:.....	75,105
Total Trust Assets:.....	0	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:.....	3,097	Deposits:.....	60,261
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	1,173
Investments:.....	33,028	Other Liabilities:.....	457
Net Loans:.....	33,328	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	360	Total Liabilities:.....	61,891
Other Real Estate:.....	230		
Other Assets:.....	1,543	Total Equity Capital:.....	9,695
Total Assets:.....	71,586	Total Liabilities and Capital:.....	71,586
Total Trust Assets:.....	0	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: Lee Moore
Pres: James Powell

VP: Cliff Hopson
VP/Cash: Felicia Bowlin

Cash and Due from:.....3,976
Federal Funds and Repos:.....6,000
Investments:.....6,504
Net Loans:.....13,577
Premises and Fixed Assets:.....127
Other Real Estate:.....256
Other Assets:.....542
Total Assets:.....30,982
Total Trust Assets:.....0

Deposits:.....25,238
Federal Funds and Borrowings:.....0
Other Liabilities:.....23
Subordinated Debt:.....0
Total Liabilities:.....25,261
Total Equity Capital:.....5,721
Total Liabilities and Capital:.....30,982
Number of Shares Outstanding:.....4,000

Directors: Helen Hopson; 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:.....5,164
Federal Funds and Repos:.....1,520
Investments:.....21,238
Net Loans:.....73,160
Premises and Fixed Assets:.....5,009
Other Real Estate:.....6,985
Other Assets:.....3,209
Total Assets:.....116,285
Total Trust Assets:.....0

Deposits:.....90,247
Federal Funds and Borrowings:.....12,600
Other Liabilities:.....372
Subordinated Debt:.....0
Total Liabilities:.....103,219
Total Equity Capital:.....13,066
Total Liabilities and Capital:.....116,285
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

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

Cash and Due from:.....4,222
Federal Funds and Repos:.....6,520
Investments:.....24,681
Net Loans:.....123,555
Premises and Fixed Assets:.....6,276
Other Real Estate:.....2,561
Other Assets:.....7,808
Total Assets:.....175,623
Total Trust Assets:.....0

Deposits:.....145,923
Federal Funds and Borrowings:.....9,168
Other Liabilities:.....667
Subordinated Debt:.....0
Total Liabilities:.....155,758
Total Equity Capital:.....19,865
Total Liabilities and Capital:.....175,623
Number of Shares Outstanding:.....20,000

Directors: James C. Biggers; Charles Blanchard; Charles B. "Chip" 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:.....24,228
Federal Funds and Repos:.....0
Investments:.....35,138
Net Loans:.....98,297
Premises and Fixed Assets:.....4,280
Other Real Estate:.....622
Other Assets:.....22,666
Total Assets:.....185,231
Total Trust Assets:.....0

Deposits:.....133,509
Federal Funds and Borrowings:.....9,025
Other Liabilities:.....6,222
Subordinated Debt:.....0
Total Liabilities:.....148,756
Total Equity Capital:.....36,475
Total Liabilities and Capital:.....185,231
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

Branches in Town: Two

Other Branches: Clarksville (2)

Bank of Salem
Salem, AR

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

207 West Church Street
72576-0338

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

Home Page: www.bksalem.net
Member of Federal Reserve System

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

Chm/CEO/Pres: Mark Montgomery

Cash: Lucinda Bishop

Cash and Due from:.....	4,567	Deposits:.....	110,228
Federal Funds and Repos:.....	2,025	Federal Funds and Borrowings:.....	3,329
Investments:.....	2,591	Other Liabilities:.....	1,634
Net Loans:.....	110,449	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	1,734	Total Liabilities:.....	115,191
Other Real Estate:.....	1,327		
Other Assets:.....	6,584	Total Equity Capital:.....	14,086
Total Assets:.....	129,277	Total Liabilities and Capital:.....	129,277
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	20,000

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

Branches in Town: None

Other Branches: Mammoth Spring, Viola

Logan County Bank
Scranton, AR

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

600 Main Street
72863-0085

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

Bank Holding Company
None

Chm: Joe Fritsche

VP: Jerry L. Davis

CEO/Pres: Gary Fritsche

Cash: Don Fritsche

Cash and Due from:.....	5,239	Deposits:.....	56,999
Federal Funds and Repos:.....	755	Federal Funds and Borrowings:.....	0
Investments:.....	39,857	Other Liabilities:.....	285
Net Loans:.....	22,564	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	403	Total Liabilities:.....	57,284
Other Real Estate:.....	68		
Other Assets:.....	841	Total Equity Capital:.....	12,443
Total Assets:.....	69,727	Total Liabilities and Capital:.....	69,727
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	4,000

Directors: Eddie Ahne; Gary Fritsche; Joe Fritsche; Mildred Fritsche; Regina M. Layes

Branches in Town: None

Other Branches: Subiaco

**First Security Bank
Searcy, AR**

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

314 North Spring
72145-1009

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

Home Page: www.fsbank.com
Bank Holding Company
First Security Bancorp, Searcy, AR

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

EVP: J. Mark Ferguson
TO: Frank Faust

Cash and Due from:.....	84,518	Deposits:.....	3,043,499
Federal Funds and Repos:.....	67,172	Federal Funds and Borrowings:.....	374,387
Investments:.....	1,861,019	Other Liabilities:.....	6,687
Net Loans:.....	1,565,005	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	85,582	Total Liabilities:.....	3,424,573
Other Real Estate:.....	21,185		
Other Assets:.....	101,072	Total Equity Capital:.....	360,980
Total Assets:.....	3,785,553	Total Liabilities and Capital:.....	3,785,553
Total Trust Assets:.....	535,103	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 (5), 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:.....	14,997	Deposits:.....	121,823
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	11,532
Investments:.....	25,294	Other Liabilities:.....	1,922
Net Loans:.....	100,201	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,069	Total Liabilities:.....	135,277
Other Real Estate:.....	126		
Other Assets:.....	9,099	Total Equity Capital:.....	18,509
Total Assets:.....	153,786	Total Liabilities and Capital:.....	153,786
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Richard Cargile; Brooks Davis; Dennis Donovan; Al Fowler; Joseph Giezeman; David E. Johnston; Glenn Ramin; Robert Underwood

Branches in Town: Two

Other Branches: Beebe

Peoples Bank Sheridan, AR

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

1120 S. Rock Street
72150

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

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

Bank Holding Company
None

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

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

Cash and Due from:.....	5,349	Deposits:.....	100,669
Federal Funds and Repos:.....	210	Federal Funds and Borrowings:.....	0
Investments:.....	45,377	Other Liabilities:.....	632
Net Loans:.....	58,789	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	2,673	Total Liabilities:.....	101,301
Other Real Estate:.....	292		
Other Assets:.....	2,650	Total Equity Capital:.....	14,039
Total Assets:.....	115,340	Total Liabilities and Capital:.....	115,340
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:.....4,138
 Federal Funds and Repos:.....6,035
 Investments:.....90,425
 Net Loans:.....69,565
 Premises and Fixed Assets:.....2,517
 Other Real Estate:.....31
 Other Assets:.....1,361
 Total Assets:.....174,072
 Total Trust Assets:.....2,332

Deposits:.....154,015
 Federal Funds and Borrowings:.....0
 Other Liabilities:.....930
 Subordinated Debt:.....0
 Total Liabilities:.....154,945
 Total Equity Capital:.....19,127
 Total Liabilities and Capital:.....174,072
 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:.....833
 Federal Funds and Repos:.....0
 Investments:.....2,300
 Net Loans:.....50,929
 Premises and Fixed Assets:.....2,344
 Other Real Estate:.....1,181
 Other Assets:.....1,642
 Total Assets:.....59,229
 Total Trust Assets:.....0

Deposits:.....50,916
 Federal Funds and Borrowings:.....3,560
 Other Liabilities:.....124
 Subordinated Debt:.....0
 Total Liabilities:.....54,600
 Total Equity Capital:.....4,629
 Total Liabilities and Capital:.....59,229
 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:.....	4,011	Deposits:.....	68,300
Federal Funds and Repos:.....	1,140	Federal Funds and Borrowings:.....	0
Investments:.....	43,844	Other Liabilities:.....	475
Net Loans:.....	27,105	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	98	Total Liabilities:.....	68,775
Other Real Estate:.....	50		
Other Assets:.....	847	Total Equity Capital:.....	8,320
Total Assets:.....	77,095	Total Liabilities and Capital:.....	77,095
Total Trust Assets:.....	0	Number of Shares Outstanding:.....	10,000

Directors: Charles L. Cabe, Jr.; Scott Hultberg; Billie Nipper; J. Paul Nipper; Michael 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
Member of Federal Reserve System

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

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

EVP: Kelley Hunt

Cash and Due from:.....	1,851	Deposits:.....	80,023
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	10,749
Investments:.....	32,074	Other Liabilities:.....	229
Net Loans:.....	64,023	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,328	Total Liabilities:.....	91,001
Other Real Estate:.....	119		
Other Assets:.....	1,882	Total Equity Capital:.....	12,276
Total Assets:.....	103,277	Total Liabilities and Capital:.....	103,277
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

EVP: Duncan Grayson

Pres: Guy R. "Buck" Smith

EVP/CFO: Cheryl Brown

Cash and Due from:.....	43,598
Federal Funds and Repos:.....	0
Investments:.....	1,181
Net Loans:.....	0
Premises and Fixed Assets:.....	44,779
Other Real Estate:.....	102
Other Assets:.....	2,234
Total Assets:.....	48,230
Total Trust Assets:.....	0
Deposits:.....	43,598
Federal Funds and Borrowings:.....	0
Other Liabilities:.....	1,181
Subordinated Debt:.....	0
Total Liabilities:.....	44,779
Total Equity Capital:.....	3,451
Total Liabilities and Capital:.....	48,230
Number of Shares Outstanding:.....	11,000

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

Branches in Town: None

Other Branches: None

The Farmers and Merchants Bank Stuttgart, AR

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

708 S. Main Street
 72160-1016

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

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

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

Chm: Roy O. McCollum, III

CEO/Pres: Gary Hudson

Cash and Due from:.....	478,573
Federal Funds and Repos:.....	37,583
Investments:.....	4,785
Net Loans:.....	0
Premises and Fixed Assets:.....	520,941
Other Real Estate:.....	7,609
Other Assets:.....	43,018
Total Assets:.....	599,359
Total Trust Assets:.....	59,745
Deposits:.....	478,573
Federal Funds and Borrowings:.....	37,583
Other Liabilities:.....	4,785
Subordinated Debt:.....	0
Total Liabilities:.....	520,941
Total Equity Capital:.....	78,418
Total Liabilities and Capital:.....	599,359
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:.....	7,805	Deposits:.....	315,766
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	2,049
Investments:.....	106,525	Other Liabilities:.....	2,326
Net Loans:.....	223,589	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,158	Total Liabilities:.....	320,141
Other Real Estate:.....	3,764		
Other Assets:.....	11,295	Total Equity Capital:.....	36,995
Total Assets:.....	357,136	Total Liabilities and Capital:.....	357,136
Total Trust Assets:.....	8,492	Number of Shares Outstanding:.....	16,000

Directors: Jimmy G. Bell; Warren D. Blaylock; Mont S. Echols, Jr.; Morrill H. Harriman; D. Keith Hefner; L. Scott McBrayer; Brett D. Peters; Paul D. Shirley; 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:.....	2,720	Deposits:.....	81,134
Federal Funds and Repos:.....	5,440	Federal Funds and Borrowings:.....	4,011
Investments:.....	5,004	Other Liabilities:.....	365
Net Loans:.....	73,019	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	4,230	Total Liabilities:.....	85,510
Other Real Estate:.....	1,156		
Other Assets:.....	5,002	Total Equity Capital:.....	11,061
Total Assets:.....	96,571	Total Liabilities and Capital:.....	96,571
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:.....8,309
Federal Funds and Repos:.....0
Investments:.....42,843
Net Loans:.....46,050
Premises and Fixed Assets:.....1,219
Other Real Estate:.....353
Other Assets:.....1,423
Total Assets:.....100,197
Total Trust Assets:.....1,690

Deposits:.....88,937
Federal Funds and Borrowings:.....0
Other Liabilities:.....377
Subordinated Debt:.....0
Total Liabilities:.....89,314
Total Equity Capital:.....10,883
Total Liabilities and Capital:.....100,197
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:.....4,457
Federal Funds and Repos:.....780
Investments:.....68,824
Net Loans:.....54,602
Premises and Fixed Assets:.....899
Other Real Estate:.....0
Other Assets:.....1,802
Total Assets:.....131,364
Total Trust Assets:.....25,106

Deposits:.....108,493
Federal Funds and Borrowings:.....2,847
Other Liabilities:.....200
Subordinated Debt:.....0
Total Liabilities:.....111,540
Total Equity Capital:.....19,824
Total Liabilities and Capital:.....131,364
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.getevolved.com
Member of Federal Reserve System
Bank Holding Company
Evolve Bancorp, Inc., West Memphis, AR

Chm: Scot Lenoir
CEO/Pres: Scott Stafford

EVP/TO: Kenneth Lenoir
EVP/COO: John Chandler

Cash and Due from:.....	1,732	Deposits:.....	122,640
Federal Funds and Repos:.....	2,049	Federal Funds and Borrowings:.....	26,123
Investments:.....	25,557	Other Liabilities:.....	2,248
Net Loans:.....	125,830	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	3,088	Total Liabilities:.....	151,011
Other Real Estate:.....	300		
Other Assets:.....	9,060	Total Equity Capital:.....	16,605
Total Assets:.....	167,616	Total Liabilities and Capital:.....	167,616
Total Trust Assets:.....	318,594	Number of Shares Outstanding:.....	68,286

Directors: Donald Clanton; J. De DeHart; Lewis Holland; Forrest N. Jenkins; Scot Lenoir; Lon Magness; John T. Pitts, Jr.; W. Scott Stafford; Stephen Valentine

Branches in Town: None

Other Branches: Brinkley, Cordova[TN],
Parkin, Wynne

Cross County Bank Wynne, AR

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

1 Cross County Plaza
72396-0009

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

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

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

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

Cash and Due from:.....	5,347	Deposits:.....	144,059
Federal Funds and Repos:.....	0	Federal Funds and Borrowings:.....	3,923
Investments:.....	21,034	Other Liabilities:.....	166
Net Loans:.....	129,875	Subordinated Debt:.....	0
Premises and Fixed Assets:.....	5,028	Total Liabilities:.....	148,148
Other Real Estate:.....	4,572		
Other Assets:.....	3,598	Total Equity Capital:.....	21,306
Total Assets:.....	169,454	Total Liabilities and Capital:.....	169,454
Total Trust Assets:.....	8,822	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 Rennicke; 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, 2011

Arkansas Capital Corporation
Little Rock, AR

VOICE: (501) 374-9247
FAX: (501) 374-9425

200 River Market 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:.....4,000
Federal Funds and Repos:.....0
Investments:.....4,941
Net Loans:.....35,787
Premises and Fixed Assets:.....1,064
Other Real Estate:.....327
Other Assets:.....1,292
Total Assets:.....47,411
Total Trust Assets:.....0

Deposits:.....0
Federal Funds and Borrowings:.....41,768
Other Liabilities:.....1,874
Subordinated Debt:.....0
Total Liabilities:.....43,642
Total Equity Capital:.....3,769
Total Liabilities and Capital:.....47,411
Number of Shares Outstanding:.....1,077

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

Branches in Town: None

Other Branches: Fayetteville, Jonesboro

REPORT OF

TRUST COMPANIES

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2011

**Centennial Trust Company
Conway, AR**

VOICE: (501) 312-1442

719 Harkrider, Suite 100
72032

Charter Number: 35000

FAX: (501) 312-1477

Date: May 22, 2001

CEO/Pres/CFO: Randy Mayor**Directors:** Robert F. Birch, Jr.; Tracy M. French; Randy Mayor; C. Randall Sims**Branches in Town:** One**Other Branches:** El Dorado**Community First Trust Company
Hot Springs, AR**

VOICE: (501) 520-3660

135 Section Line Road, C-1
71913

Charter Number: 35001

FAX: (501) 520-3667

Date: June 17, 1998

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

REPORT OF THE

**REGIONAL/COUNTY INDUSTRIAL
DEVELOPMENT CORPORATION**

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2011

Perry County Industrial Development Corporation
Perryville, AR

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

P. O. Box 869
72126-0869

Charter Number: 30003
Date: August 18, 1994

Pres: Mark Roland
VP: John C. Branscum

Treas: James C. Hawkins

REPORT OF THE
CAPITAL DEVELOPMENT COMPANY

**(NOT ENGAGED IN
COMMERCIAL BANKING)**

JUNE 30, 2011

LIST OF

COMMERCIAL BANKS

BY COUNTY

AND

MAP OF

ARKANSAS COUNTIES

JUNE 30, 2011

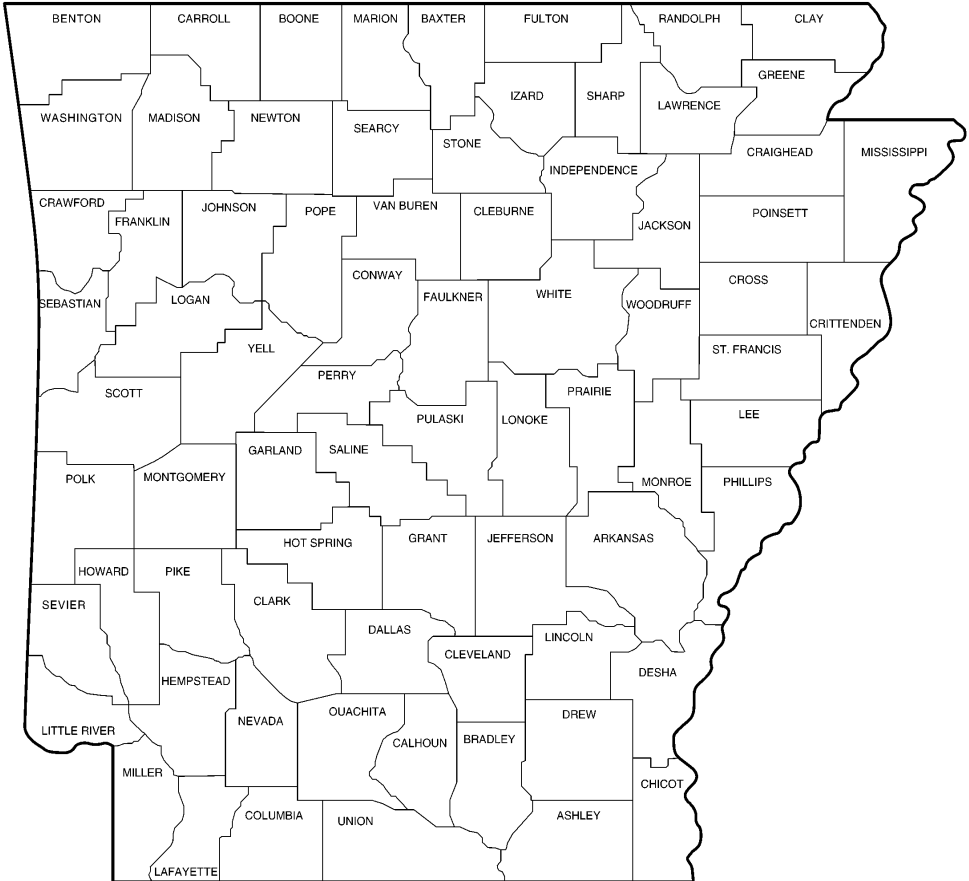
COUNTY	BANK	CITY
Arkansas	Arkansas County Bank	DeWitt
	DeWitt Bank And Trust Company	DeWitt
	The Farmers and Merchants Bank	Stuttgart
Ashley	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Delta Trust & Bank	Parkdale
	Home Bank of Arkansas	Portland
Baxter	First National Bank and Trust Company	Mountain Home
Benton	Decatur State Bank	Decatur
	Bank of Gravett	Gravett
	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	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
	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	El Dorado
	Smackover State Bank	Smackover
Washington	Arvest Bank	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, 2011

**Southern Bancorp Inc.
Arkadelphia, AR**

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

605 Main, Suite 202
71923-6037

CEO: Walter Smiley

CFO: Scott Fife

Subsidiaries:

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

Arkadelphia, AR
Elaine, 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
71923-0965

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

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

Subsidiaries:

Summit Bank
Summit Real Estate Investments, Inc.

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: John Dews

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.
WR Holding Co., LLC

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

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

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

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

Chm: Rick Green

Sec: Ken Riley

Subsidiaries:

Bank of Bearden
BBI Insurance Agency, Inc.

Bearden, AR
Bearden, AR

Arvest Bank Group, Inc.
Bentonville, AR

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

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

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

Sec: Karla Payne

Subsidiaries:

Arvest Holdings, Inc.	Bentonville, AR
Arvest Bank	Fayetteville, AR
Central Mortgage Company	Little Rock, AR
Arvest Bank Operations, Inc.	Lowell, AR
Arvest Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
ABREHB, LLC	Lowell, AR
RHV, LLC	Lowell, AR
First Place on the Creeks, 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
ABREHA, LLC	Lowell, AR
ABREHC, LLC	Lowell, AR
ABREHD, 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 Insurance, Inc.	Lowell, AR
Arvest Investments, Inc.	Lowell, AR
Arvest Mortgage Company	Lowell, AR
ABREHB, LLC	Lowell, AR
RHV, LLC	Lowell, AR
First Place on the Creeks, 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

Sec: Randy Scott

VP: Paula O. Blackwell

Subsidiaries:

Farmers Bank And Trust Company Blytheville, AR

**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.

WPC, LLC

First Western Statutory Trust II

First Western Statutory Trust III

Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Rogers, 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

Sec: Debbie Danekas

Pres: John T. Hampton

Subsidiaries:

First Western Bank

First Western Financial, Inc.

First Western Insurance Agency, Inc.

First Western Mortgage, Inc.

First Western Properties, Inc.

WPC, LLC

First Western Statutory Trust II

First Western Statutory Trust III

Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Booneville, AR
Rogers, AR
Booneville, AR
Booneville, AR

Harrell Bancshares, Inc.
Camden, AR

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

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

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

Sec: Phillip J. Foster

Subsidiaries:

First Bank

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.
 OSB Reacquisitions, LLC
 Cook Insurance Agency, Inc.
 Coastal St. Andrews Properties, LLC
 Centennial Trust Company
 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
 Apalachicola, FL
 Panama City Beach, FL
 Conway, 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

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/CEO/Pres: R. Mark Londagin

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

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

DeWitt First Bankshares Corporation
DeWitt, AR

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

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

Pres: Warren A. Jennings, Sr.

Sec: Warren A. Jennings, Jr.

Subsidiaries:

Arkansas County Bank

DeWitt, AR

M & F Financial Corporation
Dumas, AR

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

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

Chm/CEO: L. Ashton Adcock

Treas/Sec: Betty B. Trites

Pres: J. Michael Jones

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

COO: Jerry Bullard

CFO: Melissa Jerry

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
72046-0070

Chm/CEO/Pres: Gary Canada

Subsidiaries:

Bank of England
BOE Acquisition Company, Inc.

England, AR
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

**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: Billie Pelton

EVP: Bob King

EVP: Sam Stricklin

Subsidiaries:

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

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

White River Bancshares Company
Fayetteville, AR

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

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

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

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

CCO: Daniel J. Lewis
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: Samuel T. Sicard

SVP: Mont S. Echols, Jr.
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.
Brown-Hiller-Clark & Associates of Oklahoma, Inc.

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 SE 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
72403

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.
The Jefferson Bank
The Jefferson Agency
Jefferson Ag Credit

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

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

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

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

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

Sec: Lois Criddle

Subsidiaries:

Little River Bank

Lepanto, AR

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

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

5701 Kavanaugh Boulevard
72207

Chm/CEO: Lex Golden, III

Pres: Alex Golden

Subsidiaries:

Community State Bank

Bradley, AR

Bank of the Ozarks, Inc.
Little Rock, AR

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

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

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

CFO: Greg McKinney

Subsidiaries:

Bank of the Ozarks	Little Rock, AR
ASMSA Investment Fund, LLC	Little Rock, AR
BOTO, LLC	Little Rock, AR
Open Avenues Investment Fund, LLC	Little Rock, AR
The Highlands Group, Inc.	Little Rock, AR
Jaxsonville-Ocala Station, LLC	Bradenton, FL
Wares Creek Corporate Park, LLC	Bradenton, FL
West Manatee Avenue Property, LLC	Bradenton, FL
FCB Properties, Inc.	Valdosta, GA
PAB State Credits, LLC	Valdosta, GA
HOJ Equities, LLC	Dallas, TX
Ozark Capital Statutory Trust II	Hartford, CT
Ozark Capital Statutory Trust III	Wilmington, DE
Ozark Capital Statutory Trust IV	Wilmington, DE
Ozark Capital Statutory Trust V	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
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Delta Trust & Banking Corporation
Little Rock, AR

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

11700 Cantrell Road
P. O. Box 17607
72223

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

Sec: Becky Hughes

Subsidiaries:

Delta Trust & Bank
Delta Trust Insurance Agency, Inc.
Delta Trust Investments, Inc.
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
BLR Mortgage Corp.
Hallmark Loan & Inv. Co.
Little Rock Mortgage Corp.

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

Riverside Bancshares, Inc.
Little Rock, AR

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

1001 W. Markham, 2nd Floor
72201

Pres: Stephen C. Davis

Sec: David Matchet

Subsidiaries:

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

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

Rock Bancshares, Inc.
Little Rock, AR

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

One Information Way
72202

Chm/CEO/Pres: L. Walter Quinn

Atty: Joseph W. Gregory

Subsidiaries:

Heartland Community Bank
HCB Properties, Inc.
Heartland Insurance, LLC
HCB Investments, Inc.
Rock Bancshares Statutory Trust I
Rock Bancshares Statutory Trust II

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

**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: T. H. Bradley

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

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

FCB Financial Services, Inc.
Marion, AR

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

205 Block Street
P. O. Box 747
72364-0747

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

Sec: Frank A. Fogleman

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

Marion, AR
Marion, AR

Tyronza Bancshares, Inc.
Marked Tree, AR

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

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

Chm: Charles Luter

Pres: Chris M. Lehman

Subsidiaries:

First Delta Bank

Marked Tree, AR

M. D. Thompson & Son Co.
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

Sec: Vance M. Thompson, III

AVP: Caleb Thompson

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 Street
P. O. Box 787
71654-0787

Chm: William W. Bowman

Pres: James M. Smith

VChm: John H. Potter

Subsidiaries:

Southeast Financial Bankstock Corporation
McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR
McGehee, AR

Southeast Financial Bankstock Corporation
McGehee, AR

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

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

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

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

Pres: James M. Smith

Subsidiaries:

McGehee Bank
McBank Realty

McGehee, AR
McGehee, AR

Union Bankshares, Inc.
Mena, AR

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

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

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

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

Subsidiaries:

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

Mena, AR
Paris, AR
Mena, AR

Drew Bancshares, Inc.
Monticello, AR

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

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

Chm: Bennie Ryburn, Jr.
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
The Mortgage Bank of Arkansas, Inc.
Acme Statutory Trust I

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

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

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

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

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

CEO: Lex Golden
Pres: Alex Golden

Sec: Amy McCay

Subsidiaries:

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

Mulberry, AR
Little Rock, AR
Mulberry, AR

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

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

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

Bank Holding Company

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

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

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

Subsidiaries:

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

Newport, AR
Newport, AR
Newport, AR

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

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

120 Hazel Street
P. O. Box 650
72112

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

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

Subsidiaries:

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

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

Piggott Bankstock, Inc.
Piggott, AR

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

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

Chm/CEO/Pres: Paula O. Blackwell

Subsidiaries:
Piggott State Bank

Piggott, AR

Jefferson Bancshares, Inc.
Pine Bluff, AR

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

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

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

EVP/CFO: Scott Pittillo

Subsidiaries:
Hot Springs Bank & Trust Company
Pine Bluff National Bank
Jefferson Bancshares Capital Trust
Jefferson Bancshares Capital Trust II

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

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

**Parkway Bankshares, Inc.
Portland, AR**

RSSD Number: 1141188
VOICE: (870) 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: Wade Ruckle

Subsidiaries:
Pinnacle Bank

Rogers, AR

First State Banking Corporation
Russellville, AR

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

3103 East Main Street
P. O. Box 10610
72812

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

CFO/VP: Andrea Nicholson

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

Russellville, AR
Russellville, AR
Russellville, AR
Russellville, AR

**First Security Bancorp
Searcy, AR**

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

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

Chm/CEO: Reynie Rutledge

Pres: Bill Scholl

Subsidiaries:

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

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

**Smackover Bancshares, Inc.
Smackover, AR**

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

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

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

SVP: James B. Yeager
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: Larry Olson

Subsidiaries:

First State Bank of Northwest Arkansas
FSB Properties, LLC

Huntsville, AR
Fayetteville, AR

Bodcaw Bancshares, Inc.
Stamps, AR

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

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

Chm: J. Paul Nipper

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 Boulevard
 72301

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

Chm: Scot Lenoir

Sec: Scott Stafford

Subsidiaries:

Evolve Bank & Trust

West Memphis, AR

Cross County Bancshares, Inc.
Wynne, AR

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

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

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

Treas/Sec: Shelia Stotts

Subsidiaries:

Cross County Bank
Janus Title, LLC

Wynne, AR
Wynne, AR

First National Corporation of Wynne
Wynne, AR

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

528 Merriman Avenue
P. O. Box 129
72396

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

Treas: Dianne Henderson
Sec: Lisa G. Jackson

Subsidiaries:

Twin Lakes Community Bank
The First National Bank of Wynne

Flippin, AR
Wynne, AR

**OUT OF STATE
BANK HOLDING COMPANIES
AND
THEIR ARKANSAS
SUBSIDIARIES**

JUNE 30, 2011

Delta Bancshares of Louisiana, Inc.
Oak Grove, LA

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

600 East Main Street
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

West Memphis, AR
West Memphis, AR

ABBREVIATIONS

Chm:	Chairman of the Board
Chm Emer:	Chairman Emeritus
CEO:	Chief Executive Officer
VChm:	Vice Chairman
Pres:	President
Reg Pres:	Regional President
EVP:	Executive Vice President
SVP:	Senior Vice President
CAO:	Chief Administrative Officer
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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