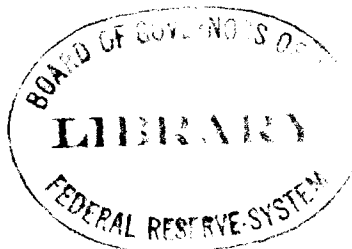


111
FEDERAL RESERVE BANK OF ST. LOUIS

REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS

1972



DALE BUMPERS
Governor

H. C. ADAMS
State Bank Commissioner

RICHARD W. LONGING
Director
Department of Commerce

FOR THE
J. W. L...

REC'D IN RECORDS SECTION

FEB 1 76

FIFTY-EIGHTH REPORT

OF THE

BANK COMMISSIONER

OF THE

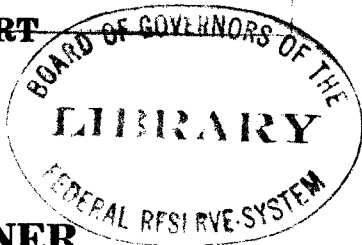
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1972

HARVEL C. ADAMS

State Bank Commissioner

BPC700-10'72



STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

July 1, 1972

To His Excellency
Dale Bumpers
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information the Fifty-Eighth Annual Report of the State Bank Department for the fiscal year ended June 30, 1972.

There were no new institutions chartered during the past fiscal year. One industrial loan institution (not engaged in commercial banking) ceased doing business in Arkansas. The number of financial institutions under Bank Department supervision totaled 189 at June 30, 1972, and consisted of 183 commercial banks, 3 trust companies and 3 industrial loan institutions.

Resources of the 183 commercial banks totaled \$2,148,024,190 at June 30, 1972, an increase of \$348,549,456 or 19.37 per cent over June 30, 1971. Loans and discounts surpassed the billion dollar mark at June 30, 1972, and totaled \$1,089,705,858, up \$185,528,680 from the previous year's total of \$904,177,178. This represents a percentage increase of 20.52 compared to the 17.95 percentage increase recorded for the same period last year. Total loans represented 58.08 per cent of total deposits at June 30, 1972, as compared to 56.72 per cent of total deposits at June 30, 1971.

Deposits continued to rise and approached the two billion dollar mark at \$1,876,259,476 as of June 30, 1972. Deposits were up \$282,035,937 from the \$1,594,223,539 total recorded for June 30, 1971, a percentage increase of 17.69 compared to last fiscal year's percentage increase of 17.51.

Resources of the trust companies and industrial loan institutions totaled \$11,002,473 at June 30, 1972, up 24.30 per cent over last year.

Examinations for 1972 are on schedule and it is expected that all institutions will be examined during the calendar year 1972, as has been the case for the four calendar years prior to 1972.

In addition to the information set out above, this report reflects in detail the condition of each of the 189 institutions as of June 30, 1972. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,
H. C. ADAMS
State Bank Commissioner

LEGAL HOLIDAYS

| | |
|------------------------------------|---------------------------------|
| New Year's Day | January 1. |
| Robert E. Lee's Birthday | January 19. |
| George Washington's Birthday | Third Monday in February. |
| Memorial Day | Last Monday in May. |
| Independence Day | July 4. |
| Labor Day | First Monday in Sept. |
| Veterans' Day | Fourth Monday in October. |
| Thanksgiving Day | Fourth Thursday in November. |
| 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 legal holiday in its stead.

DEPARTMENTAL ROSTER

Harvel C. Adams State Bank Commissioner
 Thomas L. Black Assistant Bank Commissioner
 Harry E. Meek Department Attorney

SENIOR BANK EXAMINERS

F. C. "Sam" Rayburn Jim S. Gowen
 Olan B. Wages Don R. Clark
 H. Wm. Oldham Stephen M. Tullgren
 Michael D. Taylor

FINANCIAL ANALYST

Louis W. Elkins

JUNIOR BANK EXAMINERS

Richard L. Deckard Charles W. Gillespie
 Stephen P. Burch David L. Dunlap

ASSISTANT BANK EXAMINERS

Larry Gunnell Ronny A. Clay
 John W. Crews Edward W. Paschal
 Eddie E. Fitzhugh

BOOKKEEPER AND STENOGRAPHERS

Betty P. Morton Gynell Sharp Jacquelin A. Jackson

STATE BANKING BOARD

Max A. Mitcham, Chairman Smackover
 Jerry E. Hinshaw Springdale
 Charles T. Bernard Earle
 Maurice S. Woodruff Carlisle
 Edward H. Cherry Jonesboro
 Thomas L. Black, Secretary Little Rock

OFFICE

Suite 200, University Tower Building
 Telephone: 371-1117

**COMMISSIONERS OF THE STATE BANK DEPARTMENT
STATE OF ARKANSAS**

| 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 ..... | ..... |

The following statement, furnished by the Central Office of the Department of Commerce, shows the receipts and disbursements of the State Bank Department from July 1, 1971 through June 30, 1972.

RECEIPTS

| | | | | |
|---|--------------|----------|------------|---------------------|
| Cash Balance with State Treasurer, June 30, 1971 | | | | \$ 81,232.67 |
| Examination and Assessment Fees | \$322,708.05 | | | |
| Charter and Amendment Fees | 14,451.00 | | | |
| Teller's Window Applications and Protest Fees ... | 2,250.00 | | | |
| Penalties for Reserve Deficiencies | 2,595.06 | | | |
| Miscellaneous Fees | 89.12 | | | |
| Reimbursements from Marketing and Redistribution Department: | | | | |
| Sale of Automobiles | \$8,669.00 | | | |
| Sale of Used Tires | 5.00 | 8,674.00 | 350,767.23 | |
| | | | | <u>\$431,999.90</u> |

DISBURSEMENTS

| | | | | |
|--|--------------|--|------------|---------------------|
| Salaries | \$198,796.05 | | | |
| Extra Help | 4,800.00 | | | |
| Maintenance and General Operation* | 76,042.71 | | | |
| Social Security and Retirement Matching Funds... | 21,250.46 | | | |
| Service Charges by State Treasurer | 5,116.40 | | | |
| Proportionate Cost of Operation of Public Employees Retirement System | 115.00 | | | |
| Pro Rata Cost of Central Office of Department of Commerce | 10,199.00 | | 316,319.62 | |
| Cash Balance with State Treasurer, June 30, 1972 | | | 115,680.28 | |
| | | | | <u>\$431,999.90</u> |

* Includes: **Travel Expenses**
Board Members' Expenses
Insurance and Bonds

ARKANSAS BANKERS ASSOCIATION

1972-1973

| | |
|---------------------------------------|---|
| President | B. Finley Vinson, Chairman of the Board, The First National Bank, Little Rock |
| President-Elect | Van Smith, President, Bank of Tuckerman |
| Vice-President | Thomas E. Hays, Jr., President, The First National Bank, Hope |
| Treasurer | Fred Michael, President, First State Bank of Lake Village, Lake Village |
| Executive Manager and Secretary | H. C. Carvill, 1027 Pyramid Bldg., Little Rock |

EXECUTIVE COUNCIL

| | |
|--------------------------|-------------|
| Elmer Ferguson | DeWitt |
| George W. Peck | Texarkana |
| Douglas Simmons | West Helena |
| D. F. Bushong | Rogers |
| Damon Bowersock | Fort Smith |
| J. Darol Bell | Ashdown |
| Doyle E. Brown | Wynne |
| Wayne Hartsfield | Searcy |
| William H. Kennedy | Pine Bluff |
| Joe Siebenmorgan | Conway |

COUNCILMEN-AT-LARGE

| | |
|-------------------------|------------|
| B. J. Ford | Camden |
| Adrian Williamson | Fort Smith |

OFFICERS JUNIOR BANKERS**SECTION****ARKANSAS BANKERS ASSOCIATION**

| | | |
|----------------------|-----------------------|--------------|
| President | Joe Taylor | West Memphis |
| Vice President | Wesley Burkett | Springdale |
| Secretary | Ralph White | Hot Springs |
| Treasurer | Bart L. Lindsey | Helena |

THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

**Eighth National Bank Region, 165 Madison Avenue, Room 1900
Memphis, Tennessee 38103**

Regional Administrator John W. Schaffer
Telephone Number 534-3481 Area Code 901

**FEDERAL RESERVE BANK
OF
ST. LOUIS, MISSOURI
DISTRICT NO. 8**

Telephone Number 421-1700 Area Code 314

| | |
|-----------------------------|-------------------------|
| President | Darryl R. Frances |
| First Vice President | Eugene A. Leonard |
| Senior Vice President | Leonall C. Andersen |
| Senior Vice President | Howard H. Weigel |
| Senior Vice President | Charles E. Silva |
| Vice President | Gerald T. Dunne |
| Vice President | Woodrow W. Gilmore |
| Vice President | Jerry L. Jordan |
| Vice President | John W. Menges |
| Vice President | Joseph P. Garbarini |
| Vice President | Harold E. Uthoff |
| Vice President | Donald W. Moriarty, Jr. |
| Vice President | F. Garland Russell |
| General Auditor | George W. Hirshman |

**LITTLE ROCK BRANCH
FEDERAL RESERVE BANK
OF
ST. LOUIS, MISSOURI**

Telephone Number 372-5451 Area Code 501

| | |
|----------------------------------|---------------------|
| Vice President and Manager | John F. Breen |
| Assistant Vice President | J. K. Ward |
| Assistant Vice President | Michael T. Moriarty |
| Assistant Vice President | Thomas R. Callaway |

**FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS DISTRICT**

**Suite 1010, First National Bank Building
Memphis, Tennessee 38103**

Telephone Number 534-3872

Area Code 901

Regional DirectorJames W. Thompson
Assistant Regional DirectorRoy E. Jackson

EXAMINERS FOR ARKANSAS

| | |
|------------------------------|--------------|
| James M. Martin, Jr. | Russellville |
| Robert E. Conatser | Russellville |
| Albert C. Hutchins, Jr. | Russellville |
| Lavelle B. Hawthorne | Jonesboro |
| Jack P. Court, Jr. | Jonesboro |
| Fred H. Caudle | Pine Bluff |
| James A. Colvin | Pine Bluff |
| William L. Pierce | Pine Bluff |
| Russell C. Livingston | Memphis |
| Robert C. Barber | Memphis |
| Bobby R. Beaty | Memphis |
| Arthur B. Monroe | Memphis |
| Jessie C. Reed | Memphis |
| Donald C. Rice | Memphis |

STATE BANK DEPARTMENT**STATE OF ARKANSAS**

**ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS
IN ARKANSAS
AS OF JUNE 30, 1972**

(With comparative Statement as of June 30, 1971)

COMMERCIAL BANKS ONLY

| | <u>June 30, 1972</u> <u>183 Banks</u> | <u>June 30, 1971</u> <u>183 Banks</u> | <u>Increase +</u> <u>Decrease —</u> |
|---|--|--|--|
| ASSETS | | | |
| Cash and balances with other banks | 273,528,446 | 247,032,463 | 26,495,983+ |
| U. S. Treasury Securities | 210,127,650 | 216,399,347 | 6,271,697— |
| Obligations of other U. S. Government agencies and corporations | 135,744,727 | 82,497,016 | 53,247,711+ |
| Obligations of States and political subdivisions | 311,223,307 | 266,954,587 | 44,268,720+ |
| Other securities (including corporate stocks) | 11,544,140 | 5,493,275 | 6,050,865+ |
| Trading account securities | 3,396,792 | 1,083,222 | 2,313,570+ |
| Excess funds sold and securities purchased under agreement to resell | 62,525,623 | 36,505,000 | 26,020,623+ |
| Loans and discounts | 1,089,705,858 | 904,177,178 | 185,528,680+ |
| Bank premises, furniture and fixtures, and other assets representing bank premises | 33,664,074 | 29,482,288 | 4,181,786+ |
| Real estate owned other than bank premises | 1,222,883 | 1,218,237 | 4,646+ |
| All other assets | <u>15,340,690</u> | <u>8,632,121</u> | <u>6,708,569+</u> |
| TOTAL ASSETS | <u><u>2,148,024,190</u></u> | <u><u>1,799,474,734</u></u> | <u><u>348,549,456+</u></u> |

| | <u>June 30, 1972</u> <u>183 Banks</u> | <u>June 30, 1971</u> <u>183 Banks</u> | <u>Increase +</u> <u>Decrease —</u> |
|--|--|--|--|
| LIABILITIES | | | |
| Demand deposits, individs., partnerships, and corporations | 726,843,354 | 634,138,329 | 92,705,025 + |
| Time deposits, individuals, partnerships, and corporations | 917,190,138 | 751,428,542 | 165,761,596 + |
| Deposits of U. S. Government .. | 15,435,851 | 16,752,909 | 1,317,058 — |
| Deposits of states and political subdivisions | 157,505,783 | 132,433,367 | 25,072,416 + |
| Deposits of banks | 47,555,745 | 49,567,018 | 2,011,273 — |
| Certified and officers' checks, etc. | 11,728,605 | 9,903,374 | 1,825,231 + |
| TOTAL DEPOSITS | 1,876,259,476 | 1,594,223,539 | 282,035,937 + |
| Total demand | (879,869,729) | (781,591,805) | (98,277,924) + |
| Total time | (996,389,747) | (812,631,734) | (183,758,013) + |
| Excess funds purchased and securities sold under agreement to repurchase | 47,085,000 | 17,075,000 | 30,010,000 + |
| Other liabilities for borrowed money | 4,766,208 | 685,000 | 4,081,208 + |
| All other liabilities | <u>34,370,462</u> | <u>22,134,792</u> | <u>12,235,670 +</u> |
| TOTAL LIABILITIES | <u>1,962,481,146</u> | <u>1,634,118,331</u> | <u>328,362,815 +</u> |
| RESERVES ON LOANS AND SECURITIES | | | |
| Reserves for bad debt losses on loans | 15,182,363 | 13,248,928 | 1,933,435 + |
| Reserves on securities | <u>277,565</u> | <u>269,023</u> | <u>8,542 +</u> |
| TOTAL RESERVES ON LOANS AND SECURITIES | <u>15,459,928</u> | <u>13,517,951</u> | <u>1,941,977 +</u> |
| CAPITAL ACCOUNTS | | | |
| Capital notes and debentures ... | 12,647,900 | 9,995,100 | 2,652,800 + |
| Capital stock | 39,960,250 | 36,760,750 | 3,199,500 + |
| Surplus | 56,446,500 | 51,215,500 | 5,231,000 + |
| Undivided profits | 57,538,650 | 51,439,522 | 6,099,128 + |
| Reserves for contingencies | <u>3,489,816</u> | <u>2,427,580</u> | <u>1,062,236 +</u> |
| TOTAL CAPITAL ACCOUNTS | <u>170,083,116</u> | <u>151,838,452</u> | <u>18,244,664 +</u> |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | <u><u>2,148,024,190</u></u> | <u><u>1,799,474,734</u></u> | <u><u>348,549,456 +</u></u> |

**COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER
FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS**

| Date | Number | Deposits | Loans and Discounts | Borrowed Money | Cash | U. S. Gov't. Bonds | Capital Structure | Total Resources |
|---------------|--------|---------------|---------------------|----------------|-------------|--------------------|-------------------|-----------------|
| June 30, 1938 | 171 | 66,771,000 | 29,138,400 | 88,100 | 26,501,600 | 10,842,300 | 12,084,800 | 79,016,200 |
| June 30, 1939 | 167 | 73,397,300 | 36,443,100 | 206,100 | 27,761,400 | 9,198,600 | 12,280,700 | 85,961,400 |
| June 29, 1940 | 169 | 79,079,100 | 32,496,900 | 72,300 | 34,852,000 | 10,664,100 | 12,567,100 | 92,002,700 |
| June 30, 1941 | 166 | 94,733,000 | 33,420,100 | 75,100 | 46,087,000 | 12,705,800 | 12,805,500 | 107,936,900 |
| June 30, 1942 | 166 | 128,975,900 | 30,666,600 | 56,700 | 75,993,000 | 21,423,800 | 13,316,600 | 142,710,700 |
| June 30, 1943 | 161 | 190,153,500 | 30,497,300 | 83,700 | 88,424,600 | 71,252,800 | 13,904,500 | 204,492,600 |
| June 30, 1944 | 161 | 226,832,800 | 42,121,000 | 81,700 | 87,156,400 | 97,906,100 | 15,076,800 | 242,132,900 |
| June 30, 1945 | 163 | 302,720,500 | 50,282,600 | 106,700 | 115,746,100 | 137,559,700 | 16,624,500 | 319,689,500 |
| June 29, 1946 | 169 | 355,193,200 | 49,928,600 | 131,700 | 114,416,400 | 187,100,000 | 18,908,900 | 374,451,600 |
| June 30, 1947 | 170 | 346,132,500 | 70,403,400 | 116,700 | 102,647,800 | 170,818,800 | 21,414,700 | 367,934,700 |
| June 30, 1948 | 174 | 340,469,900 | 82,157,200 | 221,700 | 96,311,500 | 160,340,700 | 23,769,900 | 364,722,300 |
| June 30, 1949 | 174 | 344,900,700 | 101,075,200 | 118,200 | 96,605,800 | 148,075,000 | 26,381,700 | 371,711,900 |
| June 30, 1950 | 176 | 354,288,100 | 94,148,700 | 148,200 | 102,081,300 | 158,652,300 | 29,064,500 | 383,815,000 |
| June 30, 1951 | 177 | 358,571,300 | 108,035,400 | 133,200 | 102,013,000 | 148,390,100 | 31,611,000 | 390,770,400 |
| June 30, 1952 | 178 | 383,178,600 | 120,769,700 | 58,200 | 114,420,700 | 144,775,800 | 34,416,400 | 417,987,700 |
| June 30, 1953 | 177 | 398,584,300 | 125,554,200 | 298,200 | 117,406,400 | 152,351,100 | 37,166,600 | 436,430,100 |
| June 30, 1954 | 178 | 411,324,600 | 159,028,000 | 58,200 | 116,317,200 | 135,033,400 | 40,797,700 | 452,551,900 |
| June 30, 1955 | 179 | 430,059,100 | 158,246,800 | 58,200 | 117,844,400 | 148,234,300 | 42,559,300 | 473,034,400 |
| June 30, 1956 | 182 | 460,899,300 | 190,365,300 | 0 | 119,609,800 | 140,958,000 | 46,686,200 | 508,372,900 |
| June 29, 1957 | 183 | 470,719,000 | 187,089,200 | 0 | 119,094,300 | 150,285,000 | 50,275,400 | 522,434,100 |
| June 30, 1958 | 183 | 503,671,700 | 202,943,500 | 336,600 | 133,569,800 | 148,166,500 | 54,163,400 | 559,229,900 |
| June 30, 1959 | 182 | 543,739,400 | 229,693,600 | 1,070,000 | 132,739,000 | 155,785,000 | 57,409,200 | 603,550,700 |
| June 30, 1960 | 182 | 570,442,400 | 253,902,500 | 1,138,000 | 136,153,900 | 155,449,300 | 60,855,700 | 635,861,400 |
| June 30, 1961 | 181 | 612,166,700 | 280,359,500 | 570,400 | 148,249,200 | 155,723,600 | 67,604,600 | 682,081,000 |
| June 30, 1962 | 182 | 678,287,800 | 323,914,100 | 202,000 | 159,242,700 | 160,497,100 | 73,092,400 | 753,781,000 |
| June 29, 1963 | 184 | 768,113,400 | 385,157,700 | 403,000 | 166,824,300 | 169,592,900 | 78,504,900 | 850,420,100 |
| June 30, 1964 | 184 | 807,558,600 | 435,202,600 | 1,866,000 | 170,143,300 | 155,870,900 | 85,282,000 | 899,327,800 |
| June 30, 1965 | 181 | 873,276,600 | 491,193,100 | 1,971,000 | 175,010,500 | 159,366,100 | 91,300,600 | 971,899,600 |
| June 30, 1966 | 181 | 989,004,700 | 541,711,900 | 2,811,300 | 185,569,700 | 186,800,200 | 93,953,700 | 1,092,481,100 |
| June 30, 1967 | 183 | 1,061,757,391 | 599,813,633 | 2,601,164 | 183,227,183 | 189,139,644 | 105,525,167 | 1,178,017,804 |
| June 30, 1968 | 183 | 1,131,416,659 | 626,212,026 | 2,986,361 | 190,538,005 | 206,198,703 | 109,561,715 | 1,252,920,292 |
| June 30, 1969 | 184 | 1,241,796,969 | 707,282,836 | 4,058,556 | 210,576,609 | 194,248,984 | 124,896,757 | 1,396,120,381 |
| June 30, 1970 | 186 | 1,359,632,702 | 771,945,349 | 2,435,175 | 216,576,856 | 196,913,431 | 136,660,445 | 1,537,588,150 |
| June 30, 1971 | 190 | 1,597,107,432 | 910,097,287 | 3,091,806 | 248,076,462 | 216,399,847 | 153,776,789 | 1,807,803,479 |
| June 30, 1972 | *189 | 1,879,549,252 | 1,097,787,057 | 9,297,755 | 274,745,091 | 210,128,150 | 171,803,107 | 2,159,026,663 |

* Includes 3 Trust Companies and 3 Industrial Loan Institutions.

**BANKING FACILITIES BY COUNTIES INCLUDING STATE
AND NATIONAL BANKS AND TELLER'S WINDOWS
LOCATED OUTSIDE OF CITIES**

| County | State Banks | National Banks | Teller's Windows (Outside of Cities) |
|--------------------|----------------|-------------------|---|
| Arkansas | 3 | 2 | |
| Ashley | 6 | 1 | 2 |
| Baxter | 1 | 1 | |
| Benton | 7 | 2 | 1 |
| Boone | 1 | 1 | |
| Bradley | 1 | 1 | 1 |
| Calhoun | 1 | | |
| Carroll | 1 | 2 | |
| Chicot | 4 | 1 | |
| Clark | 4 | 2 | 1 |
| Clay | 3 | | |
| Cleburne | 2 | 1 | 1 |
| Cleveland | 2 | | |
| Columbia | 3 | 1 | 2 |
| Conway | 2 | | |
| Craighead | 5 | 1 | 5 |
| Crawford | 4 | | 2 |
| Crittenden | 3 | 2 | 2 |
| Cross | 3 | 1 | 1 |
| Dallas | 2 | 1 | |
| Desha | 2 | | 2 |
| Drew | 3 | | 1 |
| Faulkner | 1 | 1 | 1 |
| Franklin | 2 | | 2 |
| Fulton | 2 | | |
| Garland | 1 | 1 | |
| Grant | 1 | | |
| Greene | 1 | 1 | 1 |
| Hempstead | 1 | 2 | |
| Hot Spring | 1 | 1 | |
| Howard | 1 | 1 | 2 |
| Independence | 2 | 1 | |
| Izard | 3 | | |
| Jackson | 2 | 2 | 1 |
| Jefferson | | 4 | 1 |
| Johnson | 1 | 1 | 1 |
| Lafayette | 3 | 1 | |
| Lawrence | 1 | 2 | |
| Lee | 1 | 1 | 1 |
| Lincoln | 2 | | 1 |
| Little River | 1 | 1 | 1 |
| Logan | 2 | 1 | 3 |
| Lonoke | 5 | | |
| Madison | 2 | 1 | |
| Marion | 1 | | 1 |
| Miller | | 2 | |
| Mississippi | 5 | 2 | 4 |
| Monroe | 3 | 1 | |
| Montgomery | 1 | | |
| Nevada | 1 | | |
| Newton | 1 | | |
| Ouachita | 4 | 1 | |
| Perry | 1 | | |
| Phillips | 3 | 2 | |
| Pike | 3 | | |
| Poinsett | 6 | 1 | |
| Polk | 1 | 1 | 1 |

**BANKING FACILITIES BY COUNTIES INCLUDING STATE
AND NATIONAL BANKS AND TELLER'S WINDOWS
LOCATED OUTSIDE OF CITIES**

| County | State Banks | National Banks | Teller's Windows (Outside of Cities) |
|-------------------|----------------|-------------------|---|
| Pope | 4 | | 2 |
| Prairie | 2 | | 1 |
| Pulaski | 5 | 6 | 1 |
| Randolph | 3 | | |
| St. Francis | 2 | 2 | 1 |
| Saline | 2 | | 3 |
| Scott | 1 | | |
| Searcy | 2 | | |
| Sebastian | 4 | 3 | 2 |
| Sevier | 2 | 1 | |
| Sharp | 4 | | 1 |
| Stone | 1 | | |
| Union | 4 | 2 | 2 |
| Van Buren | 1 | | 1 |
| Washington | 5 | 2 | |
| White | 6 | 1 | 2 |
| Woodruff | 2 | | 1 |
| Yell | 4 | | 1 |
| | <hr/> 183* | <hr/> 69 | <hr/> 60 |

*Does not include State chartered institutions not engaged in commercial banking.

**STATE BANKS OPERATING TELLER'S WINDOWS
(WITHIN CITY WINDOWS NOT INCLUDED)**

| Name of Bank | Location | Location Teller's Window | County |
|------------------------------------|--------------|--------------------------------|-------------|
| Commercial Bank at Alma | Alma | Mountainburg | Crawford |
| Citizens State Bank | Bald Knob | Bradford | White |
| Benton State Bank | Benton | Bauxite | Saline |
| Benton State Bank | Benton | Bryant | Saline |
| The Union Bank of Benton | Benton | Bryant | Saline |
| Citizens Bank | Booneville | Magazine | Logan |
| Citizens Bank | Booneville | Caulksville Ratcliff | Logan |
| American State Bank | Charleston | Altus | Franklin |
| Clinton State Bank | Clinton | Shirley | Van Buren |
| First State Bank & Trust Co. | Conway | Greenbrier | Faulkner |
| First State Bank | Crossett | No. Crossett | Ashley |
| Bank of Dover | Dover | Hector | Pope |
| Earle State Bank | Earle | Crawfordsville | Crittenden |
| The Exchange Bank & Trust Co. | El Dorado | Huttig | Union |
| Planters Bank & Trust Company | Forrest City | Cotton Plant | Woodruff |
| Planters Bank & Trust Company | Forrest City | DeValls Bluff | Prairie |
| First State Bank | Gould | Grady | Lincoln |
| Farmers Bank | Greenwood | Hackett | Sebastian |
| Farmers Bank | Greenwood | Hartford | Sebastian |
| Clark County Bank | Gurdon | Okolona | Clark |
| The Cleburne County Bank | Heber Spgs. | Greers Ferry | Cleburne |
| First Jacksonville Bank | Jacksonville | Little Rock A. F. Base | Pulaski |
| Bank of Nettleton | Jonesboro | Bay | Craighead |
| Citizens Bank of Jonesboro | Jonesboro | Lake City | Craighead |
| Mercantile Bank | Jonesboro | Bay | Craighead |
| Mercantile Bank | Jonesboro | Bono | Craighead |
| McGehee Bank | McGehee | Arkansas City | Desha |
| McGehee Bank | McGehee | Watson | Desha |
| The Union Bank of Mena | Mena | Wickes | Polk |
| Union Bank & Trust Company | Monticello | Wilmar | Drew |
| Pike County Bank | Murfreesboro | Mineral Spgs. | Howard |
| Bank of Ozark | Ozark | Altus | Franklin |
| Security Bank | Paragould | Marmaduke | Greene |
| First State Bank | Plainview | Ola | Yell |
| Peoples Bank and Trust Company .. | Russellville | Pottsville | Pope |
| Security Bank | Searcy | McRae | White |
| Smackover State Bank | Smackover | Norphlet | Union |
| Bank of Tuckerman | Tuckerman | Swifton | Jackson |
| Citizens Bank & Trust Co. | Van Buren | Mountainburg | Crawford |
| The Peoples Bank | Waldo | McNeil | Columbia |
| Bank of Wilson | Wilson | Keiser | Mississippi |
| Cross County Bank | Wynne | Hickory Ridge | Cross |
| Bank of Yellville | Yellville | Bull Shoals | Marion |

NATIONAL BANKS IN ARKANSAS

| Name | Location | County |
|---|-------------------|--------------|
| First National Bank | Altheimer | Jefferson |
| The Citizens National Bank | Arkadelphia | Clark |
| The First National Bank | Ashdown | Little River |
| First National Bank | Batesville | Independence |
| The First National Bank | Berryville | Carroll |
| The First National Bank | Blytheville | Mississippi |
| First National Bank | Brinkley | Monroe |
| First National Bank | Camden | Ouachita |
| The Farmers National Bank | Clarksville | Johnson |
| The First National Bank | Conway | Faulkner |
| First National Bank | Crossett | Ashley |
| The First National Bank | DeQueen | Sevier |
| First National Bank | Dermott | Chicot |
| The First National Bank | DeWitt | Arkansas |
| The First National Bank | El Dorado | Union |
| National Bank of Commerce | El Dorado | Union |
| The First National Bank | Fayetteville | Washington |
| The First National Bank | Fordyce | Dallas |
| First National Bank of Eastern Arkansas | Forrest City | St. Francis |
| The City National Bank | Fort Smith | Sebastian |
| The First National Bank | Fort Smith | Sebastian |
| The Merchants National Bank | Fort Smith | Sebastian |
| The First National Bank | Green Forest | Carroll |
| The First National Bank | Gurdon | Clark |
| The First National Bank | Harrison | Boone |
| The Arkansas National Bank | Heber Springs | Cleburne |
| Helena National Bank | Helena | Phillips |
| Phillips National Bank | Helena | Phillips |
| The Citizens National Bank | Hope | Hempstead |
| The First National Bank | Hope | Hempstead |
| First National Bank | Hot Springs | Garland |
| The Planters National Bank | Hughes | St. Francis |
| The First National Bank | Huntsville | Madison |
| Citizens National Bank | Jacksonville | Pulaski |
| First National Bank | Jonesboro | Craighead |
| The First National Bank | Lewisville | Lafayette |
| The Commercial National Bank | Little Rock | Pulaski |
| The First National Bank | Little Rock | Pulaski |
| Metropolitan National Bank | Little Rock | Pulaski |
| Union National Bank | Little Rock | Pulaski |
| First National Bank | Magnolia | Columbia |
| The Malvern National Bank | Malvern | Hot Spring |
| First National Bank | Marianna | Lee |
| First National Bank | Mena | Polk |
| First National Bank & Trust Company | Mountain Home | Baxter |
| The First National Bank | Nashville | Howard |
| The First National Bank | Newport | Jackson |
| First American National Bank | North Little Rock | Pulaski |
| First National Bank | Osceola | Mississippi |
| First National Bank of Commerce | Paragould | Greene |

NATIONAL BANKS IN ARKANSAS

| Name | Location | County |
|---|----------------------|---------------|
| The First National Bank | Paris | Logan |
| National Bank of Commerce | Pine Bluff | Jefferson |
| Pine Bluff National Bank | Pine Bluff | Jefferson |
| Simmons First National Bank | Pine Bluff | Jefferson |
| First National Bank | Rogers | Benton |
| First National Bank | Searcy | White |
| First National Bank | Siloam Springs | Benton |
| The First National Bank | Springdale | Washington |
| First National Bank | Stuttgart | Arkansas |
| Commercial National Bank | Texarkana | Miller |
| The State First National Bank | Texarkana | Miller |
| First National Bank of Poinsett County | Trumann | Poinsett |
| First National Bank | Tuckerman | Jackson |
| Citizens National Bank | Walnut Ridge | Lawrence |
| The First National Bank of Lawrence County | Walnut Ridge | Lawrence |
| First National Bank | Warren | Bradley |
| Fidelity National Bank | West Memphis | Crittenden |
| First National Bank | West Memphis | Crittenden |
| The First National Bank | Wynne | Cross |

**NATIONAL BANKS OPERATING TELLER'S WINDOWS
(WITHIN CITY WINDOWS NOT INCLUDED)**

| Name of Bank | Location | Location Teller's Window | County |
|--|--------------|--------------------------------|--------------|
| First National Bank | Batesville | Hardy | Sharp |
| The First National Bank | Blytheville | Bly. A. F. B. | Mississippi |
| The Farmers National Bank | Clarksville | Coal Hill | Johnson |
| First National Bank | Crossett | No. Crossett | Ashley |
| First National Bank of Eastern Arkansas | Forrest City | Palestine | St. Francis |
| First National Bank | Jonesboro | Bono | Craighead |
| First National Bank | Magnolia | Taylor | Columbia |
| First National Bank | Marianna | Moro | Lee |
| The First National Bank | Nashville | Mineral Spgs. | Howard |
| First National Bank | Osceola | Joiner | Mississippi |
| First National Bank | Osceola | Luxora | Mississippi |
| The First National Bank | Paris | Caulksville- Ratcliff | Logan |
| Simmons First National Bank | Pine Bluff | Sherrill | Jefferson |
| First National Bank | Siloam Spgs. | Gentry | Benton |
| The State First National Bank | Texarkana | Foreman | Little River |
| First National Bank | Warren | Hermitage | Bradley |
| Fidelity National Bank | W. Memphis | Turrell | Crittenden |

MEMBERS OF FEDERAL RESERVE SYSTEM

| Date of Admission | Name of Bank & Location | Capital and Surplus* |
|--------------------------|--|-----------------------------|
| April 21, 1941 | Elk Horn Bank & Trust Company Arkadelphia | \$ 800,000.00 |
| April 15, 1953 | The Citizens Bank Batesville | 1,012,500.00 |
| August 23, 1918 | Farmers Bank & Trust Company Blytheville | 2,500,000.00 |
| May 10, 1944 | Bank of Brinkley Brinkley | 600,000.00 |
| September 11, 1942 | The Exchange Bank & Trust Company.. El Dorado | 1,115,000.00 |
| January 7, 1944 | McIlroy Bank Fayetteville | 2,000,000.00 |
| September 22, 1933 | Fordyce Bank & Trust Company Fordyce | 400,000.00 |
| September 25, 1942 | Arkansas Bank & Trust Company Hot Springs | 3,700,000.00 |
| July 26, 1945 | Peoples Bank & Loan Company Lewisville | 340,000.00 |
| March 20, 1919 | Worthen Bank & Trust Company Little Rock | 16,300,000.00 |
| July 20, 1920 | The Bank of Russellville Russellville | 1,550,000.00 |
| August 23, 1923 | Peoples Bank & Trust Company Russellville | 1,000,000.00 |

* Includes Capital Notes & Debentures, if any.

COMMERCIAL BANK—NOT MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

| Name | Location |
|----------------------|-----------------|
| Bank of Sidney | Sidney |

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING. NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

| Name | Location |
|-------------------------------------|-------------------|
| Guaranty Loan & Trust Company | Helena |
| Metropolitan Trust Company | Little Rock |
| Matthews Company | North Little Rock |

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

| Name | Location |
|------------------------------------|-------------------|
| Southern Credit Corporation | Malvern |
| Hallmark Loan & Invest. Corp. | North Little Rock |
| National Credit Corporation | Pine Bluff |

AMENDMENT ALTERING CAPITAL STRUCTURE**July 1, 1971 to June 30, 1972**

1. Citizens Bank, Beebe, increased capital stock from \$500,000.00 to \$100,000.00 by 100% stock dividend transferred from Undivided Profit Account.
2. Clark County Bank, Gurdon, increased capital stock from \$200,000.00 to \$300,000.00 by 100% stock dividend.
3. The Bank of Russellville, Russellville, increased capital stock from \$150,000.00 to \$450,000.00 by 200% stock dividend transferred from Undivided Profit Account.
4. Arkansas State Bank, Siloam Springs, increased capital stock from \$120,000.00 to \$240,000.00 by 100% stock dividend transferred from Undivided Profit Account.
5. Bank of Chidester, Chidester, increased capital stock from \$25,000.00 to \$75,000.00 by sale of new stock.
6. Union Bank of Benton, Benton, increased capital stock from \$310,000.00 to \$460,500.00 by transfer of \$124,000.00 from Undivided Profit Account and providing employees stock option plan to net \$26,500.00.
7. Arkansas Bank and Trust Company, Hot Springs, increased capital stock from \$900,000.00 to \$1,350,000.00 by 50% stock dividend transferred from Undivided Profit Account.
8. Bank of Brinkley, Brinkley, increased capital stock from \$100,000.00 to \$200,000.00 by a 100% stock dividend transferred from Undivided Profit Account.
9. Citizens Bank, Tillar, increased capital stock from \$100,000.00 to \$200,000.00 by a 100% stock dividend transferred from Undivided Profit Account.
10. Worthen Bank and Trust Company, Little Rock, increased capital stock from \$4,000,000.00 to \$5,000,000.00 by a stock dividend of 40,000 shares amounting to \$1,000,000.00 transferred from Certified Surplus Account. Authorized capital is \$7,000,000.00 with 80,000 shares unissued.
11. Bank of Cabot, Cabot, increased capital stock from \$225,000.00 to \$300,000.00 by a 33½% stock dividend transferred from Undivided Profit Account.
12. Peoples Bank and Trust Company, Mountain Home, increased capital stock from \$350,000.00 to \$460,000.00 by a 14 2/7% stock dividend transferred from Undivided Profit Account.
13. Dermott State Bank, Dermott, increased capital from \$200,000.00 to \$250,000.00 by 25% stock dividend transferred from Certified Surplus Account.
14. The Citizens Bank, Batesville, increased capital stock from \$125,000.00 to \$300,000.00 by a 100% stock dividend transferred from Undivided Profit Account and sale of \$50,000.00 in new stock.
15. Citizens Bank, Bentonville, increased capital stock from \$150,000.00 to \$200,000.00 by sale of new stock.
16. Security Bank, Paragould, increased capital stock from \$300,000.00 to \$360,000.00 by 20% stock dividend transferred from Undivided Profit Account.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1971 to June 30, 1972

1. Bank of Ash Flat, Ash Flat, from 3 to 5; to 3 to 6.
2. Security Bank, Paragould, from 5 to 15; to 21 maximum.
3. Citizens Bank, Jonesboro, from 3 to 15; to not less than 3 nor more than 25.

AMENDMENTS CHANGING PAR VALUE OF SHARES

July 1, 1971 to June 30, 1972

1. Union Bank of Benton, Benton, reduced par value from \$25.00 to \$10.00.
2. Benton State Bank, Benton, reduced par value from \$25.00 to \$12.50.

AMENDMENTS AUTHORIZING TRUST POWERS

July 1, 1971 to June 30, 1972

1. Arkansas State Bank, Siloam Springs
2. Bank of McCrory, McCrory
3. First Jacksonville Bank, Jacksonville

**AMENDMENT PROHIBITING THE RIGHT OF
CUMULATIVE VOTING**

July 1, 1971 to June 30, 1972

1. The Citizens Bank, England

**AMENDMENT AUTHORIZING ORGANIZATION OF
WHOLLY OWNED SUBSIDIARY**

July 1, 1971 to June 30, 1972

1. Arkansas Bank and Trust Company, Hot Springs—authorized to hold title to and manage real estate.

CAPITAL RATIO TO TOTAL RESOURCES

The average ratio of capital accounts (reserves included) to total resources of the 183 Arkansas State Banks as of June 30, 1972 is 8.6%. The following banks equal or exceed this figure.

| Name | Location | Percentage |
|--|---------------------|------------|
| Bank of Amity | Amity | 9.0 |
| Merchants & Planters Bank & Trust Company | Arkadelphia | 8.7 |
| Bank of Ashdown | Ashdown | 11.0 |
| The Bank of Augusta | Augusta | 11.2 |
| Citizens State Bank | Bald Knob | 10.2 |
| First Security Bank & Trust Company | Barling | 25.5 |
| Citizens Bank | Beebe | 14.5 |
| Citizens Bank | Bentonville | 9.3 |
| Farmers Bank & Trust Company | Blytheville | 11.7 |
| The Bank of Bradley | Bradley | 8.7 |
| State Bank of Calico Rock | Calico Rock | 9.4 |
| The Caraway Bank | Caraway | 9.5 |
| Citizens Bank | Carlisle | 10.3 |
| Bank of Cherry Valley | Cherry Valley | 9.1 |
| Bank of Chidester | Chidester | 9.6 |
| The Corning Bank | Corning | 9.7 |
| First State Bank | Crossett | 10.1 |
| Decatur State Bank | Decatur | 12.4 |
| Dermott State Bank | Dermott | 11.3 |
| Farmers & Merchants Bank | Des Arc | 12.0 |
| DeWitt Bank & Trust Company | DeWitt | 12.7 |
| Bank of Dover | Dover | 10.3 |
| Merchants And Farmers Bank | Dumas | 12.2 |
| Earle State Bank | Earle | 10.4 |
| The Delta State Bank | Elaine | 18.8 |
| Bank of England | England | 9.3 |
| The Citizens Bank | England | 13.2 |
| The Eudora Bank | Eudora | 16.3 |
| McIlroy Bank | Fayetteville | 10.9 |
| Fordyce Bank & Trust Co. | Fordyce | 9.0 |
| The Bank of Franklin | Franklin | 10.4 |
| Planters & Merchants Bank | Gillett | 11.9 |
| Bank of Glenwood | Glenwood | 8.8 |
| First State Bank | Gould | 11.3 |
| Bank of Gravett | Gravette | 8.6 |
| The First Bank | Griffithville | 13.4 |
| Clark County Bank | Gurdon | 10.9 |
| Calhoun County Bank | Hampton | 13.6 |
| The Bank of Harrisburg | Harrisburg | 8.8 |
| The Security Bank | Harrison | 10.1 |
| Prairie County Bank | Hazen | 9.6 |
| Bank of Holly Grove | Holly Grove | 13.2 |
| Horatio State Bank | Horatio | 11.3 |
| First Jacksonville Bank | Jacksonville | 9.9 |
| Farmers & Merchants Bank | Judsonia | 11.8 |
| Union State Bank | Junction City | 8.9 |
| Bank of Kensett | Kensett | 16.3 |
| Bank of Lake Village | Lake Village | 9.1 |
| Leachville State Bank | Leachville | 11.8 |
| Little River Bank | Lepanto | 18.3 |

CAPITAL RATIO TO TOTAL RESOURCES

(Continued)

| Name | Location | Percentage |
|---------------------------------|----------------|------------|
| Bank of Lockesburg | Lockesburg | 9.8 |
| First State Bank | Lonoke | 12.1 |
| Farmers Bank And Trust Company | Magnolia | 10.7 |
| Peoples Bank | Mammoth Spring | 8.8 |
| Merchants And Planters Bank | Manila | 17.3 |
| Farmers & Merchants Bank | Marianna | 12.5 |
| Citizens Bank | Marion | 10.7 |
| Marked Tree Bank | Marked Tree | 9.4 |
| Bank of Marvell | Marvell | 13.1 |
| McGehee Bank | McGehee | 10.8 |
| The Bank of Melbourne | Melbourne | 10.7 |
| Monette State Bank | Monette | 9.3 |
| Commercial Bank & Trust Company | Monticello | 9.4 |
| Union Bank & Trust Company | Monticello | 10.0 |
| The First State Bank | Morrilton | 8.9 |
| Morrilton Security Bank | Morrilton | 9.6 |
| Bank of Mountain View | Mountain View | 9.0 |
| Bank of Newark | Newark | 14.5 |
| Bank of New Edinburg | New Edinburg | 12.1 |
| The Planters Bank | Osceola | 8.9 |
| Bank of Parkdale | Parkdale | 20.6 |
| First State Bank | Parkin | 10.4 |
| Piggott State Bank | Piggott | 10.2 |
| The Peoples Bank | Portland | 17.7 |
| Portland Bank | Portland | 15.4 |
| Bank of Prescott | Prescott | 9.1 |
| The Bank of Rector | Rector | 12.8 |
| Farmers & Merchants Bank | Reyno | 8.6 |
| The Bank of Rison | Rison | 14.7 |
| The Bank of Russellville | Russellville | 9.5 |
| Logan County Bank | Scranton | 11.1 |
| Grant County Bank | Sheridan | 8.6 |
| First State Bank | Sherwood | 8.8 |
| Smackover State Bank | Smackover | 10.2 |
| Citizens Bank | Smithville | 22.3 |
| Bodcaw Bank | Stamps | 10.6 |
| Bank of Star City | Star City | 11.5 |
| Citizens Bank | Strong | 14.0 |
| The Farmers And Merchants Bank | Stuttgart | 8.9 |
| Citizens Bank | Tillar | 14.4 |
| Bank of Trumann | Trumann | 9.9 |
| Bank of Tuckerman | Tuckerman | 13.7 |
| Tyronza Bank | Tyronza | 8.6 |
| The Peoples Bank | Waldo | 10.5 |
| Warren Bank And Trust Company | Warren | 9.4 |
| Bank of Weiner | Weiner | 10.0 |
| Bank of West Memphis | West Memphis | 8.8 |
| Rice Growers Bank | Wheatley | 12.7 |
| Wilmot State Bank | Wilmot | 19.0 |
| Bank of Wilson | Wilson | 16.0 |
| Cross County Bank | Wynne | 11.5 |
| The Bank of Yellville | Yellville | 9.1 |

**STATISTICAL INFORMATION REFLECTING THE GROWTH OF
ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD**

(Commercial Banks only)

1962-1972

| | June 30, 1962 | June 30, 1972 |
|--|---------------|---------------|
| Number of banks with resources of less than \$1,000,000 | 21 | 3 |
| With resources of \$1,000,000 to \$2,000,000 | 46 | 11 |
| With resources of \$2,000,000 to \$3,500,000 | 46 | 20 |
| With resources of \$3,500,000 to \$5,000,000 | 24 | 29 |
| With resources of \$5,000,000 to \$7,500,000 | 20 | 34 |
| With resources of \$7,500,000 to \$10,000,000 | 10 | 25 |
| With resources of \$10,000,000 to \$15,000,000 | 8 | 26 |
| With resources of \$15,000,000 to \$20,000,000 | 1 | 12 |
| With resources of \$20,000,000 to \$30,000,000 | 1 | 14 |
| With resources of \$30,000,000 to \$50,000,000 | 0 | 6 |
| With resources over \$50,000,000 | 1 | 3 |
| | <u>178</u> | <u>183</u> |

| | June 30, 1962 | June 30, 1972 | Per cent Increase |
|-------------------------------------|---------------|-----------------|----------------------|
| Total resources | \$752,556,865 | \$2,148,024,190 | 185 |
| Total loans | 323,370,977 | 1,089,707,858 | 237 |
| U. S. Government Securities | 160,495,603 | 210,127,650 | 31 |
| State, Municipal and Other Bonds .. | 99,670,096 | 458,512,174 | 361 |
| Deposits | 678,225,320 | 1,876,259,476 | 177 |
| Total Capital Accounts | 72,294,103 | 170,083,116 | 135 |

FIFTY-EIGHTH REPORT

showing

**THE CONDITION OF THE
183 ARKANSAS STATE CHARTERED BANKS**

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF
JUNE 30, 1972**

Banks are listed according to an alphabetical arrangement of cities and towns where located.

Population figures and other information furnished by the various banks.

COMMERCIAL BANK AT ALMA, ALMA

Population 1,628

Crawford County

Chartered January 31, 1910 P. O. Box 369 Telephone Number 632-2257
Zip Code 72921

Number of Teller's Facilities: Inside City—None; Outside City—One

Officers

Mrs. Caruth M. Alexander President
 Ralph B. Ballentine .. Exec. V. Pres.
 W. H. Cole Vice Pres.
 Harrell Ballentine Vice Pres.
 Margaret Adams Cashier
 Hilda Knight Asst. Cashier
 Lucille Hayes Asst. Cashier

Directors

Mrs. Caruth M. Alexander
 Ralph B. Ballentine
 W. H. Cole
 Harrell Ballentine
 V. G. Humphrey
 McCloud Sicard
 C. R. Starbird

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 733,309.57 | Demand deposits .....\$3,557,586.76 |
| U. S. Gov't obligations .. 952,999.83 | Time deposits 2,583,069.00 |
| Other bonds & securities 1,160,915.06 | U. S. Gov't deposits 27,826.40 |
| Excess funds sold 1,150,000.00 | Public funds 264,093.92 |
| Loans & discounts 2,805,121.21 | Total deposits 6,432,576.08 |
| Fixed assets 112,001.97 | Total liabilities 6,432,576.08 |
| Other assets 4,341.79 | Capital stock 100,000.00 |
| | Surplus 100,000.00 |
| | Undivided profits 224,566.50 |
| | Reserves 61,546.85 |
| | Total capital & reserves 486,113.35 |
| Total <u>\$6,918,689.43</u> | Total <u>\$6,918,689.43</u> |

BANK OF AMITY, AMITY

Population 614

Clark County

Chartered November 30, 1905 P. O. Box 38 Telephone Number 342-5301
Zip Code 71921

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Cleda Olds President & Cashier
 Joe F. Maxey Vice President
 Peggy Adams Asst. Cashier
 Hazel Richardson Asst. Cashier

Directors

Ernie Dunlap
 Joe F. Maxey
 M. H. Oakley
 Cleda Olds
 Hazel Richardson

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$1,739,831.58 | Demand deposits .....\$3,414,369.84 |
| U. S. Gov't obligations .. 2,550,837.31 | Time deposits 4,906,216.49 |
| Other bonds & securities 1,654,558.36 | U. S. Gov't deposits 40,200.49 |
| Loans & discounts 3,740,484.31 | Public funds 456,689.16 |
| Fixed assets 1,371.90 | Total deposits 8,817,475.98 |
| Other real estate 1.00 | Total liabilities 8,817,475.98 |
| Other assets 4,244.28 | Capital stock 100,000.00 |
| | Surplus 250,000.00 |
| | Undivided profits 415,051.31 |
| | Reserves 108,801.45 |
| | Total capital & reserves 873,852.76 |
| Total <u>\$9,691,328.74</u> | Total <u>\$9,691,328.74</u> |

ELK HORN BANK & TRUST COMPANY, ARKADELPHIA

Population 10,115

Clark County

Chartered September 28, 1903 P. O. Box 248 Telephone Number 246-5811
Zip Code 71923

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

A. C. Stone President
 Roy N. Shope Exec. Vice Pres.
 & Cashier
 Herman G. Brewer Asst. Vice Pres.
 Johnny K. McAnally Asst. Cashier
 Lloyd N. Conant Asst. Cashier
 Morris Turner, Jr. Asst. Cashier

Directors

M. M. Barksdale Wayne D. Pollard
 James Blanton Roy N. Shope
 Harold Echols A. C. Stone
 James T. Gooch J. B. Wingfield
 Clarence Hardin
 J. Hugh Lookadoo
 Robert Phillips

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|------------------------|--------------------------|------------------------|
| Cash & due from banks | \$ 1,445,220.09 | Demand deposits | \$ 4,847,523.16 |
| U. S. Gov't obligations | 1,693,952.69 | Time deposits | 6,943,011.53 |
| Other bonds & securities | 3,866,093.94 | U. S. Gov't deposits | 49,235.86 |
| Loans & discounts | 7,196,377.69 | Public funds | 1,246,643.84 |
| Fixed assets | 189,106.17 | Deposits of banks | 3,000.00 |
| Other real estate | 2.00 | Total deposits | <u>13,089,414.39</u> |
| Other assets | 23,472.13 | Total liabilities | 13,089,414.39 |
| | | Capital stock | 600,000.00 |
| | | Surplus | 200,000.00 |
| | | Undivided profits | 313,490.36 |
| | | Reserves | <u>211,319.96</u> |
| | | Total capital & reserves | 1,324,810.32 |
| Total | <u>\$14,414,224.71</u> | Total | <u>\$14,414,224.71</u> |

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,115

Clark County

Chartered June 15, 1911 P. O. Box 219 Telephone Number 246-4511
Zip Code 71923

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

James C. Hobgood Chmn. of Board
 Jett Black President
 Millard E. Aud Exec. Vice Pres.
 Farrell Hall Cashier
 Catherine Condray Asst. Cashier
 Barbara Evans Asst. Cashier
 Nina Mae Dickson Asst. Cashier

Directors

Millard E. Aud
 Jett Black
 Dr. Charles Clark
 J. H. Crawford
 H. Grady Elms James C. Hobgood
 Ben D. Gray Robert C. Rhodes
 Al D. Gross Jane Ross

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 1,395,028.36 | Demand deposits | \$ 3,683,980.60 |
| U. S. Gov't obligations | 1,168,995.00 | Time deposits | 4,524,569.95 |
| Other bonds & securities | 1,777,247.69 | U. S. Gov't deposits | 49,655.40 |
| Excess funds sold | 100,000.00 | Public funds | 737,911.22 |
| Loans & discounts | 5,353,098.82 | Total deposits | <u>8,996,117.17</u> |
| Fixed assets | 162,251.16 | Other liabilities | 105,819.62 |
| Other assets | 17,748.91 | Total liabilities | <u>9,101,936.79</u> |
| | | Capital notes & debts | 250,000.00 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 350,000.00 |
| | | Undivided profits | <u>172,433.15</u> |
| | | Total capital & reserves | 872,433.15 |
| Total | <u>\$9,974,369.94</u> | Total | <u>\$9,974,369.94</u> |

BANK OF ASH FLAT, ASH FLAT

Population 192

Sharp County

Chartered February 20, 1912

P. O. Box 8

Telephone Number 994-7313

Zip Code 72513

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers**Directors**

John A. Cooper, Jr. President
 Boyd Carpenter Vice President
 Odessa Estes Cashier
 Maxine Carpenter Asst. Cashier
 Norma J. Stroud Asst. Cashier

Boyd Carpenter Eugene Street
 John A. Cooper, Jr.
 John A. Cooper, Sr.
 Leonard Ferguson
 Donald Martin

STATEMENT AS OF JUNE 30, 1972**Assets****Liabilities**

Cash & due from banks \$1,278,647.77
 U. S. Gov't obligations.. 899,620.00
 Other bonds &
 securities 1,724,115.15
 Loans & discounts 2,999,921.68
 Fixed assets 2,566.52
 Other assets 8,292.11

Demand deposits\$2,593,017.38
 Time deposits 3,463,214.67
 U. S. Gov't deposits 4,416.25
 Public fund 313,463.93
 Deposits of banks 2,000.00
 Total deposits 6,376,112.23
 Total liabilities 6,376,112.23
 Capital stock 75,000.00
 Surplus 150,000.00
 Undivided profits 282,755.22
 Reserves 29,295.78

Total \$6,913,163.23

Total capital &
 reserves 537,051.00
 Total \$6,913,163.23

BANK OF ATKINS, ATKINS

Population 2,045

Pope County

Chartered September 19, 1895 P. O. Box 157

Telephone Number 641-2987

Zip Code 72823

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers**Directors**

James C. Mitchell President
 David M. Mitchell Exec. Vice
 President
 M. J. Hickey Vice President
 Dorothy Wiley Cashier

G. J. Cambiano
 M. J. Hickey
 E. L. Jordan
 David M. Mitchell
 James C. Mitchell
 R. W. Morgan, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets****Liabilities**

Cash & due from banks \$ 371,944.53
 U. S. Gov't obligations .. 437,956.75
 Other bonds &
 securities 368,808.63
 Loans & discounts 2,168,920.79
 Fixed assets 45,793.63
 Other assets 2.00

Demand deposits\$1,352,972.62
 Time deposits 1,473,465.56
 U. S. Gov't deposits 13,231.25
 Public funds 278,540.56
 Deposits of banks 2,500.00
 Total deposits 3,120,709.99
 Total liabilities 3,120,709.99
 Capital notes & debts. . . 43,500.00
 Capital stock 50,000.00
 Surplus 110,000.00
 Undivided profits 58,627.34
 Reserves 10,589.00

Total \$3,393,426.33

Total capital &
 reserves 272,716.34
 Total \$3,393,426.33

THE BANK OF AUGUSTA, AUGUSTA

Population 2,777

Woodruff County

Chartered February 20, 1935

Lock Box Y
Zip Code 72006

Telephone Number 347-2511

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

W. T. Mills, Jr. Vice Pres. &
Cashier
Dorothy Willis Assistant Cashier

Directors

George L. Beard
Franklin Collier
W. P. Daniel
John Rolfe Eldridge
R. E. Gregory
R. J. Haralson
E. R. Miller
W. T. Mills, Jr.
J. Ford Smith

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks \$ 893,420.60 | Demand deposits .....\$3,401,238.99 |
| U. S. Gov't obligations .. 558,000.00 | Time deposits 3,623,976.31 |
| Other bonds & securities 3,634,040.67 | U. S. Gov't deposits 21,504.90 |
| Loans & discounts 4,189,688.14 | Public funds 1,089,975.50 |
| Fixed assets 36,494.40 | Deposits of banks 37,668.55 |
| Other real estate 1.00 | Total deposits 8,174,364.25 |
| Other assets 1,152.23 | Other liabilities 96,504.44 |
| | Total liabilities 8,270,868.69 |
| | Capital stock 100,000.00 |
| | Surplus 300,000.00 |
| | Undivided profits 599,847.58 |
| | Reserves 51,080.77 |
| | Total capital & reserves 1,041,928.35 |
| Total <u>\$9,312,797.04</u> | Total <u>\$9,312,797.04</u> |

CITIZENS STATE BANK, BALD KNOB

Population 2,506

White County

Chartered January 22, 1931 P. O. Box 200 Telephone Number 724-3241
Zip Code 72010

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Juanita Litzelfelner... President and
Chm. of Board
Larry E. Kircher..... Vice Pres. and
Cashier
David O. Ramey Vice President
Margaret Etheridge Asst. Cashier
Helen Pheiffer Asst. Cashier
Joe Womack Asst. Cashier

Directors

W. H. Collison
Larry E. Kircher
Jennings Leggett
Juanita Litzelfelner
David O. Ramey

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 666,580.01
U. S. Gov't obligations.. 2,022,483.25
Other bonds &
securities 1,147,292.96
Loans & discounts 1,728,833.90
Fixed assets 30,229.05

Total \$5,595,419.17

Liabilities

Demand deposits\$3,122,778.60
Time deposits 1,367,724.12
U. S. Gov't deposits 26,207.34
Public funds 446,682.45
Deposits of banks 60,815.35

Total deposits 5,024,207.86
Total liabilities 5,024,207.86
Capital stock 100,000.00
Surplus 100,000.00
Undivided profits 147,217.98
Reserves 223,993.33

Total capital &
reserves 571,211.31
Total \$5,595,419.17

FIRST SECURITY BANK & TRUST COMPANY, BARLING

Population 2,500 Sebastian County
Chartered October 5, 1970 P. O. Box 327 Telephone Number 452-0330
Zip Code 72923

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Ralph Ballentine President
J. N. Patterson Exec. V. Pres.
Lila Graham Cashier

Directors

Dr. M. J. Graham
Ralph Colley
J. N. Patterson
Ralph Ballentine
Joe Mills
Dr. Bill Graham
J. C. Patterson
Harrell Ballentine
Elmer McMahan

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$ 142,662.07
U. S. Gov't obligations.. 73,337.39
Other bonds &
securities 80,000.00
Excess funds sold 150,000.00
Loans & discounts 623,866.43
Fixed assets 157,571.71
Other assets 1.00

Total \$1,227,438.60

Liabilities

Demand deposits\$ 394,311.07
Time deposits 329,952.37
U. S. Gov't deposits 13,545.52
Public funds 147,778.40
Total deposits 885,587.36
Other liabilities 29,511.28
Total liabilities 915,098.64
Capital stock 120,000.00
Surplus 120,000.00
Undivided profits 70,136.96
Reserves 2,203.00
Total capital &
reserves 312,339.96
Total \$1,227,438.60

THE CITIZENS BANK, BEARDEN

Population 1,274 Ouachita County
 Chartered June 17, 1945 P. O. Box 135 Telephone Number 687-2649
 Zip Code 71720

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John Ed Anthony President
 Garland Anthony III Vice Pres.
 Jay W. Dickey, Jr. Vice Pres.
 Harold Mizell Cashier
 Rosemary Barner Asst. Cashier

Directors

Garland Anthony
 John Ed Anthony
 Joe F. Barner
 Jay W. Dickey, Jr.
 O. B. Livingston
 Marvin E. Ramsey
 L. E. Tinnell

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 442,589.09 | Demand deposits \$1,715,690.97 |
| U. S. Gov't obligations .. 365,412.28 | Time deposits 1,527,266.73 |
| Other bonds & securities 223,189.15 | U. S. Gov't deposits 48,862.52 |
| Excess funds sold 850,000.00 | Public funds 154,358.43 |
| Loans & discounts 1,758,128.84 | Total deposits 3,446,178.65 |
| Fixed assets 103,986.89 | Total liabilities 3,446,178.65 |
| Other assets 535.58 | Capital stock 50,000.00 |
| | Surplus 150,000.00 |
| | Undivided profits 97,663.18 |
| | Total capital & reserves 297,663.18 |
| Total \$3,743,841.83 | Total \$3,743,841.83 |

CITIZENS BANK, BEEBE

Population 2,805 White County
 Chartered June 21, 1917 Drawer T Telephone Number 882-5471
 Zip Code 72012

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

T. E. Abington President
 E. H. Abington II .. Exec. Vice Pres.
 Robert L. Jones Vice Pres.
 Margie Jensen Cashier

Directors

Catherine Abington
 E. H. Abington II
 T. E. Abington
 Alpha Brown
 Frank Garrison
 Robert L. Jones

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 611,517.49 | Demand deposits \$2,868,202.93 |
| U. S. Gov't obligations .. 1,615,522.60 | Time deposits 482,254.85 |
| Other bonds & securities 569,869.75 | U. S. Gov't deposits 10,776.70 |
| Excess funds sold 300,000.00 | Public funds 190,522.46 |
| Loans & discounts 1,043,148.38 | Total deposits 3,551,756.94 |
| Fixed assets 247.00 | Other liabilities 6,311.16 |
| Other real estate 20,689.17 | Total liabilities 3,558,068.10 |
| Other assets 1,773.57 | Capital stock 100,000.00 |
| | Surplus 150,000.00 |
| | Undivided profits 354,699.86 |
| | Total capital & reserves 604,699.86 |
| Total \$4,162,767.96 | Total \$4,162,767.96 |

BENTON STATE BANK, BENTON

Population 17,000 Saline County
 Chartered February 9, 1934 P. O. Box 9 Telephone Number 778-0431
 Zip Code 72015 (Little Rock line—847-0437)
 Number of Teller's Facilities: Inside City—1; Outside City—2

Officers

W. R. Alsobrook .. Chairman of Board
 Bob Alsobrook President
 Brooks Morris Exec. Vice Pres.
 Russell Coleman Sr. Vice Pres.
 Larry Whitley .. Vice Pres. & Cashier
 John Freeman Vice Pres.
 Mrs. June MaGee .. Asst. Vice Pres.
 Bob Biles Asst. Vice Pres.
 Leonard Ayres Asst. Vice Pres.
 Mrs. Voncille Ballard Asst. Cashier
 Mrs. Joann Baker Asst. Cashier
 Floyd Bryant Asst. Cashier
 Mrs. Lynn Linton Asst. Cashier
 Mrs. Lee McClenny ... Asst. Cashier
 Mrs. Barbara Weaver .. Asst. Cashier
 Arnold Moore Asst. Cashier
 Don Wilson Asst. Cashier

Directors

W. R. Alsobrook
 Bob Alsobrook
 Fred Briner
 Russell Coleman
 Wyatt Crawford
 David Demuth
 A. B. Holiman, Jr.
 W. W. Jones
 Brooks Morris
 Newell Ramsey
 D. J. Stirman
 W. Lee Tucker
 Larry Whitley
 Virgil Williams

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 2,531,595.06
 U. S. Gov't obligations 8,181,970.99
 Other bonds &
 securities 2,929,423.01
 Loans & discounts 11,553,813.77
 Fixed assets 480,335.43
 Other real estate 58,427.14
 Other assets 288,853.75
 Total \$26,024,419.15

Liabilities

Demand deposits \$ 9,164,511.67
 Time deposits 12,477,189.24
 U. S. Gov't deposits 177,844.07
 Public funds 1,528,878.51
 Deposits of banks 20,000.00
 Total deposits 23,368,423.49
 Other liabilities 562,910.97
 Total liabilities 23,931,334.46
 Capital notes & debts. ... 110,000.00
 Capital stock 550,000.00
 Surplus 650,000.00
 Undivided profits 706,700.41
 Reserves 76,384.28
 Total capital &
 reserves 2,093,084.69
 Total \$26,024,419.15

CITIZENS BANK, BENTONVILLE

Population 6,000 Benton County
 Chartered December 16, 1968 P. O. Box 100 Telephone Number 273-5586
 Zip Code 72712

Number of Teller's Facilities: Inside City—None; Outside City—None

| Officers | Directors |
|---|-----------------------|
| Lawrence R. McCarroll Pres. & Chief Exec. Officer | G. J. Bonds |
| Dan A. McNeill Vice President & Cashier | J. T. Hitt |
| Robert L. Smith Asst. Vice Pres. | Lawrence R. McCarroll |
| Phillip Cate Asst. Cashier | Wilson D. Powell |
| | Floyd L. Rees |
| | Cecil E. Shores |
| | Wiley H. Wolfe |

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks \$ 504,301.88 | Demand deposits \$1,766,628.36 |
| Other bonds & securities 1,319,729.54 | Time deposits 3,591,976.40 |
| Loans & discounts 4,363,839.78 | U. S. Gov't deposits 20,056.99 |
| Fixed assets 180,664.50 | Public funds 359,328.01 |
| Other real estate 1.00 | Total deposits 5,737,989.76 |
| Other assets 19,106.44 | Other liabilities 58,391.03 |
| | Total liabilities 5,796,380.79 |
| | Capital stock 200,000.00 |
| | Surplus 300,000.00 |
| | Undivided profits 91,162.35 |
| | Reserves 100.00 |
| | Total capital & reserves 591,262.35 |
| Total <u>\$6,387,643.14</u> | Total <u>\$6,387,643.14</u> |

BANK OF BLEVINS, BLEVINS

Population 265 Hempstead County
 Chartered August 12, 1912 P. O. Box 108 Telephone Number 874-2411
 Zip Code 71825

Number of Teller's Facilities: Inside City—None; Outside City—None

| Officers | Directors |
|--|--------------------|
| Frank McLarty President | Frank McLarty |
| P. C. Stephens Vice Pres. & Cashier | P. C. Stephens |
| Mike Stephens Asst. Cashier | Harold M. Stephens |
| Nell Stephens Asst. Cashier | |
| Maurine E. Stephens .. Asst. Cashier | |

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks \$ 288,812.64 | Demand deposits \$ 702,279.91 |
| U. S. Gov't obligations.. 245,395.50 | Time deposits 683,905.07 |
| Other bonds & securities 439,449.66 | U. S. Gov't deposits 3,343.76 |
| Loans & discounts 632,910.25 | Public funds 71,678.37 |
| Fixed assets 6,664.00 | Total deposits 1,461,207.11 |
| Other assets 989.31 | Other liabilities 20,900.72 |
| | Total liabilities 1,482,107.83 |
| | Capital stock 25,000.00 |
| | Surplus 50,000.00 |
| | Undivided profits 52,390.04 |
| | Reserves 4,723.49 |
| | Total capital & reserves 132,113.53 |
| Total <u>\$1,614,221.36</u> | Total <u>\$1,614,221.36</u> |

CITIZENS BANK, BOONEVILLE

Population 3,250 Logan County
 Chartered April 18, 1910 P. O. Box 218 Telephone Number 675-2747
 Zip Code 72927

Number of Teller's Facilities: Inside City—1; Outside City—2

Officers

Jeral L. Hampton President
 Bill Landrum Exec. Vice Pres.
 Bill Perceful Vice President
 Boyce Skeets Vice President
 Bill Mitchell Asst. Cashier
 Joe Earp Asst. Cashier

Directors

Jeral L. Hampton
 Ray Harp
 Bill Landrum
 John Olsen
 H. L. Thomas, Sr.
 H. L. Thomas, Jr.
 Ivan Wade

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 1,212,788.76 | Demand deposits\$ 5,068,859.55 |
| U. S. Gov't obligations.. 835,942.00 | Time deposits 8,389,540.96 |
| Other bonds & securities 4,271,105.45 | U. S. Gov't deposits 84,216.80 |
| Excess funds sold 600,000.00 | Public funds 1,169,200.17 |
| Loans & discounts 9,024,968.80 | Total deposits 14,711,817.48 |
| Fixed assets 208,915.61 | Other liabilities 341,297.77 |
| Other real estate 7,500.00 | Total liabilities 15,053,115.25 |
| Other assets 229,847.65 | Capital stock 250,000.00 |
| | Surplus 250,000.00 |
| | Undivided profits 677,056.42 |
| | Reserves 160,896.60 |
| | Total capital & reserves 1,337,953.02 |
| Total .....\$16,391,068.27 | Total .....\$16,391,068.27 |

THE BANK OF BRADLEY, BRADLEY

Population 706 Lafayette County
 Chartered April 10, 1933 P. O. Box 128 Telephone Number 894-3322
 Zip Code 71826

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. W. Meek, Jr. Pres., Cashier
 & Treasurer
 Ralph Baucum Vice President
 Orville M. Odom Secretary
 J. B. Works Assistant Cashier

Directors

Ralph Baucum
 G. P. Coker
 J. W. Meek, Jr.
 Orville M. Odom

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 268,559.05 | Demand deposits\$ 813,863.28 |
| U. S. Gov't obligations .. 1,576,033.14 | Time deposits 1,596,748.74 |
| Other bonds & securities 229,377.41 | U. S. Gov't deposits 19,891.73 |
| Excess funds sold 200,000.00 | Public funds 276,400.22 |
| Loans & discounts 680,071.03 | Total deposits 2,706,903.97 |
| Fixed assets 9,659.60 | Total liabilities 2,706,903.97 |
| Other real estate 2.00 | Capital stock 50,000.00 |
| Other assets 1,187.50 | Surplus 100,000.00 |
| | Undivided profits 96,017.16 |
| | Reserves 11,968.60 |
| | Total capital & reserves 257,985.76 |
| Total .....\$2,964,889.73 | Total .....\$2,964,889.73 |

BANK OF BRINKLEY, BRINKLEY

Population 5,200 Monroe County
 Chartered January 17, 1903 P. O. Box 727 Telephone Number 734-3133
 Zip Code 72021

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Albert L. Rusher Chairman
 Albert H. Rusher President
 John F. Cole .. Exec. Vice President
 Mildred Dickson Cashier
 Evalyna Hiley Assistant Cashier

Directors

John F. Cole
 Lambert C. Dial
 Don Fuller
 Sidney A. McKnight
 Albert H. Rusher
 Albert L. Rusher
 James B. Sharp

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 1,509,112.64 | Demand deposits\$ 3,620,758.73 |
| U. S. Gov't obligations 209,000.00 | Time deposits 5,749,885.40 |
| Other bonds & securities 4,805,524.45 | U. S. Gov't deposits 45,681.37 |
| Loans & discounts 4,853,469.03 | Public funds 1,059,715.25 |
| Fixed assets 15,000.00 | Total deposits 10,476,040.75 |
| Other real estate 25,000.00 | Other liabilities 46,396.36 |
| Other assets 14,492.62 | Total liabilities 10,522,437.11 |
| | Capital stock 200,000.00 |
| | Surplus 400,000.00 |
| | Undivided profits 268,334.48 |
| | Reserves 40,827.15 |
| | Total capital & reserves 909,161.63 |
| Total \$11,431,598.74 | Total \$11,431,598.74 |

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 723 Iazard County
 Chartered May 1, 1914 P. O. Box 236 Telephone Number 297-3711
 Zip Code 72519

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Dr. Noel Copp President
 Gulley R. Seay Vice President
 E. C. Rodman Cashier
 Mrs. Boyce Hicks Asst. Cashier

Directors

Dr. Noel Copp
 E. C. Rodman
 Gulley R. Seay
 Paul W. Seay
 H. Davey Wyatt

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 757,094.04 | Demand deposits | \$2,318,907.34 |
| U. S. Gov't obligations | 822,512.05 | Time deposits | 992,832.58 |
| Other bonds & securities | 365,240.45 | U. S. Gov't deposits | 1,462.50 |
| Excess funds sold | 300,000.00 | Public funds | 124,886.16 |
| Loans & discounts | 1,434,438.04 | Total deposits | 3,438,088.58 |
| Fixed assets | 115,193.50 | Total liabilities | 3,438,088.58 |
| Other real estate | 3.00 | Capital stock | 50,000.00 |
| Other assets | 10.75 | Surplus | 100,000.00 |
| | | Undivided profits | 196,600.80 |
| | | Reserves | 9,802.45 |
| | | Total capital & reserves | 356,403.25 |
| Total | \$3,794,491.83 | Total | \$3,794,491.83 |

THE MERCHANTS & PLANTERS BANK, CAMDEN

Population 16,000 Ouachita County
 Chartered March 4, 1931 P. O. Box 1017 Telephone Number 836-8136
 Zip Code 71701

Number of Teller's Facilities: Inside City—2; Outside City—None

Officers

B. J. Ford ... Chairman of the Board & President
 Robert H. Tinkle .. Exec. Vice Pres.
 E. L. Harrison Vice Pres.
 James M. Morgan Vice Pres. & Cashier
 Billy G. Wright ... Asst. Vice Pres.
 Mrs. Linnie Betts Asst. Cashier
 Mrs. Martha Hankins .. Asst. Cashier

Directors

B. J. Ford
 Thomas Gaughan
 E. L. Harrison
 Cecil R. Hitt
 W. R. Holleman
 Emmette Parham
 Ray Parham
 Robert H. Tinkle

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|------------------------|--------------------------|------------------------|
| Cash & due from banks | \$ 1,768,218.30 | Demand deposits | \$ 6,278,863.26 |
| U. S. Gov't obligations | 1,798,954.57 | Time deposits | 8,656,072.33 |
| Other bonds & securities | 3,852,079.13 | U. S. Gov't deposits | 815,422.37 |
| Loans & discounts | 10,553,626.75 | Public funds | 1,032,406.43 |
| Fixed assets | 442,583.44 | Deposits of banks | 33,712.96 |
| Other assets | 204,306.01 | Total deposits | 16,816,477.35 |
| | | Other liabilities | 383,131.91 |
| | | Total liabilities | 17,199,609.26 |
| | | Capital stock | 500,000.00 |
| | | Surplus | 500,000.00 |
| | | Undivided profits | 382,916.29 |
| | | Reserves | 37,242.65 |
| | | Total capital & reserves | 1,420,158.94 |
| Total | \$18,619,768.20 | Total | \$18,619,768.20 |

THE CARAWAY BANK, CARAWAY

Population 1,025

Craighead County

Chartered October 29, 1962

P. O. Box 37

Telephone Number 482-3329

Zip Code 72419

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Amos David President and
 Chairman of Board
 J. R. David, Jr. Exec. Vice Pres.
 Norma Emison Cashier

Directors

Douglas Bradley H. C. Freeze
 Amos David
 J. R. David, Jr.
 Mildred David

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|------------------------------|--------------------------------|------------------------------|
| Cash & due from banks \$ | 278,737.35 | Demand deposits | \$ 923,033.63 |
| U. S. Gov't obligations.. | 613,731.34 | Time deposits | 2,150,246.90 |
| Other bonds & securities | 200,000.00 | U. S. Gov't deposits | 373.78 |
| Excess funds sold | 250,000.00 | Public funds | 321,188.09 |
| Loans & discounts | 2,381,436.62 | Deposits of banks | 10,092.28 |
| Fixed assets | 38,412.02 | Total Deposits | <u>3,404,934.68</u> |
| Other real estate | 1.00 | Total liabilities | <u>3,404,934.68</u> |
| Other assets | 1.00 | Capital stock | 75,000.00 |
| | | Surplus | 100,000.00 |
| | | Undivided profits | 161,888.32 |
| | | Reserves | 20,496.33 |
| | | Total capital & reserves | <u>357,384.65</u> |
| Total | <u>\$3,762,319.33</u> | Total | <u>\$3,762,319.33</u> |

CITIZENS BANK, CARLISLE

Population 2,054

Lonoke County

Chartered December 22, 1930

P. O. Box 69

Telephone Number 552-7571

Zip Code 72024

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

M. S. Woodruff President
 Ernest H. Allison V. President &
 Cashier
 Billy J. Shoup Asst. Vice Pres.
 Laverne Caldwell Asst. Cashier

Directors

H. L. Perkins, Chairman
 Clifford Bennett
 Dr. J. F. Gartman
 C. W. Harper
 Charles H. Hunt
 F. M. Perkins
 M. S. Woodruff
 M. Gaines Young, Jr.

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|------------------------------|--------------------------------|------------------------------|
| Cash & due from banks \$ | 826,840.44 | Demand deposits | \$3,057,405.29 |
| U. S. Gov't obligations.. | 904,593.95 | Time deposits | 3,688,200.09 |
| Other bonds & securities | 1,554,392.05 | U. S. Gov't deposits | 40,506.43 |
| Loans & discounts | 4,468,986.14 | Public funds | 378,131.94 |
| Fixed assets | 267,114.66 | Total deposits | <u>7,164,243.75</u> |
| Other assets | 2,287.50 | Other liabilities | 36,138.47 |
| | | Total liabilities | <u>7,200,382.22</u> |
| | | Capital stock | 162,500.00 |
| | | Surplus | 337,500.00 |
| | | Undivided profits | 262,061.56 |
| | | Reserves | 61,770.96 |
| | | Total capital & reserves | <u>823,832.52</u> |
| Total | <u>\$8,024,214.74</u> | Total | <u>\$8,024,214.74</u> |

BANK OF CAVE CITY, CAVE CITY

Population 850

Sharp County

Chartered July 2, 1906

P. O. Box 82

Telephone No.'s 283-5553 &

Zip Code 72521

286-5415

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Eagle Street President
 Eugene Street Vice President
 J. L. Lewsaw Asst. Vice Pres.
 Jeral Hastings Cashier

Directors

Eagle Street
 Paul Carpenter
 Eugene Street
 James Street

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 429,749.23
 U. S. Gov't obligations.. 64,875.00
 Other bonds &
 securities 2,322,902.44
 Loans & discounts 1,657,933.08
 Fixed assets 119,587.58

Liabilities

Demand deposits\$1,710,751.60
 Time deposits 2,399,519.84
 U. S. Gov't deposits 3,373.25
 Public funds 126,590.63
 Deposits of banks 25,000.00
 Total deposits 4,265,235.32
 Total liabilities 4,265,235.32
 Capital stock 50,000.00
 Surplus 200,000.00
 Undivided profits 62,970.53
 Reserves 16,841.48

Total\$4,595,047.33

Total capital &
 reserves 329,812.01
 Total\$4,595,047.33

AMERICAN STATE BANK, CHARLESTON

Population 1,497

Franklin County

Chartered June 29, 1910

P. O. Box 145

Telephone Number 965-2201

Zip Code 72933

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Joe S. Hiatt President
 Clyde L. Hiatt Exec. Vice Pres.
 Norma W. Hiatt Vice President
 Harold W. Jones Vice President
 Doris J. Moore Assistant Cashier

Directors

Mrs. Clyde Hiatt
 Joe S. Hiatt
 Clyde L. Hiatt
 Bill C. Hiatt
 Harold W. Jones
 John A. McDonald
 Troy W. Clark

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 509,366.29
 U. S. Gov't obligations.. 404,660.00
 Other bonds &
 securities 2,427,216.19
 Excess funds sold 250,000.00
 Loans & discounts 2,907,238.71
 Fixed assets 125,969.54
 Other real estate 1,420.60
 Other assets 72,439.35

Liabilities

Demand deposits\$2,247,814.66
 Time deposits 3,463,808.56
 U. S. Gov't deposits 31,819.45
 Public funds 179,061.80
 Deposits of banks 15,113.29
 Total deposits 5,937,617.76
 Other liabilities 223,276.27
 Total liabilities 6,160,894.03
 Capital stock 100,000.00
 Surplus 155,000.00
 Undivided profits 231,938.16
 Reserves 50,478.49

Total\$6,698,310.68

Total capital &
 reserves 537,416.65
 Total\$6,698,310.68

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 556

Cross County

Chartered January 24, 1907 P. O. Box 188 Telephone Number 588-4415
Zip Code 72324

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

W. M. Smith, Jr. President
 H. H. Beasley Exec. Vice Pres.
 J. R. Cavin Cashier
 Mrs. Frances Cooper .. Asst. Cashier
 Emmett Neal Milam .. Asst. Cashier

Directors

H. H. Beasley
 Millard Carter
 J. R. Cavin
 Edward S. Maddox
 W. M. Smith, Jr.
 W. M. Smith, III

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 467,040.89 | Demand deposits | \$1,483,737.30 |
| U. S. Gov't obligations | 504,790.00 | Time deposits | 2,856,725.40 |
| Other bonds & securities | 278,859.68 | U. S. Gov't deposits | 5,280.77 |
| Loans & discounts | 3,957,663.62 | Public funds | 420,279.13 |
| Fixed assets | 33,579.62 | Total deposits | <u>4,766,022.60</u> |
| Other real estate | 1.00 | Total liabilities | 4,766,022.60 |
| Other assets | 1,606.67 | Capital stock | 100,000.00 |
| | | Surplus | 200,000.00 |
| | | Undivided profits | 149,053.06 |
| | | Reserves | <u>28,465.82</u> |
| | | Total capital & reserves | 477,518.88 |
| Total | <u>\$5,243,541.48</u> | Total | <u>\$5,243,541.48</u> |

BANK OF CHIDESTER, CHIDESTER

Population 350

Ouachita County

Chartered April 29, 1909 P. O. Box 97 Telephone Number 685-2561
Zip Code 71726

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Talbot Feild, Jr. President
 Mary Ann Starnes Cashier

Directors

Dwade Holleman
 Wayne Sanders
 C. C. Walthall
 Anna Catherine Feild
 Talbot Feild, Jr.

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 237,427.24 | Demand deposits | \$ 577,821.82 |
| U. S. Gov't obligations | 397,682.38 | Time deposits | 779,391.43 |
| Other bonds & securities | 99,398.61 | U. S. Gov't deposits | 10,223.92 |
| Loans & discounts | 879,489.65 | Public funds | 92,842.96 |
| Fixed assets | 1,640.32 | Total deposits | <u>1,460,280.13</u> |
| Other real estate | 1.00 | Total liabilities | 1,460,280.13 |
| Other assets | 263.75 | Capital stock | 75,000.00 |
| | | Surplus | 50,000.00 |
| | | Undivided profits | <u>30,622.82</u> |
| | | Total capital & reserves | 155,622.82 |
| Total | <u>\$1,615,902.95</u> | Total | <u>\$1,615,902.95</u> |

THE MERCHANTS & PLANTERS BANK, CLARENDON

Population 2,563 Monroe County
 Chartered July 23, 1890 P. O. Box 391 Telephone Number 747-3319
 Zip Code 72029

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Ralph D. Abramson President
 James B. Sharp .. Chairman of Board
 William R. Reynolds Cashier
 Estelle Catlett Assistant Cashier

Directors

Ralph D. Abramson
 James B. Sharp
 Paul McKay
 F. A. Blankenship
 Miss Ellen Menard
 Mrs. Ada Muller

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 456,562.38 | Demand deposits \$1,549,038.78 |
| U. S. Gov't obligations .. 1,185,331.30 | Time deposits 1,991,458.32 |
| Other bonds & securities 1,000,233.09 | U. S. Gov't deposits 18,719.18 |
| Loans & discounts 1,670,308.19 | Public funds 482,772.80 |
| Fixed assets 48,920.39 | Total deposits 4,041,989.08 |
| Other real estate 10,801.00 | Other liabilities 16,238.67 |
| Other assets 11,679.72 | Total liabilities 4,058,227.75 |
| | Capital stock 150,000.00 |
| | Surplus 100,000.00 |
| | Undivided profits 59,383.34 |
| | Reserves 16,224.98 |
| | Total capital & reserves 325,608.32 |
| Total <u>\$4,383,836.07</u> | Total <u>\$4,383,836.07</u> |

ARKANSAS STATE BANK, CLARKSVILLE

Population 4,616 Johnson County
 Chartered March 8, 1967 P. O. Box 100 Telephone Number 754-6325
 Zip Code 72830

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Harold Whitson President
 R. L. Thompson Vice Pres.
 & Cashier
 Betty Callahan Asst. Cashier

Directors

Jim Dickerson Jr. Harold Whitson
 Arnil Taylor
 R. L. Thompson
 H. E. Wharton

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 674,332.26 | Demand deposits \$2,416,042.13 |
| U. S. Gov't obligations .. 2,083,959.38 | Time deposits 3,985,547.45 |
| Other bonds & securities 1,984,363.48 | U. S. Gov't deposits 26,132.99 |
| Excess funds sold 500,000.00 | Public funds 535,930.34 |
| Loans & discounts 2,156,849.85 | Total deposits 6,963,652.91 |
| Fixed assets 76,292.91 | Other liabilities 50,126.49 |
| Other assets 2,431.60 | Total liabilities 7,013,779.40 |
| | Capital stock 100,000.00 |
| | Surplus 200,000.00 |
| | Undivided profits 133,624.14 |
| | Reserves 30,825.94 |
| | Total capital & reserves 464,450.08 |
| Total <u>\$7,478,229.48</u> | Total <u>\$7,478,229.48</u> |

CLINTON STATE BANK, CLINTON

Population 1,029

Van Buren County

Chartered October 16, 1946

P. O. Box 57

Telephone Number 745-2441

Zip Code 72031

Number of Teller's Facilities: Inside City—None; Outside City—One

Officers

Howard Johnson President
 Homer Brown Vice President
 Garner M. Johnson .. Vice President
 Dyke Johnson Cashier
 Josephine Smith Asst. Cashier
 Opal Coffman Asst. Cashier
 Thomas J. McKnight .. Asst. Cashier
 Cloetta Hutto Asst. Cashier
 Eileen Smiley Asst. Cashier
 Maurice Harmon Asst. Cashier
 & Mgr. Bookkeeping Dept.
 Charles E. Smith Asst. Cashier
 John E. Clark, Jr. Asst. Cashier
 & Mgr. Shirley Office

Directors

Homer Brown
 William H. Ham
 Garner M. Johnson
 Howard Johnson
 Mrs. Howard Johnson
 John L. Johnson
 Dickie V. Lefler
 Roy Lefler, Jr.
 Arthur Lewis

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 1,277,003.44 |
| U. S. Gov't obligations | 2,478,619.10 |
| Other bonds & securities | 2,727,770.48 |
| Excess funds sold | 400,000.00 |
| Loans & discounts | 5,731,412.55 |
| Fixed assets | 91,956.48 |
| Other real estate | 1.00 |
| Total | \$12,706,763.05 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 4,986,399.69 |
| Time deposits | 5,952,785.21 |
| U. S. Gov't deposits | 76,739.36 |
| Public funds | 621,876.72 |
| Total deposits | 11,637,800.98 |
| Total liabilities | 11,637,800.98 |
| Capital stock | 100,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 448,964.05 |
| Reserves | 219,998.02 |
| Total capital & reserves | 1,068,962.07 |
| Total | \$12,706,763.05 |

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 15,510

Faulkner County

Chartered February 8, 1946 P. O. Box 729 Telephone Number 329-5656
Zip Code 72032

Number of Teller's Facilities: Inside City—1; Outside City—1

Officers

Thos. G. Wilson Chairman of the
Board & President
B. J. Daugherty Exec. Vice Pres.
Rogers C. Moore Sr. Vice Pres.
& Cashier
John R. Jackson, Jr. Vice Pres.
& Trust Officer
Edwin H. Floyd Vice Pres.
Miloise A. Lyford .. Asst. to the Pres.
Louis E. Stell Vice Pres.
Floyd Weaver Vice Pres.
G. L. Lieblong Asst. Cashier

Directors

B. J. Daugherty
Edward A. Halter
Alphonse M. Hiegel
J. W. McCracken
J. F. O'Kelley
Frank E. Robins III
Earl F. Rogers
M. M. Satterfield
Thos. G. Wilson

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------|-----------------|
| Cash & due from banks | \$ 2,499,195.40 |
| U. S. Gov't obligations | 5,003,788.35 |
| Other bonds & securities | 8,093,050.04 |
| Loans & discounts | 14,484,784.22 |
| Fixed assets | 372,457.10 |
| Other real estate | 9,002.00 |
| Other assets | 278,847.04 |

Total \$30,741,124.15

Liabilities

| | |
|----------------------|----------------------|
| Demand deposits | \$ 9,855,527.21 |
| Time deposits | 15,016,406.31 |
| U. S. Gov't deposits | 192,602.47 |
| Public funds | 3,008,604.42 |
| Deposits of banks | 2,686.99 |
| Total deposits | <u>28,075,827.40</u> |
| Other liabilities | 410,256.69 |
| Total liabilities | <u>28,486,084.09</u> |
| Capital stock | 300,000.00 |
| Surplus | 800,000.00 |
| Undivided profits | 934,242.29 |
| Reserves | <u>220,797.77</u> |

Total capital &
reserves 2,255,040.06

Total \$30,741,124.15

THE CORNING BANK, CORNING

Population 3104

Clay County

Chartered January 29, 1931 P. O. Box 86 Telephone Number 857-3592
Zip Code 72422

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Mrs. Sam L. Manatt, Sr. ... Chairman
and President
F. B. Manatt Exec. Vice Pres.
Sam L. Manatt, Jr. Exec. Vice Pres.
Jim Vinson Senior Vice Pres.
Clarence E. Headley, Jr. V. Pres.
Donis Simpson Vice President
J. L. Williams Cashier
Bob Lockwood Asst. Vice Pres.
Harmon N. Robinson Farm Rep.
Dennis Smith Auditor

Directors

Mrs. Sam L. Manatt, Sr.
F. B. Manatt
Sam L. Manatt, Jr.
Jim Vinson
Dr. B. C. Page
A. C. Woods
J. V. Rockwell

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 1,600,527.28 |
| U. S. Gov't obligations | 106,000.00 |
| Other bonds & securities | 905,177.75 |
| Excess funds sold | 1,200,000.00 |
| Loans & discounts | 8,059,801.46 |
| Fixed assets | 129,496.48 |
| Other assets | 70,360.02 |
| Total | \$12,071,362.99 |

Liabilities

| | |
|--------------------------|------------------------|
| Demand deposits | \$ 5,268,177.62 |
| Time deposits | 4,399,212.65 |
| U. S. Gov't deposits | 68,236.06 |
| Public funds | 867,246.27 |
| Deposits of banks | 13,522.93 |
| Total deposits | 10,616,395.53 |
| Other liabilities | 287,629.76 |
| Total liabilities | 10,904,025.29 |
| Capital notes & debts | 300,000.00 |
| Capital stock | 200,000.00 |
| Surplus | 400,000.00 |
| Undivided profits | 146,709.31 |
| Reserves | 120,628.39 |
| Total capital & reserves | 1,167,337.70 |
| Total | \$12,071,362.99 |

DANVILLE STATE BANK, DANVILLE

Population 1,305

Yell County

Chartered October 3, 1930

P. O. Box 68

Telephone Number 495-2236

Zip Code 72833

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John Ed Chambers President
 John Ed Chambers, III Vice Pres.
 Elouise C. Laurie Asst. Cashier
 Odean Parker Asst. Cashier
 Raymond Pledger Vice Pres.
 Bobby E. Ramey Cashier
 Edward J. Taylor Vice Pres.

Directors

John Ed Chambers
 John Ed Chambers, III
 Jim Bill Gatlin
 Lloyd R. George
 Fay Mathis
 Leon Millsap
 Joe Ray
 Todd Sanders
 Edward J. Taylor

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 1,153,694.10
 U. S. Gov't obligations 1,253,233.59
 Other bonds &
 securities 1,954,887.23
 Loans & discounts 8,365,716.83
 Fixed assets 76,282.39
 Other assets 985.91

 Total \$12,804,800.05

Liabilities

Demand deposits\$ 3,104,244.31
 Time deposits 7,735,550.25
 U. S. Gov't deposits 21,786.12
 Public funds 825,939.70
 Total deposits 11,687,520.38
 Other liabilities 133,035.61
 Total liabilities 11,820,555.99
 Capital stock 125,000.00
 Surplus 375,000.00
 Undivided profits 350,523.04
 Reserves 133,721.02
 Total capital &
 reserves 984,244.06
 Total \$12,804,800.05

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,297

Yell County

Chartered August 29, 1961 P. O Box 330 Telephone Number 229-4111
Zip Code 72834

Number of Teller's Facilities: Inside City—None; Outside City—None

OfficersL. J. Foster President
William L. Woods Vice President
& Cashier**Directors**Glenn Bailey
Dr. G. S. Cornwell
A. B. Cox
L. J. Foster
John Harris
Edward H. Smoot
Perry L. Turnbull**STATEMENT AS OF JUNE 30, 1972****Assets**

| | |
|-----------------------------------|-----------------------|
| Cash & due from banks \$ | 506,207.44 |
| U. S. Gov't obligations.. | 348,327.33 |
| Other bonds & securities | 660,008.46 |
| Excess funds sold | 600,000.00 |
| Loans & discounts | 2,738,992.40 |
| Fixed assets | 61,777.95 |
| Total | \$4,915,313.58 |

Liabilities

| | |
|---|-----------------------|
| Demand deposits | \$2,360,250.44 |
| Time deposits | 1,935,315.86 |
| U. S. Gov't deposits | 77,429.14 |
| Public funds | 135,358.19 |
| Deposits of banks | 23,681.45 |
| Total deposits | 4,532,035.08 |
| Total liabilities | 4,532,035.08 |
| Capital stock | 150,000.00 |
| Surplus | 100,000.00 |
| Undivided profits | 97,548.99 |
| Reserves | 35,729.51 |
| Total capital & reserves | 383,278.50 |
| Total | \$4,915,313.58 |

BANK OF DARDANELLE, DARDANELLE

Population 3,297

Yell County

Chartered September 12, 1934 P. O. Box 90

Telephone Number 229-8311

Zip Code 72834

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Thomas V. Jones President
 John L. Hamilton Vice President
 Thomas C. Willis Cashier
 Nancy A. Moore Asst. Cashier

Directors

B. K. Berry
 Buster Berryhill
 C. R. "Babe" George
 John L. Hamilton
 Thomas V. Jones
 H. M. Orsburn, Jr.
 Noel Vandover
 Jimmy Wallis

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---------------------------------------|---|
| Cash & due from banks \$ 909,096.87 | Demand deposits \$ 2,733,254.97 |
| U. S. Gov't obligations 489,660.50 | Time deposits 5,910,962.36 |
| Other bonds & securities 4,511,243.62 | U. S. Gov't deposits 73,627.08 |
| Loans & discounts 4,302,204.12 | Public funds 687,661.18 |
| Fixed assets 12,001.00 | Total deposits 9,405,505.59 |
| Other assets 7,135.00 | Other liabilities 75,723.73 |
| | Total liabilities 9,481,229.32 |
| | Capital stock 100,000.00 |
| | Surplus 125,000.00 |
| | Undivided profits 525,111.79 |
| | Total capital & reserves 750,111.79 |
| Total <u>\$10,231,341.11</u> | Total <u>\$10,231,341.11</u> |

DECATUR STATE BANK, DECATUR

Population 847

Benton County

Chartered May 27, 1954

P. O. Box 38

Telephone Number 752-3281

Zip Code 72722

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Charles L. Daves President
 James E. Stuckey Cashier

Directors

C. Jimmie Carter
 Charles L. Daves
 Tom Edmiston
 J. R. Kincaid
 Dr. E. N. McCollum
 Dorothy Mae Peterson
 Lloyd E. Peterson
 James E. Stuckey
 Gene Wilmoth

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 738,770.68 | Demand deposits | \$2,484,349.15 |
| U. S. Gov't obligations | 409,435.00 | Time deposits | 1,825,533.66 |
| Other bonds & securities | 840,951.31 | U. S. Gov't deposits | 111,020.35 |
| Excess funds sold | 300,000.00 | Public funds | 216,950.83 |
| Loans & discounts | 3,011,262.86 | Deposits of banks | 20,000.00 |
| Fixed assets | 18,507.91 | Total deposits | 4,657,853.99 |
| Other real estate | 23,416.42 | Other liabilities | 28,367.82 |
| Other assets | 4,198.36 | Total liabilities | 4,686,221.81 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 100,000.00 |
| | | Undivided profits | 409,423.22 |
| | | Reserves | 50,897.51 |
| | | Total capital & reserves | 660,320.73 |
| Total | \$5,346,542.54 | Total | \$5,346,542.54 |

DERMOTT STATE BANK, DERMOTT

Population 4,250

Chicot County

Chartered July 8, 1935

Telephone Number 538-3266

P. O. Box Drawer C

Zip Code 71638

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John M. Baxter President
 J. M. Tharp Exec. Vice President
 Clarence Horton Vice President
 James S. Suitt Vice President
 Mrs. Frances Spratlin Cashier
 Mrs. Wydelle Clark Asst. Cashier

Directors

John M. Baxter
 W. A. Baxter
 A. C. Brasel, Chairman of the Board
 E. Lephiew Dennington
 R. H. Dennington
 Bernard Levi
 James S. Suitt
 J. M. Tharp

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 615,202.86 |
| U. S. Gov't obligations | 269,537.50 |
| Other bonds & securities | 1,890,659.91 |
| Loans & discounts | 3,545,942.26 |
| Fixed assets | 41,054.04 |
| Other real estate | 1.00 |
| Other assets | 2,253.66 |
| Total | \$6,364,651.23 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$1,534,220.32 |
| Time deposits | 3,483,214.61 |
| U. S. Gov't deposits | 23,552.17 |
| Public funds | 501,960.99 |
| Total deposits | 5,542,948.09 |
| Other liabilities | 101,968.67 |
| Total liabilities | 5,644,916.76 |
| Capital stock | 250,000.00 |
| Surplus | 250,000.00 |
| Undivided profits | 139,682.28 |
| Reserves | 80,052.19 |
| Total capital & reserves | 719,734.47 |
| Total | \$6,364,651.23 |

FARMERS & MERCHANTS BANK, DES ARC

Population 1,767

Prairie County

Chartered January 20, 1902 P. O. Box 369 Telephone Number 256-4191
Zip Code 72040

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

S. R. Nichols Chairman
 L. R. Brown Vice Chairman
 R. L. Morton President
 John F. Orsi, Jr. Vice President
 Lawrence Holloway Cashier
 Dora Mae Holloway Asst. Cashier
 Elsie Garth Asst. Cashier

Directors

L. R. Brown
 R. L. Morton
 G. P. Mullen
 Henry Nichols
 S. R. Nichols
 John F. Orsi, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 640,626.39 |
| U. S. Gov't obligations | 2,799,652.02 |
| Other bonds & securities | 2,026,590.91 |
| Excess funds sold | 200,000.00 |
| Loans & discounts | 3,732,042.76 |
| Fixed assets | 14,609.92 |
| Other real estate | 1.00 |
| Total | \$9,413,523.00 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$2,520,345.31 |
| Time deposits | 4,880,888.51 |
| U. S. Gov't deposits | 64,179.18 |
| Public funds | 817,652.98 |
| Total deposits | 8,283,065.98 |
| Total liabilities | 8,283,065.98 |
| Capital stock | 200,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 324,815.94 |
| Reserves | 105,641.08 |
| Total capital & reserves | 1,130,457.02 |
| Total | \$9,413,523.00 |

DEWITT BANK & TRUST COMPANY, DEWITT

Population 4,348

Arkansas County

Chartered March 1, 1929

P. O. Drawer 71 Telephone Number 946-3531

Zip Code 72042

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

R. H. Maddox Chairman of Board
 E. A. Ferguson President
 Julian Brown Senior Vice Pres.
 T. F. Hudson Cashier
 Frank Ellis Vice Pres.
 & Trust Officer
 Dale K. Bennett Asst. Cashier
 Eunice Coker Asst. Cashier
 Rosemary C. Currie .. Asst. Cashier
 Ralph Relyea Asst. Trust Officer
 Carl Godwin, Jr. Mgr.-Ins. Dept.

Directors

A. A. Beverburg
 W. H. Botts
 Julian Brown
 E. E. Denman
 Ray D. Dickson
 E. A. Ferguson
 J. L. Fly
 R. H. Maddox
 C. W. Rasco III
 Jack Whitmore

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 3,194,988.19 |
| U. S. Gov't obligations | 973,418.06 |
| Other bonds & securities | 2,643,964.91 |
| Loans & discounts | 7,016,956.17 |
| Fixed assets | 2.00 |
| Other real estate | 1.00 |
| Other assets | 2,758.00 |
| Total | \$13,832,088.33 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 5,552,182.03 |
| Time deposits | 6,062,883.31 |
| U. S. Gov't deposits | 169,112.01 |
| Public funds | 292,160.00 |
| Total deposits | 12,076,337.35 |
| Other liabilities | 2,757.00 |
| Total liabilities | 12,079,094.35 |
| Capital stock | 300,000.00 |
| Surplus | 600,000.00 |
| Undivided profits | 582,305.02 |
| Reserves | 270,688.96 |
| Total capital & reserves | 1,752,993.98 |
| Total | \$13,832,088.33 |

MERCHANTS AND FARMERS BANK, DUMAS

Population 4,601 Desha County
 Chartered May 10, 1909 P. O. Box "D" Telephone Number 382-4311
 Zip Code 71639

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Claud T. Frank President
 Ernest C. Bradshaw Vice Pres.
 Loral Adcock Vice President
 Pearl M. Moore Cashier
 David J. Garrett Asst. Vice Pres.
 Marie R. Tucker Asst. Cashier
 Lugean Ziemann Asst. Cashier

Directors

Claud T. Frank
 Loral Adcock
 Jack Stiel Dante
 Joe Lee McKennon
 O. L. Puryear
 J. E. Allmon, Jr.
 Ray Maxwell
 R. A. Adcock
 Marion S. Gill
 E. C. Gannaway
 B. J. Tanenbaum, Sr.
 Clifton L. Meador
 David Porter

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------|------------------------|
| Cash & due from banks | \$ 1,322,053.90 |
| U. S. Gov't obligations | 1,681,091.75 |
| Other bonds & securities | 3,342,012.09 |
| Loans & discounts | 7,913,511.10 |
| Fixed assets | 308,635.12 |
| Other real estate | 1.00 |
| Total | \$14,567,304.96 |

Liabilities

| | |
|---|------------------------|
| Demand deposits | \$ 4,322,410.41 |
| Time deposits | 6,826,556.91 |
| U. S. Gov't deposits | 230,507.56 |
| Public funds | 1,023,276.01 |
| Total deposits | 12,402,750.89 |
| Other liabilities | 382,987.91 |
| Total liabilities | 12,785,738.80 |
| Capital stock | 300,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 244,200.61 |
| Reserves | 737,365.55 |
| Total capital & reserves | 1,781,566.16 |
| Total | \$14,567,304.96 |

EARLE STATE BANK, EARLE

Population 3,200

Crittenden County

Chartered April 24, 1947

P. O. Box 248

Telephone Number 792-8614

Zip Code 72331

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

J. E. Brooks President
 Wm. S. Baldwin V. Pres. & Mgr.
 Crawfordsville Office
 Mary E. Davis Cashier
 Wanda S. Armstrong .. Asst. Cashier
 Iris V. Cole Asst. Cashier
 Luckett Collins Asst. Cashier

Directors

Wm. S. Baldwin
 Charles T. Bernard
 C. L. Blanz, Jr.
 J. E. Brooks
 Everett Hood
 C. E. Morrison, Jr.
 W. P. Morrison
 Richard C. Twist
 B. J. Wallace
 J. W. Young, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 607,489.59 |
| U. S. Gov't obligations | 1,076,220.61 |
| Other bonds & securities | 2,263,487.03 |
| Loans & discounts | 4,037,315.65 |
| Fixed assets | 221,783.37 |
| Other assets | 3,419.74 |
| Total | \$8,209,715.99 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$2,175,931.97 |
| Time deposits | 3,887,290.38 |
| U. S. Gov't deposits | 70,594.65 |
| Public funds | 1,211,259.21 |
| Deposits of banks | 14,945.20 |
| Total deposits | 7,360,021.41 |
| Total liabilities | 7,360,021.41 |
| Capital stock | 300,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 176,390.93 |
| Reserves | 73,303.65 |
| Total capital & reserves | 849,694.58 |
| Total | \$8,209,715.99 |

THE DELTA STATE BANK, ELAINE

Population 1,200

Phillips County

Chartered December 30, 1947 P. O. Box 295 Telephone Number 827-3397
Zip Code 72333

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Wm. Demoret President
 J. M. Countiss, Jr. Vice President
 E. Clay Bumpers .. Secretary-Treas.
 Mary Louise Demoret Jones Cashier
 & Exec. Vice Pres.

Directors

E. Clay Bumpers
 J. M. Countiss, Jr.
 Wm. Demoret
 Mary Louise Demoret Jones

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|---|
| Cash & due from banks \$ 793,888.67 | Demand deposits \$ 919,467.77 |
| U. S. Gov't obligations .. 272,041.67 | U. S. Gov't deposits 956.00 |
| Other bonds & securities 9,150.30 | Public funds 298,104.48 |
| Excess funds sold 100,000.00 | Total deposits 1,218,528.25 |
| Loans & discounts 331,853.28 | Other liabilities 327.00 |
| Other assets 6,250.44 | Total liabilities 1,218,855.25 |
| | Capital stock 40,000.00 |
| | Surplus 80,000.00 |
| | Undivided profits 164,198.40 |
| | Reserves 10,130.71 |
| | Total capital & reserves 294,329.11 |
| Total <u>\$1,513,184.36</u> | Total <u>\$1,513,184.36</u> |

THE EXCHANGE BANK AND TRUST CO., EL DORADO

Population 25,283

Union County

Chartered August 12, 1933

P. O. Box 641

Telephone Number 862-6684

Zip Code 71730

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Louis E. Hurley .. Chairman of Board
& Trust Officer
Edward Hurley President, Chief
Exec. Officer & Asst. T. O.
William W. Thomas Vice Pres.-
Secretary, Asst. T. O.
Patrick McKay .. Vice Pres., Cashier
Asst. Secretary
James H. Ludwig .. Asst. Vice Pres.
Mrs. Doris Cawvey Asst. Cashier
Stan L. Gillis Asst. Cashier
Bennie Williams Asst. Cashier
Mrs. Ginger Daniels .. Asst. Cashier
Lawrence L. Powell Auditor
Steve Leverette Asst. Vice Pres.
Mrs. Stella Crow Asst. Cashier
Mrs. Yvonne Eudy Asst. Cashier
Mrs. Christene Lawrence Asst.
Cashier

Directors

Bruce Anthony
*R. L. Aycock
H. L. Downing
W. A. Dumas
James W. Garison
*W. H. Hanna
Louis E. Hurley
Edward Hurley
*D. R. James
D. R. James, Jr.
Gardner H. Landers, M.D.
J. H. Sheehan
Joe G. Wepfer
Cliff Wright
* Advisory Directors

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 3,653,948.71
U. S. Gov't obligations 4,287,409.80
Other bonds &
securities 2,379,976.08
Excess funds sold 600,000.00
Loans & discounts 12,300,058.29
Fixed assets 177,604.54
Other real estate 1,234,254.77
Other assets 233,651.75

Total **\$24,866,903.94**

Liabilities

Demand deposits \$10,891,015.65
Time deposits 10,179,419.46
U. S. Gov't deposits 245,115.39
Public funds 862,316.38
Deposits of banks 109,088.48
Total deposits 22,286,955.36
Other liabilities 904,706.02
Total liabilities 23,191,661.38
Capital notes & debts. ... 315,000.00
Capital stock 300,000.00
Surplus 500,000.00
Undivided profits 340,465.81
Reserves 219,776.75

Total capital &
reserves 1,675,242.56
Total **\$24,866,903.94**

BANK OF ELKINS, ELKINS

Population 418 Washington County
 Chartered June 1, 1912 P. O. Box 47 Telephone Number 643-2131
 Zip Code 72727

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. E. Bunch President &
 Chairman of Board
 Joel L. Bunch Exec. Vice Pres.
 & Public Relations
 John A. Bunch, Sr. Vice Pres.
 & Cashier

Directors

J. E. Bunch
 Joel L. Bunch
 John A. Bunch, Sr.
 Edyth L. Bunch
 Roe D. Stokenbury

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|-----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks | \$ 639,844.10 | Demand deposits | \$1,972,861.49 |
| U. S. Gov't obligations | 480,110.70 | Time deposits | 2,211,814.17 |
| Other bonds & securities | 474,287.27 | U. S. Gov't deposits | 10,142.15 |
| Loans & discounts | 3,037,648.50 | Public funds | 169,016.06 |
| Fixed assets | 74,215.11 | Total deposits | 4,363,833.87 |
| Other real estate | 1.00 | Total liabilities | 4,363,833.87 |
| Other assets | 10,414.37 | Capital stock | 37,500.00 |
| | | Surplus | 216,000.00 |
| | | Undivided profits | 59,066.29 |
| | | Reserves | 40,120.89 |
| | | Total capital & reserves | 352,687.18 |
| Total | \$4,716,521.05 | Total | \$4,716,521.05 |

BANK OF ENGLAND, ENGLAND

Population 3,075 Lonoke County
 Chartered August 23, 1898 P. O. Box 70 Telephone Number 842-2555
 Zip Code 72046

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Seth Boles, Jr. President
 Thomas O. Murchison Vice Pres.
 Otha E. Frizzell Cashier
 Wilma J. Darling Asst. Cashier

Directors

Seth Boles, Jr.
 Otha E. Frizzell
 Thomas O. Murchison

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|-----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks | \$ 621,589.08 | Demand deposits | \$2,362,755.21 |
| U. S. Gov't obligations | 303,990.93 | Time deposits | 1,767,693.19 |
| Other bonds & securities | 894,177.26 | Public funds | 120,986.77 |
| Loans & discounts | 2,863,908.10 | Total deposits | 4,251,435.17 |
| Fixed assets | 2,063.34 | Total liabilities | 4,251,435.17 |
| Other real estate | 1.00 | Capital stock | 100,000.00 |
| Other assets | 1.00 | Surplus | 200,000.00 |
| | | Undivided profits | 134,295.54 |
| | | Total capital & reserves | 434,295.54 |
| Total | \$4,685,730.71 | Total | \$4,685,730.71 |

THE CITIZENS BANK, ENGLAND

Population 3,075 Lonoke County
 Chartered January 14, 1931 P. O. Box 190 Telephone Number 842-2541
 Zip Code 72046

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Lois Rutherford President
 Carroll C. Leonard, Jr. Exec. Vice
 Pres. & Cashier

Directors

John W. Gann
 Carroll C. Leonard, Jr.
 Ben B. Morris
 Lois Rutherford

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$1,062,469.97 | Demand deposits | \$2,307,242.16 |
| U. S. Gov't obligations | 2,695,872.64 | Time deposits | 2,773,154.13 |
| Other bonds & securities | 704,825.63 | U. S. Gov't deposits | 6,741.94 |
| Excess funds sold | 400,000.00 | Public funds | 359,121.92 |
| Loans & discounts | 1,401,042.93 | Total deposits | 5,446,260.15 |
| Fixed assets | 2.00 | Other liabilities | 3,894.78 |
| Other assets | 15,765.33 | Total liabilities | 5,450,154.93 |
| | | Capital stock | 120,000.00 |
| | | Surplus | 200,000.00 |
| | | Undivided profits | 509,823.57 |
| | | Total capital & reserves | 829,823.57 |
| Total | \$6,279,978.50 | Total | \$6,279,978.50 |

THE EUDORA BANK, EUDORA

Population 3,687 Chicot County
 Chartered December 23, 1930 P. O. Box "L" Telephone Number 355-4416
 Zip Code 71640

Number of Teller's Windows: Inside City—None; Outside City—None

Officers

Joe A. Arnold Exec. Vice Pres.
 & Cashier
 J. W. Loyd Vice Pres.
 C. J. Griffith President
 Evelyn Lilly Asst. Cashier
 Claudene Stevens Asst. Cashier

Directors

Joe A. Arnold W. J. Weaver
 J. W. Loyd
 C. J. Griffith
 W. K. Grubbs
 Sam Bowman
 Alvin Meyer

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 755,906.36 | Demand deposits | \$2,407,327.13 |
| U. S. Gov't obligations | 263,000.00 | Time deposits | 2,696,515.14 |
| Other bonds & securities | 971,151.55 | U. S. Gov't deposits | 28,137.75 |
| Loans & discounts | 4,873,254.53 | Public funds | 553,299.97 |
| Fixed assets | 39,562.91 | Total deposits | 5,685,279.99 |
| Other real estate | 10,000.00 | Other liabilities | 99,472.50 |
| Other assets | 1,717.66 | Total liabilities | 5,784,752.49 |
| | | Capital stock | 175,000.00 |
| | | Surplus | 520,000.00 |
| | | Undivided profits | 361,069.18 |
| | | Reserves | 73,771.34 |
| | | Total capital & reserves | 1,129,840.52 |
| Total | \$6,914,593.01 | Total | \$6,914,593.01 |

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,681 Carroll County
 Chartered May 4, 1912 P. O. Box 309 Telephone Number 253-8241
 Zip Code 72632

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John F. Cross Chairman & Pres.
 Reba L. Pyatt Cashier
 Sue C. Jones Assistant Cashier
 Wayne Brashear .. Assistant Cashier

Directors

John F. Cross
 Ruth F. Cross
 Lewis Epley, Jr.
 Digby Walker

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---------------------------------------|---|
| Cash & due from banks \$ 673,669.15 | Demand deposits .....\$2,779,739.05 |
| U. S. Gov't obligations 1,128,732.58 | Time deposits 3,172,827.96 |
| Other bonds & securities 2,116,993.93 | U. S. Gov't deposits 27,509.82 |
| Excess funds sold 700,000.00 | Public funds 235,188.30 |
| Loans & discounts 2,007,588.22 | Total deposits 6,215,265.13 |
| Fixed assets 71,666.91 | Total liabilities 6,215,265.13 |
| Other assets 4,614.07 | Capital stock 100,000.00 |
| | Surplus 105,000.00 |
| | Undivided profits 255,367.57 |
| | Reserves 27,632.16 |
| | Total capital & reserves 487,999.73 |
| Total .....\$6,703,264.86 | Total .....\$6,703,264.86 |

BANK OF EVENING SHADE, EVENING SHADE

Population 410 Sharp County
 Chartered February 5, 1901 P. O. Box 27 Telephone Number 266-3386
 Zip Code 72532

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

F. F. Mobley President—ChB
 Dolph Pegg Vice President
 A. L. Hoaney Ex. Vice Pres., Sec.
 & Treasurer
 William E. Frazier Cashier

Directors

Don A. Heuer
 A. L. Hoaney
 F. F. Mobley
 Dolph Pegg
 T. G. Vinson

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|-------------------------------------|---|
| Cash & due from banks \$ 155,936.08 | Demand deposits\$ 650,828.70 |
| U. S. Gov't obligations 278,630.00 | Time deposits 902,417.10 |
| Other bonds & securities 217,721.67 | U. S. Gov't deposits 6,824.44 |
| Loans & discounts 1,100,993.57 | Public funds 51,638.24 |
| Fixed assets 6,059.62 | Total deposits 1,611,708.48 |
| | Other liabilities 8,917.90 |
| | Total liabilities 1,620,626.38 |
| | Capital stock 25,000.00 |
| | Surplus 50,000.00 |
| | Undivided profits 47,262.67 |
| | Reserves 16,451.89 |
| | Total capital & reserves 138,714.56 |
| Total .....\$1,759,340.94 | Total .....\$1,759,340.94 |

McILROY BANK, FAYETTEVILLE

Population 30,729

Washington County

Chartered December 24, 1892 P. O. Box 1327 Telephone Number 521-7400

Zip Code 72701

Number of Teller's Facilities: Inside City—2; Outside City—None

Officers

Hayden McIlroy .. Chairman of the Board
 Clifton Wade Vice Chairman
 Ellis Burgin President
 J. L. Herrin Exec. Vice Pres.
 Tom Mathias V. Pres. & Cashier
 Winston I. Sloan Vice Pres. & Trust Officer
 George Edwards Asst. Vice Pres.
 James E. Harris Asst. Vice Pres.
 Jim Shreve Asst. Vice President
 William A. Breazeale .. Public Relations, Business Development
 Norma Moseley Asst. Secretary
 Lee Skelton Assistant Cashier
 Betty Clark Assistant Cashier
 Buddy Ledford Assistant Cashier
 Taylor Hannah Assistant Cashier

Directors

John D. Askew
 E. J. Ball
 L. L. Baxter
 Ellis Burgin
 Ralph Goff, Jr.
 J. W. Gould
 J. L. Herrin
 John E. Kane
 Dr. James D. Mashburn
 Hayden McIlroy
 Henry B. Shreve
 Carl Tune
 Clifton Wade
 Paul Young, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|---------------------------|-----------------|
| Cash & due from banks | \$ 7,159,743.64 |
| U. S. Gov't obligations.. | 1,201,825.25 |
| Other bonds & securities | 6,297,620.65 |
| Excess funds sold | 1,000,000.00 |
| Loans & discounts | 19,513,888.47 |
| Fixed assets | 1,807,220.45 |
| Other real estate | 1,344.99 |
| Other assets | 611,346.86 |

Total **\$37,592,990.31**

Liabilities

| | |
|------------------------|-----------------|
| Demand deposits | \$14,327,624.15 |
| Time deposits | 10,300,978.78 |
| U. S. Gov't deposits | 467,261.43 |
| Public funds | 5,248,585.63 |
| Deposits of banks | 1,511,085.09 |
| Total deposits | 31,855,535.08 |
| Other liabilities | 1,625,455.87 |
| Total liabilities | 33,480,990.95 |
| Capital notes & debts. | 1,000,000.00 |
| Capital stock | 500,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 1,782,539.44 |
| Reserves | 329,459.92 |

Total capital & reserves **4,111,999.36**

Total **\$37,592,990.31**

THE BANK OF FRANKLIN, FRANKLIN

Population 117 IZARD COUNTY
 Chartered June 13, 1905 Telephone Number 322-7201
 Zip Code 72536

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Richard L. Pratt Chairman
 of Board
 William R. Pratt President
 (Mrs.) Tommie Billingsley Vice
 Pres. & Cashier

Directors

(Mrs.) Tommie Billingsley
 Linn Garner
 J. E. Godwin
 Richard L. Pratt
 William R. Pratt

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 262,744.06
 U. S. Gov't obligations .. 800,776.61
 Other bonds &
 securities 50,001.00
 Loans & discounts 911,615.94
 Fixed assets 6,227.00
 Other assets 3,702.16
 Total \$2,035,066.77

Liabilities

Demand deposits \$ 924,705.21
 Time deposits 772,971.70
 U. S. Gov't deposits 31,779.88
 Public funds 94,604.30
 Total deposits 1,824,061.09
 Total liabilities 1,824,061.09
 Capital stock 25,000.00
 Surplus 25,000.00
 Undivided profits 161,005.68
 Total capital &
 reserves 211,005.68
 Total \$2,035,066.77

PLANTERS & MERCHANTS BANK, GILLETT

Population 1,000 ARKANSAS COUNTY
 Chartered January 13, 1967 P. O. Box 515 Telephone Number 548-2329
 Zip Code 72055

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

W. W. Turner .. President-Chairman
 Keneth Smith Vice Chairman
 Jerry M. Dyer Exec. Vice Pres.
 Dorothy Smith Cashier
 Alice Perritt Asst. Cashier

Directors

W. W. Turner
 Keneth Smith
 Pat McKay
 Murl Long
 Frank C. Wolfe
 Darrel Nichols
 W. P. Hackney
 Herbert Holzhauser

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 371,408.19
 U. S. Gov't obligations .. 198,606.25
 Other bonds &
 securities 515,297.25
 Loans & discounts 2,000,534.47
 Fixed assets 76,174.49
 Other assets 9,428.05
 Total \$3,171,448.70

Liabilities

Demand deposits \$ 944,666.57
 Time deposits 1,512,462.53
 U. S. Gov't deposits 9,312.53
 Public funds 326,882.42
 Total deposits 2,793,324.05
 Total liabilities 2,793,324.05
 Capital stock 150,000.00
 Surplus 140,000.00
 Undivided profits 67,421.03
 Reserves 20,703.62
 Total capital &
 reserves 378,124.65
 Total \$3,171,448.70

BANK OF GLENWOOD, GLENWOOD

Population 1,212 Pike County

Chartered December 27, 1912 P. O. Box "O" Telephone Number 356-2121
Zip Code 71943

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Q. Byrum Hurst, Sr. Chairman
 of Board
 Victor H. Cox President
 Larry G. Ball Exec. Vice Pres.
 Lynda Robbins Asst. Cashier
 Doris Hutchings Asst. Cashier

Directors

Larry G. Ball Ross Wilhite
 Victor H. Cox
 H. H. Duke
 H. H. Gardner
 Q. Byrum Hurst, Sr.
 Q. Byrum Hurst, Jr.

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 651,747.96 | Demand deposits | \$2,136,734.61 |
| U. S. Gov't obligations | 409,300.00 | Time deposits | 2,363,077.95 |
| Other bonds & securities | 1,081,556.81 | U. S. Gov't deposits | 5,152.30 |
| Excess funds sold | 300,000.00 | Public funds | 281,080.54 |
| Loans & discounts | 2,867,424.05 | Total deposits | 4,786,045.40 |
| Fixed assets | 3,766.50 | Other liabilities | 71,314.18 |
| Other real estate | 11,301.00 | Total liabilities | 4,857,359.58 |
| Other assets | 1.00 | Capital stock | 100,000.00 |
| | | Surplus | 110,000.00 |
| | | Undivided profits | 196,514.04 |
| | | Reserves | 61,223.70 |
| | | Total capital & reserves | 467,737.74 |
| Total | \$5,325,097.32 | Total | \$5,325,097.32 |

FIRST STATE BANK, GOULD

Population 1,683 Lincoln County

Chartered January 6, 1964 P. O. Box "A" Telephone Number 263-4325
Zip Code 71643

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Howard Holthoff Chairman
 Harold H. Reid President &
 Chief Exec.
 W. J. Boren First Vice Pres.
 Mary L. Nolan Asst. Vice Pres.
 & Cashier
 Evelyn Allmon Asst. Cashier
 Mike Murphy Asst. Cashier

Directors

Boscoe Blagg B. B. McCool
 W. J. Boren Harry Norris
 W. H. Carder Harold H. Reid
 Don Eifling H. R. Wood, Jr.
 T. M. Fish
 T. H. Free, Jr.
 Howard Holtoff
 R. W. Jones

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 334,033.45 | Demand deposits | \$1,148,777.19 |
| U. S. Gov't obligations | 249,465.50 | Time deposits | 1,964,546.02 |
| Other bonds & securities | 567,719.92 | U. S. Gov't deposits | 15,760.02 |
| Loans & discounts | 2,836,752.72 | Public funds | 453,772.71 |
| Fixed assets | 83,856.63 | Total deposits | 3,582,855.94 |
| Other assets | 5,022.28 | Other liabilities | 34,499.29 |
| | | Total liabilities | 3,617,355.23 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 200,000.00 |
| | | Undivided profits | 116,803.68 |
| | | Reserves | 42,691.59 |
| | | Total capital & reserves | 459,495.27 |
| Total | \$4,076,850.50 | Total | \$4,076,850.50 |

THE FIRST BANK, GRIFFITHVILLE

Population 227

White County

Chartered November 6, 1905 P. O. Box 55 Telephone Number 323-4511

Zip Code 72060

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Truman Baker President
 E. D. Yancey Vice President
 E. O. Yancey Vice President
 Joyce D. Straughn Cashier

Directors

M. O. Thompson
 Truman Baker
 E. D. Yancey
 E. O. Yancey

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$116,399.60
 U. S. Gov't obligations 280,000.00
 Other bonds & securities 60,489.25
 Excess funds sold 75,000.00
 Loans & discounts 450,763.18
 Fixed assets 6,451.88

Total \$989,103.91

Liabilities

Demand deposits \$478,545.15
 Time deposits 273,641.29
 U. S. Gov't deposits 1,209.49
 Public funds 78,303.82
 Deposits of banks 25,000.00
 Total deposits 856,699.75
 Total liabilities 856,699.75
 Capital stock 25,000.00
 Surplus 75,000.00
 Undivided profits 30,404.16
 Reserves 2,000.00

Total capital &
 reserves 132,404.16
 Total \$989,103.91

CLARK COUNTY BANK, GURDON

Population 2,500

Clark County

Chartered August 4, 1900

P. O. Box 10A

Telephone Number 353-2534

Zip Code 71743

Number of Teller's Facilities: Inside City—None; Outside City—One

Officers

Clayton Franklin President
 Joy White Cashier
 Jean Boulden Asst. Cashier

Directors

C. W. Abrams
 Clayton Franklin
 E. H. Frizzell
 A. A. Horne
 Dick Jackson
 J. E. McMillan
 Jimmy Robbs
 Maurice Stricklin

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$ 485,564.36
 U. S. Gov't obligations .. 116,285.21
 Other bonds &
 securities 1,301,682.77
 Loans & discounts 3,827,276.58
 Fixed assets 23,580.98
 Other assets 5,538.10

 Total \$5,759,928.00

Liabilities

Demand deposits\$1,710,325.93
 Time deposits 2,532,070.19
 U. S. Gov't deposits 3,590.20
 Public funds 443,971.90
 Total deposits 4,689,958.22
 Borrowed money 300,000.00
 Other liabilities 142,606.33
 Total liabilities 5,132,564.55
 Capital stock 300,000.00
 Surplus 200,000.00
 Undivided profits 75,494.80
 Reserves 51,868.65
 Total capital &
 reserves 627,363.45
 Total \$5,759,928.00

FARMERS BANK, HAMBURG

Population 2,904

Ashley County

Chartered March 10, 1941

P. O. Box 350

Telephone Number 853-5222

Zip Code 71646

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

W. E. Foote, Jr. President
 Harold Boatright .. Exec. Vice Pres.
 Louie Gene Foote Vice Pres.
 Allen Farmer Cashier

Directors

P. E. Barnes
 F. P. Blanks
 B. L. Campbell
 Lloyd Engelkes
 Louie Gene Foote
 W. E. Foote, Jr.
 W. E. Foote, III
 Leroy Higginbotham
 George E. Locke
 Earl J. Scott
 E. A. Tucker
 S. A. Wilcoxon, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------------|-----------------------|
| Cash & due from banks | \$ 726,652.70 |
| U. S. Gov't obligations .. | 223,349.20 |
| Other bonds & securities | 1,760,107.73 |
| Excess funds sold | 50,000.00 |
| Loans & discounts | 4,799,460.25 |
| Fixed assets | 241,962.88 |
| Other real estate | 14,640.45 |
| Other assets | 445.22 |
| Total | \$7,816,618.43 |

Liabilities

| | |
|---|-----------------------|
| Demand deposits | \$2,245,658.94 |
| Time deposits | 3,886,093.61 |
| U. S. Gov't deposits | 11,636.05 |
| Public funds | 847,409.95 |
| Deposits of banks | 10,000.00 |
| Total deposits | 7,000,798.55 |
| Other liabilities | 203,297.84 |
| Total liabilities | 7,204,096.39 |
| Capital stock | 100,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 137,491.54 |
| Reserves | 75,030.50 |
| Total capital & reserves | 612,522.04 |
| Total | \$7,816,618.43 |

CALHOUN COUNTY BANK, HAMPTON

Population 1,252
 Chartered October 26, 1906 P. O. Box 8 Telephone Number 798-2208
 Zip Code 71744

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Searcy Harrell President
 Len Harrell Vice President
 Mary H. Johnston Cashier
 Hazel B. Smith Assistant Cashier

Directors

Hurbert Brown A. G. Tomlinson
 Fay Harrell D. W. Wells
 Len Harrell
 Searcy Harrell, Jr.
 Searcy Harrell, Sr.

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 564,541.10
 U. S. Gov't obligations .. 635,725.00
 Other bonds &
 securities 1,833,985.37
 Loans & discounts 2,628,870.23
 Fixed assets 113,286.79
 Other assets 11,208.62

Total \$5,787,617.11

Liabilities

Demand deposits \$2,071,901.58
 Time deposits 2,184,875.23
 U. S. Gov't deposits 28,867.02
 Public funds 714,932.25
 Total deposits 5,000,576.08
 Total liabilities 5,000,576.08
 Capital stock 50,000.00
 Surplus 300,000.00
 Undivided profits 317,583.79
 Reserves 119,457.24

Total capital &
 reserves 787,041.03

Total \$5,787,617.11

THE BANK OF HARRISBURG, HARRISBURG

Population 1,931
 Chartered December 2, 1930 P. O. Box 87 Telephone Number 578-5427
 Zip Code 72432

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

R. W. Butler President
 Jim Tom Butler Vice Pres.
 H. S. Smith Exec. Vice Pres.
 James Williams Cashier
 Mrs. Doris H. Smith .. Asst. Cashier

Directors

Mrs. A. M. Butler
 Jim Tom Butler
 R. W. Butler
 J. P. Hubbard
 H. S. Smith

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 1,057,832.73
 U. S. Gov't obligations 1,459,000.00
 Other bonds &
 securities 1,996,366.91
 Loans & discounts 5,662,859.75
 Fixed assets 56,987.03
 Other real estate 2.00

Total \$10,233,048.42

Liabilities

Demand deposits \$ 2,923,083.74
 Time deposits 5,023,956.55
 U. S. Gov't deposits 36,683.18
 Public funds 902,166.83
 Deposits of banks 42,427.24
 Total deposits 8,928,317.54
 Borrowed money 400,000.00
 Total liabilities 9,328,317.54
 Capital stock 100,000.00
 Surplus 300,000.00
 Undivided profits 407,572.62
 Reserves 97,158.26

Total capital &
 reserves 904,730.88

Total \$10,233,048.42

THE SECURITY BANK, HARRISON

Population 7,239

Boone County

Chartered November 20, 1931 P. O. Box 1078 Telephone Number 365-8201

Zip Code 72601

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

L. E. Durand President and Chief
 Executive Officer
 E. R. Tims Senior Vice Pres.
 Wayne Clark Exec. Vice Pres.
 & Trust Officer
 Bill O. Watts Vice Pres.
 Wallace E. Nickels Vice Pres.
 & Farm Rep.
 Gene Waters Cashier
 Richard L. McBee Asst. Cashier
 Jim Phillips Asst. Cashier
 Jimmie Yarbrough Asst. Cashier
 Eva Taylor Auditor

Directors

William W. Christeson, M.D.
 Roy L. Baker, Sr.
 Wayne Clark
 F. L. Coffman, Sr.
 L. E. Durand
 Garvin Fitton
 David Heuer
 W. O. Newton
 Jack Reeves
 E. R. Tims

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 3,741,525.44
 U. S. Gov't obligations 1,794,869.13
 Other bonds &
 securities 8,054,958.30
 Loans & discounts 13,302,444.59
 Fixed assets 343,732.12
 Other real estate 1.00
 Other assets 745,286.49
 Total \$27,982,817.07

Liabilities

Demand deposits \$11,618,571.33
 Time deposits 11,089,175.11
 U. S. Gov't deposits 363,197.80
 Public funds 1,246,910.99
 Deposits of banks 390,666.54
 Total deposits 24,708,521.77
 Other liabilities 443,875.52
 Total liabilities 25,152,397.29
 Capital notes & debts 700,000.00
 Capital stock 450,000.00
 Surplus 800,000.00
 Undivided profits 488,631.81
 Reserves 391,787.97
 Total capital &
 reserves 2,830,419.78
 Total \$27,982,817.07

HORATIO STATE BANK, HORATIO

Population 852

Sevier County

Chartered May 15, 1905

P. O. Box 347

Telephone Number 832-2501

Zip Code 71842

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Carl E. Hendrix, Jr. President
 Edith Hendrix Smith Vice Pres.
 Lilla S. Hendrix Asst. Vice Pres.
 Wilburn Smith Cashier

Directors

J. E. Baugh
 Carl E. Hendrix, Jr.
 Lilla S. Hendrix
 Flynn Justus
 Fred Sharp
 Edith Hendrix Smith
 M. T. Wilson

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 497,611.54 |
| U. S. Gov't obligations | 663,860.00 |
| Other bonds & securities | 2,118,678.22 |
| Excess funds sold | 500,000.00 |
| Loans & discounts | 2,298,547.29 |
| Fixed assets | 103,391.16 |
| Total | \$6,182,088.21 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$1,929,087.25 |
| Time deposits | 3,181,331.80 |
| U. S. Gov't deposits | 6,781.25 |
| Public funds | 365,241.86 |
| Total deposits | 5,482,442.16 |
| Other liabilities | 200.62 |
| Total liabilities | 5,482,642.78 |
| Capital stock | 100,000.00 |
| Surplus | 200,000.00 |
| Undivided profits | 363,706.40 |
| Reserves | 35,739.03 |
| Total capital & reserves | 699,445.43 |
| Total | \$6,182,088.21 |

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 20,000

Pulaski County

Chartered August 2, 1949

P. O. Box 827

Telephone Number 982-4511

Zip Code 72076

Number of Teller's Facilities: Inside City—1; Outside City—1

Officers

Kenneth Pat Wilson President
 & Director
 Melda A. Rice Vice Pres. &
 Sec. to Board
 Sibyl H. Adams .. Cashier & Auditor
 Robert G. Moore Vice Pres.
 Joyce R. Hester Asst. Vice Pres.
 Mary Dewey Asst. Cashier
 Mary Nell Elliott Asst. Cashier
 Jane C. Hill Asst. Cashier
 Jean Greer Asst. Cashier
 Larry Wilson Marketing Officer
 Jerry Davis Loan Officer
 James Gray Loan Officer
 Mabel Williams Branch Manager
 Eddie Holt Branch Manager

Directors

Harry K. Dougherty
 Bartus M. Gray
 B. Fred Thompson
 Carl A. Williams
 Kenneth Pat Wilson
 Thomas H. Wortham

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 2,286,535.79
 U. S. Gov't obligations 1,581,715.71
 Other bonds &
 securities 4,571,616.38
 Excess funds sold 1,100,000.00
 Loans & discounts 11,002,045.10
 Fixed assets 402,086.71
 Other assets 164,238.85

Total **\$21,108,238.54**

Liabilities

Demand deposits\$ 8,719,894.42
 Time deposits 7,164,114.11
 U. S. Gov't deposits 875,956.60
 Public funds 1,336,553.85
 Total deposits 18,096,518.98
 Other liabilities 919,733.23
 Total liabilities 19,016,252.21
 Capital stock 300,000.00
 Surplus 700,000.00
 Undivided profits 848,714.97
 Reserves 243,271.36

Total capital &
 reserves 2,091,986.33

Total **\$21,108,238.54**

NEWTON COUNTY BANK, JASPER

Population 395

Newton County

Chartered March 24, 1903

P. O. Box 305 Telephone Number 446-2211

Zip Code 72641

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Joe C. Nance President
 Alta Gorden Exec. Vice Pres.
 Carl G. Jones Asst. to President
 Joe Phillips Asst. Vice Pres.
 Inas Watson Asst. Vice Pres.

Directors

Carl G. Jones
 Joe C. Nance
 Alta Gorden
 Helen Nance
 Devoe Gregory
 J. W. Waters

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 347,631.00 |
| U. S. Gov't obligations | 728,707.40 |
| Other bonds & securities | 826,090.46 |
| Loans & discounts | 2,391,079.39 |
| Fixed assets | 43,266.71 |
| Other real estate | 6,727.00 |
| Other assets | 1,999.50 |
| Total | \$4,345,501.46 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$1,702,804.28 |
| Time deposits | 1,862,748.43 |
| U. S. Gov't deposits | 18,693.36 |
| Public funds | 390,253.97 |
| Total deposits | 3,974,500.04 |
| Other liabilities | 3,665.03 |
| Total liabilities | 3,978,165.07 |
| Capital stock | 50,000.00 |
| Surplus | 200,000.00 |
| Undivided profits | 103,628.68 |
| Reserves | 13,707.71 |
| Total capital & reserves | 367,336.39 |
| Total | \$4,345,501.46 |

BANK OF NETTLETON, JONESBORO

Population 27,050

Craighead County

Chartered February 13, 1904 P. O. Box 2218 Telephone Number 932-2131

Zip Code 72401

Number of Teller's Facilities: Inside City—1; Outside City—1

Officers

Edw. H. Cherry President
 Retha Schisler Vice Pres.
 Paul Penn, Jr. Vice Pres.
 Joyce Bridger Vice Pres.
 Frankie L. Pratt Vice Pres.
 R. E. Thomas Cashier
 Lucille Cowell Asst. Cashier

Directors

Edw. H. Cherry
 E. O. Cherry
 Wallace Fowler
 Ruben Griffin
 W. B. Hurt, Jr.
 Mrs. L. D. Kiech
 Tom Mardis
 Grover D. Poole, M.D.
 J. A. Tomlinson
 Gerald G. Watkins

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 837,191.75
 U. S. Gov't obligations .. 704,805.81
 Other bonds &
 securities 703,012.47
 Excess funds sold 100,000.00
 Loans & discounts 6,830,534.88
 Fixed assets 145,852.60

Total **\$9,321,397.51**

Liabilities

Demand deposits\$2,800,051.01
 Time deposits 4,886,192.94
 U. S. Gov't deposits 39,808.30
 Public funds 885,945.33
 Deposits of banks 35,000.00

Total deposits **8,646,997.58**
Total liabilities **8,646,997.58**
 Capital stock 200,000.00
 Surplus 252,500.00
 Undivided profits 157,549.46
 Reserves 64,350.47

**Total capital &
 reserves** **674,399.93**
Total **\$9,321,397.51**

CITIZENS BANK OF JONESBORO, JONESBORO

Population 27,050

Craighead County

Chartered July 25, 1919

P. O. Box 1090 Telephone Number 932-6603

Zip Code 72401

Number of Teller's Facilities: Inside City—3; Outside City—1

Officers

Herbert H. McAdams Chairman
of the Board & President
Eugene B. Smith Asst. to Pres.
Walter A. DeRoeck Exec. V. Pres.
M. S. Rubenstein First V. Pres.
Curtis V. McKinney Sr. V. Pres.
Donald Timms Sr. V. Pres.
L. D. Walker Sr. V. Pres.
Major W. Griffin Vice Pres.
J. Hardy Little Vice Pres.
Fred E. Dacus Vice Pres.
Robert C. Connor Vice Pres.
Wilburn J. Cole V. Pres. & Cashier
Charles D. Campbell Vice Pres.
Max Moore Vice Pres.
Eugene T. Clayton Auditor
James C. Moser Corres. B. Off.
& Tr. Atty.
Mrs. Jewell Jordan Asst. V. Pres.
James R. Hall Farm Loan Off.
Bob Wimpy Farm Loan Off.
Mrs. Betty Bodell Real Estate
Loan Officer
Joe Shumaker Install. Loan Officer
Mrs. Marguerite Culver Per. Off.
Mrs. Avalee Dickson Asst. Cashier
Mrs. Gladys Kinsall Asst. Cashier
Bill May Asst. Loan Officer
Mrs. Hazel Crider Asst. Trust Off.
Mrs. Billie J. Pinchback Proof
Manager
Jim Stotts Asst. Loan Officer

Directors

Dr. Glen F. Baker
W. D. Roberts, Jr.
J. W. Crafton
M. S. Rubenstein
John C. Deacon
Eugene B. Smith
Walter A. DeRoeck
Dr. Paul T. Stroud
W. O. Doak
Dr. Durwood Wisdom
Sid Frier
Robert Holt
Paul Johnston
Herbert H. McAdams
Minor M. Markle
Joe N. Martin
Oscar J. Melton

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 7,402,922.93
U. S. Gov't obligations 3,589,316.44
Other bonds &
securities 5,126,630.34
Excess funds sold 2,200,000.00
Loans & discounts 35,353,235.19
Fixed assets 678,741.88
Other assets 726,598.90

Total \$55,077,445.68

Liabilities

Demand deposits\$15,725,148.97
Time deposits 26,186,421.17
U. S. Gov't deposits 328,188.55
Public funds 2,173,432.38
Deposits of banks 3,850,864.92
Total deposits 48,264,055.99
Excess funds purchased 2,150,000.00
Other liabilities 1,132,726.50
Total liabilities 51,546,782.49
Capital notes & debts... 400,000.00
Capital stock 1,000,000.00
Surplus 1,370,000.00
Undivided profits 345,521.78
Reserves 415,141.41

Total capital &
reserves 3,530,663.19

Total \$55,077,445.68

MERCANTILE BANK, JONESBORO

Population 27,050

Craighead County

Chartered January 7, 1932 P. O. Box 6018 Telephone Number 935-5521

Zip Code 72401

Number of Teller's Facilities: Inside City—2; Outside City—2

Officers

Charles Frierson, III .. Chrm. of Brd.
& President
George F. Delaney, Jr. Exec.
Vice Pres.
Carey Smith Sr. Vice Pres.
Earl Gairhan Sr. Loan Off. &
Vice Pres.
Naomi Craft Vice Pres.
R. W. Higginbotham Vice Pres.
Roland Hughes Vice Pres.
Hugh Harrington Vice Pres.
Charles O. Ripley Vice Pres.
Norman Leonard Cashier
Herbert J. Parker Vice Pres.
& Trust Off.
Jim McFarlin Asst. Trust Officer
Betty Pittman Asst. Vice Pres.
Jim Wilkins Asst. Vice Pres.
Larry Darouse Asst. Cashier-
Installment Loans
Gid Massey Comm. Loan Officer

Directors

Roy Cooper
Geo. F. Delaney, Jr.
W. M. Freeze, Jr.
Charles Frierson, III
Lynn Greene
George Heinemann
A. M. Heringer, Jr.
Ben Lamberth
J. W. Ledbetter, M.D.
Tom Loberg
Alan Patteson, Jr.
M. O. Peeler, M.D.
S. L. Simpson
James E. Sloan

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 3,385,792.28
U. S. Gov't obligation 1,887,414.28
Other bonds &
securities 7,361,308.21
Excess funds sold 1,900,000.00
Loans & discounts 25,513,978.08
Fixed assets 757,494.94
Other real estate 2,594.98
Other assets 482,591.36

Total \$41,291,174.13

Liabilities

Demand deposits \$13,067,784.71
Time deposits 18,348,321.43
U. S. Gov't deposits 480,096.41
Public funds 4,730,577.35
Deposits of banks 293,336.64
Total deposits 36,920,116.54
Other liabilities 943,587.30
Total liabilities 37,863,703.84
Capital notes & debts .. 500,000.00
Capital stock 600,000.00
Surplus 1,200,000.00
Undivided profits 833,002.36
Reserves 294,467.93

Total capital &
reserves 3,427,470.29
Total \$41,291,174.13

FARMERS & MERCHANTS BANK, JUDSONIA

Population 1,500 White County
 Chartered May 29, 1913 P. O. Box I Telephone Number 729-3329
 Zip Code 72081

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

E. O. Yancey President
 C. I. Stevens Exec. Vice Pres.
 J. E. Emfinger Cashier
 Thelma M. Stevens ... Asst. Cashier

Directors

J. Herbert Graves
 C. I. Stevens
 E. O. Yancey
 Elmer D. Yancey

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 273,402.52 | Demand deposits | \$1,112,787.58 |
| U. S. Gov't obligations | 651,660.00 | Time deposits | 766,049.64 |
| Other bonds & securities | 274,635.75 | U. S. Gov't deposits | 19,997.92 |
| Excess funds sold | 500,000.00 | Public funds | 224,880.49 |
| Loans & discounts | 717,073.01 | Deposits of banks | 24,146.74 |
| Fixed assets | 23,020.00 | Total deposits | <u>2,147,862.37</u> |
| Other assets | 1.00 | Other liabilities | 3,882.49 |
| | | Total liabilities | <u>2,151,744.86</u> |
| | | Capital stock | 35,000.00 |
| | | Surplus | 115,000.00 |
| | | Undivided profits | 132,643.00 |
| | | Reserves | <u>5,404.42</u> |
| | | Total capital & reserves | <u>288,047.42</u> |
| Total | <u>\$2,439,792.28</u> | Total | <u>\$2,439,792.28</u> |

UNION STATE BANK, JUNCTION CITY

Population 1,388 Union County
 Chartered August 28, 1933 P. O. Box "F" Telephone Number 924-4752
 Zip Code 71749

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Arthur L. Funderburk President
 John F. Marsh Vice President
 Mrs. Carolyn Hanry Cashier
 Mrs. Veda Jones Asst. Cashier
 Mrs. Mary C. Jones Asst. Cashier

Directors

J. B. Allen, Jr.
 Peter J. Carroll, M.D.
 T. Norman Couch
 Arthur L. Funderburk
 Alvin Y. Green
 John F. Marsh
 John M. Shackelford, Jr.

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 639,043.53 | Demand deposits | \$1,115,364.87 |
| U. S. Gov't obligations | 455,613.40 | Time deposits | 2,278,489.25 |
| Other bonds & securities | 24,292.55 | U. S. Gov't deposits | 43,138.01 |
| Loans & discounts | 2,896,807.23 | Public funds | 265,460.45 |
| Fixed assets | 40,077.50 | Total deposits | <u>3,702,452.58</u> |
| Other real estate | 18,696.92 | Other liabilities | 17,753.41 |
| Other assets | 9,300.03 | Total liabilities | <u>3,720,205.99</u> |
| | | Capital stock | 200,000.00 |
| | | Surplus | 100,000.00 |
| | | Undivided profits | <u>63,625.17</u> |
| | | Total capital & reserves | <u>363,625.17</u> |
| Total | <u>\$4,083,831.16</u> | Total | <u>\$4,083,831.16</u> |

BANK OF KENSETT, KENSETT

Population 1,444 White County
 Chartered February 17, 1922 P. O. Box 356 Telephone Number 742-3211
 Zip Code 72082

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John H. Johnston President
 John H. Johnston Jr. Vice Pres.
 Roger Q. Mills Vice Pres.
 Mrs. Thelma Roth Cashier
 Mrs. Patsy Scott Asst. Cashier

Directors

John H. Johnston
 John H. Johnston Jr.
 Roger Q. Mills

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 187,253.43 | Demand deposits | \$ 865,185.47 |
| U. S. Gov't obligations | 722,346.75 | U. S. Gov't deposits | 4,858.61 |
| Other bonds & securities | 150,000.00 | Public funds | 40,497.28 |
| Loans & discounts | 21,744.01 | Total deposits | 910,541.36 |
| Other assets | 6,021.25 | Total liabilities | 910,541.36 |
| | | Capital stock | 50,000.00 |
| | | Surplus | 10,000.00 |
| | | Undivided profits | 116,824.08 |
| | | Total capital & reserves | 176,824.08 |
| Total | \$1,087,365.44 | Total | \$1,087,365.44 |

BANK OF KINGSTON, KINGSTON

Population 225 Madison County
 Chartered April 7, 1911 P. O. Box 37 Telephone Number 665-2825
 Zip Code 72742

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Tom Hargis President
 Wilson Bunch Vice Pres. & Cash.
 Wm. B. Bunch Asst. Cashier
 Gary W. Bunch Bookkeeper
 Fred Evon Bunch Secretary

Directors

Fred Evon Bunch
 Gary W. Bunch
 Wm. B. Bunch
 Wilson Bunch
 Tom Hargis

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 226,963.31 | Demand deposits | \$ 423,971.83 |
| U. S. Gov't obligations | 571,171.00 | Time deposits | 534,680.79 |
| Other bonds & securities | 49,988.60 | U. S. Gov't deposits | 1,115.00 |
| Loans & discounts | 180,001.96 | Total deposits | 959,767.62 |
| Fixed assets | 247.94 | Total liabilities | 959,767.62 |
| Other real estate | 3.00 | Capital stock | 10,000.00 |
| | | Surplus | 25,000.00 |
| | | Undivided profits | 31,608.19 |
| | | Reserves | 2,000.00 |
| | | Total capital & reserves | 68,608.19 |
| Total | \$1,028,375.81 | Total | \$1,028,375.81 |

FIRST STATE BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,500
 Chartered June 12, 1962

P. O. Box 271
 Zip Code 71653

Chicot County
 Telephone Number 265-5366

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Fred Michael President
 Henry Anthony Vice President
 O. C. Burnside Secretary
 Ben Floriani, Jr. Cashier
 Becky Brogden Asst. Cashier
 Christine Avery Asst. Cashier

Directors

Henry Anthony
 Herman Berkemeyer
 James R. Burchfield
 O. C. Burnside, Jr.
 W. H. Drew
 J. P. Hampton
 David Livingston
 Doyne Loyd
 Marvin Loyd
 Geno Mazzanti, Jr.
 Fred Michael
 G. A. Norriss
 Carl Powell
 W. M. Shaw
 C. W. Tillman

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------------|-----------------------|
| Cash & due from banks \$ | 576,933.83 |
| U. S. Gov't obligations.. | 209,000.00 |
| Other bonds & securities | 2,580,467.53 |
| Loans & discounts | 2,873,959.79 |
| Fixed assets | 50,340.27 |
| Other assets | 32,871.05 |
| Total | \$6,323,572.47 |

Liabilities

| | |
|---|-----------------------|
| Demand deposits | \$1,618,085.04 |
| Time deposits | 3,271,742.77 |
| U. S. Gov't deposits | 22,308.94 |
| Public funds | 916,728.91 |
| Total deposits | 5,828,865.66 |
| Total liabilities | 5,828,865.66 |
| Capital stock | 100,000.00 |
| Surplus | 350,000.00 |
| Undivided profits | 14,341.77 |
| Reserves | 30,365.04 |
| Total capital & reserves | 494,706.81 |
| Total | \$6,323,572.47 |

CITIZENS BANK OF LAVACA, LAVACA

Population 532 Sebastian County
Chartered May 5, 1910 P. O. Box 108 Telephone Number 674-2316
Zip Code 72941

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

James M. Llewellyn, Jr. President
Mrs. J. M. (Nelle) Llewellyn
Exec. Vice President
Ronald Casey Vice Pres. & Cash.
Mrs. Wanda Leber Asst. Cashier

Directors

W. J. Echols
J. M. Lewellyn, Jr.
Mrs. J. M. Llewellyn

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|-----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks \$ | 278,710.14 | Demand deposits | \$1,033,410.89 |
| U. S. Gov't obligations.. | 552,397.18 | Time deposits | 1,315,713.30 |
| Other bonds & securities | 1,000.00 | U. S. Gov't deposits | 3,824.52 |
| Excess funds sold | 250,000.00 | Public funds | 157,458.35 |
| Loans & discounts | 1,599,807.82 | Total deposits | 2,510,407.06 |
| Fixed assets | 88,519.84 | Other liabilities | 58,933.62 |
| Other assets | 1,117.00 | Total liabilities | 2,569,340.68 |
| | | Capital notes & debts. | 50,000.00 |
| | | Capital stock | 30,000.00 |
| | | Surplus | 70,000.00 |
| | | Undivided profits | 36,369.76 |
| | | Reserves | 15,841.54 |
| | | Total capital & reserves | 202,211.30 |
| Total | \$2,771,551.98 | Total | \$2,771,551.98 |

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,507 Mississippi County
Chartered January 23, 1951 P. O. Box 140 Telephone Number 539-6354
Zip Code 72438

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. Lee Bearden President
Edna L. Kennett Exec. V. Pres.
Lynn Bearden Cashier

Directors

J. Lee Bearden
Edna L. Kennett
T. N. Rodman M.D.
J. L. Swihart
Nelson P. Henry

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|-----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks \$ | 450,266.27 | Demand deposits | \$1,162,857.38 |
| U. S. Gov't obligations.. | 229,381.25 | Time deposits | 1,961,362.37 |
| Other bonds & securities | 1,492,030.88 | U. S. Gov't deposits | 27,258.09 |
| Excess funds sold | 150,000.00 | Public funds | 362,315.46 |
| Loans & discounts | 1,636,287.06 | Total deposits | 3,513,793.30 |
| Fixed assets | 79,528.20 | Other liabilities | 59,374.36 |
| Other real estate | 2.00 | Total liabilities | 3,573,167.66 |
| Other assets | 13,429.42 | Capital stock | 100,000.00 |
| | | Surplus | 250,000.00 |
| | | Undivided profits | 109,491.26 |
| | | Reserves | 18,266.16 |
| | | Total capital & reserves | 477,757.42 |
| Total | \$4,050,925.08 | Total | \$4,050,925.08 |

LITTLE RIVER BANK, LEPANTO

Population 1,885

Poinsett County

Chartered November 21, 1919 P. O. Drawer 340 Telephone Number 475-2306

Zip Code 72354

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

D. F. Portis Chairman of Board
 Grady Watkins, Jr. President
 T. G. Thompson, Jr. ... V. Pres./Cash.
 J. C. Portis Vice President
 Blanche Nash Asst. Cashier

Directors

A. T. Bell
 W. H. Cross, Sr.
 Wayne Eason
 T. B. Goldsby, Jr.
 D. F. Portis
 J. C. Portis
 J. Clay Portis
 T. G. Thompson, Jr.
 Grady Watkins, Jr.

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$ 541,375.96
 U. S. Gov't obligations.. 1,195,776.48
 Other bonds &
 securities 831,681.61
 Loans & discounts 3,327,785.22
 Fixed assets 76,840.63
 Other assets 6,988.73

Total \$5,980,448.63

Liabilities

Demand deposits\$1,684,933.89
 Time deposits 2,808,135.50
 U. S. Gov't deposits 39,552.68
 Public funds 544,666.94
 Deposits of banks 7,500.00
 Total deposits 4,884,789.01
 Total liabilities 4,884,789.01
 Capital stock 200,000.00
 Surplus 400,000.00
 Undivided profits 407,823.25
 Reserves 87,836.37
 Total capital &
 reserves 1,095,659.62
Total \$5,980,448.63

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,609

Lafayette County

Chartered August 25, 1911

P. O. Box 280

Telephone Number 921-4244

Zip Code 71845

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. C. Landes President & Chmn.
of Board
P. D. Burton Jr. Vice President
Wilma Willbanks Cashier
Annette D. Shaver Asst. Cashier

Directors

J. C. Landes
P. D. Burton Jr.
Alvis Fuller
J. A. Harrel
Aileen S. Landes
Henry Moore III
W. H. Triplett Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$1,009,724.05 |
| U. S. Gov't obligations | 1,969,479.50 |
| Other bonds & securities | 1,229,199.21 |
| Excess funds sold | 50,000.00 |
| Loans & discounts | 3,318,888.71 |
| Fixed assets | 96,967.49 |
| Other assets | 538.58 |
| Total | \$7,674,797.54 |

Liabilities

| | |
|--------------------------|-----------------------|
| Demand deposits | \$1,826,311.89 |
| Time deposits | 4,582,923.74 |
| U. S. Gov't deposits | 18,859.30 |
| Public funds | 612,761.46 |
| Total deposits | 7,040,856.39 |
| Other liabilities | 132,363.98 |
| Total liabilities | 7,173,220.37 |
| Capital stock | 100,000.00 |
| Surplus | 240,000.00 |
| Undivided profits | 121,032.57 |
| Reserves | 40,544.60 |
| Total capital & reserves | 501,577.17 |
| Total | \$7,674,797.54 |

BANK OF LINCOLN, LINCOLN

Population 1,023 Washington County
 Chartered March 19, 1903 P. O. Box 98 Telephone Number 824-3232
 Zip Code 72744

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

W. T. Shannon Chmn. of Board
 B. J. Basden Vice Ch. of Board
 C. C. Karnes President
 Kenneth D. Cox Cashier
 David Huffaker Asst. Cashier
 Ronnie Rinehart Asst. Cashier

Directors

W. T. Shannon
 Forrest Rodgers
 S. H. Pitts
 R. H. Pitts
 H. A. Lewis
 B. J. Basden
 C. C. Karnes

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$1,104,052.74 |
| U. S. Gov't obligations | 1,924,005.56 |
| Other bonds & securities | 732,833.10 |
| Loans & discounts | 3,882,999.35 |
| Fixed assets | 28,275.59 |
| Total | \$7,672,166.34 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$2,582,645.82 |
| Time deposits | 4,500,417.29 |
| U. S. Gov't deposits | 18,166.86 |
| Public funds | 38,113.34 |
| Total deposits | 7,139,343.31 |
| Total liabilities | 7,139,343.31 |
| Capital stock | 100,000.00 |
| Surplus | 150,000.00 |
| Undivided profits | 223,377.02 |
| Reserves | 59,446.01 |
| Total capital & reserves | 532,823.03 |
| Total | \$7,672,166.34 |

WORTHEN BANK AND TRUST COMPANY, LITTLE ROCK

Population 132,000

Pulaski County

Chartered August 4, 1902

P. O. Box 1681

Telephone Number 378-1000

Zip Code 72203

Number of Teller's Facilities: Inside City—9; Outside City—None

Officers

James H. Penick, Sr. Chairman of the Board
 Edward M. Penick President & Chief Executive Officer
 James S. Hall Exec. Vice Pres.
 James Penick, Jr. Exec. Vice Pres.
 Robert C. Wilcox Auditor
 John E. Lock Asst. Auditor
 A. J. Gornatti Asst. Cashier
 Albert F. Otten Sr. Vice Pres.
 Loren L. Baumann Asst. Vice Pres.
 Robert Allen Asst. Cashier
 Wynton Moore Asst. Cashier
 Jerry Straessle Asst. Vice Pres.
 H. H. Priest Vice Pres.
 James M. Vail Asst. Vice Pres.
 Wilbur Armbrust Asst. Cashier
 Frances Harrison Asst. Cashier
 James H. Parker Asst. Cashier
 Raymond N. Smith Asst. Cashier
 H. W. Throckmorton Asst. Cashier
 Leo Tolleff Asst. Cashier
 John K. Strange Vice Pres.
 D. Wayne Harness Asst. Vice Pres.
 H. W. Gardner Asst. Cashier
 Mrs. Eileen Sego Asst. Cashier
 James H. Ryals Vice Pres.
 Dan Bartell Consumer Officer
 Louis J. Schaufele Controller & Vice Pres.
 Robert Trammel Asst. Controller
 Larry Graybill Asst. Cashier
 James D. Ross Cashier
 Coy E. Reed Asst. Vice Pres.
 Frank J. Descoteau Asst. V. Pres.
 Marion L. Myrick Asst. Vice Pres.
 Karl F. Zimmermann Vice Pres.
 B. Dickson Neal Asst. Cashier
 Lawrence B. Burrow Vice Pres. & Trust Officer
 Aubrey F. Williams Vice Pres. & Trust Officer
 Thomas H. Rowland Asst. Trust Officer
 William L. Blair Trust Officer
 Jack C. Thomas Trust Officer
 Gilbert Howell Trust Invest. Off.
 Howard T. Shepherd Trust Officer
 Charles R. Shelton Trust Officer
 Harold L. Tate Asst. Trust Off.
 Louis E. Adams Vice Pres.
 Dan Bearden Asst. Vice Pres.

Officers (Cont.)

Jim Fleming Asst. Vice Pres.
 Joe Bishop Asst. Cashier
 Raymond Mitchell Asst. Cashier
 Norm Owen Data Officer
 Clyde Swint Asst. Vice Pres.
 Guy P. Mosley Asst. Vice Pres.
 Ed T. Buchy Data Operations Off.
 Robert P. Taylor Sr. Vice Pres.
 Lawrence E. Mobley Asst. Vice Pres.
 George E. Rowland, Jr. Vice Pres.
 Larry Breshears Asst. Vice Pres.
 Charles R. Perry Asst. Vice Pres.
 Michael Cissell Asst. Cashier
 Charles E. Wade Vice Pres.
 Richard B. Elwood Vice Pres.
 Fred C. Burns Asst. Vice Pres.
 D. Eugene Fortson Vice Pres.
 Carol Crain Marketing Research Officer
 Jane Rausch Marketing Officer
 J. Orville Cheney Vice Pres.
 F. Michael Williamson Asst. Vice Pres.
 Jason Kappanadze Marketing Off.
 R. D. Parks, Jr. Asst. Vice Pres.
 Erwin Johnston Asst. Vice Pres.
 Ed McCulloch Asst. Cashier
 Willie Lock New Accounts Officer
 Betty Stewart Asst. Cashier
 Sondra Boykin Training Officer
 R. J. Wills Senior Vice Pres.
 Richard P. Calhoun Vice Pres.
 Robert L. Fikes Vice Pres.
 Charles L. Tarleton Vice Pres.
 Woodrow M. Wilson Vice Pres.
 E. Lee Maris Asst. Vice Pres.
 Jim Fincher Asst. Cashier
 J. P. Mallon Asst. Cashier
 Randy Reagan Asst. Cashier
 Alvin J. Reap Vice Pres.
 Tom Wray Asst. Vice Pres.
 Melvin Diffe Asst. Vice Pres.
 Ralph Sloan Asst. Vice Pres.
 Don Massey Asst. Vice Pres.
 J. Edward Cary Asst. Cashier
 Beverly J. Lambert, III Vice Pres.
 Wayne L. Coates Asst. Vice Pres.
 Barry M. Livingston Asst. V. Pres.
 Fritz B. Goodbar Asst. Vice Pres.
 Booker Worthen Sr. Vice Pres.

(Cont. on Page 100)

BANK OF LOCKESBURG, LOCKESBURG

Population 636

Sevier County

Chartered October 14, 1902 P. O. Box 118 Telephone Number 289-2541

Zip Code 72846

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Directors

Leonard L. Hampson Chairman
of Board
James F. Lea President
(Miss) Lillian Abbott Cashier
(Mrs.) Bobbie J. Simmons Asst.
Cashier
(Mrs.) Sarah Currence Asst.
Cashier

Leonard L. Hampson
Wanda C. Hampson
Mary F. Hampson
James F. Lea

STATEMENT AS OF JUNE 30, 1972

Assets

Liabilities

Cash & due from banks \$ 367,633.57
U. S. Gov't obligations .. 1,063,414.45
Other bonds &
securities 459,075.59
Excess funds sold 100,000.00
Loans & discounts 1,114,980.68
Fixed assets 7,411.96
Other assets 20,250.00

Total \$3,132,766.25

Demand deposits \$1,265,698.90
Time deposits 1,354,818.24
U. S. Gov't deposits 4,986.50
Public funds 160,086.02
Total deposits 2,785,589.66
Other liabilities 39,079.19
Total liabilities 2,824,668.85
Capital stock 25,000.00
Surplus 75,000.00
Undivided profits 163,027.40
Reserves 45,070.00
Total capital &
reserves 308,097.40
Total \$3,132,766.25

FIRST STATE BANK, LONOKE

Population 3,140

Lonoke County

Chartered March 9, 1935

P. O. Box 320

Telephone Number 676-2021

Zip Code 72086

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. O. Bennett President
 Charles E. Ford Exec. Vice Pres.
 W. H. Bransford, Sr. Vice Pres.
 Lorine L. Pitts Cashier
 J. W. Rye Asst. Cashier
 Mary J. Strickland ... Asst. Cashier

Directors

J. O. Bennett
 Wayne Bennett
 Neil Bennett
 W. H. Bransford, Sr.
 Dr. H. Austin Grimes

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 1,076,517.60 | Demand deposits\$ 4,050,778.16 |
| U. S. Gov't obligations 790,680.00 | Time deposits 4,805,245.88 |
| Other bonds & securities 2,280,061.76 | U. S. Gov't deposits ... 12,450.62 |
| Loans & discounts 7,143,807.68 | Public funds 1,280,261.90 |
| Fixed assets 137,159.47 | Total deposits <u>10,148,736.56</u> |
| Other real estate 1.00 | Total liabilities 10,148,736.56 |
| Other assets 111,252.23 | Capital stock 200,000.00 |
| | Surplus 600,000.00 |
| | Undivided profits 475,294.25 |
| | Reserves <u>115,448.93</u> |
| | Total capital & reserves 1,390,743.18 |
| Total <u>\$11,539,479.74</u> | Total <u>\$11,539,479.74</u> |

FARMERS BANK AND TRUST COMPANY, MAGNOLIA

Population 11,113

Columbia County

Chartered September 26, 1906 P. O. Box 250 Telephone Number 234-2211

Zip Code 71753

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

R. S. Warnock, Jr. President
 W. N. Paschal Vice President
 Mrs. T. H. Reeves Vice President
 Cameron Dodson Vice President
 Dean Reagan Cashier
 M. E. Fitzpatrick Asst. Cashier

Directors

T. H. Bradley, Jr.
 L. E. Davis, Jr.
 Cameron Dodson
 Gordon Foster
 W. E. Fullenwider
 John W. Harsh
 J. L. Jean
 W. N. Paschal
 Mrs. T. H. Reeves
 R. S. Warnock, Jr.
 Joe D. Woodard

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 2,393,669.01 |
| U. S. Gov't obligations | 10,283,566.49 |
| Other bonds & securities | 1,395,156.77 |
| Loans & discounts | 939,064.89 |
| Fixed assets | 15,741.88 |
| Other real estate | 2.00 |
| Total | \$15,027,201.04 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 6,910,265.27 |
| Time deposits | 5,902,229.03 |
| U. S. Gov't deposits | 43,388.59 |
| Public funds | 554,683.25 |
| Deposits of banks | 5,000.00 |
| Total deposits | 13,415,546.14 |
| Total liabilities | 13,415,546.14 |
| Capital stock | 100,000.00 |
| Surplus | 200,000.00 |
| Undivided profits | 1,267,786.26 |
| Reserves | 43,868.64 |
| Total capital & reserves | 1,611,654.90 |
| Total | \$15,027,201.04 |

BANK OF MALVERN, MALVERN

Population 9,566

Hot Spring County

Chartered June 24, 1889

P. O. Box 897

Telephone Number 332-6966

Zip Code 72104

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

| | |
|----------------------------|------------------|
| Ray N. Boyle | President |
| Glenville Rhodes .. | Exec. Vice Pres. |
| Wm. H. Glover | Vice Pres. |
| Tom Ross Young | Vice Pres. |
| Foy G. Ritchey | Vice Pres. |
| | & Cashier |
| T. Ladd Jameson | Vice Pres. |
| Paul E. Bowdle | Asst. Vice Pres. |
| John R. Thomason .. | Asst. Vice Pres. |
| Mrs. Laverne Spencer | Asst. |
| | Cashier |
| Mrs. Elinor Sims | Asst. Cashier |
| Jim Lea Ross | Asst. Cashier |
| James Funk, Jr. | Asst. Cashier |

Directors

| |
|------------------|
| Ray N. Boyle |
| Dorsey Glover |
| Wm. H. Glover |
| Jester Jones |
| Glenville Rhodes |
| Carrington Young |
| Tom Ross Young |

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------------|------------------------|
| Cash & due from banks \$ | 1,351,759.13 |
| U. S. Gov't obligations | 4,584,983.78 |
| Other bonds & securities | 1,921,466.49 |
| Excess funds sold | 1,000,000.00 |
| Loans & discounts | 5,080,175.00 |
| Fixed assets | 51,880.97 |
| Other assets | 1,324.47 |
| Total | \$13,991,589.84 |

Liabilities

| | |
|---|------------------------|
| Demand deposits | \$ 5,981,130.43 |
| Time deposits | 5,691,217.64 |
| U. S. Gov't deposits | 69,175.69 |
| Public funds | 951,988.98 |
| Total deposits | 12,693,512.74 |
| Other liabilities | 171,146.04 |
| Total liabilities | 12,864,658.78 |
| Capital stock | 150,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 377,986.26 |
| Reserves | 98,944.80 |
| Total capital & reserves | 1,126,931.06 |
| Total | \$13,991,589.84 |

PEOPLES BANK, MAMMOTH SPRING

Population 1,092 Fulton County
 Chartered February 8, 1921 P. O. Box 185 Telephone Number 625-3823
 Zip Code 72554

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Cloy H. Culver President
 William O. Pace Cashier
 Charles David Smith .. Asst. Cashier

Directors

Auda M. Culver Jim Bob Plumlee
 Cloy H. Culver Marvin H. Powell
 William O. Pace

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 427,892.81
 U. S. Gov't obligations .. 1,685,760.85
 Other bonds &
 securities 504,908.55
 Excess funds sold 300,000.00
 Loans & discounts 768,075.68
 Fixed assets 3,284.67

Total \$3,689,912.56

Liabilities

Demand deposits \$1,813,787.52
 Time deposits 1,345,227.54
 U. S. Gov't deposits 14,349.43
 Public funds 191,980.22
 Total deposits 3,365,344.71
 Total liabilities 3,365,344.71
 Capital stock 100,000.00
 Surplus 50,000.00
 Undivided profits 174,567.85

Total capital &
 reserves 324,567.85

Total \$3,689,912.56

MERCHANTS AND PLANTERS BANK, MANILA

Population 1,961 Mississippi County
 Chartered March 16, 1948 P. O. Box 1440 Telephone Number 561-4427
 Zip Code 72442

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Peggy F. Cheadle Chairman
 of the Board
 Lora M. Fleeman President
 H. D. Alston Vice Pres.
 James B. Cheadle Vice Pres.
 Max H. Schrader .. Exec. Vice Pres.
 Bobby White Cashier

Directors

H. D. Alston L. E. Townsend
 William Borowsky Bobby White
 James B. Cheadle
 Peggy F. Cheadle
 Fred Fleeman
 Lora M. Fleeman
 Betty F. Schrader
 Max H. Schrader

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 358,948.21
 U. S. Gov't obligations .. 292,289.05
 Other bonds &
 securities 209,836.43
 Excess funds sold 50,000.00
 Loans & discounts 1,917,870.60
 Fixed assets 2.00
 Other real estate 1.00

Total \$2,828,947.29

Liabilities

Demand deposits \$1,003,153.55
 Time deposits 831,225.99
 U. S. Gov't deposits 45,212.36
 Public funds 452,396.42
 Total deposits 2,331,988.32
 Other liabilities 7,200.00
 Total liabilities 2,339,188.32
 Capital stock 100,000.00
 Surplus 100,000.00
 Undivided profits 266,180.55
 Reserves 23,578.42

Total capital &
 reserves 489,758.97

Total \$2,828,947.29

BANK OF MANSFIELD, MANSFIELD

Population 981

Sebastian County

Chartered February 16, 1939 P. O. Box 414 Telephone Number 928-4418

Zip Code 72944

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers**Directors**

Bruce H. Shaw .. Chairman of Board
 Joe McCain President
 Gilmer K. Dixon Vice Pres.
 Richard B. Shaw Vice Pres.
 Mrs. Melba Conaway Cashier
 Mrs. Susie Hunt Asst. Cashier
 Mrs. Louise Henley ... Asst. Cashier

S. D. Barnes
 Gilmer K. Dixon
 W. W. Holbrook
 Joe McCain
 Bruce H. Shaw
 Richard B. Shaw
 S. M. Taylor
 W. M. Woods, M.D.

STATEMENT AS OF JUNE 30, 1972**Assets****Liabilities**

Cash & due from banks \$ 485,493.07
 U. S. Gov't obligations .. 1,594,702.08
 Other bonds &
 securities 1,211,742.11
 Excess funds sold 150,000.00
 Loans & discounts 1,902,478.82
 Fixed assets 147,097.69
 Other assets 1,432.33

Total \$5,492,946.10

Demand deposits \$1,902,891.86
 Time deposits 2,869,938.04
 U. S. Gov't deposits 5,658.42
 Public funds 291,217.90

Total deposits 5,069,706.22
 Total liabilities 5,069,706.22
 Capital stock 60,000.00
 Surplus 190,000.00
 Undivided profits 145,892.84
 Reserves 27,347.04

Total capital &
 reserves 423,239.88
 Total \$5,492,946.10

FARMERS & MERCHANTS BANK, MARIANNA

Population 6,215

Lee County

Chartered January 9, 1942 P. O. Box 392 Telephone Number 295-2535

Zip Code 72360

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

A. C. Mahan, Sr. Chairman
 Ben M. Perkins President
 John F. Miller Vice President
 L. R. Hill Cashier
 Mrs. Bettye Lynn Asst. Cashier
 Mrs. Patsy Hardin Asst. Cashier

Directors

James Burkett
 Thomas H. Gist, Sr.
 A. C. Mahan, Sr.
 John F. Miller
 J. O. Payne, Jr.
 Ben M. Perkins
 A. E. Prestridge
 Henry B. White
 Paul D. Wilson

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 455,065.60
 U. S. Gov't obligations .. 394,762.76
 Other bonds &
 securities 1,810,369.28
 Loans & discounts 2,135,632.08
 Fixed assets 207,204.75

Total **\$5,003,034.47**

Liabilities

Demand deposits \$2,423,308.69
 Time deposits 1,476,229.15
 U. S. Gov't deposits 7,765.01
 Public funds 471,547.94
 Total deposits 4,378,850.79
 Total liabilities 4,378,850.79
 Capital notes & debts... 79,900.00
 Capital stock 75,000.00
 Surplus 340,000.00
 Undivided profits 37,801.87
 Reserves 91,481.81

Total capital &
 reserves 624,183.68
Total **\$5,003,034.47**

THE CITIZENS BANK, MARSHALL

Population 1,300 Searcy County
Chartered February 26, 1940 P. O. Box 250 Telephone Number 448-3341
Zip Code 72650

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Jim Tilley Chairman of Board
Jerald M. Barnett President
Bill J. Nixon Exec. Vice Pres.
Joe D. Wells Asst. Vice Pres.
Mrs. Bennie J. Treat Cashier

Directors

Ben Allen Bill J. Nixon
J. C. Baker, Jr. Jim Tilley
Jerald M. Barnett
George E. Daniel
Dewey Massey

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 662,771.67 | Demand deposits | \$1,975,101.42 |
| U. S. Gov't obligations | 343,295.50 | Time deposits | 3,816,058.86 |
| Other bonds & securities | 487,933.35 | U. S. Gov't deposits | 22,996.12 |
| Loans & discounts | 4,954,792.06 | Public funds | 218,791.22 |
| Fixed assets | 70,796.02 | Deposits of banks | 10,000.00 |
| Other real estate | 21,800.00 | Total deposits | 6,042,947.62 |
| Other assets | 4,575.32 | Other liabilities | 6,000.00 |
| | | Total liabilities | 6,048,947.62 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 300,000.00 |
| | | Undivided profits | 67,575.71 |
| | | Reserves | 29,440.59 |
| | | Total capital & reserves | 497,016.30 |
| Total | \$6,545,963.92 | Total | \$6,545,963.92 |

BANK OF MARVELL, MARVELL

Population 1,980 Phillips County
Chartered January 8, 1903 P. O. Box 67 Telephone Number 829-2596
Zip Code 72366

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Gibson Turley .. Chairman of Board
R. I. Campbell President
Jesse M. Collins Vice President
Mrs. Pauline Wilson Cashier
Mrs. Corinne Williams Assistant Cashier

Directors

R. I. Campbell
Jesse M. Collins
J. A. Hill
James H. Hill
Gibson Turley
Mrs. Virginia N. Turley

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 528,839.77 | Demand deposits | \$1,463,081.24 |
| U. S. Gov't obligations | 477,010.95 | Time deposits | 1,577,912.61 |
| Other bonds & securities | 1,619,868.44 | U. S. Gov't deposits | 22,951.19 |
| Loans & discounts | 1,757,028.32 | Public funds | 551,946.56 |
| Fixed assets | 6,523.84 | Total deposits | 3,615,891.60 |
| Other assets | 50.00 | Borrowed money | 190,000.00 |
| | | Other liabilities | 7,554.06 |
| | | Total liabilities | 3,813,445.66 |
| | | Capital stock | 150,000.00 |
| | | Surplus | 250,000.00 |
| | | Undivided profits | 175,875.66 |
| | | Total capital & reserves | 575,875.66 |
| Total | \$4,389,321.32 | Total | \$4,389,321.32 |

BANK OF McCRORY, McCRORY

Population 1,378

Woodruff County

Chartered June 8, 1903

P. O. Box 367

Telephone Number 731-2521

Zip Code 72101

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

I. N. Arnof Pres. & Chairman
 John D. Eldridge Vice President
 John G. Thompson .. Vice President
 H. Ripley Thompson. Vice President
 Curtis A. Houston Sr. Vice Pres.
 Hulon A. Cain Exec. Vice Pres.
 Billy M. McElwee Cashier
 James W. Taylor Asst. Cashier
 Mrs. Ruth F. Hale Asst. Cashier
 Mrs. Joyce A. Ball Asst. Cashier
 Walter Taylor Asst. Cashier

Directors

I. N. Arnof
 Ian Arnof
 Donald Cain
 Hulon Cain
 Edwin Conner, Jr.
 John D. Eldridge
 Jay Eldridge
 G. L. Morris, Jr.
 H. Ripley Thompson
 John G. Thompson

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 2,976,775.79 |
| U. S. Gov't obligations | 2,828,327.95 |
| Other bonds & securities | 887,736.47 |
| Excess funds sold | 1,400,000.00 |
| Loans & discounts | 4,047,300.75 |
| Fixed assets | 80,369.97 |
| Other assets | 28,579.00 |
| Total | \$12,249,089.93 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 4,856,082.59 |
| Time deposits | 5,577,419.59 |
| U. S. Gov't deposits | 27,823.27 |
| Public funds | 674,064.36 |
| Deposits of banks | 135,015.85 |
| Total deposits | 11,270,405.66 |
| Other liabilities | 38,658.42 |
| Total liabilities | 11,309,064.08 |
| Capital stock | 300,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 266,827.85 |
| Reserves | 73,198.00 |
| Total capital & reserves | 940,025.85 |
| Total | \$12,249,089.93 |

McGEHEE BANK, McGEHEE

Population 5,081

Desha County

Chartered December 5, 1933 P. O. Box 787 Telephone Number 222-3151

Zip Code 71654

Number of Teller's Facilities: Inside City—None; Outside City—2

Officers

R. L. Beck Chairman of the Board
 Sam Bowman President
 J. W. Willoughby Jr. Executive
 Vice Pres.
 Mark E. Sherland, Jr. Vice Pres.
 J. H. Potter Cashier
 W. W. Williams, Jr. Trust Officer
 Mrs. Bess T. Parker Asst. Cashier
 Breck Smith Asst. Cashier
 Charles Lloyd .. Asst. Mgr. Time Pay
 Bill Bowman Asst. Cashier

Directors

Robert H. Adcock
 R. L. Beck
 Sam Bowman
 C. J. Griffith, Jr.
 O. O. Kemp
 John L. Maier, Jr.
 Buren Sharpe
 W. A. Smith
 J. W. Willoughby, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------|------------------------|
| Cash & due from banks | \$ 1,520,676.74 |
| U. S. Gov't obligations | 988,813.58 |
| Other bonds & securities | 5,009,431.08 |
| Excess funds sold | 600,000.00 |
| Loans & discounts | 12,359,537.24 |
| Fixed assets | 289,543.09 |
| Other assets | 8,199.48 |
| Total | \$20,776,201.21 |

Liabilities

| | |
|---|------------------------|
| Demand deposits | \$ 5,303,999.02 |
| Time deposits | 10,719,369.71 |
| U. S. Gov't deposits | 73,531.67 |
| Public funds | 2,290,362.49 |
| Total deposits | 18,387,262.89 |
| Other liabilities | 154,479.60 |
| Total liabilities | 18,541,742.49 |
| Capital stock | 500,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 970,370.30 |
| Reserves | 264,088.42 |
| Total capital & reserves | 2,234,458.72 |
| Total | \$20,776,201.21 |

THE BANK OF MELBOURNE, MELBOURNE

Population 1,043

Izard County

Chartered July 29, 1896

P. O. Box C

Telephone Number 368-4337

Zip Code 72556

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. C. Miller President
 Tom Simpson Vice President
 A. J. Younger Cashier
 Mrs. Opal Troxler Asst. Cashier
 Ernestine Marlin Asst. Cashier

Directors

J. C. Miller
 Tom Simpson
 A. J. Younger

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$1,183,746.91 |
| U. S. Gov't obligations | 1,669,818.62 |
| Other bonds & securities | 723,163.11 |
| Loans & discounts | 742,499.81 |
| Fixed assets | 2.00 |
| Total | \$4,319,230.45 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$2,246,992.81 |
| Time deposits | 1,046,787.77 |
| U. S. Gov't deposits | 18,888.70 |
| Public funds | 542,753.43 |
| Total deposits | 3,855,422.71 |
| Total liabilities | 3,855,422.71 |
| Capital stock | 50,000.00 |
| Surplus | 115,000.00 |
| Undivided profits | 281,679.31 |
| Reserves | 17,128.43 |
| Total capital & reserves | 463,807.74 |
| Total | \$4,319,230.45 |

MONETTE STATE BANK, MONETTE

Population 1,066

Craighead County

Chartered December 29, 1936 P. O. Box P Telephone Number 486-5493

Zip Code 72447

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Charles Frierson III President
 & Chairman
 Donald Kirksey Exec. Vice Pres.
 & Cashier
 Verlene Fullen Vice President
 Bill Clark Vice President
 Shirley Bronaugh Vice President
 Carolyn Turner Asst. Cashier

Directors

E. J. Ball
 Charles Frierson III
 Donald Kirksey
 Ruth P. Latta

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 790,295.73 |
| U. S. Gov't obligations | 401,159.69 |
| Other bonds & securities | 894,894.32 |
| Excess funds sold | 500,000.00 |
| Loans & discounts | 4,590,983.65 |
| Fixed assets | 88,522.77 |
| Other real estate | 1.00 |
| Other assets | 3,892.71 |
| Total | \$7,269,749.87 |

Liabilities

| | |
|--------------------------|-----------------------|
| Demand deposits | \$2,158,030.77 |
| Time deposits | 3,858,888.45 |
| U. S. Gov't deposits | 1,772.36 |
| Public funds | 532,913.12 |
| Total deposits | 6,551,604.70 |
| Other liabilities | 45,590.29 |
| Total liabilities | 6,597,194.99 |
| Capital stock | 200,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 85,440.25 |
| Reserves | 87,114.63 |
| Total capital & reserves | 672,554.88 |
| Total | \$7,269,749.87 |

COMMERCIAL BANK & TRUST COMPANY, MONTICELLO

Population 6,081

Drew County

Chartered November 29, 1912 P. O. Box 150 Telephone Number 387-6222

Zip Code 71655

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Bennie Ryburn, Sr. Chairman &
 President
 Reginald Glover Exec. Vice Pres.
 Mabel Sherry Vice Pres.
 & Trust Officer
 Tommy Free Vice Pres.
 Carolyn Brown Cashier
 Louise Hubbard Asst. Cashier

Directors

E. A. Baker
 Robert L. Barnes
 William C. Bulloch
 Robert Ellis, Sr.
 J. A. Gibson
 Reginald Glover
 Curtis Harris
 George E. Locke
 L. D. Long
 Joe McCloy
 Wiley A. McGehee
 Lamar Miles
 James A. Ross
 Bennie Ryburn, Sr.
 Bennie Ryburn, Jr.
 W. E. Smith
 Kim Ward
 Bart Westerlund
 Frank Wolfe

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------------|--------------|
| Cash & due from banks \$ | 764,769.52 |
| U. S. Gov't obligations | 975,059.38 |
| Other bonds & securities | 1,526,210.85 |
| Loans & discounts | 7,832,183.43 |
| Fixed assets | 239,336.83 |
| Other real estate | 40,000.00 |
| Other assets | 1,350.00 |

Total \$11,378,910.01

Liabilities

| | |
|--------------------------|----------------------|
| Demand deposits | \$ 3,635,286.37 |
| Time deposits | 5,142,322.82 |
| U. S. Gov't deposits ... | 74,507.16 |
| Public funds | 1,346,685.67 |
| Deposits of banks | 6,397.80 |
| Total deposits | <u>10,205,199.82</u> |
| Other liabilities | 107,099.31 |
| Total liabilities | <u>10,312,299.13</u> |
| Capital stock | 200,000.00 |
| Surplus | 400,000.00 |
| Undivided profits | 352,373.90 |
| Reserves | <u>114,236.98</u> |

Total capital &

reserves 1,066,610.88

Total \$11,378,910.01

UNION BANK & TRUST COMPANY, MONTICELLO

Population 6,081

Drew County

Chartered September 15, 1915 P. O. Box 270 Telephone Number 367-3456

Zip Code 71655

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Gerald D. Burton President
 Oliver Q. Couey Vice Pres.
 Virginia A. Pierce Sr. Vice Pres.
 Jack E. Curry Asst. Vice Pres.
 Jean St. John Asst. Cashier

Directors

R. H. Adcock
 Gerald D. Burton
 Brown Calhoun
 George R. Campster
 Frank Carson, Jr.
 Charles E. Jackson
 Ervin McClain
 Zack McClendon
 Wells Moffatt
 Dr. J. P. Price
 R. F. Trotter
 Adrian Williamson
 D. Wayne Wright
 M. F. Wright

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 1,418,724.23 |
| U. S. Gov't obligations | 3,510,228.25 |
| Other bonds & securities | 3,161,712.97 |
| Excess funds sold | 200,000.00 |
| Loans & discounts | 8,368,725.32 |
| Fixed assets | 2.00 |
| Other real estate | 22,501.00 |
| Other assets | 6,863.46 |
| Total | \$16,688,757.23 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 4,719,775.04 |
| Time deposits | 7,827,150.94 |
| U. S. Gov't deposits | 97,920.30 |
| Public funds | 2,129,239.44 |
| Deposits of banks | 5,511.09 |
| Total deposits | 14,779,596.81 |
| Other liabilities | 236,037.53 |
| Total liabilities | 15,015,634.34 |
| Capital stock | 400,000.00 |
| Surplus | 300,000.00 |
| Undivided profits | 734,356.37 |
| Reserves | 238,766.52 |
| Total capital & reserves | 1,673,122.89 |
| Total | \$16,688,757.23 |

THE FIRST STATE BANK, MORRILTON

Population 7,000

Conway County

Chartered November 26, 1930 P. O. Box 350 Telephone Number 354-4601

Zip Code 72110

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

| | | |
|---------------------|-------|-------------------------|
| S. E. McReynolds | ..... | President |
| Cleo Cheek | ..... | Vice Pres. |
| H. J. Kordsmeier | ..... | Vice Pres. & Cashier |
| Bill Davidson | ..... | Asst. Vice Pres. |
| J. H. Wilcox | ..... | Asst. Vice Pres. |
| Billie Jean Wofford | ..... | Asst. Cashier |
| Ruth Gwin | ..... | Asst. Cashier |
| Mike Moll | ..... | Asst. Cashier |
| B. Jack Wilson | ..... | Asst. Cashier |

Directors

| |
|-------------------|
| Cleo Cheek |
| R. A. Greer |
| H. J. Kordsmeier |
| C. E. Linebarger |
| W. E. Love |
| S. E. McReynolds |
| Louis Oates |
| Charles L. Ormond |

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 2,113,117.91 |
| U. S. Gov't obligations | 3,959,551.17 |
| Other bonds & securities | 3,676,377.90 |
| Loans & discounts | 8,655,605.25 |
| Fixed assets | 349,000.00 |
| Other real estate | 2.00 |
| Other assets | 15,000.00 |
| Total | \$18,768,654.23 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 7,458,554.23 |
| Time deposits | 8,051,636.46 |
| U. S. Gov't deposits | 170,847.18 |
| Public funds | 864,883.69 |
| Deposits of banks | 112,574.15 |
| Total deposits | 16,658,495.71 |
| Other liabilities | 431,645.24 |
| Total liabilities | 17,090,140.95 |
| Capital stock | 250,000.00 |
| Surplus | 450,000.00 |
| Undivided profits | 793,317.19 |
| Reserves | 185,196.09 |
| Total capital & reserves | 1,678,513.28 |
| Total | \$18,768,654.23 |

MORRILTON SECURITY BANK, MORRILTON

Population 7,000

Conway County

Chartered November 26, 1930 P. O. Box 345 Telephone Number 354-3531
Zip Code 72110

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Claude M. Farish Chairman
of the Board
Howard E. Jones President
Nathan Gordon Vice President
Sam W. Callihan Vice President
& Cashier
Philip C. Howe Loan Officer
Alton R. Cash Asst. Cashier
Jean Jones Asst. Cashier
La Vernia Bridgman .. Asst. Cashier

Directors

Osco Coleman
Claude M. Farish
Edward Gordon
Nathan Gordon
Marion Hightower
Howard E. Jones
A. J. Meadors
Edward Ruff

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$1,181,259.54 | Demand deposits | \$3,245,949.04 |
| U. S. Gov't obligations | 1,747,642.10 | Time deposits | 4,631,479.82 |
| Other bonds & securities | 1,488,234.83 | U. S. Gov't deposits | 56,280.40 |
| Excess funds sold | 450,000.00 | Public funds | 593,553.11 |
| Loans & discounts | 4,460,689.23 | Total deposits | 8,527,262.37 |
| Fixed assets | 78,294.30 | Total liabilities | 8,527,262.37 |
| Other assets | 27,796.14 | Capital stock | 150,000.00 |
| | | Surplus | 250,000.00 |
| | | Undivided profits | 458,702.23 |
| | | Reserves | 47,951.54 |
| | | Total capital & reserves | 906,653.77 |
| Total | \$9,433,916.14 | Total | \$9,433,916.14 |

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 980

Montgomery County

Chartered November 26, 1930 P. O. Box 345 Telephone Number 867-3491
Zip Code 71957

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John Beavers President
Robert Campbell Cashier
Hettie Abernathy Asst. Cashier
Janie White Asst. Cashier

Directors

Jim Tom Butler
R. W. Butler
Paul Eaton

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$1,213,985.86 | Demand deposits | \$2,567,692.25 |
| U. S. Gov't obligations | 1,123,811.84 | Time deposits | 3,921,671.01 |
| Other bonds & securities | 2,091,434.29 | U. S. Gov't deposits | 2,044.63 |
| Loans & discounts | 3,754,358.48 | Public funds | 822,816.63 |
| Fixed assets | 30,307.81 | Total deposits | 7,314,224.52 |
| Other assets | 3,352.41 | Other liabilities | 287,786.87 |
| | | Total liabilities | 7,602,011.39 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 250,000.00 |
| | | Undivided profits | 223,171.30 |
| | | Reserves | 42,068.00 |
| | | Total capital & reserves | 615,239.30 |
| Total | \$8,217,250.69 | Total | \$8,217,250.69 |

PIKE COUNTY BANK, MURFREESBORO

Population 1,320

Pike County

Chartered December 19, 1904 P. O. Box 279 Telephone Number 285-4261

Zip Code 71958

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Q. B. Hurst, Sr. Chairman
 Clarence Anthony ... Vice Chairman
 Hilmon H. Duke President
 Charles W. Darnall V. P. & Mgr.
 Mineral Sprgs. Telrs. Window
 Cleo Risner ... Vice Pres. & Cashier
 Bobby Jo McAllister .. Asst. Cashier
 Brenda Roberts Asst. Cashier

Directors

Truman Altenbaumer
 Clarence Anthony
 Thomas Bridgeman
 Victor Cox
 Charles W. Darnall
 Hilmon H. Duke
 Vance Evans
 Robert Greenley
 Q. B. Hurst, Sr.
 Cooper Kizzia
 Elbert Ray
 Ross Wilhite

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$ 716,081.39
 U. S. Gov't obligations .. 995,650.00
 Other bonds &
 securities 1,685,106.79
 Excess funds sold 900,000.00
 Loans & discounts 5,256,096.28
 Fixed assets 39,300.00
 Other real estate 12,001.00
 Other assets 3,173.12

Total \$9,607,408.58

Liabilities

Demand deposits \$3,617,932.35
 Time deposits 3,967,239.35
 U. S. Gov't deposits 51,384.35
 Public funds 713,793.71
 Deposits of banks 13,000.00

Total deposits 8,363,349.76
 Other liabilities 440,566.72

Total liabilities 8,803,916.48
 Capital stock 200,000.00
 Surplus 200,000.00
 Undivided profits 329,524.07
 Reserves 73,968.03

**Total capital &
 reserves** 803,492.10
Total \$9,607,408.58

BANK OF NEWARK, NEWARK

Population 849 Independence County
Chartered October 10, 1944 P. O. Box 158 Telephone Number 799-3221
Zip Code 72562

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Jack L. Magness President
Mrs. Stella Edwards Vice Pres.
J. W. Freeze Vice Pres.
Houston House Cashier
Mrs. Jo Magness Asst. Cashier

Directors

Mrs. Stella Edwards
J. W. Freeze
Jack L. Magness

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 243,194.98 | Demand deposits | \$ 952,088.94 |
| U. S. Gov't obligations | 352,000.00 | Time deposits | 26,000.00 |
| Other bonds & securities | 112,990.26 | U. S. Gov't deposits | 7,066.73 |
| Loans & discounts | 575,866.63 | Public funds | 90,529.36 |
| Fixed assets | 2.00 | Deposits of banks | 22,524.32 |
| | | Total deposits | <u>1,098,209.35</u> |
| | | Total liabilities | <u>1,098,209.35</u> |
| | | Capital stock | 25,000.00 |
| | | Surplus | 50,000.00 |
| | | Undivided profits | 103,333.78 |
| | | Reserves | <u>7,510.74</u> |
| | | Total capital & reserves | <u>185,844.52</u> |
| Total | <u>\$1,284,053.87</u> | Total | <u>\$1,284,053.87</u> |

BANK OF NEW EDINBURG, NEW EDINBURG

Population 200 Cleveland County
Chartered August 22, 1904 P. O. Box 38 Telephone Number 352-2592
Zip Code 71660

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Ray Attwood President
W. K. Parham Vice President
Geneva Attwood Cashier
Louise Sledd Assistant Cashier

Directors

Ray Attwood
W. K. Parham
Geneva Attwood

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|---------------------|--------------------------|---------------------|
| Cash & due from banks | \$148,827.34 | Demand deposits | \$338,258.44 |
| U. S. Gov't obligations | 252,706.00 | Time deposits | 97,158.99 |
| Other bonds & securities | 2,429.06 | U. S. Gov't deposits | 1,063.47 |
| Loans & discounts | 155,054.45 | Public funds | 51,681.93 |
| Fixed assets | 2.00 | Total deposits | <u>488,162.83</u> |
| | | Other liabilities | <u>3,166.50</u> |
| | | Total liabilities | <u>491,329.33</u> |
| | | Capital stock | 25,000.00 |
| | | Surplus | 12,000.00 |
| | | Undivided profits | <u>30,689.52</u> |
| | | Total capital & reserves | <u>67,689.52</u> |
| Total | <u>\$559,018.85</u> | Total | <u>\$559,018.85</u> |

MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,000
Chartered March 30, 1946

Jackson County
P. O. Box 550 Telephone Number 523-3601
Zip Code 72112

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

P. L. Copeland President
L. H. Condit Exec. Vice Pres.
R. W. Smith Vice Pres.
William Fred Denton Vice Pres.
Ada Marie Mink Sec. &
Asst. Cashier
Maurine B. Heard Loan Teller &
Asst. Cashier
Nora Lee Wilson Sec. &
Asst. Cashier
Anna J. Guinn Asst. Cashier
Alice Fox Asst. Cashier
Patsy Fletcher Asst. Cashier

Directors

R. C. Biggadike
Morris L. Bowman (Advisory)
R. Owen Burton
L. H. Condit
John L. Conner
P. L. Copeland
James O. Dupree (Advisory)
Dr. Troy A. Gray
Robert Harvey
Paul K. Holmes, Jr.
Charles McCartney
Ralph McDonald, Jr.
A. F. Minor, Jr.
Fred M. Pickens, Jr.
Frank A. Rogers
D. H. Burton (Honorary)
R. G. Holden (Honorary)

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 2,284,741.35 |
| U. S. Gov't obligations | 1,472,843.75 |
| Other bonds & securities | 3,184,889.69 |
| Excess funds sold | 1,500,000.00 |
| Loans & discounts | 8,367,356.70 |
| Fixed assets | 293,849.81 |
| Other assets | 77,909.05 |
| Total | \$17,181,590.35 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 6,171,259.18 |
| Time deposits | 7,584,575.27 |
| U. S. Gov't deposits | 307,500.24 |
| Public funds | 1,204,452.32 |
| Deposits of banks | 274,654.95 |
| Total deposits | 15,542,441.96 |
| Borrowed money | 171,000.00 |
| Other liabilities | 104,453.39 |
| Total liabilities | 15,817,895.35 |
| Capital stock | 225,000.00 |
| Surplus | 500,000.00 |
| Undivided profits | 469,824.95 |
| Reserves | 168,870.05 |
| Total capital & reserves | 1,363,695.00 |
| Total | \$17,181,590.35 |

THE PLANTERS BANK, OSCEOLA

Population 8,500

Mississippi County

Chartered April 13, 1944

P. O. Box 407

Telephone Number 563-2666

Zip Code 72370

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

Sloan Rainwater, Jr. President
 Jim Hinkle Exec. Vice Pres.
 June Welborn Vice Pres.
 & Cashier
 Marjorie Doyle Vice Pres.
 Betty H. Rue Asst. Cashier

Directors

Paul B. Billings
 J. A. Crosthwait
 Joe W. Edrington
 Jim Hinkle
 Dewey P. Neely
 R. S. Rainwater
 Sloan Rainwater, Jr.
 Wm. I. Rainwater
 E. H. Riley, Jr.
 Eugene F. Still
 Henry J. Swift
 W. M. Taylor, Jr.
 Nathan Weinberg

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 1,136,192.82
 U. S. Gov't obligations 533,874.95
 Other bonds &
 securities 2,558,265.37
 Loans & discounts 6,613,688.36
 Fixed assets 186,266.79
 Other real estate 7,410.42
 Other assets 225,344.11

Total \$11,261,042.82

Liabilities

Demand deposits\$ 3,209,194.57
 Time deposits 5,464,804.59
 U. S. Gov't deposits 45,300.16
 Public funds 1,308,832.00
 Total deposits 10,028,131.32
 Other liabilities 226,310.16
 Total liabilities 10,254,441.48
 Capital notes & debts... 180,000.00
 Capital stock 155,000.00
 Surplus 465,000.00
 Undivided profits 178,576.53
 Reserves 28,024.81

Total capital &
 reserves 1,006,601.34

Total \$11,261,042.82

BANK OF OZARK, OZARK

Population 2,700

Franklin County

Chartered June 9, 1937

P. O. Box 196 Telephone Number 667-2181

Zip Code 72949

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

C. J. Piester President
 Ora Mae Piester Exec. Vice Pres.
 Bill C. Piester Vice Pres.
 Bob J. Piester Vice Pres.
 H. E. Carlile Inactive Vice Pres.
 Margaret Carlile .. Inactive V. Pres.
 Calvin Piester .. Inactive Vice Pres.
 Don Smith Vice Pres. & Cashier

Directors

Frances Caleb
 H. E. Carlile
 Margaret Carlile
 Jim Hillard
 O. P. Hillard
 Coy Kirkpatrick
 Bill C. Piester
 Bob J. Piester
 C. J. Piester
 Calvin Piester
 Ora Mae Piester
 Don Smith
 Jeta Taylor

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$1,121,404.96
 U. S. Gov't obligations .. 1,051,158.90
 Other bonds & securities 1,231,488.38
 Excess funds sold 3,850,000.00
 Loans & discounts 2,275,134.97
 Fixed assets 198,386.67
 Other real estate 27,194.16
 Other assets 107,257.10

Total \$9,862,025.14

Liabilities

Demand deposits\$4,320,230.07
 Time deposits 3,977,569.15
 U. S. Gov't deposits 68,392.77
 Public funds 631,218.90
 Deposits of banks 10,000.00
 Total deposits 9,007,410.89
 Other liabilities 106,955.20
 Total liabilities 9,114,366.09
 Capital stock 150,000.00
 Surplus 150,000.00
 Undivided profits 436,334.84
 Reserves 11,324.21
 Total capital & reserves 747,659.05
Total \$9,862,025.14

SECURITY BANK, PARAGOULD

Population 10,639

Greene County

Chartered February 5, 1931 P. O. Box 670 Telephone Number 239-9571

Zip Code 72450

Number of Teller's Facilities: Inside City—1; Outside City—1

Officers

Marlin D. Jackson President
 Scott Noel Exec. Vice Pres.
 Ernie Ashford Cashier
 Dulen G. White Sr. Vice Pres.
 Reba Neely Vice Pres.
 George Jackson Vice Pres.
 Melvin Wamock Vice Pres.
 Herb Bland Instalment Loan Off.
 Thelma Hodge Asst. Cashier
 Lynda Stuart Asst. Cashier
 Donna Carter Asst. Cashier
 Wanda Maxwell Asst. Cashier
 Catherine Wright Asst. Cashier
 Sandra Kasserman Administrative
 Assistant

Directors

William C. Adair
 Charles Gordon
 Earl Gramling
 G. I. Higgins
 Marlin D. Jackson
 Paul Keeton
 Thomas Kirk
 Scott Noel
 Dr. Donald I. Purcell
 R. H. Rose
 D. G. White
 Kaut White
 Vernon Williams
 John Williamson

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 1,872,489.98
 U. S. Gov't obligations 634,023.57
 Other bonds &
 securities 4,863,560.48
 Loans & discounts 13,037,981.78
 Fixed assets 301,603.58
 Other real estate 48,552.97
 Other assets 13,924.43

Total **\$20,772,136.79**

Liabilities

Demand deposits \$ 6,389,714.93
 Time deposits 10,841,703.95
 U. S. Gov't deposits ... 83,433.53
 Public funds 1,338,811.64
 Deposits of banks 66,998.63
 Total deposits 18,720,662.68
 Excess funds purchased 400,000.00
 Other liabilities 337,580.92
 Total liabilities 19,458,243.60
 Capital notes & debts... 425,000.00
 Capital stock 360,000.00
 Surplus 360,000.00
 Undivided profits 168,863.19
 Reserves 30.00

Total capital &
 reserves 1,313,893.19
Total **\$20,772,136.79**

BANK OF PARKDALE, PARKDALE

Population 459 Ashley County
 Chartered February 1, 1910 P. O. Box 37 Telephone Number 473-2412
 Zip Code 71661

Number of Teller's Facilities: Inside City—None; Outside City—None

| Officers | Directors |
|--------------------------------------|---------------------|
| J. A. Williams President | J. P. Caldwell |
| J. P. Caldwell Vice President | Dorothy T. Williams |
| | J. A. Williams |
| Dorothy H. Caldwell .. Asst. Cashier | |

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks .. \$ 170,369.30 | Demand deposits \$ 700,922.90 |
| U. S. Gov't obligations .. 847,145.99 | Time deposits 539,922.85 |
| Other bonds & securities 573,690.40 | U. S. Gov't deposits 1,514.70 |
| Loans & discounts 151,694.58 | Public funds 145,470.00 |
| Fixed assets 3,986.40 | Total deposits <u>1,387,830.45</u> |
| | Total liabilities <u>1,387,830.45</u> |
| | Capital stock 30,000.00 |
| | Surplus 80,000.00 |
| | Undivided profits 247,056.22 |
| | Reserves <u>2,000.00</u> |
| | Total capital & reserves 359,056.22 |
| Total <u>\$1,746,886.67</u> | Total <u>\$1,746,886.67</u> |

FIRST STATE BANK, PARKIN

Population 2,000 Cross County
 Chartered June 5, 1925 P. O. Box 526 Telephone Number 755-5401
 Zip Code 72373

Number of Teller's Facilities: Inside City—None; Outside City—None

| Assets | Directors |
|--|----------------------|
| Billy S. Hix Chairman | Fred E. Brenner, Jr. |
| Wallace Martin President | John A. Brenner |
| S. N. Green Exec. Vice Pres. & Cashier | S. N. Green |
| Fred E. Brenner, Jr. Vice Pres. | Billy S. Hix |
| Patsy Wootten Asst. Cashier | Wallace Martin |
| | Charles D. Thomas |

STATEMENT AS OF JUNE 30, 1972

| Officers | Liabilities |
|---|---|
| Cash & due from banks .. \$ 301,338.84 | Demand deposits \$1,248,425.86 |
| U. S. Gov't obligations .. 103,000.00 | Time deposits 1,830,630.38 |
| Other bonds & securities 1,162,222.84 | U. S. Gov't deposits 18,489.75 |
| Loans & discounts 2,175,894.68 | Public funds 269,575.34 |
| Fixed assets 96,162.33 | Total deposits <u>3,367,121.33</u> |
| Other assets 24,774.05 | Other liabilities 95,627.95 |
| | Total liabilities <u>3,462,749.28</u> |
| | Capital stock 100,000.00 |
| | Surplus 150,000.00 |
| | Undivided profits 130,317.26 |
| | Reserves <u>20,326.20</u> |
| | Total capital & reserves 400,643.46 |
| Total <u>\$3,863,392.74</u> | Total <u>\$3,863,392.74</u> |

BANK OF PEA RIDGE, PEA RIDGE

Population 1,088 Benton County
 Chartered May 6, 1911 P. O. Box 5 Telephone Number 451-2155
 Zip Code 72751

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Sam M. Walton .. Chairman of Board
 Carl E. Baggett President
 R. E. Buck Secretary
 Susan David Asst. Cashier

Directors

Carl E. Baggett
 R. J. Beaver
 R. E. Buck
 L. E. Hardy
 Hearn Oliver
 Sam M. Walton

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 291,111.08 | Demand deposits | \$1,119,704.60 |
| U. S. Gov't obligations | 37,000.00 | Time deposits | 969,668.91 |
| Other bonds & securities | 229,487.62 | U. S. Gov't deposits | 1,740.00 |
| Excess funds sold | 250,000.00 | Public funds | 113,071.68 |
| Loans & discounts | 1,511,029.28 | Total deposits | <u>2,204,185.19</u> |
| Fixed assets | 39,671.03 | Total liabilities | 2,204,185.19 |
| Other assets | 18,233.41 | Capital stock | 25,000.00 |
| | | Surplus | 100,000.00 |
| | | Undivided profits | 41,347.23 |
| | | Reserves | 6,000.00 |
| | | Total capital & reserves | <u>172,347.23</u> |
| Total | <u>\$2,376,532.42</u> | Total | <u>\$2,376,532.42</u> |

THE PERRY COUNTY BANK, PERRYVILLE

Population 971 Perry County
 Chartered December 8, 1945 P. O. Box 188 Telephone Number 889-2318
 Zip Code 72126

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

M. J. VanDalsem .. Chmn. of Board
 J. D. Farish President
 T. O. Spence Vice President
 J. H. Moore Exec. Vice President
 Alice Holbrook Cashier
 Norma Robinson Asst. Cashier
 Velma Dunn Asst. Cashier

Directors

J. D. Farish
 Mildred Farish
 Sallie Jones
 J. H. Moore
 Mar Jo Spence
 T. O. Spence
 M. J. Van Dalsem

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------|-----------------------|--------------------------|-----------------------|
| Cash & due from banks | \$ 807,347.81 | Demand deposits | \$1,794,728.65 |
| U. S. Gov't obligations | 885,642.37 | Time deposits | 2,322,581.23 |
| Other bonds & securities | 1,024,437.97 | U. S. Gov't deposits | 12,659.00 |
| Excess funds sold | 500,000.00 | Public funds | 778,170.91 |
| Loans & discounts | 2,129,385.68 | Total deposits | <u>4,908,139.79</u> |
| Fixed assets | 50,752.68 | Other liabilities | 118,517.90 |
| | | Total liabilities | 5,026,657.69 |
| | | Capital stock | 50,000.00 |
| | | Surplus | 130,000.00 |
| | | Undivided profits | 190,908.82 |
| | | Total capital & reserves | <u>370,908.82</u> |
| Total | <u>\$5,397,566.51</u> | Total | <u>\$5,397,566.51</u> |

PIGGOTT STATE BANK, PIGGOTT

Population 3,087 Clay County
 Chartered March 10, 1930 P. O. Box 307 Telephone Number 598-2271
 Zip Code 72454

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

T. W. Leggett, Jr. President
 James L. Magee Exec. Vice Pres.
 James C. Poole Cashier
 Paula Gossett Asst. Cashier
 Evanel Turner Asst. Cashier

Directors

Thomas P. Leggett
 T. W. Leggett, Jr.
 James L. Magee
 H. C. Robbins, Jr.
 John Staples

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks .. \$ 883,723.42 | Demand deposits \$3,856,863.35 |
| U. S. Gov't obligations .. 1,810,411.25 | Time deposits 1,379,966.30 |
| Other bonds & securities 1,958,889.36 | U. S. Gov't deposits 15,126.35 |
| Loans & discounts 2,014,041.04 | Public funds 799,373.41 |
| Fixed assets 48,890.45 | Total deposits <u>6,051,329.41</u> |
| Other real estate 20,000.00 | Total liabilities 6,051,329.41 |
| Other assets 3.67 | Capital stock 100,000.00 |
| | Surplus 100,000.00 |
| | Undivided profits 284,629.78 |
| | Reserves 200,000.00 |
| | Total capital & reserves 684,629.78 |
| Total <u>\$6,735,959.19</u> | Total <u>\$6,735,959.19</u> |

FIRST STATE BANK, PLAINVIEW

Population 677 Yell County
 Chartered January 12, 1934 P. O. Box 277 Telephone Number 272-4221
 Zip Code 72857

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

W. J. Clement Chrmn. of Board
 & President
 Thelma W. Clement Vice Pres.
 W. E. Watson Cashier
 Vernon E. Lambert .. Asst. V. Pres.

Directors

W. J. Clement
 Thelma W. Clement
 Virgil H. Greene, Sr.
 Helen Harris
 Cleo Neuhart
 Edw. H. Smoot

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks .. \$ 817,943.73 | Demand deposits \$1,715,584.40 |
| U. S. Gov't obligations .. 293,420.19 | Time deposits 3,107,104.14 |
| Other bonds & securities 1,195,379.22 | U. S. Gov't deposits 26,803.03 |
| Excess funds sold 300,000.00 | Public funds 321,529.99 |
| Loans & discounts 2,987,703.44 | Total deposits <u>5,171,021.56</u> |
| Fixed assets 43,479.82 | Total liabilities 5,171,021.56 |
| Other real estate 15,948.67 | Capital notes & debts. 100,000.00 |
| | Capital stock 100,000.00 |
| | Surplus 100,000.00 |
| | Undivided profits 167,568.76 |
| | Reserves 15,284.75 |
| | Total capital & reserves 482,853.51 |
| Total <u>\$5,653,875.07</u> | Total <u>\$5,653,875.07</u> |

PLANTERS AND STOCKMEN BANK, POCAHONTAS

Population 4,610

Randolph County

Chartered June 12, 1962

P. O. Box 587

Telephone Number 892-5252

Zip Code 72455

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Paul Morgan President
 Dick Trammel Vice Pres.
 & Sec. Board
 Frances Jones Cashier
 Ted Griffith Asst. Cashier
 Bea Mathews Asst. Cashier
 Robert Sorg Asst. Cashier

Directors

A. J. Baltz
 William Baltz
 W. J. Barthel
 Everett Bates
 Jerrell Broadway
 Dr. Thomas DeClerk
 C. T. Johnson
 Paul Morgan
 Dallas Rowden
 Fay Sallee
 Dick Trammel

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks . \$ 690,531.88
 U. S. Gov't obligations .. 1,030,000.00
 Other bonds &
 securities 1,254,222.59
 Excess funds sold 1,150,000.00
 Loans & discounts 3,346,237.44
 Fixed assets 132,229.68
 Other assets 8,975.05

 Total \$7,612,196.64

Liabilities

Demand deposits \$3,175,620.84
 Time deposits 3,277,648.60
 U. S. Gov't deposits 20,628.29
 Public funds 598,144.11
 Total deposits 7,072,041.84
 Total liabilities 7,072,041.84
 Capital stock 100,000.00
 Surplus 200,000.00
 Undivided profits 201,247.25
 Reserves 38,907.55
 Total capital &
 reserves 540,154.80
 Total \$7,612,196.64

BANK OF PRESCOTT, PRESCOTT

Population 3,800

Nevada County

Chartered August 10, 1904

P. O. Box 492

Telephone Number 887-2688

Zip Code 71857

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

Olen Hendrix Chairman of
The Board
Johnny Brannan President
W. R. Hambright .. Exec. Vice Pres.
B. A. DeLamar Vice Pres.
M. D. Tippit Cashier
John C. Clingan ... Asst. Vice Pres.
Elizabeth W. Crain ... Asst. Cashier
Emogene W. Davis ... Asst. Cashier
James W. Hendrix ... Asst. Cashier
Eloise Hudson Asst. Cashier
James A. Pullen Asst. Cashier

Directors

Thomas M. Bemis
Johnny Brannan
John C. Clingan
B. A. DeLamar
W. R. Hambright
Gerald Hendrix
James W. Hendrix
Olen Hendrix
August McCaskill
James H. McKenzie
J. D. Stripling
Milburn D. Tippit
J. B. Wingfield

STATEMENT AS OF JUNE 30, 1972

Assets

Cash & due from banks \$ 1,378,991.99
U. S. Gov't obligations 5,664,210.30
Other bonds &
securities 2,421,418.54
Excess funds sold 900,000.00
Loans & discounts 3,309,012.30
Fixed assets 83,731.00
Other real estate 1.00

Total \$13,757,365.13

Liabilities

Demand deposits\$ 5,956,006.81
Time deposits 5,484,954.34
U. S. Gov't deposits ... 175,452.53
Public funds 888,297.76
Total deposits 12,504,711.44
Total liabilities 12,504,711.44
Capital stock 300,000.00
Surplus 500,000.00
Undivided profits 407,818.34
Reserves 44,835.35

Total capital &
reserves 1,252,653.69
Total \$13,757,365.13

BANK OF QUITMAN, QUITMAN

Population 305 Cleburne County
 Chartered August 15, 1903 P. O. Box 97 Telephone Number 589-2401
 Zip Code 72131

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Donald L. Brown Chief Executive
 Officer
 Harry M. Clark Vice President
 Edith Ellis Cashier
 Bennie Foster Assistant Cashier

Directors

Donald L. Brown
 Ben F. Clark
 Edith Ellis
 J. A. Bailey
 Nelson Tarver

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks ..\$ | 398,164.56 | Demand deposits | \$1,943,270.16 |
| U. S. Gov't obligations .. | 502,524.00 | Time deposits | 2,174,039.69 |
| Other bonds & securities | 1,094,161.41 | U. S. Gov't deposits | 2,987.12 |
| Loans & discounts | 2,997,267.01 | Public funds | 291,485.66 |
| Fixed assets | 20,942.40 | Total deposits | 4,411,782.63 |
| Other assets | 6,219.89 | Other liabilities | 182,224.22 |
| | | Total liabilities | 4,594,006.85 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 150,000.00 |
| | | Undivided profits | 169,272.42 |
| | | Reserves | 6,000.00 |
| | | Total capital & reserves | 425,272.42 |
| Total | \$5,019,279.27 | Total | \$5,019,279.27 |

THE BANK OF RECTOR, RECTOR

Population 1,981 Clay County
 Chartered November 15, 1930 P. O. Box 7 Telephone Number 595-3591
 Zip Code 72461

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. A. Marlar .. Executive Vice Pres.
 Mary Lee Hill Vice Pres.
 & Cashier
 R. D. Cranford Vice Pres.
 Berna Nell Benson Asst. Cashier
 Mary Wagner Asst. Cashier

Directors

R. D. Cranford
 J. C. Hardin
 Mary Lee Hill
 J. A. Marlar

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks ..\$ | 651,320.00 | Demand deposits | \$2,777,829.14 |
| U. S. Gov't obligations .. | 550,093.75 | Time deposits | 3,304,295.27 |
| Other bonds & securities | 3,002,068.89 | U. S. Gov't deposits | 17,330.71 |
| Excess funds sold | 500,000.00 | Public funds | 526,198.93 |
| Loans & discounts | 2,893,969.84 | Deposits of banks | 29,179.76 |
| Fixed assets | 32,525.02 | Total deposits | 6,654,833.81 |
| Other real estate | 3,000.00 | Total liabilities | 6,654,833.81 |
| | | Capital stock | 100,000.00 |
| | | Surplus | 425,000.00 |
| | | Undivided profits | 160,614.47 |
| | | Reserves | 292,529.22 |
| | | Total capital & reserves | 978,143.69 |
| Total | \$7,632,977.50 | Total | \$7,632,977.50 |

FARMERS & MERCHANTS BANK, REYNO

Population 356 Randolph County
 Chartered December 8, 1911 P. O. Box 108 Telephone Number 769-2240
 Zip Code 72462

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. M. Futrell Chairman of Board
 J. R. Jackson President
 H. A. Belford Vice President
 Ida M. Eddington Cashier
 Theda Ferguson Asst. Cashier
 Phyllis Burrow Asst. Cashier

Directors

H. A. Belford
 J. M. Futrell
 J. R. Jackson

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks .. \$ | 312,888.31 | Demand deposits | \$ 960,546.60 |
| U. S. Gov't obligations .. | 896,274.73 | Time deposits | 949,677.82 |
| Other bonds & securities | 436,033.20 | U. S. Gov't deposits | 2,648.09 |
| Loans & discounts | 661,800.33 | Public funds | 191,254.93 |
| Fixed assets | 9,781.45 | Total deposits | 2,104,127.44 |
| | | Other liabilities | 12,806.93 |
| | | Total liabilities | 2,116,934.37 |
| | | Capital stock | 50,000.00 |
| | | Surplus | 80,000.00 |
| | | Undivided profits | 57,979.44 |
| | | Reserves | 11,864.21 |
| | | Total capital & reserves | 199,843.65 |
| Total | \$2,316,778.02 | Total | \$2,316,778.02 |

THE BANK OF RISON, RISON

Population 1,300 Cleveland County
 Chartered March 7, 1932 P. O. Box 345 Telephone Number 325-6251
 Zip Code 71665

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Herman Davidson Ch. of Board
 James R. Hopson President
 James L. Moore Vice President
 Hazel Smith Cashier
 Mary B. Stephens Asst. Cashier
 Glenna Knowles Asst. Cashier

Directors

Herman Davidson
 John W. Elrod
 James R. Hopson
 James L. Moore

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks .. \$ | 373,051.46 | Demand deposits | \$1,707,620.05 |
| U. S. Gov't obligations .. | 1,044,350.00 | Time deposits | 1,436,894.13 |
| Other bonds & securities | 553,000.00 | U. S. Gov't deposits | 44,887.94 |
| Excess funds sold | 275,000.00 | Public funds | 258,709.48 |
| Loans & discounts | 1,787,905.94 | Total deposits | 3,448,111.60 |
| Fixed assets | 8,766.50 | Total liabilities | 3,448,111.60 |
| Other assets | 1,311.90 | Capital stock | 100,000.00 |
| | | Surplus | 100,000.00 |
| | | Undivided profits | 377,815.01 |
| | | Reserves | 17,459.19 |
| | | Total capital & reserves | 595,274.20 |
| Total | \$4,043,385.80 | Total | \$4,043,385.80 |

THE BANK OF RUSSELLVILLE, RUSSELLVILLE

Population 11,750

Pope County

Chartered December 23, 1897 P. O. Box 100 Telephone Number 968-1234

Zip Code 72801

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

G. Harold Neal President
 Robert H. Parker .. Exec. Vice Pres.
 James A. Hardin Vice Pres.
 James N. Garrett .. Asst. Vice Pres.
 B. J. Roderick Cashier
 Kathryn A. Hobbs Asst. Cashier
 Armond J. Becker Asst. Cashier
 Polly D. Harger Asst. Cashier
 Joann Vaughan Asst. Cashier
 Juanita Pinkston Asst. Cashier

Directors

Joe Goodwin
 M. J. Hickey
 William M. Lemley
 G. Harold Neal
 Robert H. Parker
 Joe H. Paulk
 Floyd Ragsdale
 L. R. Roberts

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 3,314,320.71 |
| U. S. Gov't obligations | 5,562,412.46 |
| Other bonds & securities | 4,190,842.54 |
| Excess funds sold | 800,000.00 |
| Loans & discounts | 11,826,153.71 |
| Fixed assets | 431,699.93 |
| Other real estate | 30,002.00 |
| Other assets | 582,780.26 |
| Total | \$26,738,211.61 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 7,936,002.75 |
| Time deposits | 13,650,211.27 |
| U. S. Gov't deposits | 266,635.37 |
| Public funds | 1,697,693.58 |
| Deposits of banks | 288,776.49 |
| Total deposits | 23,839,319.46 |
| Borrowed money | 48,000.00 |
| Other liabilities | 312,051.89 |
| Total liabilities | 24,199,371.35 |
| Capital notes & debts | 500,000.00 |
| Capital stock | 450,000.00 |
| Surplus | 600,000.00 |
| Undivided profits | 909,920.99 |
| Reserves | 78,919.27 |
| Total capital & reserves | 2,538,840.26 |
| Total | \$26,738,211.61 |

PEOPLES BANK & TRUST COMPANY, RUSSELLVILLE

Population 11,750

Pope County

Chartered March 24, 1890

P. O. Box 220

Telephone Number 968-2112

Zip Code 72801

Number of Teller's Facilities: Inside City—1; Outside City—1

Officers

Donald Barger Chief Executive
& Chairman of the Board
George C. Jackson President
Ward J. Ramsey .. Exec. Vice Pres.
M. L. Dickerson Sr. Vice Pres.
Tom Hargis Trust Officer &
Vice Pres.
Charles F. Howell Cashier &
Vice Pres.
Lorin Spangler Asst. Vice Pres.
Jerry Smith Asst. Vice Pres.
& Branch Manager
Danny DuVall Asst. Cashier &
Mgr. Pottsville Office
Glenna Long Asst. Trust Officer
C. E. Wininger Auditor
Mary Louise Hoffman .. Asst. Cashier
Elayne Strickland Asst. Cashier
Arminita Jones Asst. Cashier
Janice Hollabaugh Asst. Cashier

Directors

Donald Barger
Cleo Cheek
G. M. Cook
George C. Jackson
Ike A. Laws
Roy I. Millard, M.D.
Van A. R. Moores
Flave W. Peters
Hence J. Priddy
Ward J. Ramsey
J. Madison White

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------|------------------------|
| Cash & due from banks | \$ 3,906,461.78 |
| U. S. Gov't obligations | 5,618,963.72 |
| Other bonds & securities | 6,717,624.63 |
| Excess funds sold | 900,000.00 |
| Loans & discounts | 12,726,298.16 |
| Fixed assets | 300,833.35 |
| Other real estate | 100,200.00 |
| Other assets | 310,095.05 |
| Total | \$30,580,476.69 |

Liabilities

| | |
|---|------------------------|
| Demand deposits | \$ 9,911,145.57 |
| Time deposits | 16,208,880.12 |
| U. S. Gov't deposits | 395,065.12 |
| Public funds | 814,464.23 |
| Deposits of banks | 363,526.92 |
| Total deposits | 27,693,081.96 |
| Other liabilities | 424,835.92 |
| Total liabilities | 28,117,917.88 |
| Capital stock | 600,000.00 |
| Surplus | 400,000.00 |
| Undivided profits | 1,067,361.58 |
| Reserves | 395,197.23 |
| Total capital & reserves | 2,462,558.81 |
| Total | \$30,580,476.69 |

GRANT COUNTY BANK, SHERIDAN

Population 2,480

Grant County

Chartered July 29, 1903

P. O. Box 67

Telephone Number 942-3147

Zip Code 72150

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

D. E. McCoy, Sr. Chmn. of Board
 A. L. Blakely .. Vice Chmn. of Board
 D. E. McCoy, Jr. President
 Eddie W. Sligh Vice President
 Jerry L. Coleman ... Vice President
 Henry E. Wells Asst. Vice Pres.
 Larry Benning .. Operations Officer
 Sue Reynolds Asst. Cashier
 June Herrington .. Head Bookkeeper

Directors

A. L. Blakely
 Veo Easley
 Delmar E. Gatzke
 D. E. McCoy, Jr.
 D. E. McCoy, Sr.
 W. Lee Tucker
 Robert E. Wellborn

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks \$ | 729,082.31 |
| U. S. Gov't obligations | 1,141,073.00 |
| Other bonds & securities | 3,216,390.68 |
| Excess funds sold | 400,000.00 |
| Loans & discounts | 4,717,373.69 |
| Fixed assets | 189,462.41 |
| Other real estate | 7,980.00 |
| Other assets | 1.00 |
| Total | \$10,401,363.09 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 3,881,749.25 |
| Time deposits | 4,402,285.52 |
| U. S. Gov't deposits | 82,438.90 |
| Public funds | 821,620.20 |
| Deposits of banks | 4,625.12 |
| Total deposits | 9,192,718.99 |
| Other liabilities | 315,185.94 |
| Total liabilities | 9,507,904.93 |
| Capital stock | 150,000.00 |
| Surplus | 150,000.00 |
| Undivided profits | 514,656.32 |
| Reserves | 78,801.84 |
| Total capital & reserves | 893,458.16 |
| Total | \$10,401,363.09 |

FIRST STATE BANK, SHERWOOD

Population 3,000 Pulaski County
 Chartered July 28, 1966 P. O. Box 6009 Telephone Number 835-4122
 Zip Code 72116

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Mark M. Davis Exec. Vice Pres.
 Jesse Rich Vice Pres. & Cashier
 Wilma Faulk Asst. Cashier
 Carolyn Peeler Asst. Cashier

Directors

Mark M. Davis
 H. J. Dent
 H. L. Hastings, Jr.
 B. E. Henson
 J. C. Nichols
 J. A. Wellons

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks . . . \$ 742,474.71 | Demand deposits .....\$2,340,697.05 |
| U. S. Gov't obligations .. 850,000.00 | Time deposits 2,024,859.23 |
| Other bonds & securities 1,685,971.36 | U. S. Gov't deposits 61,287.86 |
| Loans & discounts 3,171,856.20 | Public funds 1,409,159.00 |
| Fixed assets 87,640.18 | Total deposits 5,836,003.14 |
| | Other liabilities 124,349.85 |
| | Total liabilities 5,960,352.99 |
| | Capital stock 100,000.00 |
| | Surplus 200,000.00 |
| | Undivided profits 246,572.31 |
| | Reserves 31,017.15 |
| | Total capital & reserves 577,589.46 |
| Total <u>\$6,537,942.45</u> | Total <u>\$6,537,942.45</u> |

BANK OF SIDNEY, SIDNEY

Population 110 Sharp County
 Chartered September 23, 1912 P. O. Box 7 Telephone Number 283-5725
 Zip Code 72577

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Thomas A. Bone President
 R. C. Pounders Vice President
 Atalee C. Pounders Cashier
 Donita Fore Asst. Cashier

Directors

Thomas A. Bone
 R. C. Pounders
 Atalee C. Pounders

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks . . . \$136,301.13 | Demand deposits .....\$535,125.50 |
| U. S. Gov't obligations 421,164.30 | Public funds 2,778.77 |
| Loans & discounts 16,165.92 | Total deposits 537,904.27 |
| Fixed assets 2.00 | Total liabilities 537,904.27 |
| | Capital stock 5,000.00 |
| | Surplus 16,000.00 |
| | Undivided profits 12,691.60 |
| | Reserves 2,037.48 |
| | Total capital & reserves 35,729.08 |
| Total <u>\$573,633.35</u> | Total <u>\$573,633.35</u> |

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 5,553

Benton County

Chartered January 12, 1960

P. O. Box 400

Telephone Number 524-4131

Zip Code 72761

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Delbert E. Allen, Sr. Chairman of
the Board
Ross Stout President
Henry Brosell, Jr. Vice Pres.
& Cashier
Ivy Walker, Jr. Vice Pres.
Homer Bynum Vice Pres.
M. H. (Bill) Simmons Vice Pres.
Genevieve L. Mitchell .. Asst. Cashier

Directors

Delbert E. Allen, Sr.
Delbert E. Allen, Jr.
Homer Bynum
Preston Bynum
M. H. (Bill) Simmons
Ross Stout

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$1,258,984.74
U. S. Gov't obligations .. 775,447.91
Other bonds &
securities 1,688,581.00
Loans & discounts 4,918,733.29
Fixed assets 38,075.63
Other assets 2,679.99

Total \$8,682,502.56

Liabilities

Demand deposits \$3,976,651.89
Time deposits 3,407,382.84
U. S. Gov't deposits 151,075.84
Public funds 332,595.33
Total deposits 7,867,705.90
Other liabilities 158,819.64
Total liabilities 8,026,525.54
Capital stock 240,000.00
Surplus 100,000.00
Undivided profits 267,269.93
Reserves 48,707.09

Total capital &
reserves 655,977.02

Total \$8,682,502.56

SMACKOVER STATE BANK, SMACKOVER

Population 2,058

Union County

Chartered April 18, 1928

P. O. Box 107

Telephone Number 725-3051

Zip Code 71762

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Max A. Mitcham President
 Max O. Taylor Exec. Vice Pres.
 L. E. Tennyson, Jr. Vice Pres.
 Audna L. Ward Cashier
 Evelyn Long Asst. Cashier
 Barbara Jean Sales Asst. Cashier

Directors

Max A. Mitcham
 Homer T. Rogers
 Max O. Taylor
 James M. Tennyson
 L. E. Tennyson, Jr.
 Richard H. Vickers

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 762,763.33 | Demand deposits \$2,410,051.70 |
| U. S. Gov't obligations .. 698,753.53 | Time deposits 4,936,525.80 |
| Other bonds & securities 1,992,563.09 | U. S. Gov't deposits 51,877.27 |
| Excess funds sold 300,000.00 | Public funds 954,440.23 |
| Loans & discounts 5,256,088.85 | Total deposits 8,352,895.00 |
| Fixed assets 284,637.26 | Total liabilities 8,352,895.00 |
| Other assets 10,286.59 | Capital stock 250,000.00 |
| | Surplus 500,000.00 |
| | Undivided profits 127,989.53 |
| | Reserves 74,208.12 |
| | Total capital & reserves 952,197.65 |
| Total \$9,305,092.65 | Total \$9,305,092.65 |

CITIZENS BANK, SMITHVILLE

Population 68

Lawrence County

Chartered March 23, 1901

P. O. Box 10

Telephone Number 528-3516

Zip Code 72466

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Boyce Durham Cashier
 Louise Rowsey Asst. Cashier
 Leland Mize Asst. Cashier

Directors

Earl D. Perkins
 R. S. Rainwater
 Sloan Rainwater
 Virginia Rainwater
 William Rainwater
 A. M. Starr

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 224,237.95 | Demand deposits \$ 797,608.71 |
| Other bonds & securities 350,119.35 | Public funds 188,312.42 |
| Loans & discounts 691,933.80 | Total deposits 985,921.13 |
| Fixed assets 1.00 | Total liabilities 985,921.13 |
| Other assets 3,308.21 | Capital stock 25,000.00 |
| | Surplus 50,000.00 |
| | Undivided profits 177,784.30 |
| | Reserves 30,894.88 |
| | Total capital & reserves 283,679.18 |
| Total \$1,269,600.31 | Total \$1,269,600.31 |

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 787

Dallas County

Chartered September 19, 1916 P. O. Box 127 Telephone Number 678-2251

Zip Code 71763

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

B. J. Ford Chairman
 Joseph A. Terry President
 Doris Mann Cashier
 Patricia Shaddock Asst. Cashier

Directors

G. W. DeLaughter
 B. J. Ford
 Garland Gaston
 Benton Taylor
 Joseph A. Terry
 Ray White

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 239,809.10 |
| U. S. Gov't obligations | 403,000.00 |
| Other bonds & securities | 178,217.50 |
| Excess funds sold | 300,000.00 |
| Loans & discounts | 1,005,305.81 |
| Fixed assets | 77,708.48 |
| Other real estate | 2,475.00 |
| Other assets | 2,528.16 |
| Total | \$2,209,044.05 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$ 986,980.65 |
| Time deposits | 919,292.27 |
| U. S. Gov't deposits | 15,362.62 |
| Public funds | 124,266.67 |
| Total deposits | 2,045,902.21 |
| Other liabilities | 16,383.98 |
| Total liabilities | 2,062,286.19 |
| Capital stock | 50,000.00 |
| Surplus | 50,000.00 |
| Undivided profits | 35,967.48 |
| Reserves | 10,790.38 |
| Total capital & reserves | 146,757.86 |
| Total | \$2,209,044.05 |

FIRST STATE BANK, SPRINGDALE

Population 17,000

Washington County

Chartered February 12, 1923 P. O. Box 189 Telephone Number 751-4681

Zip Code 72764

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

Joe M. Steele ... Chairman of Board
& Chief Exec. Officer
J. T. Bain President
Elmer Johnson Sr. Vice Pres.
Mace D. Howell ... Exec. Vice Pres.
R. A. Bryant ... Vice Pres. & Cashier
Wilma Samuel Asst. Vice Pres.
Marcella M. Sharum .. Asst. V. Pres.
Frances Ann Dorsa ... Asst. V. Pres.
Arthur Morris Asst. Vice Pres.
Wesley L. Burkett .. Asst. Vice Pres.
Arthur Johnson Farm Rep.
Nathan Combs Trust Officer
Vonita Wolfe ... Mgr., Branch Bank

Directors

J. T. Bain
Tom Hargis
J. E. Hinshaw
Mace D. Howell
Elmer Johnson
Thurman Parsons
Joe M. Steele
Dr. Friedman Sisco
A. P. Wilson

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 3,325,916.18 |
| U. S. Gov't obligations | 3,891,909.33 |
| Other bonds & securities | 8,813,600.60 |
| Excess funds sold | 4,500,000.00 |
| Loans & discounts | 14,510,188.61 |
| Fixed assets | 248,438.87 |
| Other real estate | 3.00 |
| Other assets | 327,643.61 |
| Total | \$35,617,700.20 |

Liabilities

| | |
|--------------------------|------------------------|
| Demand deposits | \$14,861,856.08 |
| Time deposits | 15,020,612.37 |
| U. S. Gov't deposits | 80,127.67 |
| Public funds | 2,652,664.48 |
| Deposits of banks | 20,000.00 |
| Total deposits | 32,635,260.60 |
| Other liabilities | 414,453.09 |
| Total liabilities | 33,049,713.69 |
| Capital stock | 600,000.00 |
| Surplus | 450,000.00 |
| Undivided profits | 892,388.87 |
| Reserves | 625,597.64 |
| Total capital & reserves | 2,567,986.51 |
| Total | \$35,617,700.20 |

BANK OF STAR CITY, STAR CITY

Population 2,032

Lincoln County

Chartered April 27, 1925

Drawer 69

Telephone Number 628-4288

Zip Code 71667

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Tom S. Lovett .. Chairman of Board
 Robert O. Trout President
 Lynn Thomasson Vice Pres.
 Wm. R. Davidson .. Asst. Vice Pres.
 Anneta Moore Cashier
 Karen Burns Asst. Cashier

Directors

Robert E. Beard
 Harold Evans
 Burnice Frizzell
 B. W. Gibbs, D.D.S.
 Tom S. Lovett
 R. C. Petty, M.D.
 Neb Ryall, Jr.
 Lynn Thomasson
 Robert O. Trout

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 454,323.49 |
| U. S. Gov't obligations | 408,020.86 |
| Other bonds & securities | 1,059,193.24 |
| Excess funds sold | 200,000.00 |
| Loans & discounts | 2,498,059.46 |
| Fixed assets | 131,425.05 |
| Other assets | 3,947.22 |
| Total | \$4,754,969.32 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$1,877,330.43 |
| Time deposits | 1,759,820.16 |
| U. S. Gov't deposits | 27,108.72 |
| Public funds | 455,945.24 |
| Total deposits | 4,120,204.55 |
| Other liabilities | 86,156.15 |
| Total liabilities | 4,206,360.70 |
| Capital stock | 150,000.00 |
| Surplus | 200,000.00 |
| Undivided profits | 163,236.47 |
| Reserves | 35,372.15 |
| Total capital & reserves | 548,608.62 |
| Total | \$4,754,969.32 |

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,126 Ouachita County
 Chartered February 8, 1946 P. O. Box 7 Telephone Number 786-5416
 Zip Code 71764

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Charles T. Reveley President
 Cole Martin Exec. Vice Pres.
 & Cashier
 Sam L. Curry Asst. Cashier
 Juanita Poindexter Admin. Asst.
 & Asst. Cashier
 Elizabeth Smith Operational Mgr.
 & Asst. Cashier

Directors

Charles T. Reveley
 Cole Martin
 Guy R. Smith
 Grady P. Arrington
 Joe J. Wade
 Sam A. Curry

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 619,486.98 | Demand deposits \$2,434,739.36 |
| U. S. Gov't obligations .. 948,142.05 | Time deposits 2,373,650.39 |
| Other bonds & securities 1,040,878.51 | U. S. Gov't deposits 31,082.29 |
| Loans & discounts 2,894,907.13 | Public funds 263,048.17 |
| Fixed assets 38,197.32 | Total deposits 5,102,520.21 |
| Other assets 13,329.61 | Other liabilities 57,442.48 |
| | Total liabilities 5,159,962.69 |
| | Capital stock 125,000.00 |
| | Surplus 75,000.00 |
| | Undivided profits 171,298.70 |
| | Reserves 23,680.21 |
| | Total capital & reserves 394,978.91 |
| Total \$5,554,941.60 | Total \$5,554,941.60 |

CITIZENS BANK, STRONG

Population 1,008 Union County
 Chartered January 19, 1931 P. O. Box 188 Telephone Number 797-7361
 Zip Code 71765

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

O. B. Clark President
 C. R. Mason Vice President
 Laura K. Robertson Cashier

Directors

O. B. Clark
 C. R. Mason
 Laura K. Robertson
 Ray B. Finney

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|---|
| Cash & due from banks \$ 324,287.92 | Demand deposits \$1,328,075.53 |
| U. S. Gov't obligations .. 763,941.14 | Time deposits 1,032,926.39 |
| Other bonds & securities 648,078.31 | U. S. Gov't deposits 4,741.77 |
| Excess funds sold 250,000.00 | Public funds 116,159.32 |
| Loans & discounts 978,430.49 | Total deposits 2,481,903.01 |
| Fixed assets 4,736.77 | Other liabilities 73,264.58 |
| | Total liabilities 2,555,167.59 |
| | Capital stock 50,000.00 |
| | Surplus 100,000.00 |
| | Undivided profits 264,307.04 |
| | Total capital & reserves 414,307.04 |
| Total \$2,969,474.63 | Total \$2,969,474.63 |

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,477

Arkansas County

Chartered December 29, 1944 P. O. Box 947 Telephone Number 922-8551

Zip Code 72160

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

D. B. Davis President
 Artie Seidenschwarz .. Exec. V. Pres.
 & Cashier
 Lloyd Ratcliff Vice Pres.
 Leonard H. DeVun Vice Pres.
 Don Pattillo Vice Pres.
 & Trust Officer
 Willie Grafals Vice Pres.
 James M. Yarbrough Vice Pres.
 Lela Karkur Asst. Cashier
 Ona Belle Koch Asst. Cashier
 Louise Kelly Asst. Cashier
 & Auditor
 Estelle Findley Asst. Cashier
 William R. Trice Asst. Cashier
 Ralph W. Wilson Asst. Cashier

Directors

Artie Seidenschwarz
 W. C. Bogard
 D. B. Davis
 Glen Grandgeorge
 Russell McCollum
 Chet Pond, Jr.
 D. W. Tweedy
 Ralph Wilson

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|------------------------|
| Cash & due from banks | \$ 2,352,850.08 |
| U. S. Gov't obligations | 1,371,632.43 |
| Other bonds & securities | 1,783,914.64 |
| Excess funds sold | 700,000.00 |
| Loans & discounts | 17,813,348.32 |
| Fixed assets | 327,129.47 |
| Other assets | 433,663.84 |
| Total | \$24,782,538.78 |

Liabilities

| | |
|-------------------------------------|------------------------|
| Demand deposits | \$ 8,972,227.81 |
| Time deposits | 11,470,334.00 |
| U. S. Gov't deposits | 153,848.92 |
| Public funds | 1,279,788.25 |
| Deposits of banks | 20,000.00 |
| Total deposits | 21,896,198.98 |
| Other liabilities | 689,615.87 |
| Total liabilities | 22,585,814.85 |
| Capital stock | 600,000.00 |
| Surplus | 600,000.00 |
| Undivided profits | 681,695.45 |
| Reserves | 315,028.48 |
| Total capital & reserves | 2,196,723.93 |
| Total | \$24,782,538.78 |

CITIZENS BANK, TILLAR

Population 293

Drew County

Chartered July 28, 1913

P. O. Box 128

Telephone Number 392-2292

Zip Code 71670

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. A. Gibson President
 Tommy Free Vice President
 Betty V. Wells Cashier
 Marcia Zeno Asst. Cashier
 Bennie Ryburn .. Chairman of Board

Directors

Hampton Pugh
 C. R. Prewitt
 Wiley McGehee
 Tommy Henley
 Bennie Ryburn, Jr.
 J. A. Gibson
 Tommy Free
 Bennie Ryburn, Sr.

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|--------------------------|-----------------------|
| Cash & due from banks | \$ 261,308.76 |
| U. S. Gov't obligations | 113,159.00 |
| Other bonds & securities | 187,147.47 |
| Loans & discounts | 1,409,783.83 |
| Fixed assets | 85,837.02 |
| Other real estate | 4,607.90 |
| Other assets | 10,818.71 |
| Total | \$2,072,662.69 |

Liabilities

| | |
|-------------------------------------|-----------------------|
| Demand deposits | \$ 527,853.78 |
| Time deposits | 845,166.60 |
| U. S. Gov't deposits | 8,959.64 |
| Public funds | 191,438.25 |
| Total deposits | 1,573,418.27 |
| Borrowed money | 200,000.00 |
| Total liabilities | 1,773,418.27 |
| Capital stock | 152,500.00 |
| Surplus | 130,000.00 |
| Undivided profits | 4,005.79 |
| Reserves | 12,738.63 |
| Total capital & reserves | 299,244.42 |
| Total | \$2,072,662.69 |

BANK OF TRUMANN, TRUMANN

Population 6,358

Poinsett County

Chartered October 26, 1911

P. O. Box 48

Telephone Number 483-6333

Zip Code 72472

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. C. Stuckey Chairman of Board
& President
Clyde Robertson, Jr. Executive
Vice President
Eugene Pounds V. Pres. & Cashier
Edith Dameron Asst. Vice Pres.
Edith Upchurch Asst. Cashier
Fammie M. Bradley .. Asst. Cashier
Melba J. Wood Asst. Cashier

Directors

Kenneth K. Yarbrough
T. M. Clogston
J. F. Lady
Frank Lady, Jr.
Leon Massey
Eugene Pounds
Clifford C. Purvis
Clyde Robertson, Jr.
J. C. Stuckey

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------------|------------------------|
| Cash & due from banks \$ | 750,204.87 |
| U. S. Gov't obligations | 994,415.63 |
| Other bonds & securities | 1,334,702.11 |
| Loans & discounts | 7,457,514.38 |
| Fixed assets | 69,425.48 |
| Other real estate | 102,580.00 |
| Other assets | 88.72 |
| Total | \$10,708,931.19 |

Liabilities

| | |
|---|------------------------|
| Demand deposits | \$ 3,094,440.47 |
| Time deposits | 5,610,872.56 |
| U. S. Gov't deposits ... | 109,846.05 |
| Public funds | 767,197.86 |
| Total deposits | 9,582,356.94 |
| Other liabilities | 62,903.91 |
| Total liabilities | 9,645,260.85 |
| Capital stock | 100,000.00 |
| Surplus | 550,000.00 |
| Undivided profits | 287,039.92 |
| Reserves | 126,630.42 |
| Total capital & reserves | 1,063,670.34 |
| Total | \$10,708,931.19 |

TYRONZA BANK, TYRONZA

Population 601

Poinsett County

Chartered October 1, 1951

P. O. Box 95

Telephone Number 487-2161

Zip Code 72386

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Charles F. Luter President
 Ernestine Sanders Cashier
 Maxyne Ursery Asst. Cashier
 John H. Emrich Vice President
 H. F. Norcross, Jr. Secretary

Directors

A. A. Banks
 G. E. Beley
 John H. Emrich
 Charles F. Luter
 H. F. Norcross
 H. F. Norcross, Jr.

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks . \$ 390,800.31
 U. S. Gov't obligations .. 156,590.00
 Other bonds &
 securities 1,843,231.63
 Loans & discounts 2,239,474.22
 Fixed assets 58,665.06
 Other real estate 833.00

 Total \$4,689,594.22

Liabilities

Demand deposits \$1,224,063.81
 Time deposits 2,514,362.55
 U. S. Gov't deposits 18,584.82
 Public funds 438,811.10
 Total deposits 4,195,822.28
 Other liabilities 92,049.22
 Total liabilities 4,287,871.50
 Capital stock 50,000.00
 Surplus 125,000.00
 Undivided profits 185,406.04
 Reserves 41,316.68
 Total capital &
 reserves 401,722.72
 Total \$4,689,594.22

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 8,200 Crawford County
 Chartered August 12, 1933 P. O. Box 429 Telephone Number 474-6801
 Zip Code 72956

Number of Teller's Facilities: Inside City—1; Outside City—None

Officers

Clyman E. Izard Chmn. of Board
 J. J. Izard President
 Judge Carl Creekmore Vice Pres.
 Frank Wofford Cashier
 Jo Ann Meadors Asst. Cashier
 Frances Rapiet Asst. Cashier
 Deweese Jackson Asst. Cashier

Directors

Clyman E. Izard
 J. J. Izard
 Bessie Maud Izard
 C. J. Franklin
 Judge Carl Creekmore
 Frank Wofford

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|--|
| Cash & due from banks \$ 1,892,138.88 | Demand deposits\$ 4,844,425.19 |
| U. S. Gov't obligations 1,260,745.50 | Time deposits 5,132,070.87 |
| Other bonds & securities 2,208,330.01 | U. S. Gov't deposits 48,575.40 |
| Excess funds sold 1,000,000.00 | Public funds 535,406.74 |
| Loans & discounts 4,952,979.12 | <u>Total deposits 10,560,478.20</u> |
| Fixed assets 157,031.82 | Total liabilities 10,560,478.20 |
| Other real estate 23,001.00 | Capital stock 200,000.00 |
| Other assets 30,651.25 | Surplus 200,000.00 |
| | Undivided profits 393,897.33 |
| | Reserves 170,502.05 |
| | <u>Total capital & reserves 964,399.38</u> |
| Total <u>\$11,524,877.58</u> | Total <u>\$11,524,877.58</u> |

BANK OF WALDO, WALDO

Population 1,791 Columbia County
 Chartered September 2, 1899 P. O. Box 366 Telephone Number 693-5858
 Zip Code 71770

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

J. Thurston Howell President
 Mrs. J. Thurston Howell V. Pres.
 Mrs. Mary H. Martin Cashier

Directors

J. Thurston Howell
 Mrs. J. Thurston Howell
 Mrs. Mary H. Martin

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|--|
| Cash & due from banks ..\$ 344,198.97 | Demand deposits .....\$1,023,779.28 |
| U. S. Gov't obligations .. 1,838,790.26 | Time deposits 1,168,086.96 |
| Other bonds & securities 4,000.00 | U. S. Gov't deposits 1,958.92 |
| Loans & discounts 283,511.17 | Public funds 76,957.25 |
| Fixed assets 20.00 | <u>Total deposits 2,270,782.41</u> |
| Other assets 1,734.00 | Total liabilities 2,270,782.41 |
| | Capital stock 50,000.00 |
| | Surplus 25,000.00 |
| | Undivided profits 34,156.95 |
| | Reserves 92,315.04 |
| | <u>Total capital & reserves 201,471.99</u> |
| Total <u>\$2,472,254.40</u> | Total <u>\$2,472,254.40</u> |

THE PEOPLES BANK, WALDO

Population 1,791

Columbia County

Chartered June 22, 1910

P. O. Box 426

Telephone Number 693-5551

Zip Code 71770

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Harold H. Fincher President
 Richard P. Clark .. Exec. Vice Pres.

Directors

Harold H. Fincher
 Richard P. Clark
 Dorothy J. Fincher
 Imogene M. Clark
 G. F. Scott
 Betty Lou Scott
 Steven Clark Fincher

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--|---|
| Cash & due from banks ..\$ 356,913.71 | Demand deposits .....\$1,255,439.39 |
| U. S. Gov't obligations .. 762,973.17 | Time deposits 2,819,064.31 |
| Other bonds & securities 1,745,227.60 | U. S. Gov't deposits 13,486.36 |
| Loans & discounts 1,908,324.40 | Public funds 185,463.47 |
| Other real estate 3.00 | Total deposits <u>4,273,453.53</u> |
| | Total liabilities <u>4,273,453.53</u> |
| | Capital stock 62,500.00 |
| | Surplus 137,500.00 |
| | Undivided profits 257,807.65 |
| | Reserves <u>42,180.70</u> |
| | Total capital & reserves <u>499,988.35</u> |
| Total <u>\$4,773,441.88</u> | Total <u>\$4,773,441.88</u> |

BANK OF WEINER, WEINER

Population 715

Poinsett County

Chartered April 2, 1909

P. O. Box 307

Telephone Number 684-2221

Zip Code 72479

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

John R. Hogue President
 H. E. Winters Exec. Vice Pres.
 Jeriel A. Summitt Vice Pres.
 Niles Bise Cashier

Directors

E. E. Hogue
 Ernest L. Hogue
 John R. Hogue
 Malcolm C. Hogue
 Marcus Hogue
 H. E. Winters
 R. H. Ziegenhorn

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks ..\$ 515,718.39
 U. S. Gov't obligations .. 2,383,239.62
 Other bonds &
 securities 977,334.11
 Excess funds sold 150,000.00
 Loans & discounts 3,179,529.78
 Fixed assets 40,352.38
 Other assets 2,370.90

Total \$7,248,545.18

Liabilities

Demand deposits\$2,401,207.00
 Time deposits 3,651,281.47
 U. S. Gov't deposits 14,807.56
 Public funds 398,195.78
 Deposits of banks 24,259.62
 Total deposits 6,489,751.43
 Other liabilities 34,243.72
 Total liabilities 6,523,995.15
 Capital stock 200,000.00
 Surplus 300,000.00
 Undivided profits 172,318.30
 Reserves 52,231.73

Total capital &
 reserves 724,550.03

Total \$7,248,545.18

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,007

Phillips County

Chartered October 4, 1948 P. O. Box 2497 Telephone Number 572-3481

Zip Code 72390

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Doug Simmons President
 Roy B. Warren Sr. Vice Pres.
 S. H. Hurst Chairman of Board
 Gordon M. White Vice Pres.
 Gere Carnathan Asst. Vice Pres.
 Jim Bogle Cashier
 Helen Back Asst. Cashier
 Juanita Clements Asst. Cashier
 Rae Hall Asst. Cashier
 Dorothy White Asst. Cashier
 Dorene Johnson Asst. Cashier

Directors

James P. Baker, Jr.
 James E. Boyd
 Brooks Griffin
 C. L. Harris
 S. H. Hurst
 E. F. Kalb
 J. L. Linder
 Jesse E. Porter
 Doug Simmons

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks \$ 1,452,153.49
 U. S. Gov't obligations 566,761.67
 Other bonds &
 securities 2,945,973.37
 Loans & discounts 9,593,469.05
 Fixed assets 79,048.24
 Other assets 6,944.54
 Total \$14,644,350.36

Liabilities

Demand deposits \$ 4,530,173.31
 Time deposits 7,130,952.93
 U. S. Gov't deposits ... 70,741.42
 Public funds 1,548,282.92
 Total deposits 13,280,150.58
 Other liabilities 188,221.25
 Total liabilities 13,468,371.83
 Capital stock 275,000.00
 Surplus 400,000.00
 Undivided profits 346,928.80
 Reserves 154,049.73
 Total capital &
 reserves 1,175,978.53
 Total \$14,644,350.36

RICE GROWERS BANK, WHEATLEY

Population 501 St. Francis County
Chartered September 27, 1909 P. O. Box 156 Telephone Number 457-2311
Zip Code 72392

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

William L. Horner, Jr. President
Robert Carvell Vice President
& Cashier

Directors

William L. Horner, Jr.
Robert Carvell
Mayme Lyon

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks .. \$ | 539,812.57 | Demand deposits | \$1,893,937.09 |
| U. S. Gov't obligations .. | 160,940.00 | Time deposits | 2,063,556.85 |
| Other bonds & securities | 1,047,618.10 | U. S. Gov't deposits | 23,215.35 |
| Excess funds sold | 525,000.00 | Public funds | 241,753.15 |
| Loans & discounts | 2,511,849.80 | Total deposits | 4,222,462.44 |
| Fixed assets | 34,575.78 | Total liabilities | 4,222,462.44 |
| Other real estate | 15,000.00 | Capital stock | 100,000.00 |
| | | Surplus | 200,000.00 |
| | | Undivided profits | 270,422.44 |
| | | Reserves | 41,911.37 |
| | | Total capital & reserves | 612,333.81 |
| Total | \$4,834,796.25 | Total | \$4,834,796.25 |

WILMOT STATE BANK, WILMOT

Population 1,132 Ashley County
Chartered October 25, 1937 P. O. Box 95 Telephone Number 473-5500
Zip Code 71676

Number of Teller's Facilities: Inside City—None; Outside City—None

Officers

Wm. B. de Yampert President
N. R. Kirkwood Exec. Vice Pres.
& Cashier
E. H. Dunning Vice President
E. H. Kirkwood Asst. Cashier

Directors

John B. Currie
Wm. B. de Yampert
E. H. Dunning
N. R. Kirkwood

STATEMENT AS OF JUNE 30, 1972

| Assets | | Liabilities | |
|--------------------------------|-----------------------|--------------------------------|-----------------------|
| Cash & due from banks .. \$ | 415,201.14 | Demand deposits | \$ 886,146.05 |
| U. S. Gov't obligations .. | 353,135.00 | Time deposits | 580,797.10 |
| Other bonds & securities | 410,513.30 | U. S. Gov't deposits | 8,060.87 |
| Loans & discounts | 1,123,307.91 | Public funds | 392,904.55 |
| Fixed assets | 4,374.67 | Total deposits | 1,867,908.57 |
| Other assets | 410.47 | Total liabilities | 1,867,908.57 |
| | | Capital stock | 50,000.00 |
| | | Surplus | 125,000.00 |
| | | Undivided profits | 234,646.49 |
| | | Reserves | 29,387.43 |
| | | Total capital & reserves | 439,033.92 |
| Total | \$2,306,942.49 | Total | \$2,306,942.49 |

BANK OF WILSON, WILSON

Population 1,009

Mississippi County

Chartered October 3, 1908 P. O. Box 338 Telephone Number 655-3251
 Zip Code 72395

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

R. E. L. Wilson, 3rd Chairman of
 the Board
 J. B. Gwyn President & Cashier
 C. J. Lowrance, Jr. ... Vice President
 J. T. Shenep Asst. Cashier
 Mrs. Florabel Bishop .. Asst. Cashier
 Mrs. Gatha Watson Asst. Cashier

Directors

C. L. Denton, Jr.
 J. B. Gwyn
 C. J. Lowrance, Jr.
 Michael E. Wilson
 R. E. L. Wilson, 3rd
 Hudson Wren

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks . \$ 842,596.06
 U. S. Gov't obligations .. 1,022,427.13
 Other bonds &
 securities 1,216,660.58
 Excess funds sold 400,000.00
 Loans & discounts 2,749,022.46
 Fixed assets 12,057.55

Total **\$6,242,763.78**

Liabilities

Demand deposits \$2,064,378.98
 Time deposits 2,132,436.23
 U. S. Gov't deposits 55,446.74
 Public funds 918,455.69
 Deposits of banks 65,831.87
 Total deposits 5,236,549.51
 Other liabilities 8,701.54
 Total liabilities 5,245,251.05
 Capital stock 100,000.00
 Surplus 500,000.00
 Undivided profits 368,440.88
 Reserves 29,071.85
 Total capital &
 reserves 997,512.73
Total **\$6,242,763.78**

CROSS COUNTY BANK, WYNNE

Population 6,696

Cross County

Chartered June 5, 1891

P. O. Box 9

Telephone Number 238-8171

Zip Code 72396

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Rafe Andrews President
 Ken McClanahan Exec. V. Pres.
 & Cashier
 John W. Watts Sr. V. Pres.
 Mrs. Mazie Ballard Asst. Cashier
 Mrs. Bobbie Nell Brown Asst.
 Cashier
 Mrs. Ann Jones Asst. Cashier
 Mrs. Winifred G. Sigman Asst.
 Cashier

Directors

Rafe Andrews
 Gerald L. Blackburn
 David Block, Jr., V. Pres.
 David Drexler
 Eugene Goodart
 John H. Johnston, Jr., V. Pres.
 R. E. Robinson
 W. W. Shaver, Jr., Chairman
 I. M. Steinberg
 John W. Watts

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------------|-----------------------|
| Cash & due from banks .. \$ | 902,319.24 |
| U. S. Gov't obligations .. | 489,857.75 |
| Other bonds & securities | 2,032,340.21 |
| Loans & discounts | 6,238,641.11 |
| Fixed assets | 156,443.82 |
| Other assets | 9,123.31 |
| Total | \$9,828,725.44 |

Liabilities

| | |
|-----------------------------------|-----------------------|
| Demand deposits | \$3,604,593.94 |
| Time deposits | 4,190,806.75 |
| U. S. Gov't deposits | 78,456.59 |
| Public funds | 668,904.87 |
| Total deposits | 8,542,762.15 |
| Other liabilities | 152,656.94 |
| Total liabilities | 8,695,419.09 |
| Capital stock | 250,000.00 |
| Surplus | 330,000.00 |
| Undivided profits | 463,666.80 |
| Reserves | 89,639.55 |
| Total capital & reserves | 1,133,306.35 |
| Total | \$9,828,725.44 |

THE BANK OF YELLVILLE, YELLVILLE

Population 860

Marion County

Chartered December 13, 1945 P. O. Box 225 Telephone Number 449-6287

Zip Code 72687

Number of Teller's Facilities: Inside City—None; Outside City—1

Officers

Edith C. Benton Vice Pres.
 Bernice Berry .. President & Cashier
 John E. Linton Vice Pres.
 Wynona Willingham Vice Pres.

Directors

Edith C. Benton
 Alma Berry
 Bernice Berry
 Fred A. Berry
 H. A. Burns
 Thelma G. Doshier
 Karl King
 John E. Linton
 Wynona Willingham

STATEMENT AS OF JUNE 30, 1972**Assets**

| | |
|-----------------------------|------------------------------|
| Cash & due from banks .. | \$ 763,500.20 |
| U. S. Gov't obligations .. | 1,017,685.21 |
| Other bonds & securities .. | 1,043,541.52 |
| Excess funds sold .. | 500,000.00 |
| Loans & discounts .. | 4,757,632.29 |
| Fixed assets .. | 162,600.00 |
| Total | <u>\$8,244,959.22</u> |

Liabilities

| | |
|--------------------------------|------------------------------|
| Demand deposits | \$3,459,211.93 |
| Time deposits | 3,342,201.67 |
| U. S. Gov't deposits | 11,836.11 |
| Public funds | 680,757.41 |
| Total deposits | <u>7,494,007.12</u> |
| Total liabilities | 7,494,007.12 |
| Capital stock | 175,000.00 |
| Surplus | 240,000.00 |
| Undivided profits | 301,480.39 |
| Reserves | <u>34,471.71</u> |
| Total capital & reserves | 750,952.10 |
| Total | <u>\$8,244,959.22</u> |

FIFTY-EIGHTH REPORT

showing

**THE CONDITION OF THE
3 ARKANSAS STATE CHARTERED
TRUST COMPANIES**

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1972

GUARANTY LOAN & TRUST CO., HELENA

Population 11,000

Phillips County

Chartered February 9, 1910

P. O. Box 219

Telephone Number 338-3032

Zip Code 72342

(Not Engaged in Commercial Banking)

Officers

Directors

S. J. Howe President
 Otis W. Howe, Jr. Vice President
 J. M. Howe Vice President
 E. Clay Bumpers Secretary-Treasurer

S. J. Howe
 Otis W. Howe, Jr.
 J. M. Howe
 E. Clay Bumpers
 R. F. Howe

STATEMENT AS OF JUNE 30, 1972

Assets

Liabilities

Cash & due from banks \$ 43,764.54
 U. S. Gov't obligations 500.00
 Other bonds & securities 31,776.96
 Loans & discounts 69,127.25
 Fixed assets 3,000.00
 Other assets 6,391.50

 Total \$154,560.25

Trust Funds \$ 40,267.82
 Total Trust Funds 40,267.82
 Other liabilities 7,738.79
 Total liabilities 48,006.61
 Capital stock 50,000.00
 Surplus 30,000.00
 Undivided profits 26,553.64
 Total capital 106,553.64
 Total \$154,560.25

METROPOLITAN TRUST COMPANY, LITTLE ROCK

Population 132,000

Pulaski County

Chartered June 5, 1925

Telephone Number 374-1744

Zip Code 72201

(Not Engaged in Commercial Banking)

Officers

Directors

Justin Matthews, III President
 Walter L. Burroughs Vice Pres.
 Eva M. Hale Secretary-Treasurer
 Betty Ann Couch Asst. Secretary

Justin Matthews, III
 Walter L. Burroughs
 Eva M. Hale
 Mrs. Elizabeth C. Matthews
 Mrs. Lila B. Matthews
 Mrs. Anne M. Glenn
 Wm. F. Rector
 Richard B. Adkisson
 James D. Simpson
 Howard Cockrill

STATEMENT AS OF JUNE 30, 1972

Assets

Liabilities

Cash & due from banks \$537,817.57
 Other bonds & securities .. 72,644.31
 Loans & discounts 8,743.32
 Fixed assets 2,893.03
 Other real estate 171,233.19
 Other assets 900.00

 Total \$794,231.42

Other liabilities \$203,435.39
 Total liabilities 203,435.39
 Capital stock 163,700.00
 Surplus 20,000.00
 Undivided profits 407,096.03
 Total capital 590,796.03
 Total \$794,231.42

MATTHEWS COMPANY, NORTH LITTLE ROCK

Population 60,040

Pulaski County

Chartered February 16, 1955 P. O. Box 4088 Telephone Number 753-3455

Zip Code 72116

(Not Engaged in Commercial Banking)

Officers

James P. Matthews President
 Charles D. Matthews Vice Pres.
 Eunice Kumpe Secy.-Treasurer
 Alice Hicks Asst. Secretary

Directors

Catherine Martin
 Charles Martin
 Charles D. Matthews
 James P. Matthews
 John Pope Matthews
 John P. Matthews, Jr.
 Martha D. Matthews

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|---|--------------------------------------|
| Cash & due from banks ..\$ 16,416.10 | Borrowed money .....\$4,301,546.68 |
| Other bonds & securities 749,273.11 | Other liabilities 477,827.46 |
| Loans & discounts 3,785,159.52 | Total liabilities 4,779,374.14 |
| Fixed assets 25,369.02 | Capital stock 100,000.00 |
| Other assets 480,978.12 | Surplus 55,000.00 |
| | Undivided profits 122,821.73 |
| | Total capital 277,821.73 |
| Total <u>\$5,057,195.87</u> | Total <u>\$5,057,195.87</u> |

FIFTY-EIGHTH REPORT

showing

**THE CONDITION OF THE
3 ARKANSAS STATE CHARTERED ACT 111
INDUSTRIAL LOAN INSTITUTIONS**

(Not engaged in commercial banking)

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF
JUNE 30, 1972**

SOUTHERN CREDIT CORPORATION, MALVERN

Population 9,566

Hot Spring County

Chartered October 9, 1959

P. O. Box 400

Telephone Number 332-2462

Zip Code 72104

Act 111, Industrial Loan Institution
(Not Engaged in Commercial Banking)

Officers

W. H. McClure President
J. C. Cole Secretary
George L. McClure Treasurer
Vance Jernigan Vice President
Ray Cook Vice President
Layne Sparks Vice President

Directors

W. H. McClure
J. C. Cole
George L. McClure
Vance Jernigan
Ray Cook
Layne Sparks
Jewelle Johnson
A. J. Wilks

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks ..\$ 464,979.69
Other bonds &
securities 100,000.00
Loans & discounts 2,678,529.64
Other real estate 3,717.58
Other assets 14,643.40

Total \$3,261,870.31

Liabilities

Investment Certificates \$2,430,043.40
Total Certificates 2,430,043.40
Borrowed money 20,000.00
Other liabilities 388,006.23
Total liabilities 2,838,049.63
Capital stock 242,000.00
Surplus 16,418.39
Undivided profits 48,554.11
Reserves 116,848.18
Total capital &
reserves 423,820.68
Total \$3,261,870.31

HALLMARK LOAN & INVESTMENT CORP., NORTH LITTLE ROCK

Population 60,040

Pulaski County

Chartered October 21, 1927

Telephone Number 376-3523

Zip Code 72114

Act 111, Industrial Loan Institution
(Not Engaged in Commercial Banking)**Officers**

| | |
|----------------------------|--------------------------------|
| D. M. Fitzgerald | President |
| William Brandon | Treasurer |
| Dorrance A. Williams | Secretary & Asst. Treasurer |

Directors

| |
|----------------------|
| William Brandon |
| D. M. Fitzgerald |
| Dorrance A. Williams |

STATEMENT AS OF JUNE 30, 1972

| Assets | Liabilities |
|--------------------------------------|---|
| Cash & due from banks ..\$ 36,747.10 | Investment Certificates ...\$ 77,982.94 |
| Other bonds & securities | Total Certificates |
| 13,519.07 | 77,982.94 |
| Loans & discounts | Other liabilities |
| 47,426.71 | 13,114.43 |
| Fixed assets | Total liabilities |
| 2,534.17 | 91,097.37 |
| Other real estate | Capital stock |
| 3,615.18 | 11,016.70 |
| Other assets | Surplus |
| 710.40 | 154,537.24 |
| | Undivided profits |
| | (152,098.68) |
| | Total capital |
| | 13,455.26 |
| Total | Total |
| \$104,552.63 | \$104,552.63 |

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 60,000

Jefferson County

Chartered April 13, 1941

P. O. Box 5317

Telephone Number 534-3250

Zip Code 71601

Act 111, Industrial Loan Institution
(Not Engaged in Commercial Banking)

Officers

N. J. Gantt, Jr. President
C. A. Davies Exec. Vice Pres.
George E. Puddephatt Vice Pres.
C. S. McNew III Treasurer
Simon Joseph Secretary

Directors

C. A. Davies
N. J. Gantt, Jr.
A. P. Hatcher
Simon Joseph
George Makris
C. S. McNew III
J. G. Smith

STATEMENT AS OF JUNE 30, 1972**Assets**

Cash & due from banks ..\$ 116,920.60
Loans & discounts 1,492,211.24
Fixed assets 14,476.53
Other assets 6,454.18

Total \$1,630,062.55

Liabilities

Investment Certificates..\$ 741,481.68
Total Certificates 741,481.68
Borrowed money 210,000.00
Other liabilities 210,252.53
Total liabilities 1,161,734.21
Capital stock 125,000.00
Surplus 75,000.00
Undivided profits 224,391.29
Reserves 43,937.05
Total capital &
reserves 468,328.34
Total \$1,630,062.55