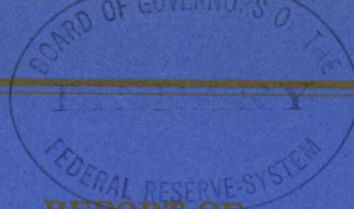


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1974



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

**1974**



**DALE BUMPERS**  
Governor

**H. C. ADAMS**  
State Bank Commissioner

**DONALD V. ALLEN**  
Director  
Department of Commerce



**SIXTIETH REPORT**  
**OF THE**  
**BANK COMMISSIONER**  
**OF THE**  
**STATE OF ARKANSAS**

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**FOR THE YEAR ENDED JUNE 30, 1974**

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**HARVEL C. ADAMS**  
**State Bank Commissioner**

**STATE OF ARKANSAS**  
**OFFICE OF STATE BANK DEPARTMENT**

July 1, 1974

To The Honorable  
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 Sixtieth Annual Report of the State Bank Department for the fiscal year ended June 30, 1974.

During the past fiscal year, two new state banks were chartered. They are the First State Bank of DeQueen, DeQueen and the Citizens State Bank, Nashville. During the year, two state banks converted to national banks. As of this date, there are 191 financial institutions under supervision of the Bank Department, comprised of 185 commercial banks, three trust companies and three Act 111 industrial loan institutions.

A consolidation of the June 30, 1974, Reports of Condition for the 183 active State Banks (the new banks are not as yet open for business) revealed that assets totaled \$2,569,583,818, up \$434,217,737 from \$2,135,366,081 or 20.33% over the previous fiscal year. Total deposits surpassed the two billion dollar mark at \$2,292,920,820, up \$386,842,487 or 20.29% over last year's total of \$1,906,078,333.

Examinations for 1974 are on schedule and it is expected that all institutions will be examined during the calendar year 1974, as has been the case for the six calendar years prior to 1974.

In addition to the information set out above, this report reflects in detail the condition of each of the 189 active institutions as of June 30, 1974. 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 .....                | November 11.                    |
| Thanksgiving Day .....             | Fourth Thursday in<br>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  
 Jim S. Gowen .....Assistant Bank Commissioner  
 Harry E. Meek .....Department Attorney

**SENIOR BANK EXAMINERS**

Don R. Clark                      H. Wm. Oldham                      Michael D. Taylor  
 Larry Gunnell                      Olan B. Wages  
 John W. Crews                      Richard L. Deckard

**TRUST EXAMINER**

J. D. Richards

**FINANCIAL ANALYST**

Louis W. Elkins

**JUNIOR BANK EXAMINERS**

Ronny A. Clay                      Frank B. Burge                      J. E. Brantley  
 Eddie E. Fitzhugh                      Edward W. Paschal  
 Larry M. Hillyard                      Tommy R. James

**ASSISTANT BANK EXAMINERS**

Cathy Feild                      John A. Gordon  
 Terry J. Todd                      John W. Vinson

**BOOKKEEPER AND STENOGRAPHERS**

Ann Smith                      Vicki L. Davis                      Jacquelin J. Dicus

**STATE BANKING BOARD**

Edward H. Cherry, Chairman .....Jonesboro  
 Charles T. Bernard .....Earle  
 Dorman F. Bushong .....Rogers  
 Max A. Mitcham .....Smackover  
 Maurice S. Woodruff .....Carlisle  
 Jim S. Gowen, Secretary .....Little Rock

**OFFICE**

Suite 200, University Tower Building  
 Telephone: 371-1117



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

| <b>No.</b> | <b>Name</b>              | <b>Date of Appointment</b> | <b>Date Service Ended</b> |
|------------|--------------------------|----------------------------|---------------------------|
| 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, 1973 through June 30, 1974.

### RECEIPTS

|                                                                      |              |              |
|----------------------------------------------------------------------|--------------|--------------|
| Adjusted Cash Balance, June 30, 1973 .....                           |              | \$145,784.10 |
| Examination and Assessment Fees .....                                | \$373,033.47 |              |
| Charter and Amendment Fees .....                                     | 10,798.40    |              |
| Teller's Window Applications and Protest Fees ....                   | 8,100.00     |              |
| Penalties for Reserve Deficiencies .....                             | 4,810.50     |              |
| Foreign Lending Institutions .....                                   | 50.00        |              |
| Miscellaneous Fees .....                                             | 356.77       |              |
| Refund To Expenditures:                                              |              |              |
| Duplicate Payment to Vendor .....                                    | 61.80        |              |
| Reimbursement for School Course .....                                | 300.00       |              |
| Claim Check to Cover Car Damage .....                                | 1,034.03     |              |
| Reimbursement for School Course.....                                 | 294.31       |              |
| Reimbursements from Marketing and<br>Redistribution Department ..... | 288.00       | 399,127.28   |
|                                                                      |              | <hr/>        |
|                                                                      |              | \$544,911.38 |

### DISBURSEMENTS

|                                                                    |              |              |
|--------------------------------------------------------------------|--------------|--------------|
| Salaries .....                                                     | \$255,571.69 |              |
| Maintenance and General Operation* .....                           | 116,865.28   |              |
| Social Security and Retirement Matching .....                      | 32,589.44    |              |
| Group Insurance Cost .....                                         | 1,389.04     |              |
| Professional Services .....                                        | 5,133.38     |              |
| Service Charges by State Treasurer .....                           | 5,951.89     |              |
| Pro Rata Cost of Central Office of<br>Department of Commerce ..... | 16,328.00    |              |
| Workman's Compensation Claim .....                                 | 1,052.75     | 434,881.74   |
| Cash Balance, June 30, 1974 .....                                  |              | 110,029.91   |
|                                                                    |              | <hr/>        |
|                                                                    |              | \$544,911.38 |

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

August 5, 1974

Mr. H. C. Adams  
Bank Department  
University Tower Building  
Little Rock, Arkansas

Dear Mr. Adams:

Attached is the balance sheet for your department as of June 30, 1974. We certify that this statement shows the true and correct balance per our records at the close of the fiscal year given.

Sincerely,  
Dewayne Kimbrell  
Fiscal Administrator



**ARKANSAS BANKERS ASSOCIATION****1974-1975**

|                                       |                                                                           |
|---------------------------------------|---------------------------------------------------------------------------|
| President .....                       | Thomas E. Hays, Jr., President, The First National Bank, Hope             |
| President-Elect .....                 | Dorman F. Bushong, President, Farmers & Merchants Bank, Rogers            |
| Vice-President .....                  | William H. Kennedy, Jr., President, National Bank of Commerce, Pine Bluff |
| Treasurer .....                       | Wayne Hartsfield, President, First National Bank, Searcy                  |
| Executive Manager and Secretary ..... | H. C. Carvill, 1027 Pyramid Bldg., Little Rock                            |

**EXECUTIVE COUNCIL**

|                              |              |
|------------------------------|--------------|
| Johnny Brannan .....         | Prescott     |
| Doyl E. Brown .....          | Wynne        |
| Wayne Hartsfield .....       | Searcy       |
| William H. Kennedy, Jr. .... | Pine Bluff   |
| Jerry McFarland .....        | Harrison     |
| Fred Michael .....           | Lake Village |
| Sam Sicard .....             | Fort Smith   |
| Joe Siebenmorgan .....       | Conway       |
| Horace Smith .....           | Harrisburg   |

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

|                      |                    |             |
|----------------------|--------------------|-------------|
| President .....      | Robert Dill .....  | Pine Bluff  |
| Vice President ..... | Ralph White .....  | Hot Springs |
| Secretary .....      | Bart Lindsey ..... | Helena      |
| Treasurer .....      | Bill Bowman .....  | McGehee     |

**THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS**

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

Regional Administrator ..... John W. Shaffer  
Telephone Number 534-3376 ..... Area Code 901

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

Telephone Number 421-1700 ..... Area Code 314

|                             |                         |
|-----------------------------|-------------------------|
| President .....             | Darryl R. Francis       |
| First Vice President .....  | Eugene A. Leonard       |
| Senior Vice President ..... | Leonall C. Andersen     |
| Senior Vice President ..... | Donald W. Moriarty, Jr. |
| Senior Vice President ..... | F. Garland Russell      |
| Senior Vice President ..... | Charles E. Silva        |
| Vice President .....        | Ruth A. Bryant          |
| Vice President .....        | Woodrow W. Gilmore      |
| Vice President .....        | Jerry L. Jordan         |
| Vice President .....        | John F. Otting          |
| Vice President .....        | Joseph P. Garbarini     |
| Vice President .....        | Harold E. Uthoff        |
| Vice President .....        | James R. Kennedy        |
| General Auditor .....       | (temporarily vacant)    |

**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 .....   | Michael T. Moriarty |
| Assistant Vice President .....   | Thomas R. Callaway  |
| Assistant Vice President .....   | David T. Rennie     |

**FEDERAL DEPOSIT INSURANCE CORPORATION  
MEMPHIS REGION**

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

Telephone Number 534-3872

Area Code 901

Regional Director ..... Roy E. Jackson  
Assistant Regional Director ..... Louis A. Hurst, Jr.

**EXAMINERS FOR ARKANSAS**

|                             |              |
|-----------------------------|--------------|
| Robert E. Conatser .....    | Russellville |
| Darrell W. Glassco .....    | Russellville |
| James J. Peacock, Jr. ....  | Russellville |
| James M. Martin, Jr. ....   | Jonesboro    |
| John W. Christian .....     | Jonesboro    |
| Jack P. Court, Jr. ....     | Jonesboro    |
| Joel E. Petty .....         | Jonesboro    |
| Fred H. Caudle .....        | Pine Bluff   |
| Billy W. Carroll .....      | Pine Bluff   |
| James A. Colvin .....       | Pine Bluff   |
| Frankie L. Pratt .....      | Pine Bluff   |
| Russell C. Livingston ..... | Memphis      |
| Robert C. Barber .....      | Memphis      |
| Bobby R. Beaty .....        | Memphis      |
| Dale C. Bregenzer .....     | Memphis      |
| Stanley A. Clark, Jr. ....  | Memphis      |
| Jerry W. Cox .....          | Memphis      |
| William S. Melton .....     | Memphis      |
| Arthur B. Monroe .....      | Memphis      |

**STATE BANK DEPARTMENT****STATE OF ARKANSAS**

**ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS  
IN ARKANSAS  
AS OF JUNE 30, 1974**

(With comparative Statement as of June 30, 1973)

**COMMERCIAL BANKS ONLY**

(cents omitted)

|                                                                                                   | <u>June 30, 1974</u><br><u>183 Banks</u> | <u>June 30, 1973</u><br><u>*181 Banks</u> | <u>Increase +</u><br><u>Decrease —</u> |
|---------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------|----------------------------------------|
| <b>ASSETS</b>                                                                                     |                                          |                                           |                                        |
| Cash and balances with<br>other banks .....                                                       | 244,821,358                              | 222,736,164                               | 22,085,194+                            |
| U. S. Treasury Securities .....                                                                   | 198,508,207                              | 193,285,362                               | 5,222,845+                             |
| Obligations of other<br>U. S. Government agencies<br>and corporations .....                       | 199,557,611                              | 147,828,436                               | 51,729,175+                            |
| Obligations of States and<br>political subdivisions .....                                         | 436,205,507                              | 338,195,984                               | 98,009,523+                            |
| Other securities (including<br>corporate stocks) .....                                            | 16,710,827                               | 11,736,666                                | 4,974,161+                             |
| Trading account securities ....                                                                   | 402,903                                  | 1,998,712                                 | 1,595,809—                             |
| Excess funds sold<br>and securities purchased<br>under agreement to resell ....                   | 129,288,056                              | 82,191,462                                | 47,096,594+                            |
| Loans and discounts .....                                                                         | 1,289,110,467                            | 1,095,375,499                             | 193,734,968+                           |
| Bank premises, furniture<br>and fixtures, and other<br>assets representing<br>bank premises ..... | 34,670,919                               | 28,420,812                                | 6,250,107+                             |
| Real estate owned<br>other than bank premises ....                                                | 1,314,567                                | 1,188,830                                 | 125,737+                               |
| All other assets .....                                                                            | <u>18,993,396</u>                        | <u>12,408,154</u>                         | <u>6,585,242+</u>                      |
| <b>TOTAL ASSETS ..</b>                                                                            | <u><u>2,569,583,818</u></u>              | <u><u>2,135,366,081</u></u>               | <u><u>434,217,737+</u></u>             |

|                                                                                     | <u>June 30, 1974</u><br><u>183 Banks</u> | <u>June 30, 1973</u><br><u>*181 Banks</u> | <u>Increase +</u><br><u>Decrease —</u> |
|-------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------|----------------------------------------|
| <b>LIABILITIES</b>                                                                  |                                          |                                           |                                        |
| Demand deposits, individs.,<br>partnerships, and<br>corporations .....              | 823,201,668                              | 733,133,067                               | 90,068,601 +                           |
| Time deposits, individuals,<br>partnerships, and<br>corporations .....              | 1,174,556,589                            | 969,141,161                               | 205,415,428 +                          |
| Deposits of U. S. Government..                                                      | 21,889,783                               | 21,873,354                                | 16,429 +                               |
| Deposits of States and<br>political subdivisions .....                              | 251,296,388                              | 163,085,378                               | 88,211,010 +                           |
| Deposits of banks .....                                                             | 8,570,788                                | 6,843,661                                 | 1,727,127 +                            |
| Certified and officers'<br>checks, etc. ....                                        | 13,405,604                               | 12,001,712                                | 1,403,892 +                            |
| <b>TOTAL DEPOSITS</b> .....                                                         | <b>2,292,920,820</b>                     | <b>1,906,078,333</b>                      | <b>386,842,487 +</b>                   |
| Total demand .....                                                                  | ( 949,438,083)                           | ( 847,788,652)                            | (101,649,431) +                        |
| Total time .....                                                                    | (1,343,482,737)                          | (1,058,289,681)                           | (285,193,056) +                        |
| Excess funds purchased and<br>securities sold under<br>agreement to repurchase .... | 12,059,178                               | 11,775,000                                | 284,178 +                              |
| Other liabilities for<br>borrowed money .....                                       | 652,130                                  | 1,007,014                                 | 354,884 —                              |
| All other liabilities .....                                                         | 45,729,292                               | 33,325,839                                | 12,403,453 +                           |
| <b>TOTAL LIABILITIES</b> .....                                                      | <b>2,351,361,420</b>                     | <b>1,952,186,186</b>                      | <b>399,175,234 +</b>                   |
| <b>RESERVES ON LOANS AND SECURITIES</b>                                             |                                          |                                           |                                        |
| Reserves for bad debt<br>losses on loans .....                                      | 16,430,087                               | 14,004,394                                | 2,425,693 +                            |
| Reserves on securities .....                                                        | 194,591                                  | 288,604                                   | 94,013 —                               |
| <b>TOTAL RESERVES ON<br/>LOANS AND SECURITIES</b> .....                             | <b>16,624,678</b>                        | <b>14,292,998</b>                         | <b>2,331,680 +</b>                     |
| <b>CAPITAL ACCOUNTS</b>                                                             |                                          |                                           |                                        |
| Capital notes and debentures ..                                                     | 10,551,500                               | 7,825,700                                 | 2,725,800 +                            |
| Capital stock .....                                                                 | 44,021,285                               | 38,498,225                                | 5,523,060 +                            |
| Surplus .....                                                                       | 68,438,301                               | 57,893,375                                | 10,544,926 +                           |
| Undivided profits .....                                                             | 75,788,687                               | 62,015,614                                | 13,773,073 +                           |
| Reserves for contingencies ....                                                     | 2,797,947                                | 2,653,983                                 | 143,964 +                              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                                                 | <b>201,597,720</b>                       | <b>168,886,897</b>                        | <b>32,710,823 +</b>                    |
| <b>TOTAL LIABILITIES,<br/>RESERVES AND<br/>CAPITAL ACCOUNTS</b> .....               | <b>2,569,583,818</b>                     | <b>2,135,366,081</b>                      | <b>434,217,737 +</b>                   |

\* Does not include assets and liabilities of two former state banks which converted to national charters during the fiscal year.

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

| Date          | Number | Deposits      | Loans and<br>Discounts | Borrowed<br>Money | Cash        | U. S. Gov't.<br>Bonds | Capital<br>Structure | Total<br>Resources |
|---------------|--------|---------------|------------------------|-------------------|-------------|-----------------------|----------------------|--------------------|
| 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            | 46,087,100  | 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   | 253,908,500            | 1,138,000         | 136,153,900 | 155,449,300           | 62,805,700           | 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    | 1,878,549,252 | 1,097,787,057          | 9,297,755         | 274,745,091 | 210,128,150           | 171,803,107          | 2,159,026,663      |
| June 30, 1973 | 189    | 1,945,756,869 | 1,122,127,159          | 5,435,878         | 228,636,623 | 198,777,648           | 174,062,867          | 2,187,100,047      |
| June 30, 1974 | *189   | 2,297,681,593 | 1,427,913,448          | 5,047,875         | 246,032,983 | 198,508,207           | 203,390,026          | 2,582,751,671      |

\*Includes 3 Trust Companies and 3 Industrial Loan Institutions.

**BANKING FACILITIES BY COUNTIES INCLUDING STATE  
AND NATIONAL BANKS AND BANKING FACILITIES  
LOCATED OUTSIDE OF CITIES**

| County             | State<br>Banks | National<br>Banks | Banking Facilities<br>(Outside of Cities) |
|--------------------|----------------|-------------------|-------------------------------------------|
| Arkansas .....     | 3              | 2                 |                                           |
| Ashley .....       | 6              | 1                 | 3                                         |
| Baxter .....       | 1              | 1                 | 1                                         |
| Benton .....       | 7              | 2                 | 3                                         |
| Boone .....        | 1              | 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              |                   | 1                                         |
| Craighead .....    | 5              | 1                 | 6                                         |
| Crawford .....     | 4              |                   | 2                                         |
| Crittenden .....   | 3              | 2                 | 2                                         |
| Cross .....        | 3              | 1                 | 1                                         |
| Dallas .....       | 2              | 1                 |                                           |
| Desha .....        | 3              | 1                 | 2                                         |
| Drew .....         | 3              |                   | 1                                         |
| Faulkner .....     | 1              | 1                 | 4                                         |
| Franklin .....     | 2              |                   | 2                                         |
| Fulton .....       | 2              |                   |                                           |
| Garland .....      | 1              | 2                 | 2                                         |
| Grant .....        | 1              |                   |                                           |
| Greene .....       | 1              | 1                 | 1                                         |
| Hempstead .....    | 1              | 2                 |                                           |
| Hot Spring .....   | 1              | 1                 |                                           |
| Howard .....       | 1              | 1                 | 2                                         |
| Independence ..... | 2              | 1                 |                                           |
| Izard .....        | 3              |                   | 1                                         |
| Jackson .....      | 2              | 2                 | 4                                         |
| Jefferson .....    |                | 4                 | 3                                         |
| Johnson .....      | 1              | 1                 | 1                                         |
| Lafayette .....    | 3              | 1                 |                                           |
| Lawrence .....     | 2              | 2                 | 3                                         |
| Lee .....          | 1              | 1                 | 1                                         |
| Lincoln .....      | 2              |                   | 1                                         |
| Little River ..... | 1              | 1                 | 1                                         |
| Logan .....        | 2              | 1                 | 3                                         |
| Lonoke .....       | 5              |                   | 1                                         |
| Madison .....      | 2              | 1                 |                                           |
| Marion .....       | 2              |                   | 1                                         |
| Miller .....       |                | 2                 | 1                                         |
| Mississippi .....  | 5              | 2                 | 4                                         |
| Monroe .....       | 3              | 1                 |                                           |
| Montgomery .....   | 1              |                   |                                           |
| Nevada .....       | 1              |                   |                                           |
| Newton .....       | 1              |                   |                                           |
| Ouachita .....     | 4              | 1                 | 1                                         |
| Perry .....        | 1              |                   |                                           |
| Phillips .....     | 3              | 2                 |                                           |
| Pike .....         | 3              |                   |                                           |
| Poinsett .....     | 6              | 1                 | 1                                         |



**BANKING FACILITIES BY COUNTIES INCLUDING STATE  
AND NATIONAL BANKS AND BANKING FACILITIES  
LOCATED OUTSIDE OF CITIES**

| County            | State<br>Banks | National<br>Banks | Banking Facilities<br>(Outside of Cities) |
|-------------------|----------------|-------------------|-------------------------------------------|
| Polk .....        | 1              | 1                 | 2                                         |
| Pope .....        | 3              | 1                 | 2                                         |
| Prairie .....     | 2              |                   | 1                                         |
| Pulaski .....     | 4              | 7                 |                                           |
| Randolph .....    | 3              |                   |                                           |
| St. Francis ..... | 2              | 2                 | 1                                         |
| Saline .....      | 2              |                   | 3                                         |
| Scott .....       | 1              |                   |                                           |
| Searcy .....      | 2              |                   |                                           |
| Sebastian .....   | 4              | 3                 | 3                                         |
| Sevier .....      | 2              | 1                 |                                           |
| Sharp .....       | 3              | 1                 | 2                                         |
| Stone .....       | 1              |                   |                                           |
| Union .....       | 4              | 2                 | 2                                         |
| Van Buren .....   | 1              |                   | 1                                         |
| Washington .....  | 5              | 2                 | 2                                         |
| White .....       | 6              | 1                 | 3                                         |
| Woodruff .....    | 2              |                   | 1                                         |
| Yell .....        | 4              |                   | 1                                         |
|                   | <hr/> 183*     | <hr/> 74          | <hr/> 90                                  |

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

# STATE BANKS OPERATING FACILITIES AWAY FROM MAIN OFFICES

(WITHIN CITY FACILITIES NOT INCLUDED)

| Name of Bank                       | Location          | Location<br>of<br>Facility | 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      |
| Bank of Bentonville .....          | Bentonville       | Bella Vista                | Benton      |
| Citizens Bank .....                | Bentonville       | Cave Springs               | Benton      |
| Farmers Bank & Trust Co. ....      | Blytheville       | Gosnell                    | Mississippi |
| Citizens Bank .....                | Booneville        | Magazine                   | Logan       |
| Citizens Bank .....                | Booneville        | Caulksville-<br>Ratcliff   | Logan       |
| Bank of Cabot .....                | Cabot             | Ward                       | Lonoke      |
| The Merchants & Planters Bank ...  | Camden            | East Camden                | Ouachita    |
| American State Bank .....          | Charleston        | Altus                      | Franklin    |
| Clinton State Bank .....           | Clinton           | Shirley                    | Van Buren   |
| First State Bank & Trust Co. ....  | Conway            | Greenbrier                 | Faulkner    |
| First State Bank & Trust Co. ....  | Conway            | Mayflower                  | Faulkner    |
| First State Bank & Trust Co. ....  | Conway            | Vilonia                    | 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 Co. ....     | Forrest City      | Cotton Plant               | Woodruff    |
| Planters Bank & Trust Co. ....     | Forrest City      | DeValls Bluff              | Prairie     |
| First State Bank .....             | Gould             | Grady                      | Lincoln     |
| Farmers Bank .....                 | Greenwood         | Bonanza                    | Sebastian   |
| Farmers Bank .....                 | Greenwood         | Hackett                    | Sebastian   |
| Farmers Bank .....                 | Greenwood         | Hartford                   | Sebastian   |
| Clark County Bank .....            | Gurdon            | Okolona                    | Clark       |
| The Security Bank .....            | Harrison          | Lead Hill                  | Boone       |
| The Cleburne County Bank .....     | Heber Spgs.       | Greers Ferry               | Cleburne    |
| Arkansas Bank & Trust Company ..   | Hot Springs       | Hot Springs<br>Village     | Garland     |
| The Bank of Franklin .....         | Horseshoe<br>Bend | Franklin                   | Izard       |
| Bank of Northeast Arkansas .....   | Jonesboro         | Bay                        | Craighead   |
| Citizens Bank of Jonesboro .....   | Jonesboro         | Cash                       | 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        |
| Morrilton Security Bank .....      | Morrilton         | Plummerville               | Conway      |
| Pike County Bank .....             | Murfreesboro      | Mineral Spgs.              | Howard      |
| Bank of Ozark .....                | Ozark             | Altus                      | Franklin    |
| Security Bank .....                | Paragould         | Marmaduke                  | Greene      |
| First State Bank .....             | Plainview         | Ola                        | Yell        |
| Citizens Bank .....                | Portia            | Lynn                       | Lawrence    |
| Citizens Bank .....                | Portia            | Smithville                 | Lawrence    |

# STATE BANKS OPERATING FACILITIES AWAY FROM MAIN OFFICES

(WITHIN CITY FACILITIES NOT INCLUDED)

| Name of Bank                     | Location     | Location<br>of<br>Facility | County      |
|----------------------------------|--------------|----------------------------|-------------|
| Peoples Bank & Trust Co. ....    | Russellville | Pottsville                 | Pope        |
| First Security Bank .....        | Searcy       | McRae                      | White       |
| First Security Bank .....        | Searcy       | Pangburn                   | White       |
| Smackover State Bank .....       | Smackover    | Norphlet                   | Union       |
| First State Bank .....           | Springdale   | Tontitown                  | Washington  |
| Bank of Tuckerman .....          | Tuckerman    | Swifton                    | Jackson     |
| Bank of Tuckerman .....          | Tuckerman    | Grubbs                     | Jackson     |
| Citizens Bank & Trust Company .. | Van Buren    | Mountainburg               | Crawford    |
| The Peoples Bank .....           | Waldo        | McNeil                     | Columbia    |
| Bank of Weiner .....             | Weiner       | Fisher                     | Poinsett    |
| 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    |
| Citizens First National Bank            | Arkadelphia     | Clark        |
| The First National Bank                 | Ashdown         | Little River |
| First National Bank of Sharp County     | Ash Flat        | Sharp        |
| 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     |
| First National Bank of Phillips County  | Helena          | Phillips     |
| Helena National Bank                    | Helena          | Phillips     |
| The Citizens National Bank              | Hope            | Hempstead    |
| The First National Bank                 | Hope            | Hempstead    |
| First National Bank                     | Hot Springs     | Garland      |
| Grand 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      |
| Worthen Bank & Trust Co., N.A.          | Little Rock     | Pulaski      |
| First National Bank                     | Magnolia        | Columbia     |
| The Malvern National Bank               | Malvern         | Hot Spring   |
| First National Bank                     | Marianna        | Lee          |
| The First National Bank                 | McGehee         | Desha        |
| First National Bank                     | Mena            | Polk         |
| First National Bank & Trust Co.         | Mountain Home   | Baxter       |
| The First National Bank                 | Nashville       | Howard       |
| The First National Bank                 | Newport         | Jackson      |
| First American National Bank            | No. Little Rock | Pulaski      |
| First National Bank                     | Noceola         | Mississippi  |
| First National Bank of Commerce         | Paragould       | Greene       |
| 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    |

**NATIONAL BANKS IN ARKANSAS**

| Name                                                | Location             | County     |
|-----------------------------------------------------|----------------------|------------|
| First National Bank .....                           | Rogers .....         | Benton     |
| First National Bank .....                           | Russellville .....   | Pope       |
| 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   |
| Jackson County National Bank .....                  | Tuckerman .....      | Jackson    |
| Citizens National Bank .....                        | Walnut Ridge .....   | Lawrence   |
| The First National Bank of Lawrence<br>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 FACILITIES  
AWAY FROM MAIN OFFICES  
(WITHIN CITY FACILITIES NOT INCLUDED)**

| Name of Bank                                     | Location     | Location<br>of<br>Facility | County       |
|--------------------------------------------------|--------------|----------------------------|--------------|
| The First National Bank<br>of Sharp County ..... | Ash Flat     | Cherokee Vil.              | Sharp        |
| First National Bank .....                        | Batesville   | Hardy                      | Sharp        |
| The Farmers National Bank .....                  | Clarksville  | Coal Hill                  | Johnson      |
| The First National Bank .....                    | Conway       | Mayflower                  | Faulkner     |
| First National Bank .....                        | Crossett     | Fountain Hill              | Ashley       |
| First National Bank .....                        | Crossett     | No. Crossett               | Ashley       |
| The First National Bank .....                    | Fayetteville | West Fork                  | Washington   |
| First National Bank of<br>Eastern Arkansas ..... | Forrest City | Palestine                  | St. Francis  |
| First National Bank .....                        | Hot Springs  | Mtn. Pine                  | Garland      |
| First National Bank .....                        | Jonesboro    | Bono                       | Craighead    |
| First National Bank .....                        | Magnolia     | Taylor                     | Columbia     |
| First National Bank .....                        | Marianna     | Moro                       | Lee          |
| First National Bank .....                        | Mena         | Cove                       | Polk         |
| First National Bank & Trust Co. ....             | Mtn. Home    | Gassville                  | Baxter       |
| The First National Bank .....                    | Nashville    | Mineral Spgs.              | Howard       |
| The First National Bank .....                    | Newport      | Grubbs                     | Jackson      |
| First National Bank .....                        | Osceola      | Joiner                     | Mississippi  |
| First National Bank .....                        | Osceola      | Luxora                     | Mississippi  |
| The First National Bank .....                    | Paris        | Caulksville-<br>Ratcliff   | Logan        |
| National Bank of Commerce .....                  | Pine Bluff   | Redfield                   | Jefferson    |
| Pine Bluff National Bank .....                   | Pine Bluff   | Whitehall                  | Jefferson    |
| Simmons First National Bank .....                | Pine Bluff   | Sherrill                   | Jefferson    |
| First National Bank .....                        | Siloam Spgs. | Gentry                     | Benton       |
| Commercial National Bank .....                   | Texarkana    | Fouke                      | Miller       |
| The State First National Bank .....              | Texarkana    | Foreman                    | Little River |
| Jackson County National Bank ....                | Tuckerman    | Diaz                       | Jackson      |
| Citizens National Bank .....                     | Walnut Ridge | Hoxie                      | Lawrence     |
| First National Bank .....                        | Warren       | Hermitage                  | Bradley      |
| Fidelity National Bank .....                     | W. Memphis   | Turrell                    | Crittenden   |

**MEMBERS OF FEDERAL RESERVE SYSTEM**

| <b>Date of Admission</b> | <b>Name of Bank &amp; Location</b>   | <b>Capital and Surplus*</b> |
|--------------------------|--------------------------------------|-----------------------------|
| April 21, 1941 .....     | Elk Horn Bank & Trust Company .....  | \$ 900,000.00               |
|                          | Arkadelphia                          |                             |
| April 15, 1953 .....     | The Citizens Bank .....              | 1,387,500.00                |
|                          | Batesville                           |                             |
| August 23, 1918 .....    | Farmers Bank & Trust Company .....   | 2,500,000.00                |
|                          | Blytheville                          |                             |
| September 11, 1942 ....  | The Exchange Bank & Trust Company .. | 1,225,000.00                |
|                          | El Dorado                            |                             |
| January 7, 1944 .....    | McIlroy Bank .....                   | 2,750,000.00                |
|                          | Fayetteville                         |                             |
| September 22, 1933.....  | Fordyce Bank & Trust Company .....   | 600,000.00                  |
|                          | Fordyce                              |                             |
| September 25, 1942 ...   | Arkansas Bank & Trust Company .....  | 4,700,000.00                |
|                          | Hot Springs                          |                             |
| July 26, 1945 .....      | Peoples Bank & Loan Company .....    | 400,000.00                  |
|                          | Lewisville                           |                             |
| August 23, 1923 .....    | Peoples Bank & Trust Company .....   | 1,500,000.00                |
|                          | Russellville                         |                             |

\* Includes Capital Notes & Debentures, if any.

**COMMERCIAL BANK—NOT MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION**

| <b>Name</b>          | <b>Location</b> |
|----------------------|-----------------|
| Bank of Sidney ..... | Sidney          |

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

| <b>Name</b>                         | <b>Location</b>   |
|-------------------------------------|-------------------|
| Guaranty Loan & Trust Company ..... | Helena            |
| Matthews Company .....              | North Little Rock |
| Metropolitan Trust Company .....    | North Little Rock |

**INDUSTRIAL LOAN INSTITUTIONS, ACT 111**

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

**AMENDMENTS ALTERING CAPITAL STRUCTURE****July 1, 1973 to June 30, 1974**

1. Bank of Ash Flat, Ash Flat, increased capital stock from \$75,000.00 to \$200,000.00 being transferred from the Undivided Profits Account. (Converted to First National Bank of Sharp County in August of 1973)
2. Merchants & Planters Bank, Sparkman, increased capital stock from \$50,000.00 to \$75,000.00 by sale of new stock.
3. The Union Bank of Benton, Benton, increased capital stock from \$434,000.00 to \$552,600.00 being transferred from the Undivided Profits Account.
4. Bank of Ashdown, Ashdown, increased capital stock from \$150,000.00 to \$300,000.00 by sale of new stock.
5. Bank of Dardanelle, Dardanelle, increased capital stock from \$100,000.00 to \$200,000.00 being transferred from the Undivided Profits Account.
6. Clark County Bank, Gurdon, increased capital stock from \$300,000.00 to \$400,000.00 being transferred from the Undivided Profits Account.
7. Clark County Bank, Gurdon, increased capital stock from \$400,000.00 to \$500,000.00 being transferred from the Undivided Profits Account.
8. Citizens Bank, Strong, increased capital stock from \$50,000.00 to \$200,000.00 being transferred from the Undivided Profits Account.
9. Citizens Bank, Flippin, increased capital stock from \$202,500.00 to \$207,750.00 by sale of new stock.
10. Citizens Bank, Portia, increased capital stock from \$25,000.00 to \$125,000.00 by sale of new stock and a 300% stock dividend provided for by a transfer from the Undivided Profits Account.
11. Bank of Northeast Arkansas, Jonesboro, increased capital stock from \$300,000.00 to \$450,000.00 by sale of new stock.
12. Calhoun County Bank, Hampton, increased capital stock from \$50,000.00 to \$100,000.00 being transferred from the Undivided Profits Account.
13. Bank of West Memphis, West Memphis, increased capital stock from \$500,000.00 to \$1,000,000.00 by a 100% stock dividend.
14. The Citizens Bank, Batesville, increased capital stock from \$300,000.00 to \$350,000.00 by the sale of new stock.
15. DeWitt Bank & Trust Company, DeWitt, increased capital stock from \$300,000.00 to \$450,000.00 being transferred from the Undivided Profits Account.
16. Bank of Lake Village, Lake Village, increased capital stock from \$125,000.00 to \$150,000.00 being transferred from the Undivided Profits Account.
17. Bank of Malvern, Malvern, increased capital stock from \$150,000.00 to \$300,000.00 being transferred from the Undivided Profits Account.
18. Pulaski Bank & Trust Company, Little Rock, increased capital stock from \$330,000.00 to \$1,029,600.00 by a series of three stock splits.
19. Bank of Waldron, Waldron, increased capital stock from \$150,000.00 to \$300,000.00 being transferred from the Undivided Profits Account.



20. Peoples Bank & Trust Company, Mountain Home, increased capital stock from \$600,000.00 to \$650,000.00 being transferred from the Undivided Profits Account.
21. The Farmers & Merchants Bank, Stuttgart, increased capital stock from \$600,000.00 to \$1,000,000.00 being transferred from the Undivided Profits Account.
22. The Exchange Bank & Trust Company, El Dorado, increased capital stock from \$400,000.00 to \$500,000.00 being transferred from Undivided Profits Account.
23. Mercantile Bank, Jonesboro, increased capital stock from \$600,000.00 to \$820,000.00 part being transferred from the Undivided Profits Account and part by the sale of new stock.
24. Citizens Bank, Booneville, increased capital stock from \$300,000.00 to \$400,000.00 being transferred from the Undivided Profits Account.
25. Citizens Bank, Carlisle, increased capital stock from \$162,500.00 to \$243,750.00 being transferred from the Undivided Profits Account.
26. Wilmot State Bank, Wilmot, increased capital stock from \$50,000.00 to \$100,000.00 being transferred from the Undivided Profits Account.
27. Bank of Pea Ridge, Pea Ridge, increased capital stock from \$25,000.00 to \$112,500.00 part being transferred from the Undivided Profits Account and the remainder from the sale of new stock.
28. Security Bank, Paragould, increased capital stock from \$360,000.00 to \$480,000.00 being transferred from the Undivided Profits Account.
29. Bank of Dover, Dover, increased capital stock from \$50,000.00 to \$100,000.00 being transferred from the Undivided Profits Account.
30. Warren Bank & Trust Company, Warren, increased capital stock from \$200,000.00 to \$300,000.00 being transferred from the Undivided Profits Account.
31. The Citizens Bank, Marshall, increased capital stock from \$100,000.00 to \$200,000.00 by the sale of new stock.
32. Bank of Bentonville, Bentonville, increased capital stock from \$300,000.00 to \$1,250,000.00 part being transferred from the Undivided Profits Account and the remainder from the sale of new stock.
33. The Bank of Franklin, Horseshoe Bend, increased capital stock from \$50,000.00 to \$55,000.00 by the sale of new stock.

**AMENDMENTS CHANGING NUMBER OF DIRECTORS****July 1, 1973 to June 30, 1974**

1. Benton State Bank, Benton, from 3 to 14; to 3 to 18.
2. Horatio State Bank, Horatio, from 3 to 8; to 3 to 12.
3. Citizens Bank, Flippin, from 9; to 5 to 15.
4. Bank of Malvern, Malvern, from 7 or more; to 7 to 9.
5. Mercantile Bank, Jonesboro, from 9 to 15; to 3 to 21.
6. Bank of Pea Ridge, Pea Ridge, from 7; to 6 to 15.
7. Bank of Bentonville, Bentonville, from 5 to 9; to 9 to 15.

**AMENDMENTS CHANGING PAR VALUE OF SHARES****July 1, 1973 to June 30, 1974**

1. Bank of Lake Village, Lake Village, reduced par value from \$25.00 to \$10.00.
2. Pulaski Bank & Trust Company, Little Rock, reduced par value from \$25.00 to \$10.00.
3. Citizens Bank, Booneville, reduced par value from \$25.00 to \$10.00.
4. Bank of Bentonville, Bentonville, reduced par value from \$100.00 to \$25.00.

**AMENDMENTS AUTHORIZING TRUST POWERS****July 1, 1973 to June 30, 1974**

1. Benton State Bank, Benton
2. Farmers & Merchants Bank, Rogers
3. Citizens Bank, Carlisle
4. Farmers & Merchants Bank, Reyno

**AMENDMENT PROHIBITING THE RIGHT OF  
CUMULATIVE VOTING****July 1, 1973 to June 30, 1974**

1. The Security Bank, Harrison

**AMENDMENTS MOVING MAIN OFFICE****July 1, 1973 to June 30, 1974**

1. Citizens Bank, Smithville, moved business and main office to the city of Portia.
2. Metropolitan Trust Company, Little Rock, moved business and main office to the city of North Little Rock.

**AMENDMENTS CHANGING CORPORATE NAME****July 1, 1973 to June 30, 1974**

1. The Citizens Bank, Bearden, changed corporate name to Bank of Bearden.
2. Bank of Nettleton, Jonesboro, changed corporate name to Bank of Northeast Arkansas.

**AMENDMENT CHANGING NUMBER OF SHARES****July 1, 1973 to June 30, 1974**

1. Security Bank, Paragould, from 36,000 to 48,000.

# PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of capital accounts (reserves included) to total resources of the 183 Arkansas State Banks as of June 30, 1974 is 8.5%. The following commercial banks equal or exceed this percentage.

| Name                                      | Location             | Percentage |
|-------------------------------------------|----------------------|------------|
| Bank of Amity .....                       | Amity .....          | 9.3        |
| Bank of Ashdown .....                     | Ashdown .....        | 10.6       |
| Bank of Atkins .....                      | Atkins .....         | 10.1       |
| The Bank of Augusta .....                 | Augusta .....        | 10.0       |
| Citizens State Bank .....                 | Bald Knob .....      | 9.5        |
| First Security Bank & Trust Company ..... | Barling .....        | 14.2       |
| The Citizens Bank .....                   | Batesville .....     | 9.2        |
| Citizens Bank .....                       | Beebe .....          | 12.6       |
| The Union Bank of Benton .....            | Benton .....         | 8.9        |
| Bank of Bentonville .....                 | Bentonville .....    | 8.7        |
| Farmers Bank & Trust Company .....        | Blytheville .....    | 10.3       |
| The Caraway Bank .....                    | Caraway .....        | 9.2        |
| Bank of Cherry Valley .....               | Cherry Valley .....  | 8.7        |
| Bank of Chidester .....                   | Chidester .....      | 8.5        |
| Clinton State Bank .....                  | Clinton .....        | 8.5        |
| First State Bank .....                    | Crossett .....       | 8.8        |
| Bank of Dardanelle .....                  | Dardanelle .....     | 9.6        |
| Decatur State Bank .....                  | Decatur .....        | 11.0       |
| Bank of Delight .....                     | Delight .....        | 9.7        |
| Dermott State Bank .....                  | Dermott .....        | 11.6       |
| Farmers & Merchants Bank .....            | Des Arc .....        | 10.5       |
| DeWitt Bank & Trust Company .....         | DeWitt .....         | 11.8       |
| Dumas State Bank .....                    | Dumas .....          | 25.5       |
| Merchants and Farmers Bank .....          | Dumas .....          | 10.9       |
| Earle State Bank .....                    | Earle .....          | 8.8        |
| The Delta State Bank .....                | Elaine .....         | 19.5       |
| Bank of England .....                     | England .....        | 9.3        |
| The Citizens Bank .....                   | England .....        | 12.9       |
| The Eudora Bank .....                     | Eudora .....         | 14.9       |
| McIlroy Bank .....                        | Fayetteville .....   | 10.5       |
| Citizens Bank .....                       | Flippin .....        | 11.3       |
| Planters & Merchants Bank .....           | Gillett .....        | 9.6        |
| First State Bank .....                    | Gould .....          | 9.9        |
| Bank of Gravett .....                     | Gravette .....       | 9.2        |
| The First Bank .....                      | Griffithville .....  | 10.4       |
| Clark County Bank .....                   | Gurdon .....         | 10.4       |
| Calhoun County Bank .....                 | Hampton .....        | 11.9       |
| The Security Bank .....                   | Harrison .....       | 9.1        |
| Bank of Holly Grove .....                 | Holly Grove .....    | 11.0       |
| Horatio State Bank .....                  | Horatio .....        | 9.8        |
| Bank of Imboden .....                     | Imboden .....        | 9.3        |
| First Jacksonville Bank .....             | Jacksonville .....   | 9.2        |
| Farmers & Merchants Bank .....            | Judsonia .....       | 11.6       |
| Bank of Kensett .....                     | Kensett .....        | 20.0       |
| First State Bank of Lake Village .....    | Lake Village .....   | 9.4        |
| Leachville State Bank .....               | Leachville .....     | 13.0       |
| Little River Bank .....                   | Lepanto .....        | 14.0       |
| Leslie State Bank .....                   | Leslie .....         | 8.5        |
| Bank of Lockesburg .....                  | Lockesburg .....     | 9.9        |
| First State Bank .....                    | Lonoke .....         | 9.8        |
| Farmers Bank and Trust Company .....      | Magnolia .....       | 10.4       |
| Peoples Bank .....                        | Mammoth Spring ..... | 9.1        |

## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

(Continued)

| Name                                | Location            | Percentage |
|-------------------------------------|---------------------|------------|
| Merchants and Planters Bank .....   | Manila .....        | 16.9       |
| Farmers & Merchants Bank .....      | Marianna .....      | 9.7        |
| Citizens Bank .....                 | Marion .....        | 10.7       |
| Bank of Marvell .....               | Marvell .....       | 11.0       |
| McGehee Bank .....                  | McGehee .....       | 10.4       |
| The Bank of Melbourne .....         | Melbourne .....     | 11.2       |
| The Union Bank of Mena .....        | Mena .....          | 8.8        |
| Monette State Bank .....            | Monette .....       | 9.1        |
| Union Bank & Trust Company .....    | Monticello .....    | 9.9        |
| The First State Bank .....          | Morrilton .....     | 9.1        |
| Morrilton Security Bank .....       | Morrilton .....     | 9.8        |
| Bank of Mountain View .....         | Mountain View ..... | 9.3        |
| The Bank of Montgomery County ..... | Mount Ida .....     | 8.5        |
| Pike County Bank .....              | Murfreesboro .....  | 9.1        |
| Bank of Newark .....                | Newark .....        | 12.3       |
| Bank of New Edinburg .....          | New Edinburg .....  | 11.0       |
| Bank of Parkdale .....              | Parkdale .....      | 19.6       |
| First State Bank .....              | Parkin .....        | 8.6        |
| Bank of Pea Ridge .....             | Pea Ridge .....     | 9.6        |
| First State Bank .....              | Plainview .....     | 8.5        |
| Citizens Bank .....                 | Portia .....        | 16.6       |
| The Peoples Bank .....              | Portland .....      | 12.6       |
| Portland Bank .....                 | Portland .....      | 11.2       |
| Bank of Prescott .....              | Prescott .....      | 10.0       |
| Bank of Quitman .....               | Quitman .....       | 9.2        |
| The Bank of Rector .....            | Rector .....        | 11.8       |
| The Bank of Rison .....             | Rison .....         | 14.4       |
| Logan County Bank .....             | Scranton .....      | 9.5        |
| First State Bank .....              | Sherwood .....      | 8.8        |
| Smackover State Bank .....          | Smackover .....     | 8.7        |
| Bank of Star City .....             | Star City .....     | 8.7        |
| The Stephens Security Bank .....    | Stephens .....      | 8.7        |
| Citizens Bank .....                 | Strong .....        | 14.9       |
| Citizens Bank .....                 | Tillar .....        | 9.1        |
| Bank of Trumann .....               | Trumann .....       | 9.2        |
| Bank of Tuckerman .....             | Tuckerman .....     | 13.4       |
| Tyronza Bank .....                  | Tyronza .....       | 9.7        |
| Peoples Bank & Trust Company .....  | Van Buren .....     | 9.2        |
| The Peoples Bank .....              | Waldo .....         | 10.0       |
| Wilmot State Bank .....             | Wilmot .....        | 17.0       |
| Bank of Wilson .....                | Wilson .....        | 11.9       |
| Cross County Bank .....             | Wynne .....         | 9.6        |
| The Bank of Yellville .....         | Yellville .....     | 8.6        |

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

**(Commercial Banks only)**

**1964-1974**

|                                                                  | June 30, 1964 | June 30, 1974 |
|------------------------------------------------------------------|---------------|---------------|
| Number of banks with resources of<br>less than \$1,000,000 ..... | 18            | 2             |
| With resources of \$1,000,000 to \$2,000,000 .....               | 40            | 7             |
| With resources of \$2,000,000 to \$3,500,000 .....               | 38            | 12            |
| With resources of \$3,500,000 to \$5,000,000 .....               | 33            | 14            |
| With resources of \$5,000,000 to \$7,500,000 .....               | 25            | 29            |
| With resources of \$7,500,000 to \$10,000,000 .....              | 9             | 30            |
| With resources of \$10,000,000 to \$15,000,000 .....             | 13            | 33            |
| With resources of \$15,000,000 to \$20,000,000 .....             | 2             | 21            |
| With resources of \$20,000,000 to \$30,000,000 .....             | 2             | 17            |
| With resources of \$30,000,000 to \$50,000,000 .....             | 0             | 13            |
| With resources over \$50,000,00 .....                            | 1             | 5             |
|                                                                  | <hr/> 181     | <hr/> 183     |

|                                     | June 30, 1964 | June 30, 1974   | Per cent<br>Increase |
|-------------------------------------|---------------|-----------------|----------------------|
| Total resources .....               | \$897,780,837 | \$2,569,583,818 | 186                  |
| Total loans .....                   | 434,655,573   | 1,418,398,522   | 226                  |
| U. S. Government Securities .....   | 155,770,322   | 198,508,207     | 27                   |
| State, Municipal and Other Bonds .. | 125,466,161   | 652,876,848     | 420                  |
| Deposits .....                      | 807,508,716   | 2,292,920,820   | 184                  |
| Total Capital Accounts .....        | 84,428,971    | 201,597,720     | 139                  |

# **SIXTIETH REPORT**

**showing**

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

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF  
JUNE 30, 1974**

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 1,835

Crawford County

Chartered January 31, 1910

P. O. Box 369

Telephone Number 632-2257

Zip Code 72921

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 739,685.76  
 U. S. Treasury Securities 468,950.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 417,092.88  
 Oblig. of States &  
   political subdivisions .. 1,610,216.87  
 Excess funds sold ..... 3,250,000.00  
 Loans & discounts ..... 2,965,581.04  
 Bank prem., furniture  
   & fixtures ..... 171,663.09  
 All other assets ..... 16,352.59  
 TOTAL .....\$9,639,542.23

Demand deposits .....\$4,510,280.18  
 Time deposits ..... 3,409,970.00  
 U. S. Gov't deposits .... 102,328.35  
 Public funds ..... 855,596.26  
 Total Deposits ..... 8,878,174.79  
 Total Liabilities ..... 8,878,174.79  
 Capital stock ..... 100,000.00  
 Surplus ..... 150,000.00  
 Undivided profits ..... 435,785.86  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 75,581.58  
 Total Capital &  
   Reserves ..... 761,367.44  
 TOTAL .....\$9,639,542.23

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,621,380.99  
 U. S. Treasury  
   Securities ..... 1,958,129.60  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 361,190.51  
 Oblig. of States  
   & political  
   subdivisions ..... 2,290,495.61  
 Excess funds sold ..... 1,450,000.00  
 Loans & discounts ..... 5,338,233.84  
 Bank prem., furniture  
   & fixtures ..... 2.00  
 Other real estate  
   owned ..... 1.00  
 All other assets ..... 2,981.00  
**TOTAL ..... \$13,022,414.55**

Demand deposits .....\$ 4,154,945.95  
 Time deposits ..... 7,472,874.43  
 U. S. Gov't deposits .... 69,706.34  
 Public funds ..... 120,535.42  
**Total Deposits ..... 11,818,062.14**  
 All other liabilities ..... 5,576.80  
**Total Liabilities ..... 11,823,638.94**  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 676,859.49  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 121,916.12  
**Total Capital &  
   Reserves ..... 1,198,775.61**  
**TOTAL ..... \$13,022,414.55**



**ELK HORN BANK & TRUST COMPANY, ARKADELPHIA**

Population 10,100

Clark County

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

Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

Clift C. Lane ..... Chairman  
of the Board  
Alvin C. Stone ..... President  
Roy N. Shope ..... Exec. Vice Pres.  
& Cashier  
Herman G. Brewer ..... Vice Pres.  
Johnny K. McAnally .. Asst. V. Pres.  
Lloyd N. Conant ..... Asst. Cashier  
Morris Turner, Jr. .... Asst. Cashier  
Carolyn J. McAnally .. Asst. Cashier  
Earl Meeks ..... Vice Pres.  
(Public Relations)

M. M. Barksdale  
Thomas B. Barksdale  
James Blanton  
Harold Echols  
James T. Gooch  
Clarence Hardin  
J. W. Harrington  
Clift C. Lane  
J. Hugh Lookadoo  
Earl Meeks  
Robert Phillips  
Wayne D. Pollard  
Roy N. Shope  
A. C. Stone  
J. B. Wingfield

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,630,726.66  
U. S. Treasury  
Securities ..... 997,673.97  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 865,900.28  
Oblig. of States  
& political  
subdivisions ..... 3,540,232.03  
All other securities,  
including corp.  
stocks ..... 27,002.00  
Loans & discounts ..... 9,688,810.17  
Bank prem., furniture  
& fixtures ..... 369,967.70  
Other real estate  
owned ..... 2.00  
All other assets ..... 10,036.40  
**TOTAL** ..... **\$17,130,351.21**

Demand deposits .....\$ 5,475,740.43  
Time deposits ..... 8,975,109.65  
U. S. Gov't deposits .... 48,940.79  
Public funds ..... 1,048,659.28  
Total Deposits ..... 15,548,450.15  
All other liabilities .... 171,289.93  
Total Liabilities ..... 15,719,740.08  
Capital stock ..... 600,000.00  
Surplus ..... 300,000.00  
Undivided profits ..... 393,446.92  
Reserves (Loans,  
Securities and  
Contingencies) ..... 117,164.21  
Total Capital &  
Reserves ..... 1,410,611.13  
**TOTAL** ..... **\$17,130,351.21**

**MERCHANTS & PLANTERS BANK & TRUST COMPANY,  
ARKADELPHIA**

Population 10,100

Clark County

Chartered June 15, 1911

P. O. Box 219

Telephone Number 246-4511

Zip Code 71923

Number of Branches: Inside City—1; Outside City—None

**Officers**

James C. Hobgood ..... Chairman  
of the Board  
Jett Black ..... President  
Millard E. Aud .... Exec. Vice Pres.  
Catherine Condray .. Asst. Vice Pres.  
Barbara Evans ..... Asst. Vice Pres.  
Charles W. Elliott ..... Cashier  
Nina Mae Dickson .... Asst. Cashier  
Patricia Holcomb ..... Asst. Cashier  
Ann Massey ..... Asst. Cashier

**Directors**

Millard E. Aud  
Jett Black  
Dr. Charles Clark  
\*J. H. Crawford  
\*H. Grady Elms  
Ben D. Gray  
Al D. Gross  
James C. Hobgood  
John M. Hobgood  
Robert C. Rhodes  
Jane Ross  
Donald M. Tatman  
\*Advisory Board

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,472,396.13  
U. S. Treasury  
Securities ..... 912,998.40  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 600,000.00  
Oblig. of States  
& political  
subdivisions ..... 1,470,635.26  
All other securities,  
including corp.  
stocks ..... 147,000.00  
Excess funds sold ..... 500,000.00  
Loans & discounts ..... 6,362,240.92  
Bank prem., furniture  
& fixtures ..... 171,599.66  
All other assets ..... 10,325.48  
**TOTAL ..... \$11,647,195.85**

**Liabilities**

Demand deposits ..... \$ 3,710,429.14  
Time deposits ..... 5,478,649.81  
U. S. Gov't deposits .... 79,676.90  
Public funds ..... 1,256,528.34  
Total Deposits ..... 10,525,284.19  
All other liabilities ..... 170,036.60  
Total Liabilities ..... 10,695,320.79  
Capital notes & debts... 250,000.00  
Capital stock ..... 100,000.00  
Surplus ..... 350,000.00  
Undivided profits ..... 251,875.06  
Total Capital &  
Reserves ..... 951,875.06  
**TOTAL ..... \$11,647,195.85**

Population 3,522 Little River County  
Chartered October 5, 1970 P. O. Box 547 Telephone Number 898-2761  
Zip Code 71822  
Number of Branches: Inside City—1; Outside City—None

## Directors

James A. Gunter, Jr.  
Martha Edmondson  
Eunice Spigner  
Wesley Strange  
Bill R. Brown  
James D. Armstrong, M.D.  
John Blundell

## Liabilities

|                                               |                       |
|-----------------------------------------------|-----------------------|
| Demand deposits .....                         | \$1,707,991.71        |
| Time deposits .....                           | 3,721,695.39          |
| U. S. Gov't deposits .....                    | 82,825.34             |
| Public funds .....                            | 1,432,195.46          |
| <b>Total Deposits .....</b>                   | <b>6,944,707.90</b>   |
| All other liabilities .....                   | 385,197.77            |
| <b>Total Liabilities .....</b>                | <b>7,329,905.67</b>   |
| Capital stock .....                           | 300,000.00            |
| Surplus .....                                 | 375,000.00            |
| Undivided profits .....                       | 194,731.63            |
| <b>Total Capital &amp;<br/>Reserves .....</b> | <b>869,731.63</b>     |
| <b>TOTAL .....</b>                            | <b>\$8,199,637.30</b> |

**BANK OF ATKINS, ATKINS**

Population 2,015

Pope County

Chartered September 19, 1895    P. O. Box 157    Telephone Number 641-2987  
Zip Code 72823

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

James C. Mitchell ..... President  
 David M. Mitchell .... Exec. V. Pres.  
 M. J. Hickey ..... Vice President  
 Dorothy Wiley ..... Cashier  
 Rita Carfagno ..... Asst. Cashier

James C. Mitchell  
 M. J. Hickey  
 E. L. Jordan  
 Bob Boyle  
 David M. Mitchell

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks    \$ 245,089.83  
 U. S. Treasury  
   Securities ..... 1,214,841.46  
 Oblig. of States  
   & political  
     subdivisions ..... 420,984.15  
 Loans & discounts ..... 2,531,936.28  
 Bank prem., furniture  
   & fixtures ..... 40,028.06  
 All other assets ..... 14,840.71

Demand deposits .....\$1,527,487.63  
 Time deposits ..... 1,828,456.01  
 U. S. Gov't deposits ..... 34,374.61  
 Public funds ..... 621,188.15  
 Deposits of banks ..... 4,000.00  
 Total Deposits ..... 4,015,506.40  
 Total Liabilities ..... 4,015,506.40  
 Capital notes & debts. .... 37,500.00  
 Capital stock ..... 62,500.00  
 Surplus ..... 212,500.00  
 Undivided profits ..... 110,383.00  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 29,331.09  
 Total Capital &  
   Reserves ..... 452,214.09

**TOTAL** ..... \$4,467,720.49

**TOTAL** ..... \$4,467,720.49

**THE BANK OF AUGUSTA, AUGUSTA**

Population 2,777

Woodruff County

Chartered February 20, 1935    Lock Box Y    Telephone Number 347-2511  
Zip Code 72006

Number of Branches: Inside City—None; Outside City—None

**Officers**

George L. Beard ..... President  
 R. E. Gregory ..... Vice President  
 W. T. Mills, Jr. .... Vice President  
                                     & Cashier  
 Dorothy Willis ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,807,361.44  
 U. S. Treasury  
   Securities ..... 1,241,359.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 2,389,782.62  
 Oblig. of States  
   & political  
   subdivisions ..... 1,833,924.65  
 Excess funds sold ..... 1,200,000.00  
 Loans & discounts ..... 5,198,432.18  
 Bank prem., furniture  
   & fixtures ..... 20,486.92  
 Other real estate owned ..... 1.00  
 All other assets ..... 3,941.97  
  
**TOTAL ..... \$13,695,289.78**

**Liabilities**

Demand deposits .....\$ 4,517,339.69  
 Time deposits ..... 5,415,057.25  
 U. S. Gov't deposits .... 168,067.11  
 Public funds ..... 2,028,656.11  
 Deposits of banks ..... 8,278.91  
 Total Deposits ..... 12,137,399.07  
 All other liabilities ..... 185,902.16  
 Total Liabilities ..... 12,323,301.23  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 796,094.28  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 75,894.27  
 Total Capital &  
   Reserves ..... 1,371,988.55  
  
**TOTAL ..... \$13,695,289.78**

**CITIZENS STATE BANK, BALD KNOB**

Population 2,510

White County

Chartered January 22, 1931

P. O. Box 200

Telephone Number 724-3241

Zip Code 72010

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

Juanita Litzelfelner .. President and  
 Chm. of Board  
 Larry E. Kircher ..... Vice Pres.  
 & Cashier  
 David O. Ramey ..... Vice Pres.  
 Joe Womack ..... Asst. Cashier  
 Margaret Etheridge ... Asst. Cashier  
 Peggy Reed ..... Asst. Cashier  
 J. E. Lightle, Jr. .... Trust Officer

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 532,620.21  
 U. S. Treasury  
 Securities ..... 2,097,540.32  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 25,000.00  
 Oblig. of States  
 & political  
 subdivisions ..... 2,420,551.94  
 Excess funds sold ..... 150,000.00  
 Loans & discounts ..... 2,699,740.43  
 Bank prem., furniture  
 & fixtures ..... 62,633.28  
**TOTAL** ..... **\$7,988,086.18**

Demand deposits ..... \$4,099,734.27  
 Time deposits ..... 2,509,454.69  
 U. S. Gov't deposits ..... 33,897.63  
 Public funds ..... 527,834.00  
 Deposits of banks ..... 60,677.42  
 Total Deposits ..... 7,231,598.01  
 Total Liabilities ..... 7,231,598.01  
 Capital stock ..... 100,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 334,987.87  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 221,500.30  
 Total Capital &  
 Reserves ..... 756,488.17  
**TOTAL** ..... **\$7,988,086.18**

**FIRST SECURITY BANK & TRUST COMPANY, BARLING**

Population 2,373

Sebastian County

Chartered October 5, 1970

P. O. Box 327

Telephone Number 452-0330

Zip Code 72923

Number of Branches: Inside City—None; Outside City—None

**Officers**

Floyd Weaver ..... President  
 Lila Graham ..... Vice President  
 Mary Gray ..... Cashier

**Directors**

Doyle Hopkins, Chairman  
 Edgar E. Bethell  
 Robert E. Daugherty  
 Larry Flocks  
 H. D. Riggs  
 Floyd Weaver

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                           |                       |
|-------------------------------------------|-----------------------|
| Cash & due from banks                     | \$ 319,561.56         |
| U. S. Treasury Securities                 | 186,849.45            |
| Oblig. of States & political subdivisions | 50,000.00             |
| Excess funds sold                         | 350,000.00            |
| Loans & discounts                         | 1,637,712.45          |
| Bank prem., furniture & fixtures          | 156,921.71            |
| All other assets                          | 2.00                  |
| <b>TOTAL</b>                              | <b>\$2,701,047.17</b> |

**Liabilities**

|                                                |                       |
|------------------------------------------------|-----------------------|
| Demand deposits                                | \$ 510,127.60         |
| Time deposits                                  | 1,037,144.63          |
| U. S. Gov't deposits                           | 192,629.79            |
| Public funds                                   | 476,016.37            |
| <b>Total Deposits</b>                          | <b>2,215,918.39</b>   |
| Borrowed money                                 | 2,000.00              |
| All other liabilities                          | 100,114.43            |
| <b>Total Liabilities</b>                       | <b>2,318,032.82</b>   |
| Capital stock                                  | 120,000.00            |
| Surplus                                        | 120,000.00            |
| Undivided profits                              | 127,796.43            |
| Reserves (Loans, Securities and Contingencies) | 15,217.92             |
| <b>Total Capital &amp; Reserves</b>            | <b>383,014.35</b>     |
| <b>TOTAL</b>                                   | <b>\$2,701,047.17</b> |

**THE CITIZENS BANK, BATESVILLE**

Population 8,000

Independence County

Chartered February 19, 1953 P. O. Box 1161

Telephone Number 793-3811

Zip Code 72501

Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

M. A. Conyers ..... Exec. Vice Pres.  
 Charles Arnold ..... Cashier  
 Edna Morgan ..... Asst. Cashier  
 Maxine Stroud ..... Asst. Cashier  
 Mary Lee Poole ..... Asst. V. Pres.  
 Jimmy Hunter ..... Asst. V. Pres.  
 Lois Rasmussen ..... Asst. Cashier  
 David Hidy ..... Asst. Cashier  
 Dorothy Caraway ..... Asst. Cashier  
 J. C. Craig ..... Asst. Cashier  
 Diane McClure ..... Asst. V. Pres.  
 David Ford ..... Asst. V. Pres.

J. K. Southerland  
 John Moody  
 M. A. Conyers  
 Eagle Street  
 Lackey Moody  
 M. F. Highsmith  
 Charles Arnold

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,203,815.73  
 U. S. Treasury  
   Securities ..... 1,480,944.71  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,434,514.71  
 Oblig. of States  
   & political  
   subdivisions ..... 2,878,003.99  
 All other securities,  
   including corp.  
   stocks ..... 39,000.00  
 Loans & discounts ..... 12,964,741.84  
 Bank prem., furniture  
   & fixtures ..... 580,973.19  
 Other real estate owned ..... 5,250.00  
 All other assets ..... 3,393.34  
 TOTAL ..... \$21,590,637.51

Demand deposits ..... \$ 6,845,425.48  
 Time deposits ..... 11,201,901.06  
 U. S. Gov't deposits ..... 90,126.85  
 Public funds ..... 829,104.30  
 Deposits of banks ..... 294,350.19  
 Total Deposits ..... 19,260,907.88  
 Excess funds purchased ..... 300,000.00  
 All other liabilities ..... 40,508.88  
 Total Liabilities ..... 19,601,416.76  
 Capital notes & debts. .. 87,500.00  
 Capital stock ..... 350,000.00  
 Surplus ..... 950,000.00  
 Undivided profits ..... 413,042.39  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 188,678.36  
 Total Capital &  
   Reserves ..... 1,989,220.75  
 TOTAL ..... \$21,590,637.51



**BANK OF BEARDEN, BEARDEN**

Population 1,272

Ouachita County

Chartered June 17, 1945

P. O. Box 135

Telephone Number 687-2233

Zip Code 71720

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

John Ed Anthony ..... President  
 Roger Knox ..... Vice President  
 Jay W. Dickey, Jr. .... Vice President  
 Harold Mizell ..... Cashier  
 Rickey Green .... Internal Operation  
                                          Officer  
 Rosemary Barner ..... Asst. Cashier

John Ed Anthony  
 Garland Anthony  
 Jay W. Dickey, Jr.  
 Joe F. Barner  
 Marvin E. Ramsay

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & Due from banks..\$ 521,584.98  
 U. S. Treasury  
   Securities ..... 94,657.50  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 76,008.14  
 Oblig. of States &  
   political subdivisions.. 703,483.49  
 Excess funds sold ..... 875,000.00  
 Loans & discounts ..... 3,165,720.67  
 Bank prem., furniture  
   & fixtures ..... 190,769.76  
 All other assets ..... 3,737.28  
**TOTAL ..... \$5,630,961.82**

Demand deposits .....\$2,291,237.60  
 Time deposits ..... 2,616,790.66  
 U. S. Gov't deposits .... 111,968.02  
 Public funds ..... 188,295.66  
 Total deposits ..... 5,208,291.94  
 All other liabilities ..... 64,257.14  
 Total Liabilities ..... 5,272,549.08  
 Capital stock ..... 50,000.00  
 Surplus ..... 280,000.00  
 Undivided profits ..... 28,412.74  
 Total Capital &  
   Reserves ..... 358,412.74  
**TOTAL ..... \$5,630,961.82**

**CITIZENS BANK, BEEBE**

Population 2,805

White County

Chartered June 21, 1917

P. O. Box T.

Telephone Number 882-5471

Zip Code 72012

Number of Branches: Inside City—None; Outside City—None

**Officers**

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

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                             |                       |
|---------------------------------------------|-----------------------|
| Cash & due from banks..\$                   | 817,730.37            |
| U. S. Treasury Securities .....             | 1,535,915.19          |
| Oblig. of States & political subdivisions.. | 1,154,720.21          |
| Excess funds sold .....                     | 800,000.00            |
| Loans & discounts .....                     | 2,014,921.99          |
| Bank prem., furniture & fixtures .....      | 16,584.37             |
| Other real estate owned .....               | 1.00                  |
| All other assets .....                      | 3,203.61              |
| <b>TOTAL .....</b>                          | <b>\$6,343,076.74</b> |

**Liabilities**

|                                           |                       |
|-------------------------------------------|-----------------------|
| Demand deposits .....                     | \$ 3,815,875.83       |
| Time deposits .....                       | 1,298,265.00          |
| U. S. Gov't deposits ....                 | 75,655.77             |
| Public funds .....                        | 352,816.21            |
| <b>Total Deposits .....</b>               | <b>5,542,612.81</b>   |
| <b>Total Liabilities .....</b>            | <b>5,542,612.81</b>   |
| Capital stock .....                       | 100,000.00            |
| Surplus .....                             | 250,000.00            |
| Undivided profits .....                   | 450,463.93            |
| <b>Total Capital &amp; Reserves .....</b> | <b>800,463.93</b>     |
| <b>TOTAL .....</b>                        | <b>\$6,343,076.74</b> |

**BENTON STATE BANK, BENTON**

Population 17,000                      Saline County  
 Chartered February 9, 1934      P. O. Box 9      Telephone Number 778-0431  
                                          Zip Code 72015  
 Number of Branches: Inside City—2; Outside City—2

**Officers**

W. R. Alsobrook .... Chairman of the Board  
 Bob Alsobrook ..... President  
 Brooks Morris .... Exec. V. President  
 Russell Coleman .... Senior V. Pres.  
 Larry Whitley .. V. Pres. & Cashier  
 June MaGee ..... Vice President  
 John Freeman ..... Vice President  
 James Trotter ..... Vice President  
 Leonard Ayres ..... Asst. V. Pres.  
 Floyd Bryant ..... Asst. Cashier  
 Joann Baker ..... Loan Officer  
 Mrs. Lee McClenny .... Asst. Cashier

**Directors**

W. R. Alsobrook  
 Mrs. W. R. Alsobrook  
 Bob Alsobrook  
 Fred E. Briner  
 Russell Coleman  
 Wyatt Crawford  
 David Demuth  
 W. W. Jones  
 A. B. Holiman, Jr.  
 W. Lee Tucker  
 Newell Ramsey  
 Virgil Williams

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 2,399,786.47  
 U. S. Treasury  
   Securities ..... 3,496,006.17  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 3,826,349.93  
 Oblig. of States &  
   political subdivisions 4,573,263.66  
 All other securities,  
   including corp.  
   stocks ..... 20,250.00  
 Excess funds sold ..... 700,000.00  
 Loans & discounts ..... 17,784,522.59  
 Bank prem., furniture  
   & fixtures ..... 969,182.44  
 Other real estate  
   owned ..... 12,802.00  
 All other assets ..... 370,611.38  
**TOTAL ..... \$34,152,774.64**

**Liabilities**

Demand deposits ..... \$11,057,501.15  
 Time deposits ..... 16,299,986.30  
 U. S. Gov't deposits .... 418,460.34  
 Public funds ..... 2,911,649.99  
 Deposits of banks ..... 15,000.00  
**Total Deposits ..... 30,702,597.78**  
 All other liabilities ..... 989,472.07  
**Total liabilities ..... 31,692,069.85**  
 Capital stock ..... 550,000.00  
 Surplus ..... 700,000.00  
 Undivided profits ..... 1,070,882.31  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 139,822.48  
**Total Capital &  
   Reserves ..... 2,460,704.79**  
**TOTAL ..... \$34,152,774.64**

**THE UNION BANK OF BENTON, BENTON**

Population 17,000                      Saline County  
 Chartered January 11, 1954    P. O. Box 687    Telephone Number 778-0411  
                                          Zip Code 72015  
 Number of Branches: Inside City—1; Outside City—1

**Officers****Directors**

Wilford R. Pruett .. Chairman of the  
                                  Board and President  
 Joe D. Powers .. V. Chairman of the  
                                  Board & Exec. V. Pres.  
 Larry Kinard ..... Sr. V. Pres. &  
                                  Cashier  
 John G. McMahan .. Sr. V. President  
 Bill Anthony ..... Vice Pres.  
 Gary Sproul ..... Vice President &  
                                  Comptroller  
 Margaret Jefferson .... Asst. V. Pres.  
 Bill Lynch ..... Asst. Vice Pres.  
 Sandra Suggs ..... Asst. Vice Pres.  
 Van H. Wright ..... Asst. Vice Pres.  
 Mary Louise Patterson ..... Asst.  
                                  Cashier  
 Mickey Taylor ..... Asst. Cashier

Warren K. Bass  
 Ted Boswell  
 Hugh Bragg  
 Henry M. Brown  
 J. D. Harris  
 I. E. McCray, Sr.  
 Paul Mooney  
 Joe D. Powers  
 Wilford R. Pruett  
 J. Fred Walton, Sr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,982,392.51  
 U. S. Treasury Securities 1,344,641.48  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 934,372.13  
 Oblig. of States &  
   political subdivisions 2,957,530.71  
 All other securities,  
   including corp.  
   stocks ..... 20,000.00  
 Excess funds sold ..... 400,00.00  
 Loans & discounts ..... 16,161,566.47  
 Bank prem., furniture  
   & fixtures ..... 1,424,202.62  
 All other assets ..... 285,161.56  
  
 TOTAL ..... \$25,509,867.48

Demand deposits ..... \$ 7,112,480.91  
 Time deposits ..... 12,080,502.61  
 U. S. Gov't deposits .... 841,935.96  
 Public funds ..... 2,251,149.33  
 Total Deposits ..... 22,286,068.81  
 All other liabilities ..... 960,095.17  
 Total Liabilities ..... 23,246,163.98  
 Capital notes & debts. .. 300,000.00  
 Capital stock ..... 552,600.00  
 Surplus ..... 419,500.00  
 Undivided profits ..... 722,440.61  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 269,162.89  
 Total Capital &  
   Reserves ..... 2,263,703.50  
 TOTAL ..... \$25,509,867.48

**BANK OF BENTONVILLE, BENTONVILLE**

Population 6,391

Benton County

Chartered February 25, 1931 P. O. Box 449 Telephone Number 273-3331

Zip Code 72712

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

R. E. Buck ..... President  
 Sam Walton .... Chmn. of the Board  
 John W. Fryer ..... Sr. Vice Pres.  
 V. C. Rife, Jr. .... Vice President  
 Selwyn Palmer ..... Cashier  
 Ellen Jefferson ..... Asst. Cashier  
 Ronnie W. Prophet ... Asst. Cashier  
 Jeanne Cavnese ..... Asst. Cashier  
 Tim Summers ..... Asst. Cashier  
 Carl T. Cosand .... Trust Officer &  
                                          Auditor  
 Ben B. Price .... Farm Consultant &  
                                          PR

Edward F. Adair  
 George M. Billingsley  
 R. E. Buck  
 Carl Max Burger  
 William H. Enfield  
 Glenn Featherston  
 John W. Fryer  
 Carl Hutchens  
 Clayton Little  
 John A. Rollow  
 Roy L. Scroggins  
 Sam Walton

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 3,670,716.30  
 U. S. Treasury  
   Securities ..... 2,408,405.65  
 Oblig. of other U. S.  
   Gov't agencies &  
   corporations ..... 150,000.00  
 Oblig. of States &  
   political subdivisions 2,842,900.45  
 Excess funds sold ..... 3,500,000.00  
 Loans & discounts ..... 16,605,392.15  
 Bank prem., furniture  
   & fixtures ..... 405,383.98  
 Other real estate  
   owned ..... 2.00  
 All other assets ..... 353,131.96  
 TOTAL ..... \$29,935,932.49

Demand deposits ..... \$11,804,563.27  
 Time deposits ..... 12,117,036.34  
 U. S. Gov't deposits .... 72,716.88  
 Public funds ..... 3,068,957.02  
 Deposits of banks ..... 10,000.00  
 Total Deposits ..... 27,073,273.51  
 All other liabilities ..... 245,421.61  
 Total Liabilities ..... 27,318,695.12  
 Capital stock ..... 975,500.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 867,966.97  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 373,770.40  
 Total Capital &  
   Reserves ..... 2,617,237.37  
 TOTAL ..... \$29,935,932.49

**CITIZENS BANK, BENTONVILLE**

Population 6,391

Benton County

Chartered December 16, 1968 P. O. Box 100 Telephone Number 273-5586

Zip Code 72712

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

Lawrence R. McCarroll .... Pres. &  
                                          Chief Exec. Officer  
 Larry R. Mashburn .... Exec. V. Pres.  
 Robert L. Smith ..... Vice Pres.  
                                          & Cashier  
 Joe C. Armstrong ..... Vice Pres.  
 Phillip Cate ..... Asst. Cashier

Floyd L. Rees  
 Lawrence R. McCarroll  
 G. J. Bonds  
 Wiley H. Wolfe  
 Lawrence P. Bolte  
 Cecil E. Shores  
 Wilson D. Powell

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,323,547.24  
 U. S. Treasury  
   Securities ..... 45,753.33  
 Oblig. of other U. S.  
   Gov't agencies  
     & corporations ..... 954,891.97  
 Oblig. of States  
   & political  
     subdivisions ..... 893,488.08  
 Excess funds sold ..... 800,000.00  
 Loans & discounts ..... 6,832,980.10  
 Bank prem., furniture  
   & fixtures ..... 204,822.65  
 Other real estate owned ..... 1.00  
 All other assets ..... 10,662.29  
**TOTAL ..... \$11,066,146.66**

Demand deposits ..... \$ 2,697,609.41  
 Time deposits ..... 5,116,446.98  
 U. S. Gov't deposits .... 47,874.39  
 Public funds ..... 2,335,271.29  
**Total Deposits ..... 10,197,202.07**  
**All other liabilities ..... 81,714.45**  
**Total Liabilities ..... 10,278,916.52**  
 Capital stock ..... 200,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 246,969.64  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 40,260.50  
**Total Capital &  
 Reserves ..... 787,230.14**  
**TOTAL ..... \$11,066,146.66**

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Mike Stephens ..... Cashier  
 P. C. Stephens ..... Vice President  
 Nell Stephens ..... Asst. Vice Pres.

Frank McLarty  
 P. C. Stephens  
 Harold Stephens

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                            |                       |                             |                       |
|----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks ..\$ | 202,066.26            | Demand deposits .....       | \$ 866,699.12         |
| U. S. Treasury             |                       | Time deposits .....         | 1,088,314.77          |
| Securities .....           | 179,613.00            | U. S. Gov't deposits .....  | 3,118.82              |
| Oblig. of other U. S.      |                       | Public funds .....          | 102,050.92            |
| Gov't agencies             |                       | Total Deposits .....        | 2,060,183.63          |
| & corporations .....       | 250,000.00            | All other liabilities ..... | 46,863.47             |
| Oblig. of States           |                       | Total Liabilities .....     | 2,107,047.10          |
| & political                |                       | Capital stock .....         | 50,000.00             |
| subdivisions .....         | 322,356.89            | Surplus .....               | 50,000.00             |
| Excess funds sold .....    | 300,000.00            | Undivided profits .....     | 78,906.87             |
| Loans & discounts .....    | 1,041,443.02          | Reserves (Loans,            |                       |
| Bank prem., furniture      |                       | Securities and              |                       |
| & fixtures .....           | 2,826.00              | Contingencies) .....        | 15,289.29             |
| All other assets .....     | 2,938.09              | Total Capital &             |                       |
|                            |                       | Reserves .....              | 194,196.16            |
| <b>TOTAL .....</b>         | <b>\$2,301,243.26</b> | <b>TOTAL .....</b>          | <b>\$2,301,243.26</b> |

**FARMERS BANK & TRUST COMPANY, BLYTHEVILLE**

Population 24,752

Mississippi County

Chartered March 16, 1908

P. O. Box 688

Telephone Number 763-8101

Zip Code 72315

Number of Branches: Inside City—2; Outside City—1

**Officers****Directors**

R. A. Porter ..... Chairman  
 Earl L. McCarroll ..... President  
 Lee A. Crowe ..... Exec. Vice Pres.  
 H. N. Whitis ..... Vice Pres.  
 R. G. Cox ..... Cashier  
 Alvin Huffman, III ..... Asst. Vice Pres.  
 Joe Churchill ..... Asst. Vice Pres.  
 C. W. Pope ..... Asst. Cashier  
 B. F. Brogdon ..... Asst. Cashier  
 Dona Holmes ..... Asst. Cashier  
 Margie Bevill ..... Asst. Cashier  
 Mary Wagnon ..... Asst. Cashier  
 John McHaffey ..... Asst. Cashier  
 Harvey Morris ..... Trust Officer  
 R. M. Hefley ..... Mgr. Ins. Dept.  
 Mike Huffman ..... Asst. Mgr. Ins. Dept.

Dale S. Briggs  
 Jerry Cohen  
 E. B. Gee, Jr.  
 G. G. Hubbard, Jr.  
 Chas. C. Langston  
 Max Logan  
 Earl L. McCarroll  
 R. A. Porter  
 Loy H. Welch

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 3,700,283.24  
 U. S. Treasury  
   Securities ..... 4,997,591.46  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 5,499,375.00  
 Oblig. of States  
   & political  
   subdivisions ..... 5,686,498.56  
 All other securities,  
   including corp.  
   stocks ..... 75,003.00  
 Excess funds sold ..... 1,000,000.00  
 Loans & discounts ..... 14,138,294.27  
 Bank prem., furniture  
   & fixtures ..... 914,755.78  
 All other assets ..... 569,596.57  
**TOTAL** ..... **\$36,581,397.88**

Demand deposits ..... \$11,623,737.82  
 Time deposits ..... 15,828,327.15  
 U. S. Gov't deposits ..... 379,051.78  
 Public funds ..... 4,110,274.72  
 Deposits of banks ..... 95,356.27  
 Total Deposits ..... 32,036,747.74  
 All other liabilities ..... 770,519.91  
 Total Liabilities ..... 32,807,267.65  
 Capital stock ..... 1,000,000.00  
 Surplus ..... 1,500,000.00  
 Undivided profits ..... 1,001,018.02  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 273,112.21  
 Total Capital &  
   Reserves ..... 3,774,130.23  
**TOTAL** ..... **\$36,581,397.88**



**CITIZENS BANK, BOONEVILLE**

Population 3,239

Logan County

Chartered April 18, 1910

P. O. Box 218

Telephone Number 675-2747

Zip Code 72927

Number of Branches: 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. Vice Pres.  
 Joe Earp ..... Asst. Vice Pres.

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,046,018.72  
 U. S. Treasury  
   Securities ..... 806,530.94  
 Oblig. of States &  
   political subdivisions 6,323,929.94  
 All other securities,  
   including corp.  
   stocks ..... 3.00  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 12,809,872.56  
 Bank prem., furniture  
   & fixtures ..... 503,111.81  
 Other real estate  
   owned ..... 7,500.00  
 All other assets ..... 307,470.70  
**TOTAL ..... \$22,204,437.67**

**Liabilities**

Demand deposits ..... \$ 5,589,268.81  
 Time deposits ..... 11,789,948.23  
 U. S. Gov't deposits .... 180,697.11  
 Public funds ..... 2,308,799.28  
**Total Deposits ..... 19,868,713.43**  
 All other liabilities ..... 481,376.08  
**Total Liabilities ..... 20,350,089.51**  
 Capital stock ..... 400,000.00  
 Surplus ..... 600,000.00  
 Undivided profits ..... 665,518.47  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 188,829.69  
**Total Capital &  
 Reserves ..... 1,854,348.16**  
**TOTAL ..... \$22,204,437.67**

**THE BANK OF BRADLEY, BRADLEY**

Population 712

Lafayette County

Chartered April 10, 1933

P. O. Box 128

Telephone Number 894-3322

Zip Code 71826

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

J. W. Meek, Jr. ... President-Cashier  
 Ralph W. Baucum .... Vice President  
 Gerald E. Crabtree ..... Secretary  
 J. B. Works ..... Assistant Cashier

Ralph W. Baucum  
 Gerald E. Crabtree  
 J. W. Meek, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 232,547.28  
 U. S. Treasury  
 Securities ..... 940,865.14  
 Oblig. of other U. S.  
 Gov't agencies &  
 corporations ..... 1,249,399.28  
 Oblig. of States &  
 political subdivisions.. 288,308.02  
 Loans & discounts ..... 1,105,109.17  
 Bank prem., furniture  
 & fixtures ..... 12,028.54  
 Other real estate owned ..... 2.00  
 All other assets ..... 625.00  
  
**TOTAL .....\$3,828,884.43**

Demand deposits .....\$1,133,749.39  
 Time deposits ..... 2,036,940.21  
 U. S. Gov't deposits ..... 12,665.35  
 Public funds ..... 336,531.12  
**Total Deposits ..... 3,519,886.07**  
**Total Liabilities ..... 3,519,886.07**  
 Capital stock ..... 50,000.00  
 Surplus ..... 125,000.00  
 Undivided profits ..... 116,542.52  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 17,455.84  
**Total Capital &  
 Reserves ..... 308,998.36**  
**TOTAL .....\$3,828,884.43**

**BANK OF BRINKLEY, BRINKLEY**

Population 5,500

Monroe County

Chartered January 17, 1903

P. O. Box 727

Telephone Number 734-3133

Zip Code 72021

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

A. L. Rusher .... Chairman of Board  
 A. H. Rusher ..... President  
 John F. Cole ..... Exec. Vice Pres.  
 Gus Rusher ..... Asst. Vice Pres.  
 Mildred Dickson ..... Cashier  
 Evalyna Hiley .... Assistant Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,966,620.54  
 U. S. Treasury  
   Securities ..... 400,053.35  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 3,242,407.43  
 Oblig. of States  
   & political  
   subdivisions ..... 2,899,480.53  
 Excess funds sold ..... 700,000.00  
 Loans & discounts ..... 8,934,910.08  
 Bank prem., furniture  
   & fixtures ..... 507,268.02  
 Other real estate owned ..... 16,000.00  
 All other assets ..... 8,398.11  
 TOTAL ..... \$18,675,138.06

Demand deposits .....\$ 6,200,566.06  
 Time deposits ..... 9,306,090.08  
 U. S. Gov't deposits .... 78,001.80  
 Public funds ..... 1,559,770.08  
 Deposits of banks ..... 7,851.75  
   Total Deposits ..... 17,152,279.77  
 All other liabilities .... 315,915.21  
   Total Liabilities ..... 17,468,194.98  
 Capital stock ..... 200,000.00  
 Surplus ..... 600,000.00  
 Undivided profits ..... 299,389.84  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 107,553.24  
   Total Capital &  
   Reserves ..... 1,206,943.08  
 TOTAL ..... \$18,675,138.06

**BANK OF CABOT, CABOT**

Population 3,571                      Lonoke County  
 Chartered March 23, 1903          Drawer R          Telephone Number 843-3575  
                                          Zip Code 72023  
 Number of Branches: Inside City—None; Outside City—1

**Officers**

James M. Park ..... President  
 Austin R. Leeds ..... Sr. Vice Pres.  
 Joe W. Park ..... Vice Pres.  
                                  & Cashier  
 William E. Williams ..... Vice Pres.  
                                  & Security Off.  
 Jaunita C. Morden ..... Vice Pres.  
                                  & Branch Mgr.  
 Cecil T. Owen ..... Asst. Cashier  
                                  & Head Teller  
 Frances E. Rea ..... Asst. Cashier  
 E. Louise Creswell Mgr. Bookkeeping  
                                  Department

**Directors**

James M. Park  
 Austin R. Leeds  
 Joe W. Park  
 Sue W. Park  
 W. T. Barnwell  
 Jack M. Lowman  
 Jake W. Lowman  
 Lewis T. See  
 Oris E. Spence  
 Charles R. Templeton  
 Howell M. Thompson  
 H. A. Whitley, Jr.  
 Jeff D. Wood, Chairman

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 968,096.53  
 U. S. Treasury  
   Securities ..... 1,097,124.06  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,861,745.34  
 Oblig. of States  
   & political  
   subdivisions ..... 2,901,916.45  
 Excess funds sold ..... 500,000.00  
 Loans & discounts ..... 11,137,078.96  
 Bank prem., furniture  
   & fixtures ..... 262,232.57  
 All other assets ..... 2,683.00  
  
**TOTAL ..... \$18,730,876.91**

**Liabilities**

Demand deposits ..... \$ 5,819,978.99  
 Time deposits ..... 9,242,608.52  
 U. S. Gov't deposits ..... 93,142.03  
 Public funds ..... 1,270,669.75  
 Total Deposits ..... 16,426,399.29  
 All other liabilities ..... 755,143.03  
 Total Liabilities ..... 17,181,542.32  
 Capital notes & debts. .. 200,000.00  
 Capital stock ..... 300,000.00  
 Surplus ..... 500,000.00  
 Undivided profits ..... 461,162.53  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 88,172.06  
 Total Capital &  
   Reserves ..... 1,549,334.59  
  
**TOTAL ..... \$18,730,876.91**

**STATE BANK OF CALICO ROCK, CALICO ROCK**

Population 723

Izard County

Chartered May 1, 1914

P. O. Box 236 Telephone Number 297-3711

Zip Code 72519

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Dr. Noel Copp ..... President  
 Curtis J. Slocum ..... Exec. V. Pres.  
 E. C. Rodman ..... Cashier  
 Boyce Hicks ..... Assistant Cashier  
 Mondalyn Caldwell .. Asst. Cashier  
 Joann Farmer ..... Administrative  
                                          Assistant

Dr. Noel Copp  
 E. C. Rodman  
 Paul W. Seay  
 Curtis J. Slocum  
 H. Davey Wyatt

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 463,348.47  
 U. S. Treasury  
   Securities ..... 497,562.50  
 Oblig. of other U. S.  
   Gov't agencies &  
   corporations ..... 200,000.00  
 Oblig. of States &  
   political subdivisions.. 1,639,386.74  
 All other securities,  
   including corp. stocks       2.00  
 Excess funds sold ..... 100,000.00  
 Loans & discounts ..... 2,717,869.10  
 Bank prem., furniture  
   & fixtures ..... 100,474.78  
 Other real estate owned       2.00  
 All other assets ..... 175.00  
**TOTAL .....\$5,718,820.59**

Demand deposits .....\$2,834,319.44  
 Time deposits ..... 1,940,426.41  
 U. S. Gov't deposits ..... 3,718.75  
 Public funds ..... 474,852.27  
**Total deposits ..... 5,253,316.87**  
**Total Liabilities ..... 5,253,316.87**  
 Capital stock ..... 50,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 175,654.34  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 39,849.38  
**Total Capital &  
   Reserves ..... 465,503.72**  
**TOTAL .....\$5,718,820.59**

**THE MERCHANTS & PLANTERS BANK, CAMDEN**

Population 16,009

Ouachita County

Chartered March 4, 1931

P. O. Box 1017

Telephone Number 836-8136

Zip Code 71701

Number of Branches: Inside City—2; Outside City—1

**Officers****Directors**

B. J. Ford .... Chairman of the Board  
and President  
Robert H. Tinkle .... Exec. V. Pres.  
E. L. Harrison .... Sr. Vice President  
James M. Morgan .... V. President &  
Cashier  
Billy G. Wright ..... Vice President  
Mrs. Lennie Betts .... Asst. V. Pres.  
Mrs. Martha Reynolds .... Asst. Vice  
President  
Mrs. Bonnie Bullock .. Asst. Cashier  
Mrs. Cledra Weaver .... Asst. Cashier  
Mrs. Sybil Overton .... Branch Mgr.  
Mrs. Sue Santifer ..... Branch Mgr.  
Mrs. Mary Wilson ..... Branch Mgr.

B. J. Ford  
Thomas Gaughan  
E. L. Harrison  
W. R. Holleman  
James M. Morgan  
Emmette Parham  
Ray Parham  
Robert H. Tinkle

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,205,351.10  
U. S. Treasury  
Securities ..... 1,456,315.72  
Oblig. of other U. S.  
Gov't agencies &  
corporations ..... 939,977.94  
Oblig. of States &  
political subdivisions 5,434,876.67  
Excess funds sold ..... 600,000.00  
Loans & discounts ..... 11,812,389.65  
Bank prem., furniture  
& fixtures ..... 424,660.25  
Other real estate  
owned ..... 1,000.00  
All other assets ..... 282,181.97  
  
TOTAL ..... \$23,156,753.30

Demand deposits ..... \$ 7,716,808.41  
Time deposits ..... 11,615,403.46  
U. S. Gov't deposits .... 378,068.89  
Public funds ..... 1,174,605.50  
Deposits of banks ..... 18,751.20  
Total Deposits ..... 20,903,637.46  
All other liabilities .... 521,050.08  
Total Liabilities ..... 21,424,687.54  
Capital stock ..... 500,000.00  
Surplus ..... 500,000.00  
Undivided profits ..... 693,451.09  
Reserves (Loans,  
Securities and  
Contingencies) ..... 38,614.67  
Total Capital &  
Reserves ..... 1,732,065.76  
TOTAL ..... \$23,156,753.30

**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 Branches: Inside City—None; Outside City—None

**Officers**

Amos David .... Chairman of Board  
 J. R. David, Jr. .... President  
 Norma Emison ..... Vice President  
                                     & Cashier  
 Jean Goodman ..... Asst. Cashier  
 Douglas Bradley ..... Legal Officer  
 H. C. Freeze ..... Vice President  
                                     Business Development

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                            |                       |
|----------------------------|-----------------------|
| Cash & due from banks      | \$ 300,942.48         |
| U. S. Treasury             |                       |
| Securities                 | 23,356.94             |
| Oblig. of States           |                       |
| & political                |                       |
| subdivisions               | 559,066.34            |
| Excess funds sold          | 1,300,000.00          |
| Loans & discounts          | 3,377,769.27          |
| Bank prem., furniture      |                       |
| & fixtures                 | 58,104.22             |
| Other real estate owned .. | 1.00                  |
| All other assets           | 1.00                  |
| <b>TOTAL</b>               | <b>\$5,619,241.25</b> |

**Liabilities**

|                            |                       |
|----------------------------|-----------------------|
| Demand deposits            | \$1,265,757.56        |
| Time deposits              | 2,588,164.33          |
| U. S. Gov't deposits       | 6,211.62              |
| Public funds               | 1,232,371.01          |
| Deposits of banks          | 5,785.32              |
| <b>Total Deposits</b>      | <b>5,098,289.84</b>   |
| <b>Total Liabilities</b>   | <b>5,098,289.84</b>   |
| Capital stock              | 75,000.00             |
| Surplus                    | 100,000.00            |
| Undivided profits          | 323,027.30            |
| Reserves (Loans,           |                       |
| Securities and             |                       |
| Contingencies)             | 22,924.11             |
| <b>Total Capital &amp;</b> | <b>520,951.41</b>     |
| <b>Reserves</b>            | <b>520,951.41</b>     |
| <b>TOTAL</b>               | <b>\$5,619,241.25</b> |

**CITIZENS BANK, CARLISLE**

Population 2,048                      Lonoke County  
 Chartered December 22, 1930      Box 69                      Telephone No. 552-7571  
                                          Zip Code 72024  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

M. S. Woodruff ..... President  
 Ernest H. Allison ..... Vice Pres.  
                                          & Cashier  
 Billy J. Shoup ..... Vice Pres.  
 Laverne Caldwell .. Asst. Vice Pres.  
 Hallie Hazelwood ..... Asst. Cashier  
 Mike Stuart .... Asst. Trust Officer

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974**

| Assets                                | Liabilities                           |
|---------------------------------------|---------------------------------------|
| Cash & due from banks \$ 1,270,360.26 | Demand deposits .....\$ 5,895,658.32  |
| U. S. Treasury                        | Time deposits ..... 6,867,848.06      |
| Securities ..... 2,456,915.40         | U. S. Gov't deposits .... 80,683.93   |
| Oblig. of other U. S.                 | Public funds ..... 285,762.62         |
| Gov't agencies                        | Total Deposits ..... 13,129,952.93    |
| & corporations ..... 200,000.00       | All other liabilities ..... 70,566.02 |
| Oblig. of States                      | Total Liabilities ..... 13,200,518.95 |
| & political                           | Capital stock ..... 243,750.00        |
| subdivisions ..... 2,562,560.13       | Surplus ..... 381,250.00              |
| Excess funds sold ..... 1,250,000.00  | Undivided profits ..... 435,962.77    |
| Loans & discounts ..... 6,364,319.71  | Reserves (Loans,                      |
| Bank prem., furniture                 | Securities and                        |
| & fixtures ..... 242,489.16           | Contingencies) ..... 89,596.94        |
| All other assets ..... 4,434.00       | Total Capital &                       |
|                                       | Reserves ..... 1,150,559.71           |
| <b>TOTAL ..... \$14,351,078.66</b>    | <b>TOTAL ..... \$14,351,078.66</b>    |



**BANK OF CAVE CITY, CAVE CITY**

Population 807

Sharp County

Chartered July 2, 1906

P. O. Box 82

Telephone Number 283-5553

Zip Code 72521

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Eagle Street ..... Chairman & Pres.  
 Eugene Street ..... Vice President  
 James M. Street ..... Asst. to the  
                                          President  
 J. L. Lewsaw .. Asst. Vice President  
 Clifton Crabtree ..... Cashier

Eagle Street  
 Eugene Street  
 James E. Street  
 J. L. Lewsaw  
 Clifton Crabtree

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 410,171.66  
 U. S. Treasury  
   Securities ..... 53,586.07  
 Oblig. of other U. S.  
   Gov't agencies &  
   corporations ..... 929,570.94  
 Oblig. of States &  
   political subdivisions.. 1,894,404.80  
 Excess funds sold ..... 200,000.00  
 Loans & discounts ..... 2,924,005.30  
 Bank prem., furniture  
   & fixtures ..... 128,049.72  
  
**TOTAL .....\$6,539,788.49**

Demand deposits .....\$2,289,265.82  
 Time deposits ..... 3,314,006.26  
 U. S. Gov't deposits ..... 2,948.25  
 Public funds ..... 346,526.89  
 Deposits of banks ..... 45,000.00  
 Total Deposits ..... 5,997,747.22  
 All other liabilities ..... 5,922.72  
 Total liabilities ..... 6,003,669.94  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 215,170.45  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 20,948.10  
 Total Capital &  
   Reserves ..... 536,118.55  
  
**TOTAL .....\$6,539,788.49**

**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 Branches: Inside City—None; Outside City—1

**Officers****Directors**

Joe S. Hiatt ..... Chairman & Pres.  
 Clyde L. Hiatt ..... Exec. Vice Pres.  
 Norma W. Hiatt ..... Sr. Vice Pres.  
                                     & Cashier  
 Richard Huck ..... Asst. V. Pres.  
 Lora Miller ..... Assistant Cashier  
 Doris Moore ..... Assistant Cashier  
 Louise Yarbrough .... Asst. Cashier

Joe S. Hiatt, Chairman  
 Harold W. Jones, Sec.  
 Bill C. Hiatt  
 Clyde L. Hiatt  
 Troy Clark  
 Richard Huck  
 John McDonald

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 483,249.92  
 U. S. Treasury  
   Securities ..... 4,500.00  
 Oblig. of other U. S.  
   Gov't agencies &  
   corporations ..... 2,076,506.22  
 Oblig. of States &  
   political subdivisions.. 1,982,376.86  
 All other securities,  
   including corp. stocks ..... 1.00  
 Excess funds sold ..... 150,000.00  
 Loans & discounts ..... 4,444,998.04  
 Bank prem., furniture  
   & fixtures ..... 124,344.57  
 Other real estate owned ..... 905.39  
 All other assets ..... 328,902.47  
**TOTAL .....\$9,595,784.47**

Demand deposits .....\$2,689,098.43  
 Time deposits ..... 4,988,953.38  
 U. S. Gov't deposits .... 44,245.36  
 Public funds ..... 870,680.88  
**Total Deposits ..... 8,592,978.05**  
 All other liabilities ..... 205,590.78  
**Total Liabilities ..... 8,798,568.83**  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 328,963.42  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 68,252.22  
**Total Capital &  
   Reserves ..... 797,215.64**  
**TOTAL .....\$9,595,784.47**

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

W. M. Smith, Jr. .... President  
 H. H. Beasley ..... Exec. Vice Pres.  
 J. R. Cavin ..... Vice President  
 W. M. Smith, III .... Vice President  
 Emmett Neal Milam ..... Vice Pres.  
                                     & Cashier  
 Yvonne Lace ..... Asst. Cashier  
 Louise Carwell ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 459,866.31  
 U. S. Treasury  
   Securities ..... 504,909.00  
 Oblig. of States  
   & political  
   subdivisions ..... 409,760.94  
 Excess funds sold ..... 1,500,000.00  
 Loans & discounts ..... 5,038,559.79  
 Bank prem., furniture  
   & fixtures ..... 31,068.04  
 Other real estate owned .. 2.00  
 All other assets ..... 6,520.70  
  
**TOTAL** ..... \$7,950,686.78

Demand deposits ..... \$2,518,365.57  
 Time deposits ..... 3,970,646.21  
 U. S. Gov't deposits ..... 25,183.52  
 Public funds ..... 741,088.54  
 Total Deposits ..... 7,255,283.84  
 Total Liabilities ..... 7,255,283.84  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 264,563.37  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 30,839.57  
 Total Capital &  
   Reserves ..... 695,402.94  
**TOTAL** ..... \$7,950,686.78

**BANK OF CHIDESTER, CHIDESTER**

Population 354

Ouachita County

Chartered April 29, 1909

P. O. Box 97

Telephone Number 685-2561

Zip Code 71726

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Talbot Feild, Jr. .... President  
 Alpha W. Hunter ..... Cashier  
 Margaret Pickett ..... Asst. Cashier

Talbot Feild, Jr.  
 Alpha W. Hunter  
 Wayne Sanders  
 Dwade Holleman  
 C. C. Walthall

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 246,107.40  
 U. S. Treasury  
   Securities ..... 20,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 182,137.76  
 All other securities,  
   including corp.  
   stocks ..... 50,234.73  
 Loans & discounts ..... 1,280,319.98  
 Bank prem., furniture  
   & fixtures ..... 12,877.46  
 All other assets ..... 18,870.29  
  
**TOTAL .....\$1,810,347.62**

Demand deposits .....\$ 659,660.38  
 Time deposits ..... 928,384.66  
 U. S. Gov't deposits ..... 8,848.47  
 Public funds ..... 59,909.72  
 Total Deposits ..... 1,656,803.23  
 All other liabilities ..... 145.12  
 Total Liabilities ..... 1,656,948.35  
 Capital stock ..... 50,000.00  
 Surplus ..... 75,000.00  
 Undivided profits ..... 27,154.30  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 1,244.97  
 Total Capital &  
   Reserves ..... 153,399.27  
  
**TOTAL .....\$1,810,347.62**

Population 2,563  
Chartered July 23, 1890  
P. O. Box 391  
Zip Code 72029  
Monroe County  
Telephone Number 747-3319  
Number of Branches: Inside City—None; Outside City—None

## Directors

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

## Liabilities

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Demand deposits .....                                      | \$2,255,793.37        |
| Time deposits .....                                        | 2,596,686.59          |
| U. S. Gov't deposits ....                                  | 25,331.95             |
| Public funds .....                                         | 798,225.48            |
| <b>Total Deposits .....</b>                                | <b>5,676,037.39</b>   |
| All other liabilities .....                                | 92,167.12             |
| <b>Total Liabilities .....</b>                             | <b>5,768,204.51</b>   |
| Capital stock .....                                        | 150,000.00            |
| Surplus .....                                              | 200,000.00            |
| Undivided profits .....                                    | 103,492.69            |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <b>(3,556.45)</b>     |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>449,936.24</b>     |
| <b>TOTAL .....</b>                                         | <b>\$6,218,140.75</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Harold Whitson ..... President  
 R. L. Thompson ..... Vice President  
 Betty Callahan ..... Asst. Cashier  
 C. E. Wininger ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks..\$ 541,789.43  
 U. S. Treasury Securities ..... 2,181,731.03  
 Oblig. of other U. S. Gov't agencies & corporations ..... 2,737,235.50  
 Oblig. of States & political subdivisions ..... 1,749,313.36  
 All other securities, including corp. stocks ..... 124,281.26  
 Excess funds sold ..... 600,000.00  
 Loans & discounts ..... 2,799,950.95  
 Bank prem., furniture & fixtures ..... 83,189.17  
**TOTAL .....\$10,817,490.70**

Demand deposits .....\$ 3,549,205.70  
 Time deposits ..... 5,493,558.11  
 U. S. Gov't deposits .... 27,486.29  
 Public funds ..... 996,598.01  
**Total Deposits ..... 10,066,848.11**  
 All other liabilities ..... 93,753.29  
**Total Liabilities ..... 10,160,601.40**  
 Capital stock ..... 100,000.00  
 Surplus ..... 350,000.00  
 Undivided profits ..... 163,248.94  
 Reserves (Loans, Securities and Contingencies) ..... 43,640.36  
**Total Capital & Reserves ..... 656,889.30**  
**TOTAL .....\$10,817,490.70**

**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 Branches: Inside City—None; Outside City—1

**Officers**

Howard Johnson ..... President  
 Garner M. Johnson ..... Sr. V. Pres.  
 Dois G. Johnson ..... Asst. V. Pres.  
 Thomas J. McKnight ..... Cashier  
 Josephine Smith ..... Asst. Cashier  
 Opal Coffman ..... Asst. Cashier  
 Cloetta Hutto ..... Asst. Cashier  
 Eileen Smiley ..... Asst. Cashier  
 Rosemary Gunn ..... Asst. Cashier  
 Charles E. Smith ..... Asst. Cashier  
 John E. Clark, Jr. .... Asst. Cashier

**Directors**

Garner M. Johnson  
 Howard Johnson  
 Homer Brown  
 W. H. Ham  
 Nobia F. Johnson  
 John L. Johnson  
 Dickie V. Lefler  
 Roy Lefler, Jr.  
 Arthur Lewis

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,230,379.62  
 U. S. Treasury  
 Securities ..... 1,513,699.50  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 1,912,726.23  
 Oblig. of States  
 & political  
 subdivisions ..... 4,114,376.48  
 Excess funds sold ..... 1,650,000.00  
 Loans & discounts ..... 7,944,971.93  
 Bank prem., furniture  
 & fixtures ..... 87,750.92  
 Other real estate owned ..... 1.00  
**TOTAL** ..... **\$18,453,905.68**

**Liabilities**

Demand deposits ..... \$ 5,779,673.12  
 Time deposits ..... 9,721,305.84  
 U. S. Gov't deposits ... 91,112.64  
 Public funds ..... 1,293,613.87  
 Total Deposits ..... 16,885,705.47  
 Total Liabilities ..... 16,885,705.47  
 Capital stock ..... 200,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 825,210.90  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 242,989.31  
 Total Capital &  
 Reserves ..... 1,568,200.21  
**TOTAL** ..... **\$18,453,905.68**

**FIRST STATE BANK AND TRUST COMPANY, CONWAY**

Population 16,772      Faulkner County  
 Chartered February 8, 1946      P. O. Box 729      Telephone Number 329-5656  
                                          Zip Code 72032

Number of Branches: Inside City—1; Outside City—3

**Officers**

Thomas G. Wilson .. Chairman of the  
                                  Board & Chief Exec. Officer  
 B. J. Daugherty ..... President  
 Rogers C. Moore ..... Sr. Vice Pres.  
                                  & Cashier  
 Edwin H. Floyd ..... Vice President  
 John R. Jackson, Jr. .... Vice Pres.  
                                  & Trust Officer  
 Miloise A. Lyford .... Vice President  
 Louis E. Stell ..... Vice President  
 G. L. Lieblong ..... Asst. Vice Pres.  
 Don Bone .. Installment Loan Officer  
 Jack Humphrey .. Installment Loan  
                                  Officer  
 Mary Ann Freeman .. Asst. Cashier  
 Lou Birchfield ..... Asst. Cashier  
 Burnell Terry ..... Asst. Cashier  
 Norma Hendrix ..... Asst. Cashier  
 Julia Parish ..... Asst. Cashier  
 Brenda Hester ..... 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  
 Stanley Russ  
 M. M. Satterfield  
 Thos. G. Wilson

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 3,038,349.98  
 U. S. Treasury  
   Securities ..... 3,672,016.47  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,319,405.00  
 Oblig. of States  
   & political  
   subdivisions ..... 9,739,048.39  
 All other securities,  
   including corp.  
   stocks ..... 1,233,937.50  
 Excess funds sold ..... 300,000.00  
 Loans & discounts ..... 20,985,494.34  
 Bank prem., furniture  
   & fixtures ..... 578,778.52  
 Other real estate owned ..... 2.00  
 All other assets ..... 528,270.52  
**TOTAL ..... \$41,395,302.72**

**Liabilities**

Demand deposits ..... \$12,141,023.58  
 Time deposits ..... 19,952,311.78  
 U. S. Gov't deposits .... 248,153.27  
 Public funds ..... 4,745,955.50  
**Total Deposits ..... 37,087,444.13**  
 All other liabilities ..... 961,265.68  
**Total Liabilities ..... 30,048,709.81**  
 Capital stock ..... 600,000.00  
 Surplus ..... 800,000.00  
 Undivided profits ..... 1,601,115.25  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 345,477.66  
**Total Capital &  
   Reserves ..... 3,346,592.91**  
**TOTAL ..... \$41,395,302.72**



**THE CORNING BANK, CORNING**

Population 3,136

Clay County

Chartered January 29, 1931    P. O. Box 439    Telephone Number 857-3592  
Zip Code 72422

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Mrs. Sam L. Manatt ..... President &  
Chairman  
F. B. Manatt .... Exec. Vice President  
Sam L. Manatt, Jr. .... Exec. V. Pres.  
Jim Vinson ..... Sr. Vice President  
Donis Simpson .... Sr. Vice President  
C. E. Headley, Jr. .... Vice President  
Bob Lockwood ..... Vice President  
J. L. Williams ..... Cashier  
Jim Manatt ..... Auditor  
Dennis Smith ..... D. P. Manager  
H. N. Robinson ..... Farm Rep.  
Charles Lunsford ..... Asst. Cashier  
Sam Manatt, III ..... Asst. Cashier  
Louise Coleman ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,057,389.99  
U. S. Treasury  
Securities ..... 106,000.00  
Oblig. of other U. S.  
Gov't agencies &  
corporations ..... 123,915.00  
Oblig. of States &  
political subdivisions 1,042,902.92  
All other securities,  
including corp.  
stocks ..... 6,750.00  
Loans & discounts ..... 13,906,208.83  
Bank prem., furniture  
& fixtures ..... 90,237.07  
Other real estate  
owned ..... 40,038.43  
All other assets ..... 185,398.85  
**TOTAL ..... \$17,558,841.09**

Demand deposits .....\$ 6,774,998.13  
Time deposits ..... 7,601,683.64  
U. S. Gov't deposits .... 97,286.10  
Public funds ..... 1,305,343.65  
Total Deposits ..... 15,779,311.52  
All other liabilities .... 450,344.89  
Total Liabilities ..... 16,229,656.41  
Capital notes & debts.... 300,000.00  
Capital stock ..... 200,000.00  
Surplus ..... 400,000.00  
Undivided profits ..... 275,492.54  
Reserves (Loans,  
Securities and  
Contingencies) ..... 153,692.14  
Total Capital &  
Reserves ..... 1,329,184.68  
**TOTAL ..... \$17,558,841.09**

**FIRST STATE BANK, CROSSETT**

Population 6,191

Ashley County

Chartered May 13, 1963

P. O. Box 638

Telephone Number 364-5131

Zip Code 71635

Number of Branches: Inside City—None; Outside City—1

**Officers**

Richard E. Griffith .... Chairman of  
the Board  
B. J. Lambert, Jr. .... President  
Edith S. Phillips ..... Cashier

**Directors**

Charles Baxley  
H. A. Etheridge, Jr.  
Richard E. Griffin  
B. J. Lambert, Jr.  
James S. Nolley  
C. E. Ripley  
Donald R. Rodgers  
Z. M. Stell  
Paul Sullins  
E. A. Tucker

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 601,853.10            |
| U. S. Treasury Securities .....                           | 444,748.22            |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 490,936.67            |
| Oblig. of States & political subdivisions..               | 346,185.27            |
| Excess funds sold .....                                   | 700,000.00            |
| Loans & discounts .....                                   | 3,621,724.53          |
| Bank prem., furniture & fixtures .....                    | 161,053.72            |
| All other assets .....                                    | 1,606.43              |
| <b>TOTAL .....</b>                                        | <b>\$6,368,107.94</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$1,414,309.32        |
| Time deposits .....                                  | 2,500,634.57          |
| U. S. Gov't deposits ....                            | 64,837.46             |
| Public funds .....                                   | 1,621,809.44          |
| <b>Total Deposits .....</b>                          | <b>5,601,590.79</b>   |
| All other liabilities .....                          | 205,945.02            |
| <b>Total Liabilities .....</b>                       | <b>5,807,535.81</b>   |
| Capital stock .....                                  | 200,000.00            |
| Surplus .....                                        | 200,000.00            |
| Undivided profits .....                              | 151,196.30            |
| Reserves (Loans, Securities and Contingencies) ..... | 9,375.83              |
| <b>Total Capital &amp; Reserves .....</b>            | <b>560,572.13</b>     |
| <b>TOTAL .....</b>                                   | <b>\$6,368,107.94</b> |

**DANVILLE STATE BANK, DANVILLE**

Population 1,558

Yell County

Chartered October 3, 1930

P. O. Box 68

Telephone Number 495-2236

Zip Code 72833

Number of Branches: Inside City—None; Outside City—None

**Officers**

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

**Directors**

John Ed Chambers  
 John Chambers  
 Mike Cornwell  
 Jim Bill Gatlin  
 Lloyd R. George  
 Fay Mathis  
 Leon Millsap  
 Joe Ray  
 Todd Sanders  
 Charles L. Sloan  
 Edward J. Taylor

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,621,807.65  
 U. S. Treasury  
   Securities ..... 650,110.50  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,816,810.31  
 Oblig. of States  
   & political  
   subdivisions ..... 3,613,364.14  
 All other securities,  
   including  
   corp. stocks ..... 1.00  
 Loans & discounts ..... 10,683,518.81  
 Bank prem., furniture  
   & fixtures ..... 197,175.06  
 Other real estate owned ..... 15,400.00  
 All other assets ..... 4,410.12  
**TOTAL ..... \$18,602,597.59**

**Liabilities**

Demand deposits ..... \$ 3,491,638.27  
 Time deposits ..... 11,982,075.02  
 U. S. Gov't deposits ..... 71,247.66  
 Public funds ..... 1,504,360.06  
 Total Deposits ..... 17,049,321.01  
 All other liabilities ..... 168,779.95  
 Total Liabilities ..... 17,218,100.96  
 Capital stock ..... 125,000.00  
 Surplus ..... 375,000.00  
 Undivided profits ..... 682,369.38  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 202,127.25  
 Total Capital &  
   Reserves ..... 1,384,496.63  
**TOTAL ..... \$18,602,597.59**

**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 Branches: Inside City—None; Outside City—None

**Officers**

L. J. Foster ..... President  
 William L. Woods ..... Vice Pres.  
                                             & Cashier  
 Opal Adkison ..... Asst. Cashier

**Directors**

Glenn Bailey  
 A. B. Cox  
 G. S. Cornwell  
 L. J. Foster  
 Adrian Harrington  
 John Harris  
 Delma Merritt  
 Ray Lee Robinson  
 G. Ron Rye  
 Perry L. Turnbull

**STATEMENT AS OF JUNE 30, 1974**

| <b>Assets</b>              |                       | <b>Liabilities</b>          |                       |
|----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks ..\$ | 250,413.51            | Demand deposits .....       | \$1,527,122.43        |
| U. S. Treasury             |                       | Time deposits .....         | 3,483,579.54          |
| Securities .....           | 534,500.00            | U. S. Gov't deposits .....  | 73,746.17             |
| Oblig. of other U. S.      |                       | Public funds .....          | 104,643.88            |
| Gov't agencies             |                       | Deposits of banks .....     | 924.20                |
| & corporations .....       | 50,074.58             | Total Deposits .....        | 5,190,016.22          |
| Oblig. of States           |                       | All other liabilities ..... | 55,082.58             |
| & political                |                       | Total Liabilities .....     | 5,245,098.80          |
| subdivisions .....         | 718,198.46            | Capital stock .....         | 150,000.00            |
| Excess funds sold .....    | 150,000.00            | Surplus .....               | 150,000.00            |
| Loans & discounts .....    | 3,825,266.27          | Undivided profits .....     | 94,154.38             |
| Bank prem., furniture      |                       | Reserves (Loans,            |                       |
| & fixtures .....           | 65,034.64             | Securities and              |                       |
| All other assets .....     | 85,333.77             | Contingencies) .....        | 39,568.05             |
|                            |                       | Total Capital &             |                       |
|                            |                       | Reserves .....              | 433,722.43            |
| <b>TOTAL .....</b>         | <b>\$5,678,821.23</b> | <b>TOTAL .....</b>          | <b>\$5,678,821.23</b> |

**BANK OF DARDANELLE, DARDANELLE**

Population 3,297

Yell County

Chartered September 12, 1934 P. O. Box 90 Telephone Number 229-3311  
Zip Code 72834

Number of Branches: Inside City—1; Outside City—None

**Officers**

John L. Hamilton ..... President  
 Thomas C. Willis ..... Cashier  
 Noel Vandover ..... Vice President  
 Nancy A. Moore ..... Asst. Cashier

**Directors**

John L. Hamilton  
 Noel Vandover  
 B. K. Berry  
 L. R. Berryhill  
 Jimmy Wallis  
 H. M. Orsburn, Jr.  
 C. R. George  
 Carl Woodson

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 851,570.19  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 479,186.33  
 Oblig. of States  
   & political  
   subdivisions ..... 5,289,722.58  
 Loans & discounts ..... 6,166,617.50  
 Bank prem., furniture  
   & fixtures ..... 56,396.50  
 Other real estate owned ..... 28,173.77  
 All other assets ..... 1,269.67  
  
**TOTAL** ..... \$12,872,936.54

**Liabilities**

Demand deposits ..... \$ 3,387,487.43  
 Time deposits ..... 7,682,281.24  
 U. S. Gov't deposits ..... 150,795.54  
 Public funds ..... 392,260.93  
 Total Deposits ..... 11,612,825.14  
 Borrowed money ..... 19,000.00  
 Total Liabilities ..... 11,631,825.14  
 Capital stock ..... 200,000.00  
 Surplus ..... 225,000.00  
 Undivided profits ..... 743,664.89  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 72,446.51  
 Total Capital &  
   Reserves ..... 1,241,111.40  
**TOTAL** ..... \$12,872,936.54

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Lloyd E. Peterson ..... Chairman of  
the Board  
Charles L. Daves ..... President  
James E. Stuckey ..... Cashier  
Alice Norris ..... Asst. Cashier  
Wanda R. Tormey .... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$1,207,438.80  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 927,455.05  
Oblig. of States  
& political  
subdivisions ..... 1,250,687.40  
Excess funds sold ..... 500,000.00  
Loans & discounts ..... 4,751,217.90  
Bank prem., furniture  
& fixtures ..... 33,911.08  
All other assets ..... 65,217.23  
  
**TOTAL .....\$8,735,927.46**

Demand deposits .....\$2,786,305.55  
Time deposits ..... 3,704,773.70  
U. S. Gov't deposits ..... 214,845.90  
Public funds ..... 1,012,587.01  
Deposits of banks ..... 20,000.00  
Total Deposits ..... 7,738,512.16  
All other liabilities ..... 33,525.84  
Total Liabilities ..... 7,772,038.00  
Capital stock ..... 175,000.00  
Surplus ..... 100,000.00  
Undivided profits ..... 631,747.64  
Reserves (Loans,  
Securities and  
Contingencies) ..... 57,141.82  
Total Capital &  
Reserves ..... 963,889.46  
**TOTAL .....\$8,735,927.46**

**BANK OF DELIGHT, DELIGHT**

Population 476

Pike County

Chartered June 16, 1911

P. O. Box 68

Telephone Number 379-2211

Zip Code 71940

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Cecil E. Johnson, Jr. .... Chairman of  
the Board  
Olen Hendrix ..... President  
Gus Wingfield ..... Exec. V. Pres. &  
Cashier  
Edna Johnson ..... Asst. Cashier  
Clib May ..... Vice President

Buford Hendrix  
Olen Hendrix  
D. C. Humphry, Jr.  
Cecil E. Johnson, Jr.  
Clib May  
K. C. Reid  
Ludis Rhodes  
Gus Wingfield

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 247,318.10  
U. S. Treasury  
Securities ..... 608,804.45  
Oblig of other U. S.  
Gov't agencies  
& corporations ..... 390,224.00  
Oblig. of States &  
political subdivisions.. 696,439.35  
Excess funds sold ..... 300,000.00  
Loans & discounts ..... 2,617,586.31  
Bank prem., furniture  
& fixtures ..... 37,643.22  
Other real estate owned ..... 1.00  
All other assets ..... 8,834.23  
  
TOTAL ..... \$4,906,850.66

Demand deposits .....\$1,421,597.96  
Time deposits ..... 2,885,949.36  
U. S. Gov't deposits ..... 1,109.46  
Public funds ..... 120,563.69  
Total Deposits ..... 4,429,220.47  
All other liabilities ..... 2,000.00  
Total Liabilities ..... 4,431,220.47  
Capital notes & debts. .... 100,000.00  
Capital stock ..... 62,500.00  
Surplus ..... 175,000.00  
Undivided profits ..... 94,075.95  
Reserves (Loans,  
Securities and  
Contingencies) ..... 44,054.24  
Total Capital &  
Reserves ..... 475,630.19  
TOTAL ..... \$4,906,850.66

**DERMOTT STATE BANK. DERMOTT**

Population 4,250

Chicot County

Chartered July 8, 1935

P. O. Box "C"

Telephone Number 538-3266

Zip Code 71638

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

John M. Baxter ..... President  
 James S. Suitt ..... Exec. V. Pres.  
 Clarence Horton ..... Vice President  
 Frank Henry, Jr. .... Vice President  
 Mrs. Frances Spratlin ..... Cashier  
 Mrs. Wydelle Clark .... Asst. Cashier  
 Mrs. June Farrell ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 812,589.75  
 U. S. Treasury  
   Securities ..... 445,554.64  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,250,000.00  
 Oblig. of States &  
   political subdivisions.. 2,036,458.63  
 Excess funds sold ..... 840,000.00  
 Loans & discounts ..... 3,767,349.16  
 Bank prem., furniture  
   & fixtures ..... 67,801.61  
 Other real estate owned ..... 426.00  
 All other assets ..... 2,579.67  
  
**TOTAL .....\$9,222,759.46**

Demand deposits .....\$2,682,180.15  
 Time deposits ..... 4,482,349.56  
 U. S. Gov't deposits ..... 14,981.69  
 Public funds ..... 899,017.78  
 Total Deposits ..... 8,078,529.18  
 All other liabilities ..... 75,809.17  
 Total Liabilities ..... 8,154,338.35  
 Capital stock ..... 300,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 386,301.84  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 82,119.27  
 Total Capital &  
   Reserves ..... 1,068,421.11  
**TOTAL .....\$9,222,759.46**



**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

S. R. Nichols ..... Chairman  
 L. R. Brown ..... Vice Chairman  
 R. L. Morton ..... President  
 Lawrence Holloway ..... Cashier  
 Faye Smith ..... Sec. of Board  
 Dora M. Holloway .... Asst. Cashier  
 Elsie Garth ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 898,941.37  
 U. S. Treasury  
   Securities ..... 1,796,442.68  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 2,739,639.15  
 Oblig. of States  
   & political  
   subdivisions ..... 3,444,783.66  
 All other securities,  
   including  
   corp. stocks ..... 200,000.00  
 Excess funds sold ..... 300,000.00  
 Loans & discounts ..... 4,264,368.69  
 Bank prem., furniture  
   & fixtures ..... 85,403.04  
 Other real estate owned ..... 1.00  
**TOTAL ..... \$13,729,579.59**

Demand deposits ..... \$ 4,022,659.41  
 Time deposits ..... 6,857,070.32  
 U. S. Gov't deposits .... 124,910.59  
 Public funds ..... 1,287,026.65  
**Total Deposits ..... 12,291,666.97**  
**Total Liabilities ..... 12,291,666.97**  
 Capital stock ..... 200,000.00  
 Surplus ..... 800,000.00  
 Undivided profits ..... 332,271.54  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 105,641.08  
**Total Capital &  
 Reserves ..... 1,437,912.62**  
**TOTAL ..... \$13,729,579.59**

**DEWITT BANK & TRUST COMPANY, DEWITT**

Population 4,348

Arkansas County

Chartered March 1, 1929

P. O. Box 71

Telephone Number 946-3531

Zip Code 72042

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

R. H. Maddox .... Chairman of Board  
 Elmer A. Ferguson ..... President  
 Julian Brown .... Senior. Vice Pres.  
 T. F. Hudson ..... Vice Pres.  
                                     & Cashier  
 Dale K. Bennett .... Asst. Vice Pres.  
 Frank Ellis Jr. .... Vice Pres.  
                                     & Trust Officer  
 Eunice Coker ..... Asst. Cashier  
 Rosemary Currie ..... Asst. Cashier  
 Ralph Relyea .... Asst. Trust Officer

R. H. Maddox  
 Elmer A. Ferguson  
 A. A. Beverburg  
 E. E. Denman  
 W. H. Botts  
 Ray D. Dickson  
 Julian Brown  
 Jack Whitmore  
 Chas. W. Rasco III

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 4,046,457.84  
 U. S. Treasury  
   Securities ..... 3,220,526.87  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 205,185.53  
 Oblig. of States  
   & political  
   subdivisions ..... 4,027,117.69  
 All other securities,  
   including  
   corp. stocks ..... 149,250.00  
 Excess funds sold ..... 2,800,000.00  
 Loans & discounts ..... 8,031,751.66  
 Bank prem., furniture  
   & fixtures ..... 2.00  
 Other real estate owned ..... 1.00  
 All other assets ..... 75,001.00  
**TOTAL ..... \$22,555,293.59**

Demand deposits ..... \$ 9,811,481.56  
 Time deposits ..... 8,306,251.38  
 U. S. Gov't deposits ..... 630,481.96  
 Public funds ..... 1,118,541.51  
**Total Deposits ..... 19,866,756.41**  
 All other liabilities ..... 34,400.00  
**Total Liabilities ..... 19,901,156.41**  
 Capital stock ..... 450,000.00  
 Surplus ..... 750,000.00  
 Undivided profits ..... 1,183,448.22  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 270,688.96  
**Total Capital &  
   Reserves ..... 2,654,137.18**  
**TOTAL ..... \$22,555,293.59**

**PEOPLES BANK, DIERKS**

Population 1,290

Howard County

Chartered November 16, 1970

P. O. Box 123

Telephone Number 286-3201

Zip Code 71833

Number of Branches: Inside City—None; Outside City—None

**Officers**

C. E. Hendrix, Jr. .... Chairman &  
                                          Vice President  
 Flynn Justus ..... President  
 Sammye Winton ..... Vice President  
 Beth Cox ..... Cashier  
 Wilburn Smith ..... Vice President

**Directors**

Denzil Gilbert  
 C. E. Hendrix, Jr.  
 Flynn Justus  
 Reese D. Kirby  
 Wilburn Smith  
 Sammye Winton

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                            |                       |
|----------------------------|-----------------------|
| Cash & due from banks ..\$ | 464,528.99            |
| U. S. Treasury             |                       |
| Securities .....           | 999,531.25            |
| Oblig. of other U. S.      |                       |
| Gov't agencies             |                       |
| & corporations .....       | 1,836,991.08          |
| Oblig. of States &         |                       |
| political subdivisions..   | 740,969.77            |
| Excess funds sold .....    | 800,000.00            |
| Loans & discounts .....    | 842,195.93            |
| Bank prem., furniture      |                       |
| & fixtures .....           | 128,841.05            |
| <b>TOTAL .....</b>         | <b>\$5,813,058.07</b> |

**Liabilities**

|                                |                       |
|--------------------------------|-----------------------|
| Demand deposits .....          | \$2,824,736.37        |
| Time deposits .....            | 2,180,759.29          |
| U. S. Gov't deposits .....     | 3,068.75              |
| Public funds .....             | 348,788.66            |
| <b>Total Deposits .....</b>    | <b>5,357,353.07</b>   |
| All other liabilities .....    | 3,233.96              |
| <b>Total Liabilities .....</b> | <b>5,360,587.03</b>   |
| Capital stock .....            | 100,000.00            |
| Surplus .....                  | 100,000.00            |
| Undivided profits .....        | 237,271.76            |
| Reserves (Loans,               |                       |
| Securities and                 |                       |
| Contingencies) .....           | 15,199.28             |
| <b>Total Capital &amp;</b>     |                       |
| <b>Reserves .....</b>          | <b>452,471.04</b>     |
| <b>TOTAL .....</b>             | <b>\$5,813,058.07</b> |

**BANK OF DOVER, DOVER**

Population 662

Pope County

Chartered September 29, 1905    Drawer "A"    Telephone Number 331-2121  
Zip Code 72837

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

L. J. Churchill ..... Chairman  
 J. E. Moore ..... President  
 W. M. Wallace ..... Exec. Vice Pres.  
 C. L. Poynter ..... Vice President  
 David L. Dunlap ..... Cashier  
 Mary Martin ..... Asst. Cashier  
 Bettye Barton ..... Asst. Cashier  
 Reba Joyce Churchill Asst. Cashier

David R. Bewley  
 T. C. Campbell  
 L. J. Churchill  
 J. E. Moore  
 S. F. McCain  
 C. L. Poynter  
 W. M. Wallace

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 537,050.67  
 U. S. Treasury  
   Securities ..... 229,875.00  
 Oblig. of States &  
   political subdivisions.. 731,673.99  
 Loans & discounts ..... 5,277,747.42  
 Bank prem., furniture  
   & fixtures ..... 112,004.25  
 All other assets ..... 6,430.00  
  
**TOTAL** ..... \$6,894,781.33

Demand deposits .....\$2,022,986.39  
 Time deposits ..... 3,492,865.27  
 U. S. Gov't deposits ..... 26,456.85  
 Public funds ..... 785,904.63  
 Total Deposits ..... 6,328,213.14  
 Total Liabilities ..... 6,328,213.14  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 235,074.39  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 31,493.80  
 Total Capital &  
   Reserves ..... 566,568.19  
**TOTAL** ..... \$6,894,781.33



**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 Branches: Inside City—1; Outside City—None

**Officers**

Claud T. Frank ..... President &  
                                             Chairman of Board  
 Rex W. Metzger ..... Vice President  
 Loral Adcock ..... Vice President  
 David J. Garrett ..... Vice President  
 Pearl S. Moore ..... Cashier  
 Marie Tucker ..... Asst. Cashier  
 Lugean Zieman ..... Asst. Cashier  
 Gloria J. Daniel ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,530,222.41  
 U. S. Treasury  
   Securities ..... 1,661,937.50  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 200,000.00  
 Oblig. of States  
   & political  
   subdivisions ..... 5,552,177.82  
 All other securities,  
   including  
   corp. stocks ..... 1.00  
 Excess funds sold ..... 1,600,000.00  
 Loans & discounts ..... 9,308,047.04  
 Bank prem., furniture  
   & fixtures ..... 305,891.57  
 Other real estate owned ..... 1.00  
 All other assets ..... 15,000.00  
**TOTAL ..... \$20,173,278.34**

**Liabilities**

Demand deposits ..... \$ 5,746,012.53  
 Time deposits ..... 10,218,502.20  
 U. S. Gov't deposits .... 199,578.01  
 Public funds ..... 1,202,143.30  
**Total Deposits ..... 17,366,236.04**  
**All other liabilities ..... 611,821.11**  
**Total Liabilities ..... 17,978,057.15**  
 Capital stock ..... 300,000.00  
 Surplus ..... 1,000,000.00  
 Undivided profits ..... 773,006.72  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 122,214.47  
**Total Capital &  
   Reserves ..... 2,195,221.19**  
**TOTAL ..... \$20,173,278.34**

**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 Branches: Inside City—None; Outside City—1

**STATEMENT AS OF JUNE 30, 1974****Officers**

J. E. Brooks ..... President  
 Wm. S. Baldwin ..... Vice President  
 Mary E. Davis ..... Cashier  
 Wanda S. Armstrong .. Asst. Cashier  
 Iris V. Cole ..... Asst. Cashier  
 George Mitchell ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 802,650.97  
 U. S. Treasury  
 Securities ..... 499,528.13  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 1,475,633.47  
 Oblig. of States &  
 political subdivisions 2,373,770.73  
 All other securities,  
 including corp.  
 stocks ..... 1,400.00  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 6,113,638.12  
 Bank prem., furniture  
 & fixtures ..... 213,130.46  
 All other assets ..... 3,173.60  
**TOTAL ..... \$11,882,925.48**

**Liabilities**

Demand deposits .....\$ 3,235,106.35  
 Time deposits ..... 5,986,773.93  
 U. S. Gov't deposits .... 106,686.03  
 Public funds ..... 1,394,138.87  
 Total Deposits ..... 10,722,705.18  
 All other liabilities .... 108,938.06  
 Total Liabilities ..... 10,831,643.24  
 Capital stock ..... 300,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 257,541.43  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 93,740.81  
 Total Capital &  
 Reserves ..... 1,051,282.24  
**TOTAL ..... \$11,882,925.48**

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Population 1,200  
 Wm. Demoret ..... President  
 J. M. Countiss ..... Vice President  
 Mary Louise Demoret Jones .....  
 Cashier & Exec. Vice Pres.

Wm. Demoret  
 J. M. Countiss  
 Mary Louise Demoret Jones

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                                                 |                       |                                                            |                       |
|-------------------------------------------------|-----------------------|------------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                      | 831,931.75            | Demand deposits .....                                      | \$1,209,106.58        |
| U. S. Treasury                                  |                       | U. S. Gov't deposits .....                                 | 1,751.00              |
| Securities .....                                | 504,031.11            | Public funds .....                                         | 363,975.64            |
| Oblig. of States &<br>political subdivisions..  | 9,149.30              | Total Deposits .....                                       | 1,574,833.22          |
| All other securities,<br>including corp. stocks | 1.00                  | All other liabilities .....                                | 4,435.19              |
| Excess funds sold .....                         | 100,000.00            | Total Liabilities .....                                    | 1,579,268.41          |
| Loans & discounts .....                         | 505,191.21            | Capital stock .....                                        | 40,000.00             |
| Bank prem., furniture<br>& fixtures .....       | 2,380.03              | Surplus .....                                              | 80,000.00             |
| All other assets .....                          | 8,950.00              | Undivided profits .....                                    | 254,301.62            |
|                                                 |                       | Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 8,064.37              |
|                                                 |                       | Total Capital &<br>Reserves .....                          | 382,365.99            |
| <b>TOTAL</b> .....                              | <b>\$1,961,634.40</b> | <b>TOTAL</b> .....                                         | <b>\$1,961,634.40</b> |



**THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO**

Population 25,000

Union County

Chartered August 12, 1933

P. O. Box 641

Telephone Number 862-6683

Zip Code 71730

Number of Branches: Inside City—1; Outside City—1

**Officers****Directors**

Louis E. Hurley ..... Chairman &  
Trust Officer  
Edward Hurley ..... President &  
Chief Exec. Officer  
William W. Thomas .. Exec. V. Pres.  
James H. Ludwig .... Asst. V. Pres.  
Steve Leverette ..... Cashier  
Lawrence L. Powell ..... Auditor  
Doris Cawvey ..... Asst. V. Pres.  
Stan L. Gillis ..... Asst. V. Pres.  
Bennie Williams ..... Asst. Cashier  
Jim Andrews ..... Loan Officer  
Gary Miller ..... Loan Officer  
Yvonne Eudy ..... Asst. Cashier  
Nancy Loftin .... Asst. Trust Officer

Bruce Anthony  
H. L. Dowling  
W. A. Dumas  
James W. Garrison  
D. R. James Jr.  
Gardner H. Landers, M.D.  
J. H. Sheehan  
William W. Thomas  
Joe G. Wepfer  
Cliff Wright  
Louis E. Hurley  
Edward Hurley

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 5,197,929.20  
U. S. Treasury  
Securities ..... 2,060,435.85  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 1,500,942.51  
Oblig. of States  
& political  
subdivisions ..... 4,082,886.74  
All other securities,  
including  
corp. stocks ..... 30,000.00  
Excess funds sold ..... 700,000.00  
Loans & discounts ..... 17,666,054.62  
Bank prem., furniture  
& fixtures ..... 1,194,317.85  
All other assets ..... 289,629.20  
**TOTAL** ..... **\$32,722,195.97**

Demand deposits ..... \$14,688,252.30  
Time deposits ..... 13,353,447.46  
U. S. Gov't deposits .... 401,468.62  
Public funds ..... 1,201,377.19  
Deposits of banks ..... 49,682.35  
Total Deposits ..... 29,694,227.92  
All other liabilities .... 1,232,278.64  
Total Liabilities ..... 30,926,506.56  
Capital notes & debts. .. 225,000.00  
Capital stock ..... 500,000.00  
Surplus ..... 500,000.00  
Undivided profits ..... 324,641.00  
Reserves (Loans,  
Securities and  
Contingencies) ..... 246,048.41  
Total Capital &  
Reserves ..... 1,795,689.41  
**TOTAL** ..... **\$32,722,195.97**

**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 Branches: 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. ... Exec. Vice Pres.  
                                                  & Business Devlp.  
 Joyce R. Bunch ..... Cashier

**Directors**

J. E. Bunch  
 Joel L. Bunch  
 John A. Bunch, Sr.  
 Edyth L. Bunch  
 David R. Malone

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                       |
|-----------------------------------------------------|-----------------------|
| Cash & due from banks \$                            | 944,420.19            |
| U. S. Treasury Securities                           | 25,000.00             |
| Oblig. of other U. S. Gov't agencies & corporations | 100,000.00            |
| Oblig. of States & political subdivisions           | 318,911.47            |
| Excess funds sold                                   | 1,135,000.00          |
| Loans & discounts                                   | 4,060,034.47          |
| Bank prem., furniture & fixtures                    | 71,484.05             |
| Other real estate owned                             | 1.00                  |
| All other assets                                    | 2,801.51              |
| <b>TOTAL</b>                                        | <b>\$6,657,652.69</b> |

**Liabilities**

|                                                |                       |
|------------------------------------------------|-----------------------|
| Demand deposits                                | \$2,474,528.50        |
| Time deposits                                  | 3,002,710.02          |
| U. S. Gov't deposits                           | 16,580.17             |
| Public funds                                   | 731,061.03            |
| <b>Total Deposits</b>                          | <b>6,224,879.72</b>   |
| All other liabilities                          | 14,254.88             |
| <b>Total Liabilities</b>                       | <b>6,239,134.60</b>   |
| Capital stock                                  | 37,500.00             |
| Surplus                                        | 237,500.00            |
| Undivided profits                              | 90,732.88             |
| Reserves (Loans, Securities and Contingencies) | 52,785.21             |
| <b>Total Capital &amp; Reserves</b>            | <b>418,518.09</b>     |
| <b>TOTAL</b>                                   | <b>\$6,657,652.69</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Seth Boles, Jr. .... President  
 Otha E. Frizzell ..... Cashier  
 Wilma J. Darling ..... Asst. Cashier  
 Gary R. Canada ..... Asst. Cashier  
 Clara L. Newton ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 691,658.96  
 U. S. Treasury  
   Securities ..... 468,536.22  
 Oblig. of States &  
   political subdivisions.. 1,363,920.81  
 Excess funds sold ..... 1,910,000.00  
 Loans & discounts ..... 2,375,750.19  
 Bank prem., furniture  
   & fixtures ..... 2.00  
 Other real estate owned ..... 1.00  
 All other assets ..... 1.00  
  
**TOTAL** ..... \$6,809,870.18

Demand deposits .....\$3,823,773.25  
 Time deposits ..... 2,224,197.66  
 Public funds ..... 128,562.87  
 Total Deposits ..... 6,176,533.78  
 Total Liabilities ..... 6,176,533.78  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 313,336.40  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 20,000.00  
 Total Capital &  
   Reserves ..... 633,336.40  
**TOTAL** ..... \$6,809,870.18



Number of Branches: Inside City—None; Outside City—None

## Directors

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

## STATEMENT AS OF JUNE 30, 1974

## Assets

|                                             |               |
|---------------------------------------------|---------------|
| Cash & due from banks ..                    | \$ 822,862.91 |
| U. S. Treasury Securities .....             | 605,842.10    |
| Oblig. of States & political subdivisions.. | 1,565,907.32  |
| Excess funds sold .....                     | 500,000.00    |
| Loans & discounts .....                     | 5,301,821.52  |
| Bank prem., furniture & fixtures .....      | 36,564.72     |
| Other real estate owned .....               | 4,000.00      |
| All other assets .....                      | 1,560.01      |

|                    |                       |
|--------------------|-----------------------|
| <b>TOTAL</b> ..... | <b>\$8,838,558.58</b> |
|--------------------|-----------------------|

## Liabilities

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Demand deposits .....                                      | \$3,015,411.55        |
| Time deposits .....                                        | 4,036,876.15          |
| U. S. Gov't deposits ....                                  | 45,883.84             |
| Public funds .....                                         | 255,337.24            |
| <b>Total Deposits .....</b>                                | <b>7,353,508.78</b>   |
| All other liabilities .....                                | 171,667.48            |
| <b>Total Liabilities .....</b>                             | <b>7,525,176.26</b>   |
| Capital stock .....                                        | 350,000.00            |
| Surplus .....                                              | 520,000.00            |
| Undivided profits .....                                    | 347,857.30            |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 95,525.02             |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>1,313,382.32</b>   |
| <b>TOTAL .....</b>                                         | <b>\$8,838,558.58</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

John F. Cross .... Pres. & Chairman  
 Robert C. Muhm ..... Vice President  
 Reba L. Pyatt ..... Cashier  
 Wayne Brashear ..... Asst. Cashier

Loren L. Clark  
 John F. Cross  
 Ruth F. Cross  
 Lewis E. Epley, Jr.  
 Dorothy F. Mathews  
 Eagle Thomas  
 Digby Walker

**STATEMENT AS OF JUNE 30, 1974**

| <b>Assets</b>              |                       | <b>Liabilities</b>          |                       |
|----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks ..\$ | 615,700.61            | Demand deposits .....       | \$3,121,403.51        |
| U. S. Treasury             |                       | Time deposits .....         | 4,132,342.07          |
| Securities .....           | 455,000.00            | U. S. Gov't deposits ....   | 53,149.24             |
| Oblig. of other U. S.      |                       | Public funds .....          | 295,229.15            |
| Gov't agencies             |                       | Total Deposits .....        | 7,602,123.97          |
| & corporations .....       | 967,868.03            | All other liabilities ..... | 2,293.29              |
| Oblig. of States &         |                       | Total Liabilities .....     | 7,604,417.26          |
| political subdivisions..   | 2,454,738.84          | Capital stock .....         | 100,000.00            |
| Excess funds sold .....    | 900,000.00            | Surplus .....               | 210,000.00            |
| Loans & discounts .....    | 2,791,728.54          | Undivided profits .....     | 338,163.66            |
| Bank prem., furniture      |                       | Reserves (Loans,            |                       |
| & fixtures .....           | 76,220.02             | Securities and              |                       |
| Other real estate owned    | 29,170.86             | Contingencies) .....        | 42,192.67             |
| All other assets .....     | 4,346.69              | Total Capital &             |                       |
|                            |                       | Reserves .....              | 690,356.33            |
| <b>TOTAL .....</b>         | <b>\$8,294,773.59</b> | <b>TOTAL .....</b>          | <b>\$8,294,773.59</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers**

F. F. Mobley ..... President  
 A. L. Hoaney ..... Exec. Vice Pres.  
 Dolph Pegg ..... Vice President  
 William E. Frazier ..... Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 225,924.39  
 U. S. Treasury  
   Securities ..... 171,818.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 617,262.40  
 Loans & discounts ..... 1,476,836.57  
 Bank prem., furniture  
   & fixtures ..... 9,120.18  
  
**TOTAL ..... \$2,500,961.54**

**Liabilities**

Demand deposits ..... \$ 837,199.07  
 Time deposits ..... 1,392,192.71  
 U. S. Gov't deposits ..... 5,000.00  
 Public funds ..... 27,861.05  
 Total Deposits ..... 2,262,252.83  
 All other liabilities ..... 34,179.03  
 Total Liabilities ..... 2,296,431.86  
 Capital stock ..... 25,000.00  
 Surplus ..... 75,000.00  
 Undivided profits ..... 83,339.31  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 21,190.37  
 Total Capital &  
   Reserves ..... 204,529.68  
  
**TOTAL ..... \$2,500,961.54**

**McILROY BANK, FAYETTEVILLE**

Population 31,915

Washington County

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

Zip Code 72701

Number of Branches: Inside City—3; Outside City—None

**Officers**

Hayden McIlroy ..... Chairman of  
Board & Pres.  
J. L. Herrin ..... Exec. Vice Pres.  
Tom Mathias ..... Vice Pres.  
& Cashier  
Winston I. Sloan ..... Vice Pres.  
& Trust Officer  
George Edwards ..... Vice Pres.  
William A. Breazeale ..... Vice Pres.  
Business Development  
James E. Shreve ..... Vice Pres.  
James E. Harris ..... Asst. Vice Pres.  
Norma Moseley ..... Asst. Secretary  
Betty Clark ..... Asst. Cashier  
Buddy Ledford ..... Asst. Cashier  
Lee Skelton ..... Asst. Cashier  
Carole Brooks ..... Asst. Cashier  
Jeri Fisher ..... Auditor

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                         |                        |
|-------------------------|------------------------|
| Cash & due from banks   | \$ 4,844,247.26        |
| U. S. Treasury          |                        |
| Securities              | 3,124,524.59           |
| Oblig. of other U. S.   |                        |
| Gov't agencies          |                        |
| & corporations          | 2,085,621.33           |
| Oblig. of States        |                        |
| & political             |                        |
| subdivisions            | 4,713,877.66           |
| All other securities,   |                        |
| including               |                        |
| corp. stocks            | 620,705.94             |
| Excess funds sold       | 500,000.00             |
| Loans & discounts       | 26,609,008.37          |
| Bank prem., furniture   |                        |
| & fixtures              | 1,905,998.93           |
| Other real estate owned | 1.00                   |
| All other assets        | 1,201,584.09           |
| <b>TOTAL</b>            | <b>\$45,605,569.17</b> |

**Liabilities**

|                            |                        |
|----------------------------|------------------------|
| Demand deposits            | \$15,177,121.06        |
| Time deposits              | 14,785,542.49          |
| U. S. Gov't deposits       | 98,553.65              |
| Public funds               | 8,644,479.11           |
| Deposits of banks          | 1,219,156.81           |
| <b>Total Deposits</b>      | <b>39,924,853.12</b>   |
| Excess funds               |                        |
| purchased                  | 200,000.00             |
| All other liabilities      | 703,591.15             |
| <b>Total Liabilities</b>   | <b>40,828,444.27</b>   |
| Capital notes & debts      | 1,000,000.00           |
| Capital stock              | 500,000.00             |
| Surplus                    | 1,250,000.00           |
| Undivided profits          | 1,136,941.94           |
| Reserves (Loans,           |                        |
| Securities and             |                        |
| Contingencies)             | 890,182.96             |
| <b>Total Capital &amp;</b> |                        |
| <b>Reserves</b>            | <b>4,777,124.90</b>    |
| <b>TOTAL</b>               | <b>\$45,605,569.17</b> |



**CITIZENS BANK, FLIPPIN**

Population 626

Marion County

Chartered May 18, 1973

P. O. Box 261

Telephone Number 453-2255

Zip Code 72634

Number of Branches: Inside City—None; Outside City—None

**Directors****Officers**

J. N. Patterson ..... President  
 Sharon K. Patterson ..... Cashier  
 Luna Cornell ..... Asst. Cashier

Guy Alexander  
 Jim Milligan  
 Glenn Johnson  
 Chris V. Wade  
 T. E. Daffron  
 L. A. Wood  
 L. G. McCracken  
 Steve Poynter  
 Raymond E. Sanders  
 J. N. Patterson

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 551,809.51  
 U. S. Treasury  
   Securities ..... 295,780.04  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 500,781.25  
 Oblig. of States &  
   political subdivisions.. 254,331.30  
 Excess funds sold ..... 900,000.00  
 Loans & discounts ..... 1,847,277.11  
 Bank prem., furniture  
   & fixtures ..... 222,517.73  
 All other assets ..... 4,716.54  
  
**TOTAL** ..... \$4,577,213.48

Demand deposits .....\$1,134,565.98  
 Time deposits ..... 2,422,161.99  
 U. S. Gov't deposits ..... 16,102.94  
 Public funds ..... 454,655.53  
 Total Deposits ..... 4,027,486.44  
 All other liabilities ..... 33,383.50  
 Total Liabilities ..... 4,060,869.94  
 Capital stock ..... 207,750.00  
 Surplus ..... 110,286.00  
 Undivided profits ..... 193,741.95  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 4,565.59  
 Total Capital &  
   Reserves ..... 516,343.54  
**TOTAL** ..... \$4,577,213.48

**FORDYCE BANK AND TRUST COMPANY, FORDYCE**

Population 5,000

Dallas County

Chartered January 5, 1931

P. O. Box 352

Telephone Number 352-3107

Zip Code 71742

Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

W. R. Benton, Jr. .... President  
 J. H. Everett ..... Vice President  
 J. W. Hearnberger .... V. Pres. &  
                                           Cashier  
 K. J. Graves .... Asst. Vice President  
 M. S. Smith ..... Asst. Cashier  
 Amy W. Wallace ..... Asst. Cashier

W. R. Benton, Jr.  
 J. W. Hearnberger  
 J. H. Everett  
 E. C. Gates  
 E. C. Benton, Jr.  
 L. Weems Trussell  
 J. Graydon Parham  
 Jesse G. Shaddock  
 Robert D. Ross

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,304,462.03  
 U. S. Treasury  
   Securities ..... 1,734,265.85  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,300,597.66  
 Oblig. of States &  
   political subdivisions 2,573,790.43  
 All other securities,  
   including corp.  
   stocks ..... 274,204.02  
 Excess funds sold ..... 200,000.00  
 Loans & discounts ..... 5,165,724.46  
 Bank prem., furniture  
   & fixtures ..... 82,484.98  
**TOTAL** ..... **\$12,635,529.43**

Demand deposits .....\$ 3,389,333.12  
 Time deposits ..... 6,538,997.34  
 U. S. Gov't deposits .... 151,979.58  
 Public funds ..... 1,119,662.48  
   Total Deposits ..... 11,199,972.52  
 All other liabilities .... 385,324.36  
   Total Liabilities ..... 11,585,296.88  
 Capital stock ..... 200,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 388,498.24  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 61,734.31  
   Total Capital &  
     Reserves ..... 1,050,232.55  
**TOTAL** ..... **\$12,635,529.43**

**PLANTERS BANK AND TRUST COMPANY, FORREST CITY**

Population 13,000

St. Francis County

Chartered April 15, 1921

P. O. Box 471 Telephone Number 633-2833

Zip Code 72335

Number of Branches: Inside City—1; Outside City—2

**Officers**

Robert E. Porter ..... President  
 C. C. Moore ..... Sr. Vice Pres.  
 Bert Sulcer ..... Sr. Vice Pres.  
 Diana Arwood .. V. Pres. & Cashier  
 Joyce Clark ..... Asst. Vice Pres.  
                                     & Trust Officer  
 Robert Doyle ..... Asst. Cashier  
 Dorothy Gatling ..... Asst. Cashier  
 David Hardke ..... Asst. Cashier  
 Diane Thomason ..... Asst. Cashier  
 Otto Miller ..... V. Pres. & Mgr.  
                                     Cotton Plant Branch  
 Herbert Clayton .... V. Pres. & Mgr.  
                                     DeValls Bluff Branch

**Directors**

E. B. Bleshe  
 J. R. Chappell, Jr.  
 H. H. Cooper  
 O. J. Gandy, Jr.  
 J. R. Grobmyer  
 C. N. Haven  
 Henry T. Haven  
 L. F. Haven, Sr.  
 Buddy Jayroe  
 Roy V. Leonard  
 C. C. Moore  
 Robert E. Porter  
 Bert Sulcer

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 4,201,147.89  
 U. S. Treasury Securities ..... 523,771.07  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,852,313.78  
 Oblig. of States  
   & political  
   subdivisions ..... 5,153,523.62  
 All other securities,  
   including  
   corp. stocks ..... 1,904,370.26  
 Excess funds sold ..... 1,000,000.00  
 Loans & discounts ..... 12,040,699.61  
 Bank prem., furniture  
   & fixtures ..... 490,279.56  
 Other real estate owned ..... 5,975.00  
 All other assets ..... 355,715.72  
**TOTAL ..... \$27,527,796.51**

**Liabilities**

Demand deposits ..... \$ 9,664,431.48  
 Time deposits ..... 11,767,984.20  
 U. S. Gov't deposits .... 188,759.55  
 Public funds ..... 3,174,011.85  
**Total Deposits ..... 24,795,187.08**  
 All other liabilities .... 571,228.98  
**Total Liabilities ..... 25,366,416.06**  
 Capital stock ..... 300,000.00  
 Surplus ..... 1,200,000.00  
 Undivided profits ..... 508,756.66  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 152,623.79  
**Total Capital &  
   Reserves ..... 2,161,380.45**  
**TOTAL ..... \$27,527,796.51**

**PLANTERS AND MERCHANTS BANK, GILLETT**

Population 1,184                      Arkansas County  
 Chartered January 13, 1967      P. O. Box 538      Telephone Number 548-2211  
                                          Zip Code 72055  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

Jerry M. Dyer .... Exec. Vice Pres.  
 Larry E. Bauer .... Asst. Vice Pres.  
 Dorothy Smith ..... Cashier

**Directors**

W. W. Turner, Chairman  
 Keneth Smith, Vice Chairman  
 Frank C. Wolfe, Secretary  
 Herbert Holzhauer  
 Murl Long  
 W. P. Hackney  
 Darrel Nichols  
 Jerry M. Dyer

**STATEMENT AS OF JUNE 30, 1974**

| Assets                               | Liabilities                           |
|--------------------------------------|---------------------------------------|
| Cash & due from banks \$ 627,470.74  | Demand deposits .....\$2,340,562.43   |
| U. S. Treasury                       | Time deposits ..... 2,316,313.40      |
| Securities ..... 796,399.75          | U. S. Gov't deposits ..... 122,854.75 |
| Oblig. of other U. S.                | Public funds ..... 371,847.61         |
| Gov't agencies                       | Total Deposits ..... 5,151,578.19     |
| & obligations ..... 196,705.17       | All other liabilities ..... 1,398.85  |
| Oblig. of States                     | Total Liabilities ..... 5,152,977.04  |
| & political                          | Capital stock ..... 150,000.00        |
| subdivisions ..... 696,658.62        | Surplus ..... 150,000.00              |
| Loans & discounts ..... 3,269,125.66 | Undivided profits ..... 194,148.22    |
| Bank prem., furniture                | Reserves (Loans,                      |
| & fixtures ..... 98,310.91           | Securities and                        |
| All other assets ..... 13,104.71     | Contingencies) ..... 50,650.30        |
|                                      | Total Capital &                       |
|                                      | Reserves ..... 544,798.52             |
| <b>TOTAL .....\$5,697,775.56</b>     | <b>TOTAL .....\$5,697,775.56</b>      |

**BANK OF GLENWOOD, GLENWOOD**

Population 1,212

Pike County

Chartered December 27, 1912 P. O. Drawer O Telephone Number 356-2121

Zip Code 71943

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

John E. Cook ..... President and  
Chairman of the Board  
Joe V. Mason .... Vice President and  
Cashier  
Doris Hutchings .... Asst. Vice Pres.  
Lynda Robbins ..... Asst. Vice Pres.  
Patricia Duke ..... Asst. Cashier  
Sherry Johnson ..... Asst. Cashier

Billy R. McGrew  
Charles Tidwell  
Floyd Sevier  
Philip M. Clay  
John E. Cook  
Joe V. Mason  
R. B. Shofstall, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 685,068.99  
U. S. Treasury  
Securities ..... 379,000.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 447,547.07  
Oblig. of States &  
political subdivisions.. 1,476,826.30  
Excess funds sold ..... 230,000.00  
Loans & discounts ..... 4,656,505.72  
Bank prem., furniture  
& fixtures ..... 144,838.56  
Other real estate owned 32,875.75  
All other assets ..... 39,034.65  
  
**TOTAL .....\$8,091,697.04**

Demand deposits .....\$3,307,103.40  
Time deposits ..... 3,612,132.92  
U. S. Gov't deposits .... 23,846.57  
Public funds ..... 377,668.53  
  
Total Deposits ..... 7,320,751.42  
All other liabilities ..... 265,130.51  
  
Total Liabilities ..... 7,585,881.93  
Capital stock ..... 100,000.00  
Surplus ..... 200,000.00  
Undivided profits ..... 156,431.75  
Reserves (Loans,  
Securities and  
Contingencies) ..... 49,383.36  
  
Total Capital &  
Reserves ..... 505,815.11  
  
**TOTAL .....\$8,091,697.04**

**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 Branches: Inside City—None; Outside City—1

**Officers**

Howard Holthoff ..... Chairman  
 Harold H. Reid ..... President  
 W. J. Boren .... First Vice President  
 Mary L. Nolan ..... Asst. Vice Pres.  
                                     & Cashier  
 Evelyn Allmon ..... Asst. Cashier  
 Carolyn Knight ..... Asst. Cashier  
 Ellen Robertson ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks ..\$ 496,482.05  
 U. S. Treasury  
     Securities ..... 249,812.50  
 Oblig. of States &  
     political subdivisions.. 786,928.13  
 Excess funds sold ..... 800,000.00  
 Loans & discounts ..... 3,889,664.12  
 Bank prem., furniture  
     & fixtures ..... 103,438.60  
 All other assets ..... 2,665.54  
  
**TOTAL** ..... \$6,328,990.94

**Liabilities**

Demand deposits .....\$2,087,864.62  
 Time deposits ..... 2,928,600.14  
 U. S. Gov't deposits .... 45,327.96  
 Public funds ..... 606,364.92  
 Total Deposits ..... 5,668,157.64  
 All other liabilities ..... 35,612.10  
 Total Liabilities ..... 5,703,769.74  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 166,648.34  
 Reserves (Loans,  
     Securities and  
     Contingencies) ..... 58,572.86  
 Total Capital &  
     Reserves ..... 625,221.20  
  
**TOTAL** ..... \$6,328,990.94

**BANK OF GRAVETT, GRAVETTE**

Population 1,154 Benton County  
 Chartered February 28, 1898 P. O. Box 160 Telephone Number 787-5251  
 Zip Code 72736  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

J. T. Edmondson ..... President  
 John R. Meade .... Exec. Vice Pres.  
 Stokes Ballard .. Cashier & V. Pres.  
 C. E. McAllister ..... Vice Pres.  
 Larry L. Wilmoth .... Asst. Cashier

**Directors**

J. T. Edmondson  
 John R. Meade  
 Stokes Ballard  
 C. E. McAllister  
 Allen McAllister  
 Phillip Chastain  
 Jim Allen Edmondson

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                         |                        |
|-------------------------|------------------------|
| Cash & due from banks   | \$ 1,438,476.35        |
| U. S. Treasury          |                        |
| Securities              | 435,328.66             |
| Oblig. of other U. S.   |                        |
| Gov't agencies          |                        |
| & corporations          | 731,363.85             |
| Oblig. of States        |                        |
| & political             |                        |
| subdivisions            | 2,499,609.05           |
| Excess funds sold       | 1,300,000.00           |
| Loans & discounts       | 5,922,373.18           |
| Bank prem., furniture   |                        |
| & fixtures              | 258,450.99             |
| Other real estate owned | 1.00                   |
| All other assets        | 2,067.00               |
| <b>TOTAL</b>            | <b>\$12,587,670.08</b> |

**Liabilities**

|                            |                        |
|----------------------------|------------------------|
| Demand deposits            | \$ 4,098,155.29        |
| Time deposits              | 6,840,240.37           |
| U. S. Gov't deposits       | 71,908.35              |
| Public funds               | 415,789.41             |
| <b>Total Deposits</b>      | <b>11,426,093.42</b>   |
| <b>Total Liabilities</b>   | <b>11,426,093.42</b>   |
| Capital stock              | 100,000.00             |
| Surplus                    | 200,000.00             |
| Undivided profits          | 789,134.71             |
| Reserves (Loans,           |                        |
| Securities and             |                        |
| Contingencies)             | 72,441.95              |
| <b>Total Capital &amp;</b> |                        |
| Reserves                   | 1,161,576.66           |
| <b>TOTAL</b>               | <b>\$12,587,670.08</b> |

**FARMERS BANK, GREENWOOD**

Population 2,032

Sebastian County

Chartered August 7, 1907

P. O. Box I

Telephone Number 996-4171

Zip Code 72936

Number of Branches: Inside City—None; Outside City—3

**Officers**

Means Wilkinson ..... Chairman &  
                                          Chief Exec. Officer  
 Betty Wilkinson ..... President  
 Lorene Carnes ..... Vice Pres.  
                                          & Cashier  
 Sharon Roe ..... Asst. Cashier

**Directors**

Means Wilkinson  
 Betty Wilkinson  
 Bronson Andrews  
 Lorene Carnes

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 1,179,091.12        |
| U. S. Treasury Securities                           | 588,510.00             |
| Oblig. of other U. S. Gov't agencies & corporations | 1,379,545.47           |
| Oblig. of States & political subdivisions           | 4,555,278.28           |
| Excess funds sold                                   | 600,000.00             |
| Loans & discounts                                   | 3,278,161.06           |
| Bank prem., furniture & fixtures                    | 107,459.55             |
| Other real estate owned                             | 4,000.00               |
| All other assets                                    | 146,105.09             |
| <b>TOTAL</b>                                        | <b>\$11,838,150.57</b> |

**Liabilities**

|                                                |                        |
|------------------------------------------------|------------------------|
| Demand deposits                                | \$ 3,450,979.17        |
| Time deposits                                  | 6,267,170.59           |
| U. S. Gov't deposits                           | 54,574.14              |
| Public funds                                   | 983,558.99             |
| <b>Total Deposits</b>                          | <b>10,756,282.89</b>   |
| All other liabilities                          | 177,035.54             |
| <b>Total Liabilities</b>                       | <b>10,933,318.43</b>   |
| Capital stock                                  | 300,000.00             |
| Surplus                                        | 300,000.00             |
| Undivided profits                              | 279,151.11             |
| Reserves (Loans, Securities and Contingencies) | 25,681.03              |
| <b>Total Capital &amp; Reserves</b>            | <b>904,832.14</b>      |
| <b>TOTAL</b>                                   | <b>\$11,838,150.57</b> |



**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Truman Baker ..... President  
 Elmer Dale Yancey ..... Vice Pres.  
 E. O. Yancey ..... Vice Pres.  
 Joyce D. Straughn ..... Cashier  
 Betty Feltrop ..... Asst. Cashier

Elmer Dale Yancey  
 Truman Baker  
 E. O. Yancey  
 M. O. Thompson

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                           |                       |                             |                       |
|---------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks. \$ | 101,619.15            | Demand deposits .....       | \$ 706,731.41         |
| U. S. Treasury            |                       | Time deposits .....         | 676,891.29            |
| Securities .....          | 504,216.00            | U. S. Gov't deposits .....  | 10,196.51             |
| Oblig of other U. S.      |                       | Public funds .....          | 52,529.24             |
| Gov't agencies            |                       | Deposits of banks .....     | 25,000.00             |
| & corporations .....      | 79,435.43             | Total Deposits .....        | 1,471,348.45          |
| Oblig. of States          |                       | All other liabilities ..... | 1,347.49              |
| & political               |                       | Total Liabilities .....     | 1,472,695.94          |
| subdivisions .....        | 232,977.15            | Capital stock .....         | 25,000.00             |
| Excess funds sold .....   | 335,000.00            | Surplus .....               | 75,000.00             |
| Loans & discounts .....   | 385,671.97            | Undivided profits .....     | 68,595.26             |
| Bank prem., furniture     |                       | Reserves (Loans,            |                       |
| & fixtures .....          | 4,371.50              | Securities and              |                       |
|                           |                       | Contingencies) .....        | 2,000.00              |
|                           |                       | Total Capital &             |                       |
|                           |                       | Reserves .....              | 170,595.26            |
| <b>TOTAL .....</b>        | <b>\$1,643,291.20</b> | <b>TOTAL .....</b>          | <b>\$1,643,291.20</b> |

**CLARK COUNTY BANK, GURDON**

Population 2,066

Clark County

Chartered August 4, 1900

P. O. Box 10

Telephone Number 353-2534

Zip Code 71743

Number of Branches: Inside City—None; Outside City—1

**Officers**

John Jackson ..... President  
 Eddie Holt ..... Exec. Vice Pres.  
 John Jones ..... Vice President  
 Jean Boulden ..... Cashier

**Directors**

C. W. Abrams  
 John Jackson  
 Eddie Holt  
 E. H. Frizzell  
 A. A. Horne  
 Dick Jackson  
 J. E. McMillan  
 Jimmy Robbs  
 Maurice Stricklin

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks..\$ 479,593.87  
 U. S. Treasury  
   Securities ..... 58,050.40  
 Oblig of other U. S.  
   Gov't agencies  
   & corporations ..... 34,211.19  
 Oblig. of States  
   & political  
   subdivisions ..... 2,214,417.59  
 Loans & discounts ..... 4,964,305.95  
 Bank prem., furniture  
   & fixtures ..... 38,638.40  
 All other assets ..... 55,307.62  
  
**TOTAL** ..... \$7,844,525.02

**Liabilities**

Demand deposits .....\$2,029,162.10  
 Time deposits ..... 3,661,662.06  
 U. S. Gov't deposits ..... 7,633.74  
 Public funds ..... 1,104,576.08  
 Total Deposits ..... 6,803,033.98  
 All other liabilities ..... 224,812.21  
 Total Liabilities ..... 7,027,846.19  
 Capital stock ..... 500,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 92,687.64  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 23,991.19  
 Total Capital &  
   Reserves ..... 816,678.83  
  
**TOTAL** ..... \$7,844,525.02

**FARMERS BANK, HAMBURG**

Population 3,200

Ashley County

Chartered March 10, 1941

P. O. Box 350

Telephone Number 853-5222

Zip Code 71646

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

W. E. Foote, Jr. .... President  
 Louie Gene Foote ... Vice President  
 Earl J. Scott ..... Vice President  
 W. E. Foote, III .... Asst. Vice Pres.  
 Allen Farmer ..... Cashier  
 Jim Courson ..... Asst. Cashier

P. E. Barnes  
 F. P. Blanks  
 Bob L. Brewer  
 Bruin L. Campbell  
 Lloyd Engelkes  
 Louie Gene Foote  
 W. E. Foote, Jr.  
 W. E. Foote, III  
 Gordon E. Hennington, Jr.  
 George E. Locke  
 Earl J. Scott  
 Jack H. Shell  
 E. A. Tucker  
 S. A. Wilcox, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 629,569.49  
 U. S. Treasury  
   Securities ..... 221,087.00  
 Oblig. of States &  
   political subdivisions 2,875,947.01  
 Excess funds sold ..... 550,000.00  
 Loans & discounts ..... 6,269,328.31  
 Bank prem., furniture  
   & fixtures ..... 217,283.09  
 Other real estate  
   owned ..... 25,804.74  
 All other assets ..... 3,104.65  
  
**TOTAL** ..... **\$10,792,124.29**

Demand deposits .....\$ 2,713,934.64  
 Time deposits ..... 5,514,903.27  
 U. S. Gov't deposits .... 47,236.67  
 Public funds ..... 946,373.70  
 Deposits of banks ..... 10,000.00  
   Total Deposits ..... 9,232,448.28  
 All other liabilities .... 718,877.74  
   Total Liabilities ..... 9,951,326.02  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 220,908.34  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 119,889.93  
   Total Capital &  
     Reserves ..... 840,798.27  
**TOTAL** ..... **\$10,792,124.29**

**CALHOUN COUNTY BANK, HAMPTON**

Population 1,260

Calhoun County

Chartered October 26, 1906

P. O. Box 8

Telephone Number 798-2208

Zip Code 71744

Number of Branches: Inside City—None; Outside City—None

**Officers**

Searcy Harrell, Sr. .... President  
 Len Harrell .... Vice President  
 B. Dickson Neal .... Vice President  
 Mary H. Johnston .... Cashier  
 Hazel B. Smith .... Asst. Cashier

**Directors**

Hubert Brown  
 B. Dickson Neal  
 Fay Harrell  
 Len Harrell  
 Searcy Harrell, Sr.  
 Searcy Harrell, Jr.  
 A. G. Tomlinson  
 D. W. Wells

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 392,537.28            |
| U. S. Treasury Securities .....                           | 583,725.00            |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 449,875.00            |
| Oblig. of States & political subdivisions..               | 2,420,100.91          |
| Excess funds sold .....                                   | 500,000.00            |
| Loans & discounts .....                                   | 3,613,228.28          |
| Bank prem., furniture & fixtures .....                    | 180,762.49            |
| Other real estate owned .....                             | 2,500.00              |
| All other assets .....                                    | 20,587.47             |
| <b>TOTAL .....</b>                                        | <b>\$8,163,316.43</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$2,331,247.11        |
| Time deposits .....                                  | 3,289,617.45          |
| U. S. Gov't deposits .....                           | 54,407.11             |
| Public funds .....                                   | 1,518,422.55          |
| <b>Total Deposits .....</b>                          | <b>7,193,694.22</b>   |
| <b>Total Liabilities .....</b>                       | <b>7,193,694.22</b>   |
| Capital stock .....                                  | 100,000.00            |
| Surplus .....                                        | 400,000.00            |
| Undivided profits .....                              | 353,209.31            |
| Reserves (Loans, Securities and Contingencies) ..... | 116,412.90            |
| <b>Total Capital &amp; Reserves .....</b>            | <b>969,622.21</b>     |
| <b>TOTAL .....</b>                                   | <b>\$8,163,316.43</b> |

**THE BANK OF HARRISBURG, HARRISBURG**

Population 1,907

Poinsett County

Chartered December 2, 1930

P. O. Box 87

Telephone Number 578-5427

Zip Code 72432

Number of Branches: Inside City—None; Outside City—None

**Officers**

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

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 1,121,958.65        |
| U. S. Treasury Securities                           | 458,687.50             |
| Oblig. of other U. S. Gov't agencies & corporations | 1,068,064.05           |
| Oblig. of States & political subdivisions           | 3,222,773.12           |
| Loans & discounts                                   | 9,118,938.73           |
| Bank prem., furniture & fixtures                    | 62,271.31              |
| Other real estate owned                             | 16,277.00              |
| <b>TOTAL</b>                                        | <b>\$15,068,970.36</b> |

**Liabilities**

|                                                |                        |
|------------------------------------------------|------------------------|
| Demand deposits                                | \$ 5,075,985.46        |
| Time deposits                                  | 7,718,056.12           |
| U. S. Gov't deposits                           | 48,467.31              |
| Public funds                                   | 765,149.19             |
| Deposits of banks                              | 37,776.77              |
| <b>Total Deposits</b>                          | <b>13,645,434.85</b>   |
| All other liabilities                          | 177,936.86             |
| <b>Total Liabilities</b>                       | <b>13,823,371.71</b>   |
| Capital stock                                  | 100,000.00             |
| Surplus                                        | 400,000.00             |
| Undivided profits                              | 640,739.94             |
| Reserves (Loans, Securities and Contingencies) | 104,858.71             |
| <b>Total Capital &amp; Reserves</b>            | <b>1,245,598.65</b>    |
| <b>TOTAL</b>                                   | <b>\$15,068,970.36</b> |

**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 Branches: Inside City—1; Outside City—1

**Officers**

T. W. Rogers, Sr. .. Chairman of the  
Board, Pres., and Chief Exec. Off.  
L. E. Durand ..... Vice Chairman of  
the Board of Directors  
Wayne Clark .... Exec. Vice Pres. &  
Trust Officer  
Wallace E. Nickels .... Vice Pres. &  
Farm Representative  
Bill O. Watts ..... Vice President  
Jim Phillips ..... Vice President  
Gene Waters ..... Cashier  
Richard L. McBee .... Asst. V. Pres.  
Jimmie Yarbrough .... Asst. Cashier  
Thelma Nixon ..... Asst. Cashier  
Dolores Lafferty ..... Asst. Cashier  
Joan Gredell ..... Asst. Cashier  
Sue McElroy ..... Asst. Cashier  
Louis Melton ..... Asst. Cashier  
Barry Molder ..... Asst. Cashier  
Betty Kraus ..... Asst. Cashier  
Eva Taylor ..... Auditor

**Directors**

T. W. Rogers, Sr.  
L. E. Durand  
Wayne Clark  
Roy L. Baker, Sr.  
W. O. Newton  
E. R. Tims  
W. S. Walker

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                         |                        |
|-------------------------|------------------------|
| Cash & due from banks   | \$ 4,817,175.69        |
| U. S. Treasury          |                        |
| Securities              | 1,622,899.74           |
| Oblig. of other U. S.   |                        |
| Gov't agencies          |                        |
| & corporations          | 760,697.63             |
| Oblig. of States        |                        |
| & political             |                        |
| subdivisions            | 7,355,009.42           |
| All other securities,   |                        |
| including               |                        |
| corp. stocks            | 1.00                   |
| Excess funds sold       | 100,000.00             |
| Loans & discounts       | 20,707,815.59          |
| Bank prem., furniture   |                        |
| & fixtures              | 518,549.78             |
| Other real estate owned | 15,455.07              |
| All other assets        | 694,586.02             |
| <b>TOTAL</b>            | <b>\$36,592,189.94</b> |

**Liabilities**

|                            |                        |
|----------------------------|------------------------|
| Demand deposits            | \$13,381,827.89        |
| Time deposits              | 15,203,471.69          |
| U. S. Gov't deposits       | 690,514.16             |
| Public funds               | 2,467,541.72           |
| Deposits of banks          | 200,827.57             |
| <b>Total Deposits</b>      | <b>31,944,183.03</b>   |
| Excess funds               |                        |
| purchased                  | 700,000.00             |
| All other liabilities      | 603,070.03             |
| <b>Total Liabilities</b>   | <b>33,247,253.06</b>   |
| Capital notes & debts.     | 560,000.00             |
| Capital stock              | 450,000.00             |
| Surplus                    | 1,550,000.00           |
| Undivided profits          | 543,138.05             |
| Reserves (Loans,           |                        |
| Securities and             |                        |
| Contingencies)             | 241,798.83             |
| <b>Total Capital &amp;</b> | <b></b>                |
| <b>Reserves</b>            | <b>3,344,936.88</b>    |
| <b>TOTAL</b>               | <b>\$36,592,189.94</b> |

**PRAIRIE COUNTY BANK, HAZEN**

Population 1,560

Prairie County

Chartered July 17, 1945

P. O. Box 357

Telephone Number 255-4525

Zip Code 72064

Number of Branches: Inside City—None; Outside City—None

**Officers**

J. J. Screeton ..... President  
 J. E. Sparks ..... Exec. Vice Pres.  
                                     & Secretary  
 Jerry V. Sparks ..... Vice Pres. &  
                                     Cashier  
 Eagle Boyd, Jr. .... Vice Pres.  
 Helen C. Tull ..... Asst. Vice Pres.  
 Dolores Perry ..... Asst. Cashier  
 Melba Stine ..... Asst. Cashier

**Directors**

J. J. Screeton  
 J. E. Sparks  
 Jerry V. Sparks  
 Eagle Boyd, Jr.  
 J. W. Crigger  
 M. V. Rhodes

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks ..\$ 829,167.77  
 U. S. Treasury  
   Securities ..... 488,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,124,497.92  
 Oblig. of States &  
   political subdivisions.. 2,140,885.23  
 Excess funds sold ..... 2,700,000.00  
 Loans & discounts ..... 1,313,237.52  
 Bank prem., furniture  
   & fixtures ..... 44,792.91  
 Other real estate owned 13,500.00  
 All other assets ..... 11,926.10  
  
**TOTAL** ..... **\$8,666,007.45**

**Liabilities**

Demand deposits .....\$3,674,196.39  
 Time deposits ..... 3,702,052.44  
 U. S. Gov't deposits ..... 70,750.64  
 Public funds ..... 479,740.67  
 Total Deposits ..... 7,926,740.14  
 All other liabilities ..... 42,189.41  
 Total Liabilities ..... 7,968,929.55  
 Capital stock ..... 75,000.00  
 Surplus ..... 350,000.00  
 Undivided profits ..... 234,121.14  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 37,956.76  
 Total Capital &  
   Reserves ..... 697,077.90  
  
**TOTAL** ..... **\$8,666,007.45**

**THE CLEBURNE COUNTY BANK, HEBER SPRINGS**

Population 4,500  
Chartered December 16, 1930

Cleburne County  
Telephone Number 362-2456

Zip Code 72543

Number of Branches: Inside City—None; Outside City—1

**Officers**

Jerome Johnson ..... President  
Walter Aldridge ..... Vice Pres. &  
Cashier  
Juanita Taylor ..... Asst. Vice Pres.  
Sam Morton ..... Asst. Cashier  
Awin Hazelwood ..... Asst. Cashier  
Margaret Merritt ..... Asst. Cashier  
Dale Deckard ..... Asst. Cashier  
Paula Hackworth ..... Asst. Cashier  
Clinton Hawkins ..... Asst. Cashier  
Don Cox ..... Asst. Cashier

**Directors**

Jerome Johnson  
Walter Aldridge  
R. W. Butler  
Wetzel Stark  
Richie Lee  
L. E. Roberts

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,219,053.11  
U. S. Treasury  
Securities ..... 928,432.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 1,100,000.00  
Oblig. of States &  
political subdivisions 3,183,711.58  
Excess funds sold ..... 600,000.00  
Loans & discounts ..... 9,957,276.56  
Bank prem., furniture  
& fixtures ..... 93,891.79  
Other real estate  
owned ..... 1.00  
All other assets ..... 8,710.67  
**TOTAL ..... \$17,091,166.71**

**Liabilities**

Demand deposits ..... \$ 4,940,742.87  
Time deposits ..... 10,342,018.41  
U. S. Gov't deposits ..... 52,673.36  
Public funds ..... 586,746.47  
**Total Deposits ..... 15,922,181.11**  
**Total Liabilities ..... 15,922,181.11**  
Capital stock ..... 120,000.00  
Surplus ..... 380,000.00  
Undivided profits ..... 535,989.48  
Reserves (Loans,  
Securities and  
Contingencies) ..... 132,996.12  
**Total Capital &  
Reserves ..... 1,168,985.60**  
**TOTAL ..... \$17,091,166.71**



| Assets                                 |                       | Liabilities                                          |                       |
|----------------------------------------|-----------------------|------------------------------------------------------|-----------------------|
| Cash & due from banks.                 | \$ 208,778.30         | Demand deposits .....                                | \$ 731,725.72         |
| U. S. Treasury Securities .....        | 415,177.25            | Time deposits .....                                  | 879,710.35            |
| Excess funds sold .....                | 500,000.00            | U. S. Gov't deposits .....                           | 2,105.00              |
| Loans & discounts .....                | 626,084.47            | Total Deposits .....                                 | 1,613,541.07          |
| Bank prem., furniture & fixtures ..... | 2,048.18              | Total Liabilities .....                              | 1,613,541.07          |
|                                        |                       | Capital stock .....                                  | 25,000.00             |
|                                        |                       | Surplus .....                                        | 10,000.00             |
|                                        |                       | Undivided profits .....                              | 93,116.86             |
|                                        |                       | Reserves (Loans, Securities and Contingencies) ..... | 10,430.27             |
|                                        |                       | Total Capital & Reserves .....                       | 138,547.13            |
| <b>TOTAL .....</b>                     | <b>\$1,752,088.20</b> | <b>TOTAL .....</b>                                   | <b>\$1,752,088.20</b> |

**BANK OF HOLLY GROVE, HOLLY GROVE**

Population 840

Monroe County

Chartered March 12, 1903

P. O. Box Q

Telephone Number 462-3331

Zip Code 72069

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

John B. Moore, Jr. .. Board Chairman  
 J. F. Phillips, Jr. .... President  
 Wilsie M. Matthews ..... Vice Pres.  
 Elizabeth C. Reid ..... Cashier  
 Jean Kirkpatrick ..... Asst. Cashier  
 Mildred E. Craig ..... Asst. Cashier

John S. Calloway  
 Wilsie M. Matthews  
 R. H. Mayo  
 John B. Moore, Jr.  
 J. F. Phillips, Jr.  
 Elizabeth C. Reid

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 397,702.33  
 U. S. Treasury  
   Securities ..... 377,690.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 2,846,081.93  
 Oblig. of States  
   & political  
   subdivisions ..... 2,052,631.76  
 Excess funds sold ..... 250,000.00  
 Loans & discounts ..... 1,891,327.87  
 Bank prem., furniture  
   & fixtures ..... 15,491.40  
 Other real estate owned .. 3,000.00  
  
**TOTAL** ..... \$7,833,925.29

Demand deposits ..... \$2,092,667.09  
 Time deposits ..... 3,522,678.38  
 U. S. Gov't deposits ..... 26,804.50  
 Public funds ..... 1,286,810.61  
 Deposits of banks ..... 2,000.00  
 Total Deposits ..... 6,930,960.58  
 All other liabilities ..... 38,954.09  
 Total Liabilities ..... 6,969,914.67  
 Capital stock ..... 60,000.00  
 Surplus ..... 340,000.00  
 Undivided profits ..... 421,097.25  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 42,913.37  
 Total Capital &  
   Reserves ..... 864,010.62  
**TOTAL** ..... \$7,833,925.29

**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 Branches: Inside City—None; Outside City—None

**Officers**

C. E. Hendrix, Jr. .... President  
 Edith Hendrix Smith .... Vice Pres.  
 Wilburn Smith .... Cashier  
 Lilla S. Hendrix .... Asst. Vice Pres.  
 Lola J. Lawrence .... Operations  
                                          Officer  
 Agnes J. Lincoln .... Bookkeeping  
                                          Officer

**Directors**

J. E. Baugh  
 C. E. Hendrix, Jr.  
 Lilla S. Hendrix  
 W. L. Odum  
 Loy Poag  
 Edith Hendrix Smith  
 Wilburn Smith  
 Fred Sharp  
 M. T. Wilson, Sr.

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks ..\$ 493,256.48  
 U. S. Treasury  
   Securities ..... 475,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,659,544.47  
 Oblig. of States &  
   political subdivisions.. 971,484.43  
 All other securities,  
   including corp. stocks 4,000.00  
 Excess funds sold ..... 750,000.00  
 Loans & discounts ..... 4,342,758.66  
 Bank prem., furniture  
   & fixtures ..... 95,978.74  
 Other real estate owned 2,500.00  
**TOTAL .....\$8,794,522.78**

**Liabilities**

Demand deposits .....\$2,576,840.80  
 Time deposits ..... 4,831,176.30  
 U. S. Gov't deposits .... 237.50  
 Public funds ..... 527,798.77  
   Total Deposits ..... 7,936,053.37  
 All other liabilities ..... 760.01  
   Total Liabilities ..... 7,936,813.38  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 292,357.43  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 65,351.97  
   Total Capital &  
     Reserves ..... 857,709.40  
**TOTAL .....\$8,794,522.78**

**THE BANK OF FRANKLIN, HORSESHOE BEND**

Population 321

Izard County

Chartered June 13, 1905

P. O. Box 157

Telephone Number 322-7207

Zip Code 72536

Number of Branches: Inside City—None; Outside City—1

**Officers**

William R. Pratt ..... President  
 (Ms) Tommie Billingsley .... V. Pres.  
                                             & Cashier  
 (Ms) Jean Ferguson .. Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                             |                       |
|---------------------------------------------|-----------------------|
| Cash & due from banks ..\$                  | 410,799.71            |
| U. S. Treasury Securities .....             | 149,811.00            |
| Oblig. of States & political subdivisions.. | 98,147.60             |
| Excess funds sold .....                     | 2,500,000.00          |
| Loans & discounts .....                     | 1,541,417.56          |
| Bank prem., furniture & fixtures .....      | 32,839.06             |
| <b>TOTAL .....</b>                          | <b>\$4,733,014.93</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$1,531,172.09        |
| Time deposits .....                                  | 2,639,615.82          |
| U. S. Gov't deposits .....                           | 48,629.16             |
| Public funds .....                                   | 149,650.25            |
| <b>Total Deposits .....</b>                          | <b>4,369,067.32</b>   |
| <b>Total Liabilities .....</b>                       | <b>4,369,067.32</b>   |
| Capital stock .....                                  | 55,000.00             |
| Surplus .....                                        | 50,000.00             |
| Undivided profits .....                              | 237,647.12            |
| Reserves (Loans, Securities and Contingencies) ..... | 21,300.49             |
| <b>Total Capital &amp; Reserves .....</b>            | <b>363,947.61</b>     |
| <b>TOTAL .....</b>                                   | <b>\$4,733,014.93</b> |

**ARKANSAS BANK & TRUST COMPANY, HOT SPRINGS**

Population 35,631

Garland County

Chartered April 18, 1907

P. O. Box 5640

Telephone Number 624-4611

Zip Code 71901

Number of Branches: Inside City—4; Outside City—1

**Officers**

|                       |                                     |
|-----------------------|-------------------------------------|
| Cecil W. Cupp         | Chairman of the Board               |
| Cecil W. Cupp, Jr.    | President & Chief Executive Officer |
| Norton Meek           | Vice Chairman of the Board          |
| Ray L. Cash           | Exec. Vice Pres.                    |
| Charles L. Fager, Jr. | Sr. Vice Pres.                      |
| H. G. Gasbarre        | Sr. Vice Pres.                      |
| J. L. Jones           | Sr. Vice Pres.                      |
| Robert E. Jones       | Sr. Vice Pres.                      |
| Donald E. Pittman     | Sr. Vice Pres.                      |
| Palmer Vanderburg     | Sr. Vice Pres.                      |
| Freeman Baldwin       | Vice Pres.                          |
| J. O. Brown           | Vice Pres.                          |
| Floyd Bryant          | Vice Pres.                          |
| Frank Carnathan       | Vice Pres.                          |
| Lloyd Emerson         | Vice Pres.                          |
| Mort Cox              | Vice Pres.                          |
| Gene Parker           | Vice Pres.                          |
| Joe Terry             | Vice Pres.                          |
| Jerry Thompson        | Vice Pres.                          |
| Eldon Sprague         | Vice Pres.                          |
| Delbert Graves        | Asst. Vice Pres.                    |
| Malon Grigsby         | Asst. Vice Pres.                    |
| Carl Hardage          | Asst. Vice Pres.                    |
| Dale Hoggard          | Asst. Vice Pres.                    |
| Louise Hulsey         | Asst. Vice Pres.                    |
| Terrill Luter         | Asst. Vice Pres.                    |
| Dorothy Wall          | Asst. Vice Pres.                    |
| Ralph White           | Asst. Vice Pres.                    |
| Johnny Boley          | Asst. Cashier                       |

**Officers**

|                      |                     |
|----------------------|---------------------|
| Terrill David        | Asst. Cashier       |
| James Paul Hunter    | Asst. Cashier       |
| Mary Hunter          | Asst. Cashier       |
| Jeane Hecker         | Asst. Cashier       |
| Phillip M. Lassiter  | Asst. Cashier       |
| Lorene McLeod        | Asst. Cashier       |
| Martha Stephens      | Asst. Cashier       |
| Al Sutton            | Asst. Cashier       |
| Frank Bolton         | Auditor             |
| Jo Ann Bass          | Trust Officer       |
| Robert B. Biles, Jr. | Trust Officer       |
| Kent Keahey          | Trust Controller    |
| Jess Moore           | Personnel Officer   |
| Dick Bowers          | Real Estate Manager |
| Nancy Grieve         | Travel              |

**Directors**

|                        |
|------------------------|
| Frank M. Burton, M. D. |
| Ray L. Cash            |
| Cecil W. Cupp          |
| Cecil W. Cupp, Jr.     |
| Gerald H. Fisher       |
| Robert E. Jones        |
| Walter E. Kleinman     |
| Norton Meek            |
| Roy L. Murphy          |
| Ray S. Smith, Jr.      |
| Marshall T. Steel      |
| Edmond M. Thrash       |
| Herman L. Wilson, Jr.  |
| Hill A. Wheatley       |

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                         |
|-----------------------------------------------------|-------------------------|
| Cash & due from banks                               | \$ 12,469,700.22        |
| U. S. Treasury Securities                           | 2,871,238.00            |
| Oblig. of other U. S. Gov't agencies & corporations | 7,267,070.12            |
| Oblig. of States subdivisions                       | 14,821,850.14           |
| All other securities, including corp. stocks        | 86,000.00               |
| Excess funds sold                                   | 4,600,000.00            |
| Loans & discounts                                   | 61,823,524.11           |
| Bank prem., furniture & fixtures                    | 2,148,619.30            |
| Other real estate owned                             | 4,581.04                |
| All other assets                                    | 1,257,612.27            |
| <b>TOTAL</b>                                        | <b>\$107,350,195.20</b> |

**Liabilities**

|                                                |                         |
|------------------------------------------------|-------------------------|
| Demand deposits                                | \$ 27,789,020.35        |
| Time deposits                                  | 57,582,036.40           |
| U. S. Gov't deposits                           | 339,605.55              |
| Public funds                                   | 8,841,015.33            |
| Deposits of banks                              | 1,379,309.12            |
| Total Deposits                                 | 95,930,986.75           |
| Excess funds purchased                         | 855,000.00              |
| Borrowed money                                 | 12,500.00               |
| All other liabilities                          | 2,202,745.83            |
| Total Liabilities                              | 99,001,232.58           |
| Capital notes & debts                          | 2,000,000.00            |
| Capital stock                                  | 1,350,000.00            |
| Surplus                                        | 1,350,000.00            |
| Undivided profits                              | 2,659,713.41            |
| Reserves (Loans, Securities and Contingencies) | 989,249.21              |
| Total Capital & Reserves                       | 8,348,962.62            |
| <b>TOTAL</b>                                   | <b>\$107,350,195.20</b> |

**BANK OF IMBODEN, IMBODEN**

Population 496

Lawrence County

Chartered October 12, 1972

P. O. Box 320

Telephone Number 869-2291

Zip Code 72434

Number of Branches: Inside City—None; Outside City—None

**Officers**

Amos David ..... Chairman & Pres.  
 J. R. David, Jr. .... Exec. Vice Pres.  
 Stephen E. Jones ..... Vice Pres.  
                                     & Cashier  
 Douglas Bradley ..... Legal Officer  
 Clarence Freeze ..... Vice Pres.  
                                     Business Development

**Directors**

Amos David  
 J. R. David, Jr.  
 Clarence Freeze  
 Douglas Bradley  
 Stephen E. Jones  
 Vern Barnett  
 K. D. McLeod  
 Henry Weaver  
 H. Lee Baker  
 William H. Wade  
 Dee Cude  
 Austin Stovall

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                           |                       |
|-------------------------------------------|-----------------------|
| Cash & due from banks                     | \$ 227,504.53         |
| U. S. Treasury Securities                 | 367,019.33            |
| Oblig. of States & political subdivisions | 35,000.00             |
| Excess funds sold                         | 680,000.00            |
| Loans & discounts                         | 1,857,983.99          |
| Bank prem., furniture & fixtures          | 113,629.74            |
| All other assets                          | 216.50                |
| <b>TOTAL</b>                              | <b>\$3,281,354.09</b> |

**Liabilities**

|                                                |                       |
|------------------------------------------------|-----------------------|
| Demand deposits                                | \$ 963,224.27         |
| Time deposits                                  | 1,305,655.96          |
| U. S. Gov't deposits                           | 2,186.00              |
| Public funds                                   | 591,090.33            |
| Deposits of banks                              | 30,000.00             |
| Total Deposits                                 | 2,892,156.56          |
| All other liabilities                          | 85,462.48             |
| Total Liabilities                              | 2,977,619.04          |
| Capital stock                                  | 137,500.00            |
| Surplus                                        | 62,500.00             |
| Undivided profits                              | 102,531.21            |
| Reserves (Loans, Securities and Contingencies) | 1,203.84              |
| Total Capital & Reserves                       | 303,735.05            |
| <b>TOTAL</b>                                   | <b>\$3,281,354.09</b> |

**FIRST JACKSONVILLE BANK, JACKSONVILLE**

Population 19,832

Pulaski County

Chartered August 2, 1949

P. O. Box 827

Telephone Number 982-4511

Zip Code 72076

Number of Branches: Inside City—2; Outside City—None

**Officers****Directors**

Kenneth Pat Wilson ..... President &  
Director  
Melda A. Rice ..... Sr. Vice Pres. &  
Trust Officer  
Joyce R. Hester .. V. Pres. & Cashier  
Sibyl H. Adams .. V. Pres. & Auditor  
Robert N. Sims .... V. Pres. & Loan  
Officer  
Robert Moore ..... V. Pres. & Loan  
Officer  
James Gray ..... V. Pres. & Loan  
Officer  
Larry T. Wilson .... Asst. V. Pres. &  
Asst. Trust & Marketing Officer  
Mary L. Dewey ..... Asst. V. Pres.  
Jane C. Calhoun ..... Asst. V. Pres.  
Jerry Davis ..... Loan Officer  
Mabel Williams ..... Manager Base  
Facility  
Colleen VanNostrand ..... Manager  
Teller operations, West

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 3,165,296.45  
U. S. Treasury  
Securities ..... 1,065,518.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 994,500.00  
Oblig. of States &  
political subdivisions 6,240,172.83  
All other securities,  
including corp.  
stocks ..... 135,932.86  
Loans & discounts ..... 16,110,084.78  
Bank prem., furniture  
& fixtures ..... 783,721.31  
All other assets ..... 315,211.01  
**TOTAL** ..... **\$28,810,437.24**

Demand deposits ..... \$10,493,073.70  
Time deposits ..... 10,440,002.77  
U. S. Gov't deposits .... 628,169.99  
Public funds ..... 3,076,817.73  
Total Deposits ..... 24,638,064.19  
All other liabilities ..... 1,513,816.16  
Total Liabilities ..... 26,151,880.35  
Capital stock ..... 600,000.00  
Surplus ..... 1,000,000.00  
Undivided profits ..... 925,220.32  
Reserves (Loans,  
Securities and  
Contingencies) ..... 133,336.57  
Total Capital &  
Reserves ..... 2,658,556.89  
**TOTAL** ..... **\$28,810,437.24**

**NEWTON COUNTY BANK, JASPER**

Population 539                      Newton County  
 Chartered March 24, 1903      P. O. Box 305      Telephone Number 446-2265  
                                          Zip Code 72641  
 Number of Branches:      Inside City—None; Outside City—None

**Officers**

Neil A. Wilkins .... Pres. and Cashier  
 Joe C. Nance ..... Chairman of the  
                                          Board  
 Alta Gorden ..... Exec. Vice Pres.  
 Joe Phillips ..... Vice President  
 George Landrum .... Asst. Vice Pres.  
 Inas Watson ..... Asst. Cashier

**Directors**

Alta Gorden  
 Neil A. Wilkins  
 Gene Jones  
 Helen Nance  
 Joe Nance  
 J. W. Waters

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 443,796.79            |
| U. S. Treasury Securities .....                           | 277,819.50            |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 99,968.75             |
| Oblig. of States & political subdivisions..               | 1,706,994.19          |
| Excess funds sold .....                                   | 400,000.00            |
| Loans & discounts .....                                   | 3,326,034.34          |
| Bank prem., furniture & fixtures .....                    | 62,730.55             |
| Other real estate owned .....                             | 2,057.38              |
| All other assets .....                                    | 1.00                  |
| <b>TOTAL .....</b>                                        | <b>\$6,319,402.50</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$2,262,752.43        |
| Time deposits .....                                  | 3,079,742.61          |
| U. S. Gov't deposits .....                           | 24,515.78             |
| Public funds .....                                   | 465,490.45            |
| <b>Total Deposits .....</b>                          | <b>5,832,501.27</b>   |
| <b>Total Liabilities .....</b>                       | <b>5,832,501.27</b>   |
| Capital stock .....                                  | 50,000.00             |
| Surplus .....                                        | 200,000.00            |
| Undivided profits .....                              | 198,679.65            |
| Reserves (Loans, Securities and Contingencies) ..... | 38,221.58             |
| <b>Total Capital &amp; Reserves .....</b>            | <b>486,901.23</b>     |
| <b>TOTAL .....</b>                                   | <b>\$6,319,402.50</b> |



**BANK OF NORTHEAST ARKANSAS, JONESBORO**

Population 29,312

Craighead County

Chartered February 13, 1904 P. O. Box 1617 Telephone Number 932-2131

Zip Code 72401

Number of Branches: Inside City—2; Outside City—1

**Officers**

Edward H. Cherry ..... President  
 George E. Spaeth .... Exec. V. Pres.  
 Bill Payne ..... Vice President  
 Retha Schisler ..... Vice President  
 Frank Falls ..... Vice President  
 Joyce Bridger ..... Vice President  
 Gerald Watkins ..... Vice President  
 Loyce Mink ..... Cashier  
 Jerry Myers ..... Loan Officer  
 Eva Beeler ..... Asst. Cashier  
 Lucille Cowell ..... Asst. Cashier

**Directors**

Edward H. Cherry  
 Edward O. Cherry  
 A. B. Clark  
 Wallace Fowler  
 Ruben Griffin  
 William B. Hurt, Sr.  
 Tom Mardis  
 Dr. Grover D. Poole  
 George E. Spaeth  
 J. A. Tomlinson  
 Howard Vance

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,433,031.51  
 U. S. Treasury  
   Securities ..... 500,882.13  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 199,406.25  
 Oblig. of States  
   & political  
   subdivisions ..... 1,725,097.54  
 Excess funds sold ..... 250,000.00  
 Loans & discounts ..... 12,596,038.01  
 Bank prem., furniture  
   & fixtures ..... 183,389.59  
 TOTAL ..... \$16,887,845.03

**Liabilities**

Demand deposits .....\$ 3,865,775.88  
 Time deposits ..... 9,405,348.48  
 U. S. Gov't deposits ..... 86,572.98  
 Public funds ..... 2,167,612.73  
 Deposits of banks ..... 15,000.00  
 Total Deposits ..... 15,540,310.07  
 Total Liabilities ..... 15,540,310.07  
 Capital notes & debts. .. 350,000.00  
 Capital stock ..... 450,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 176,272.34  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 71,262.62  
 Total Capital &  
   Reserves ..... 1,347,534.96  
 TOTAL ..... \$16,887,845.03

**CITIZENS BANK OF JONESBORO, JONESBORO**

Population 29,312

Craighead County

Chartered July 25, 1919

P. O. Box 1090

Telephone Number 932-6603

Zip Code 72401

Number of Branches: Inside City—3; Outside City—2

**Officers**

Herbert H. McAdams ..... Chairman  
of the Board  
Walter A. DeRoeck ..... President  
Eugene B. Smith ..... Assistant to the  
President  
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.  
Max Moore ..... V. Pres. & Mgr. of  
Installment Loan  
Charles D. Campbell ..... V. Pres. &  
Head of Agriculture Loan Dept.  
Robert C. Connor ..... Vice Pres.  
J. Hardy Little ..... Vice Pres.  
Robert J. Ralston ..... Marketing Dir.  
James Hall ..... Trust Officer  
Ralph J. Halk ..... Sr. Investment Off.  
Donald Crews ..... Sr. Operations Off.  
Phil Dixon ..... Trust Attorney  
Harold Perrin ..... Trust Marketing Off.  
Joe Shumaker ..... Asst. V. Pres.  
Mrs. Jewell Jordan ..... Asst. V. Pres.  
Mrs. Betty Bodell ..... Real Estate  
Loan Off.  
Mrs. Oma Mae Berry ..... Marketing Off.  
Mrs. Marguerite Culver ..... Personnel  
Officer  
Mrs. Avalee Dickson ..... Asst.  
Operations Off.  
Gayle Pierce ..... Asst. Operations Off.  
John Bishop ..... Farm Loan Off. &  
Mgr. Cash Branch  
Bill May ..... Installment Loan Off.  
Jim Stotts ..... Installment Loan Off.

**Officers**

Garland Gibson ..... Installment  
Loan Off.  
Hank Hall ..... Loan Off. & Mgr of  
Lake City Branch  
Bob Jackson ..... Farm Loan Off.  
John Hopkins ..... Commercial Bus.  
Development Off.  
Mrs. Hazel Crider ..... Asst. Trust Off.  
Mrs. Gladys Kinsall ..... Asst. Cashier  
Mrs. Mae Gambill ..... Asst. Cashier  
Mrs. Jackie Hood ..... Asst. Auditor  
Mrs. Bessie Hodges ..... Admin. Asst.  
Mrs. Billie J. Pinchback ..... Proof  
Manager

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974**

| <b>Assets</b>                                       |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 5,565,514.57        |
| U. S. Treasury Securities                           | 5,590,015.01           |
| Oblig. of other U. S. Gov't agencies & corporations | 6,579,046.57           |
| Oblig. of States & political subdivisions           | 6,762,398.20           |
| All other securities, including corp. stocks        | 710,954.17             |
| Excess funds sold                                   | 1,850,000.00           |
| Loans & discounts                                   | 46,205,734.51          |
| Bank prem., furniture & fixtures                    | 786,354.54             |
| All other assets                                    | 1,246,347.70           |
| <b>TOTAL</b>                                        | <b>\$75,296,365.27</b> |

| <b>Liabilities</b>                             |                        |
|------------------------------------------------|------------------------|
| Demand deposits                                | \$18,570,213.67        |
| Time deposits                                  | 32,297,692.13          |
| U. S. Gov't deposits                           | 497,952.12             |
| Public funds                                   | 13,214,858.65          |
| Deposits of banks                              | 2,001,160.98           |
| Total Deposits                                 | 66,581,877.55          |
| Excess funds purchased                         | 1,280,000.00           |
| All other liabilities                          | 2,409,616.47           |
| Total Liabilities                              | 70,271,494.02          |
| Capital notes & debts                          | 1,100,000.00           |
| Capital stock                                  | 1,000,000.00           |
| Surplus                                        | 1,370,000.00           |
| Undivided profits                              | 1,009,220.69           |
| Reserves (Loans, Securities and Contingencies) | 545,650.56             |
| Total Capital & Reserves                       | 5,024,871.25           |
| <b>TOTAL</b>                                   | <b>\$75,296,365.27</b> |

**MERCANTILE BANK, JONESBORO**

Population 29,312

Craighead County

Chartered January 7, 1932

P. O. Box 6018 Telephone Number 935-5521

Zip Code 72401

Number of Branches: Inside City—2; Outside City—2

**Officers****Directors**

Charles Frierson, III .... President &  
 Chairman of Board  
 George F. Delaney, Jr. .. Exec. Vice  
 President  
 Carey Smith ..... Sr. Vice President  
 Earl Gairhan .... Sr. Loan Officer &  
 Vice Pres.  
 Naomi Craft ..... Vice President  
 Hugh Harrington .... Vice President  
 Norman Leonard .... Vice President  
 Herbert J. Parker .... Vice President  
 Jim Wilkins ..... Vice President  
 Betty Pittman ..... Vice President  
 Jim McFarlin ..... Trust Officer  
 Larry Darouse ..... Asst. Cashier  
 Gid Massey ..... Commercial Loan  
 Officer  
 Louise Beasley ..... Asst. Cashier  
 Jewell Fowler ..... Asst. Cashier  
 Agnes McDaniel ..... Asst. Cashier  
 June Stewart ..... Asst. Cashier  
 June Pierce ..... Asst. Cashier  
 Bob Stotts ..... Asst. Cashier

Roy Cooper  
 George F. Delaney, Jr.  
 W. M. Freeze, Jr.  
 Lynn Greene  
 George Heinemann  
 A. M. Heringer, Jr.  
 Ben Lamberth  
 J. W. Ledbetter, MD.  
 Tom Loberg  
 J. C. Mahon  
 Alan Patteson, Jr.  
 M. O. Peeler, M.D.  
 S. L. Simpson  
 James E. Sloan  
 Frank Snellgrove  
 M. G. Spurlock

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 3,684,370.22  
 U. S. Treasury  
 Securities ..... 1,875,480.67  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 563,332.88  
 Oblig. of States &  
 political subdivisions 11,514,335.89  
 All other securities,  
 including corp.  
 stocks ..... 83,000.00  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 39,507,175.88  
 Bank prem., furniture  
 & fixtures ..... 765,631.43  
 Other real estate  
 owned ..... 28,001.00  
 All other assets ..... 866,579.86  
**TOTAL ..... \$59,287,907.83**

Demand deposits ..... \$16,866,050.78  
 Time deposits ..... 27,631,158.13  
 U. S. Gov't deposits .... 913,965.94  
 Public funds ..... 6,663,724.12  
 Deposits of banks ..... 217,549.46  
 Total Deposits ..... 52,292,448.43  
 All other liabilities .... 2,490,418.99  
 Total Liabilities ..... 54,782,867.42  
 Capital notes & debts. .. 500,000.00  
 Capital stock ..... 751,460.00  
 Surplus ..... 1,529,490.00  
 Undivided profits ..... 1,535,016.60  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 189,073.81  
 Total Capital &  
 Reserves ..... 4,505,040.41  
**TOTAL ..... \$59,287,907.83**

**FARMERS AND MERCHANTS BANK, JUDSONIA**

Population 1,740

White County

Chartered May 29, 1913

Box I

Telephone Number 729-3148

Zip Code 72081

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

E. O. Yancey ..... Chairman  
 E. D. Yancey ..... President  
 Jim Emfinger .... Ex. Vice President  
 J. H. Graves ..... Vice President  
 C. I. Stevens .. Secretary-Treasurer  
 Thelma Stevens ..... Cashier

E. O. Yancey  
 E. D. Yancey  
 J. H. Graves  
 C. I. Stevens

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 123,809.13  
 U. S. Treasury  
   Securities ..... 1,000,915.00  
 Oblig. of States &  
   political subdivisions.. 650,328.51  
 Excess funds sold ..... 150,000.00  
 Loans & discounts ..... 1,204,714.99  
 Bank prem., furniture  
   & fixtures ..... 14,360.25  
 All other assets ..... 1.00  
  
**TOTAL .....\$3,144,128.88**

Demand Deposits .....\$1,279,813.39  
 Time deposits ..... 1,189,020.20  
 U. S. Gov't deposits ..... 55,494.08  
 Public funds ..... 255,801.86  
 Total Deposits .....2,780,129.53  
 Total Liabilities ..... 2,780,129.53  
 Capital stock ..... 35,000.00  
 Surplus ..... 165,000.00  
 Undivided profits ..... 152,955.50  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 11,043.85  
 Total Capital &  
   Reserves ..... 363,999.35  
**TOTAL .....\$3,144,128.88**

**UNION STATE BANK, JUNCTION CITY**

Population 1,388

Union County

Chartered August 28, 1933

P. O. Box F

Telephone Number 924-2731

Zip Code 71749

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

J. B. Allen  
 T. N. Couch  
 Arthur Funderburk  
 T. T. Fields  
 Alvin Green  
 John Marsh  
 John Shackelford

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 581,666.60  
 U. S. Treasury  
 Securities ..... 878,899.20  
 Oblig. of States  
 & political  
 subdivisions ..... 19,542.55  
 Excess funds sold ..... 500,000.00  
 Loans & discounts ..... 4,125,498.64  
 Bank prem., furniture  
 & fixtures ..... 27,981.74  
 Other real estate owned .. 1,467.29  
 All other assets ..... 27,307.32  
  
**TOTAL** ..... \$6,162,363.34

Demand deposits ..... \$1,481,247.44  
 Time deposits ..... 3,696,336.99  
 U. S. Gov't deposits ..... 27,207.94  
 Public funds ..... 490,053.59  
 Total Deposits ..... 5,694,845.96  
 Total Liabilities ..... 5,694,845.96  
 Capital stock ..... 200,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 145,773.26  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 21,744.12  
 Total Capital &  
 Reserves ..... 467,517.38  
**TOTAL** ..... \$6,162,363.34

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks. \$ 163,341.26  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,098,218.75  
 All other securities,  
   including  
     corp. stocks ..... 50,000.00  
 Loans & discounts ..... 9,158.08  
 Bank prem., furniture  
   & fixtures ..... 4,117.34  
 All other assets ..... 1.00  
**TOTAL ..... \$1,324,836.43**

Demand deposits ..... \$1,006,555.47  
 U. S. Gov't deposits ..... 258.06  
 Public funds ..... 53,453.91  
**Total Deposits ..... 1,060,267.44**  
 Total Liabilities ..... 1,060,267.44  
 Capital stock ..... 50,000.00  
 Surplus ..... 10,000.00  
 Undivided profits ..... 204,568.99  
**Total Capital &  
 Reserves ..... 264,568.99**  
**TOTAL ..... \$1,324,836.43**

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Tom Hargis ..... President  
 Wilson Bunch .... V. Pres. & Cashier  
 Gary W. Bunch ..... Asst. Cashier  
 Fred Evon Bunch ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 118,685.41  
 U. S. Treasury  
 Securities ..... 371,577.19  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 164,000.00  
 Oblig. of States &  
 political subdivisions.. 143,742.48  
 Excess funds sold ..... 200,000.00  
 Loans & discounts ..... 248,324.10  
 Bank prem., furniture  
 & fixtures ..... 2.00  
 Other real estate owned ..... 2.00  
 All other assets ..... 2.00  
**TOTAL .....\$1,246,335.18**

Demand deposits .....\$ 546,162.96  
 Time deposits ..... 601,302.63  
 U. S. Gov't deposits ..... 815.00  
**Total Deposits ..... 1,148,280.59**  
**Total Liabilities ..... 1,148,280.59**  
 Capital stock ..... 10,000.00  
 Surplus ..... 35,000.00  
 Undivided profits ..... 51,054.59  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 2,000.00  
**Total Capital &  
 Reserves ..... 98,054.59**  
**TOTAL .....\$1,246,335.18**

**BANK OF LAKE VILLAGE, LAKE VILLAGE**

Population 3,310

Chicot County

Chartered October 14, 1937

P. O. Box 727

Telephone Number 265-2241

Zip Code 71653

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Dr. J. H. Burge .... Chairman of the Board  
 Douglas C. Wynn ..... President  
 Ned Mazzanti ..... First Vice Pres.  
 Hermon Carlton ..... Exec. Vice Pres.  
 R. Trafton Williams ..... Vice Pres.  
 Margaret B. Wynn ..... Vice Pres.  
 Joyce Bell ..... Auditor  
 Dessie Lee Gibbs ..... Cashier  
 Jackie June Gibson .... Asst. Cashier

Sam Angel  
 N. W. Bunker, Jr.  
 Dr. J. H. Burge  
 Hermon Carlton  
 David F. Gillison, Sr.  
 Ned Mazzanti  
 George Pine  
 Linwood Smith  
 Douglas C. Wynn  
 Mrs. Margaret B. Wynn

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,024,379.67  
 U. S. Treasury Securities ..... 930,450.81  
 Oblig. of other U. S. Gov't agencies & corporations ..... 2,500,146.10  
 Oblig. of states & political subdivisions 2,225,399.71  
 Excess funds sold ..... 1,200,000.00  
 Loans & discounts ..... 6,780,243.26  
 Bank prem., furniture & fixtures ..... 106,357.59  
 TOTAL ..... \$14,766,977.14

Demand deposits .....\$ 4,310,990.74  
 Time deposits ..... 7,509,555.98  
 U. S. Gov't deposits .... 110,256.98  
 Public funds ..... 1,438,053.98  
 Total Deposits ..... 13,368,857.68  
 All other liabilities ..... 200,107.37  
 Total Liabilities ..... 13,568,965.05  
 Capital stock ..... 150,000.00  
 Surplus ..... 600,000.00  
 Undivided profits ..... 325,323.95  
 Reserves (Loans, Securities and Contingencies) ..... 122,688.14  
 Total Capital & Reserves ..... 1,198,012.09  
 TOTAL ..... \$14,766,977.14



**FIRST STATE BANK OF LAKE VILLAGE, LAKE VILLAGE**

Population 3,310

Chicot County

Chartered June 12, 1962

P. O. Box 271

Telephone Number 265-5366

Zip Code 71653

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

J. P. Hampton ..... Chairman of the Board  
 Fred Michael ..... President & Chief Exec. Officer  
 Henry Anthony ..... Vice President  
 O. C. Burnside ..... Secretary  
 Ben Floriani ..... Cashier  
 Christine Avery ..... Asst. Cashier  
 Becky Brogden ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 446,211.77  
 U. S. Treasury Securities ..... 1,255,281.25  
 Oblig. of other U. S. Gov't agencies & corporations ..... 820,000.00  
 Oblig. of States & political subdivisions ..... 2,484,692.09  
 Excess funds sold ..... 200,000.00  
 Loans & discounts ..... 3,817,946.63  
 Bank prem., furniture & fixtures ..... 45,500.00  
 All other assets ..... 26,520.00  
  
**TOTAL ..... \$9,096,151.74**

Demand deposits ..... \$1,895,379.80  
 Time deposits ..... 4,458,524.19  
 U. S. Gov't deposits ..... 34,934.81  
 Public funds ..... 1,348,232.92  
 Deposits of banks ..... 8,495.84  
 Total Deposits ..... 7,745,567.56  
 Borrowed money ..... 500,000.00  
 All other liabilities ..... 43.41  
 Total Liabilities ..... 8,245,610.97  
 Capital notes & debts. .... 270,000.00  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 50,425.71  
 Reserves (Loans, Securities and Contingencies) ..... 30,115.06  
 Total Capital & Reserves ..... 850,540.77  
  
**TOTAL ..... \$9,096,151.74**

**CITIZENS BANK OF LAVACA, LAVACA**

Population 676

Sebastian County

Chartered May 5, 1910

P. O. Box 108

Telephone Number 674-2297

Zip Code 72941

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

James M. Llewellyn, Jr. ... President  
 Nelle B. Llewellyn ... Exec. V. Pres.  
 Ronald Casey ... V. Pres. & Cashier  
 Wanda Leber ..... Asst. Cashier  
 Jim Milam ..... Asst. Cashier

W. J. Echols  
 Nelle B. Llewellyn  
 J. M. Llewellyn, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 685,321.93  
 U. S. Treasury  
   Securities ..... 458,943.75  
 Oblig. of other U. S.  
   Gov't agencies  
     & corporations ..... 70,026.25  
 Oblig. of States  
   & political  
     subdivisions ..... 10,000.00  
 Excess funds sold ..... 350,000.00  
 Loans & discounts ..... 2,432,856.61  
 Bank prem., furniture  
   & fixtures ..... 89,455.69  
 All other assets ..... 46,682.23  
  
**TOTAL** ..... **\$4,143,286.46**

Demand deposits ..... \$1,217,471.55  
 Time deposits ..... 2,324,567.98  
 U. S. Gov't deposits ..... 1,197.02  
 Public funds ..... 250,758.93  
 Total Deposits ..... 3,793,995.48  
 All other liabilities ..... 99,744.94  
 Total Liabilities ..... 3,893,740.42  
 Capital notes & debts. .... 50,000.00  
 Capital stock ..... 30,000.00  
 Surplus ..... 80,000.00  
 Undivided profits ..... 60,788.28  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 28,757.76  
 Total Capital &  
   Reserves ..... 249,546.04  
  
**TOTAL** ..... **\$4,143,286.46**

**LEACHVILLE STATE BANK, LEACHVILLE**

Population 1,800

Mississippi County

Chartered January 23, 1951

P. O. Box 140

Telephone Number 435-6354

Zip Code 72438

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 366,697.28  
 U. S. Treasury  
   Securities ..... 154,381.25  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,395,138.42  
 Oblig. of States &  
   political subdivisions.. 653,018.48  
 Excess funds sold ..... 750,000.00  
 Loans & discounts ..... 1,450,238.35  
 Bank prem., furniture  
   & fixtures ..... 67,659.62  
 Other real estate owned ..... 2.00  
 All other assets ..... 16,372.98  
  
**TOTAL .....\$4,853,508.38**

Demand deposits .....\$1,469,756.67  
 Time deposits ..... 1,839,777.33  
 U. S. Gov't deposits ..... 330,141.44  
 Public funds ..... 525,908.55  
 Total Deposits ..... 4,165,583.99  
 All other liabilities ..... 55,426.30  
 Total Liabilities ..... 4,221,010.29  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 213,217.24  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 19,280.85  
 Total Capital &  
   Reserves ..... 632,498.09  
**TOTAL .....\$4,853,508.38**



**LESLIE STATE BANK, LESLIE**

Population 560

Searcy County

Chartered April 17, 1948

P. O. Box 325

Telephone Number 447-2200

Zip Code 72645

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Jim Tilley ..... Chairman  
 H. C. Ormond ..... President  
 Arthur J. Siegel .... Exec. Vice Pres.  
 Mrs. Helen McBride ..... Cashier  
 Mrs. Mary Jane Horton. Asst. Cashier

Jim Tilley  
 H. C. Ormond  
 Arthur J. Siegel

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks. \$ 340,316.29  
 U. S. Treasury  
   Securities ..... 782,017.63  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 471,950.61  
 Oblig. of States  
   & political  
   subdivisions ..... 185,663.86  
 Excess funds sold ..... 200,000.00  
 Loans & discounts ..... 2,261,433.51  
 Bank prem., furniture  
   & fixtures ..... 76,249.88  
 All other assets ..... 2,463.35  
  
**TOTAL** ..... \$4,320,095.13

Demand deposits ..... \$1,480,876.73  
 Time deposits ..... 2,343,953.64  
 U. S. Gov't deposits ..... 11,668.47  
 Public funds ..... 70,668.02  
   Total Deposits ..... 3,907,166.86  
 All other liabilities ..... 45,114.57  
   Total Liabilities ..... 3,952,281.43  
 Capital stock ..... 65,000.00  
 Surplus ..... 185,000.00  
 Undivided profits ..... 88,981.63  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 28,832.07  
 Total Capital &  
   Reserves ..... 367,813.70  
**TOTAL** ..... \$4,320,095.13

| Assets                                                               | Liabilities                                                    |
|----------------------------------------------------------------------|----------------------------------------------------------------|
| Cash & due from banks \$1,191,710.84                                 | Demand deposits ..... \$2,104,271.55                           |
| U. S. Treasury Securities ..... 1,764,801.50                         | Time deposits ..... 5,835,752.91                               |
| Oblig. of other U. S. Gov't agencies & corporations ..... 310,000.00 | U. S. Gov't deposits ..... 40,826.14                           |
| Oblig. of States & political subdivisions ..... 1,329,342.81         | Public funds ..... 956,646.51                                  |
| All other securities, including corp. stocks ..... 85,133.16         | Total Deposits ..... 8,937,497.11                              |
| Excess funds sold ..... 950,000.00                                   | All other liabilities ..... 189,058.33                         |
| Loans & discounts ..... 4,072,992.83                                 | Total Liabilities ..... 9,126,555.44                           |
| Bank prem., furniture & fixtures ..... 85,527.32                     | Capital stock ..... 100,000.00                                 |
| All other assets ..... 904.71                                        | Surplus ..... 300,000.00                                       |
| <b>TOTAL</b> ..... <b>\$9,790,413.17</b>                             | Undivided profits ..... 209,162.63                             |
|                                                                      | Reserves (Loans, Securities and Contingencies) ..... 54,695.10 |
|                                                                      | Total Capital & Reserves ..... 663,857.73                      |
|                                                                      | <b>TOTAL</b> ..... <b>\$9,790,413.17</b>                       |

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

Lloyd R. Swope ..... President  
 Kenneth D. Cox .... Exec. Vice Pres.  
                                     & Cashier  
 David Huffaker ..... Vice Pres.  
 Ronnie Rinehart .. Asst. Vice Pres.  
 Larry Karnes ..... Asst. Cashier  
 Darlene Cheatham .... Asst. Cashier

W. T. Shannon  
 B. J. Basden  
 Forrest Rodgers  
 S. H. Pitts  
 R. H. Pitts  
 John Lewis  
 Lloyd R. Swope

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 837,463.35  
 U. S. Treasury  
   Securities ..... 1,719,832.75  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,421,000.43  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 6,041,122.84  
 Bank prem., furniture  
   & fixtures ..... 159,227.13  
 All other assets ..... 15,000.00  
  
**TOTAL** ..... **\$10,593,646.50**

Demand deposits ..... \$ 3,252,171.22  
 Time deposits ..... 6,616,291.58  
 U. S. Gov't deposits .... 28,896.70  
 Public funds ..... 17,753.05  
   Total Deposits ..... 9,915,112.55  
 Total Liabilities ..... 9,915,112.55  
 Capital Stock ..... 100,000.00  
 Surplus ..... 150,000.00  
 Undivided profits ..... 355,343.76  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 73,190.19  
 Total Capital &  
   Reserves ..... 678,533.95  
**TOTAL** ..... **\$10,593,646.50**

**PULASKI BANK AND TRUST COMPANY, LITTLE ROCK**

Population 169,700      Pulaski County  
 Chartered August 29, 1955      P. O. Box 7299      Telephone Number 664-4411  
                                          Zip Code 72207  
 Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

James C. East .... Chairman & Chief  
                                          Exec. Officer  
 J. A. McEntire, III .. Vice Chairman  
 John T. Crews, Jr. .... Sr. Vice Pres.  
 Mrs. Joyce A. Ereman .... Vice Pres.  
                                          & Cashier  
 Joe A. Woodson ..... Vice Pres.  
 Mrs. Marilyn S. Pearce ..... Asst.  
                                          Vice Pres.  
 Kelley Johnson .... Asst. Vice Pres.  
 Miss Carole J. Adams ..... Asst.  
                                          Vice Pres.  
 Paul Hickey ..... Asst. Vice Pres.  
 Mrs. Mary Lou Terry ..... Asst.  
                                          Vice Pres.  
 George A. Loftus .. Asst. Vice Pres.  
 Jimmy D. Sullivan ..... Asst.  
                                          Vice Pres.

Troy D. Churchman  
 James C. East  
 Thomas L. Hodges  
 J. A. McEntire, III  
 Eugene R. Warren  
 Mark V. Williamson

**STATEMENT AS OF JUNE 30, 1974**

| <b>Assets</b>           |                        | <b>Liabilities</b>        |                        |
|-------------------------|------------------------|---------------------------|------------------------|
| Cash & due from banks   | \$ 2,954,449.80        | Demand deposits           | \$ 7,962,049.01        |
| U. S. Treasury          |                        | Time deposits             | 12,325,715.32          |
| Securities              | 1,625,829.42           | U. S. Gov't deposits      | 156,694.95             |
| Oblig. of other U. S.   |                        | Public funds              | 2,891,513.79           |
| Gov't agencies          |                        | Deposits of banks         | 1,098,238.72           |
| & corporations          | 5,751,734.92           | Total Deposits            | 24,434,211.79          |
| Oblig. of States        |                        | Excess funds              |                        |
| & political             |                        | purchased                 | 4,539,178.37           |
| subdivisions            | 7,550,095.60           | All other liabilities     | 742,963.46             |
| All other securities,   |                        | Total Liabilities         | 29,716,353.62          |
| including               |                        | Capital notes & debts. .. | 700,000.00             |
| corp. stocks            | 1,400,000.00           | Capital stock             | 1,029,600.00           |
| Excess funds sold       | 400,000.00             | Surplus                   | 174,400.00             |
| Loans & discounts       | 10,734,782.32          | Undivided profits         | 137,384.43             |
| Bank prem., furniture   |                        | Reserves (Loans,          |                        |
| & fixtures              | 431,723.36             | Securities and            |                        |
| Other real estate owned | 348,045.08             | Contingencies)            | 170,443.96             |
| All other assets        | 731,521.51             | Total Capital &           |                        |
|                         |                        | Reserves                  | 2,211,828.39           |
| <b>TOTAL</b>            | <b>\$31,928,182.01</b> | <b>TOTAL</b>              | <b>\$31,928,182.01</b> |



**BANK OF LOCKESBURG, LOCKESBURG**

Population 636

Sevier County

Chartered October 14, 1902    P. O. Box 118    Telephone Number 289-2541  
Zip Code 71846

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Leonard L. Hampson .. Chairman of  
Board  
James F. Lea ..... President  
Bobbie Joyce Simmons ..... Cashier  
Danny L. Carson .... Asst. Vice Pres.  
Mary F. Hampson .... Vice President  
Sarah E. Currence ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 353,837.00            |
| U. S. Treasury Securities .....                           | 257,408.40            |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 788,190.80            |
| Oblig. of States & political subdivisions..               | 483,853.62            |
| Excess funds sold .....                                   | 600,000.00            |
| Loans & discounts .....                                   | 1,652,082.57          |
| Bank prem., furniture & fixtures .....                    | 12,336.69             |
| All other assets .....                                    | 17,007.25             |
| <b>TOTAL .....</b>                                        | <b>\$4,164,716.33</b> |

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$1,337,905.92        |
| Time deposits .....                                  | 1,880,696.80          |
| U. S. Gov't deposits .....                           | 5,151.31              |
| Public funds .....                                   | 418,815.02            |
| <b>Total Deposits .....</b>                          | <b>3,642,569.05</b>   |
| All other liabilities .....                          | 109,106.64            |
| <b>Total Liabilities .....</b>                       | <b>3,751,675.69</b>   |
| Capital stock .....                                  | 25,000.00             |
| Surplus .....                                        | 125,000.00            |
| Undivided profits .....                              | 221,417.08            |
| Reserves (Loans, Securities and Contingencies) ..... | 41,623.56             |
| <b>Total Capital &amp; Reserves .....</b>            | <b>413,040.64</b>     |
| <b>TOTAL .....</b>                                   | <b>\$4,164,716.33</b> |

**FIRST STATE BANK, LONOKE**

Population 3,140                      Lonoke County  
 Chartered March 9, 1935              P. O. Box 320              Telephone Number 676-3106  
                                                  Zip Code 72086  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

J. O. Bennett .... Chmn. & President  
 Charles E. Ford .... Exec. Vice Pres.  
 Lorine L. Pitts ..... Cashier  
 J. W. Rye ..... Asst. Cashier  
 Mary J. Strickland .... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 1,933,326.53        |
| U. S. Treasury Securities                           | 765,680.00             |
| Oblig. of other U. S. Gov't agencies & corporations | 65,000.00              |
| Oblig. of States & political subdivisions           | 2,420,449.48           |
| Excess funds sold                                   | 5,400,000.00           |
| Loans & discounts                                   | 8,945,295.30           |
| Bank prem., furniture & fixtures                    | 153,538.45             |
| Other real estate owned                             | 1.00                   |
| All other assets                                    | 80,066.74              |
| <b>TOTAL</b>                                        | <b>\$19,763,357.50</b> |

**Liabilities**

|                                                |                        |
|------------------------------------------------|------------------------|
| Demand deposits                                | \$ 8,304,866.18        |
| Time deposits                                  | 6,878,579.79           |
| U. S. Gov't deposits                           | 13,332.50              |
| Public funds                                   | 2,634,796.87           |
| <b>Total Deposits</b>                          | <b>17,831,575.34</b>   |
| <b>Total Liabilities</b>                       | <b>17,831,575.34</b>   |
| Capital stock                                  | 400,000.00             |
| Surplus                                        | 600,000.00             |
| Undivided profits                              | 795,938.85             |
| Reserves (Loans, Securities and Contingencies) | 135,843.31             |
| <b>Total Capital &amp; Reserves</b>            | <b>1,931,782.16</b>    |
| <b>TOTAL</b>                                   | <b>\$19,763,357.50</b> |

**FARMERS BANK AND TRUST COMPANY, MAGNOLIA**

Population 11,303

Columbia County

Chartered September 26, 1906 P. O. Box 250 Telephone Number 234-2211  
Zip Code 71753

Number of Branches: Inside City—1; Outside City—None

**Officers**

R. S. Warnock, Jr. .... President  
 W. N. Paschal ..... Vice President  
 Mrs. T. H. Reeves .... Vice President  
 Cameron Dodson .... Vice President  
 T. H. Bradley, Jr. .. 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, 1974****Assets**

Cash & due from banks \$ 2,215,610.69  
 U. S. Treasury  
   Securities ..... 6,756,536.81  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 4,040,037.46  
 Oblig. of States  
   & political  
   subdivisions ..... 3,367,763.22  
 Excess funds sold ..... 1,050,000.00  
 Loans & discounts ..... 1,168,794.30  
 Bank prem., furniture  
   & fixtures ..... 18,068.99  
 Other real estate owned ..... 2.00  
  
**TOTAL ..... \$18,616,813.47**

**Liabilities**

Demand deposits .....\$ 8,242,183.58  
 Time deposits ..... 7,387,538.22  
 U. S. Gov't deposits .... 74,839.25  
 Public funds ..... 975,808.73  
 Deposits of banks ..... 5,000.00  
 Total Deposits ..... 16,685,369.78  
 Total Liabilities ..... 16,685,369.78  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 1,594,077.26  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 37,366.43  
 Total Capital &  
   Reserves ..... 1,931,443.69  
  
**TOTAL ..... \$18,616,813.47**

**BANK OF MALVERN, MALVERN**

Population 9,000

Hot Spring County

Chartered June 24, 1889

P. O. Box 897

Telephone Number 332-6966

Zip Code 72104

Number of Branches: Inside City—None; Outside City—None

**Officers**

|                        |                             |
|------------------------|-----------------------------|
| Glenville Rhodes ..... | Pres. &<br>Chief Exec.      |
| Foy G. Ritchey .....   | Sr. Vice Pres.<br>& Cashier |
| T. Ladd Jameson ....   | Sr. Vice Pres.              |
| Curtis Hutchins .....  | 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 Ross .....         | Asst. Cashier               |
| Mrs. Inez Bass .....   | Asst. Cashier               |

**Directors**

|                   |
|-------------------|
| Ray N. Boyle      |
| Tom Ross Young    |
| William H. Glover |
| Jester Jones      |
| (Emeritus Ret.)   |
| Glenville Rhodes  |
| Carrington Young  |
| Dorsey Glover     |
| Foy G. Ritchey    |

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                        |
|-----------------------------------------------------------|------------------------|
| Cash & due from banks                                     | \$ 1,340,350.24        |
| U. S. Treasury Securities .....                           | 2,764,305.63           |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 2,031,165.40           |
| Oblig. of States & political subdivisions .....           | 3,310,937.69           |
| All other securities, including corp. stocks .....        | 2.00                   |
| Loans & discounts .....                                   | 7,618,375.68           |
| Bank prem., furniture & fixtures .....                    | 31,742.88              |
| All other assets .....                                    | 3,498.62               |
| <b>TOTAL</b> .....                                        | <b>\$17,100,378.14</b> |

**Liabilities**

|                                                      |                        |
|------------------------------------------------------|------------------------|
| Demand deposits .....                                | \$ 6,342,287.69        |
| Time deposits .....                                  | 7,941,277.36           |
| U. S. Gov't deposits ....                            | 148,080.91             |
| Public funds .....                                   | 907,461.15             |
| <b>Total Deposits</b> .....                          | <b>15,339,107.11</b>   |
| All other liabilities ....                           | 322,791.74             |
| <b>Total Liabilities</b> .....                       | <b>15,661,898.85</b>   |
| Capital stock .....                                  | 300,000.00             |
| Surplus .....                                        | 500,000.00             |
| Undivided profits .....                              | 548,497.37             |
| Reserves (Loans, Securities and Contingencies) ..... | 89,981.92              |
| <b>Total Capital &amp; Reserves</b> .....            | <b>1,438,479.29</b>    |
| <b>TOTAL</b> .....                                   | <b>\$17,100,378.14</b> |

**PEOPLES BANK, MAMMOTH SPRING**

Population 1,100      Fulton County  
 Chartered February 8, 1921      P. O. Box 185      Telephone Number 625-3823  
                                          Zip Code 72554

Number of Branches: Inside City—None; Outside City—None

**Officers**

Cloy H. Culver ..... President  
 Auda M. Culver ..... Vice President  
 Marvin H. Powell .... Vice President  
 William O. Pace ..... Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                            |                       |
|----------------------------|-----------------------|
| Cash & due from banks ..\$ | 532,605.68            |
| U. S. Treasury             |                       |
| Securities .....           | 1,321,904.77          |
| Oblig. of other U. S.      |                       |
| Gov't agencies             |                       |
| & corporations .....       | 1,306,072.63          |
| Oblig. of States &         |                       |
| political subdivisions..   | 793,823.25            |
| Loans & discounts .....    | 821,983.74            |
| Bank prem., furniture      |                       |
| & fixtures .....           | 10,873.65             |
| <b>TOTAL .....</b>         | <b>\$4,787,263.72</b> |

**Liabilities**

|                                |                       |
|--------------------------------|-----------------------|
| Demand deposits .....          | \$2,228,648.18        |
| Time deposits .....            | 1,812,266.29          |
| U. S. Gov't deposits ....      | 33,115.39             |
| Public funds .....             | 276,411.92            |
| <b>Total Deposits .....</b>    | <b>4,350,441.78</b>   |
| <b>Total Liabilities .....</b> | <b>4,350,441.78</b>   |
| Capital stock .....            | 100,000.00            |
| Surplus .....                  | 50,000.00             |
| Undivided profits .....        | 286,821.94            |
| <b>Total Capital &amp;</b>     |                       |
| <b>Reserves .....</b>          | <b>436,821.94</b>     |
| <b>TOTAL .....</b>             | <b>\$4,787,263.72</b> |

**MERCHANTS & PLANTERS BANK, MANILA**

Population 1,981                      Mississippi County  
 Chartered March 16, 1948      P. O. Box 440      Telephone Number 561-4427  
                                          Zip Code 72442

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Lora M. Fleeman ..... President  
 Peggy F. Cheadle .. Chmn. of Board  
 James B. Cheadle .... Vice President  
 Max H. Schrader .... Executive Vice  
                                          President  
 Bobby White ..... Cashier

Lora M. Fleeman  
 Peggy F. Cheadle  
 James B. Cheadle  
 Maxx H. Schrader  
 Betty F. Schrader  
 William Borowsky  
 L. E. Townsend  
 Bobby White

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 301,405.68  
 U. S. Treasury  
   Securities ..... 90,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 468,902.15  
 Oblig. of States &  
   political subdivisions.. 368,114.02  
 All other securities,  
   including corp.  
   stocks ..... 19,700.00  
 Excess funds sold ..... 300,000.00  
 Loans & discounts ..... 1,902,652.32  
 Bank prem., furniture  
   & fixtures ..... 89,453.45  
 Other real estate  
   owned ..... 18,001.00  
**TOTAL .....\$3,558,228.62**

Demand deposits .....\$1,294,981.51  
 Time deposits ..... 1,109,720.85  
 U. S. Gov't deposits .... 55,808.86  
 Public funds ..... 492,708.07  
   Total Deposits ..... 2,953,219.29  
 All other liabilities ..... 4,000.00  
   Total Liabilities ..... 2,957,219.29  
 Capital stock ..... 100,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 375,038.04  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 25,971.29  
   Total Capital &  
   Reserves ..... 601,009.33  
**TOTAL .....\$3,558,228.62**

**BANK OF MANSFIELD, MANSFIELD**

Population 1,045

Sebastian County

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

Zip Code 72944

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Bruce H. Shaw .. Chairman of Board  
 Joe McCain ..... President  
 Gilmer K. Dixon .... Vice President  
 Richard B. Shaw .... Vice President  
 Richard D. Foster .... Vice President  
 Melba Conaway ..... Cashier  
 Louise Henley ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$1,486,286.52  
 U. S. Treasury  
   Securities ..... 449,625.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,289,394.03  
 Oblig. of States &  
   political subdivisions.. 1,631,112.73  
 Loans & discounts ..... 3,479,827.99  
 Bank prem., furniture  
   & fixtures ..... 183,866.49  
 Other real estate  
   owned ..... 5,100.00  
 All other assets ..... 170,632.86  
 TOTAL ..... \$8,695,845.62

Demand deposits .....\$2,434,205.98  
 Time deposits ..... 5,189,636.28  
 U. S. Gov't deposits .... 20,217.14  
 Public funds ..... 225,565.01  
 Total Deposits ..... 7,869,624.41  
 All other liabilities ..... 228,524.93  
 Total Liabilities ..... 8,098,149.34  
 Capital stock ..... 60,000.00  
 Surplus ..... 240,000.00  
 Undivided profits ..... 256,277.32  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 41,418.96  
 Total Capital &  
   Reserves ..... 597,696.28  
 TOTAL ..... \$8,695,845.62

**FARMERS AND MERCHANTS BANK, MARIANNA**

Population 6,215

Lee County

Chartered January 9, 1942

P. O. Box 479

Telephone Number 295-2535

Zip Code 72360

Number of Branches: Inside City—None; Outside City—None

**Officers**

A. C. Mahan, Sr. Chairman of Board  
 Ben M. Perkins ..... President  
 John F. Miller ..... Vice President  
 William J. McClain ..... Cashier  
 Mrs. Diane Wheeler .. Asst. Cashier  
 Mrs. Patsy Hardin .... Asst. Cashier

**Directors**

James Burkett  
 A. C. Mahan, Sr.  
 John F. Miller  
 William J. McClain  
 Ben M. Perkins  
 A. E. Prestridge  
 Henry B. White  
 Paul D. Wilson

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                       |                       |
|-----------------------|-----------------------|
| Cash & due from banks | \$1,006,379.06        |
| U. S. Treasury        |                       |
| Securities            | 638,855.32            |
| Oblig. of other U. S. |                       |
| Gov't agencies        |                       |
| & corporations        | 1,449,206.78          |
| Oblig. of States      |                       |
| & political           |                       |
| subdivisions          | 1,169,649.64          |
| All other securities, |                       |
| including             |                       |
| corp. stocks          | 428,035.00            |
| Loans & discounts     | 2,186,365.66          |
| Bank prem., furniture |                       |
| & fixtures            | 181,682.76            |
| <b>TOTAL</b>          | <b>\$7,060,174.22</b> |

**Liabilities**

|                            |                       |
|----------------------------|-----------------------|
| Demand deposits            | \$3,248,451.89        |
| Time deposits              | 2,324,184.97          |
| U. S. Gov't deposits       | 17,461.17             |
| Public funds               | 786,333.45            |
| <b>Total Deposits</b>      | <b>6,376,431.48</b>   |
| <b>Total Liabilities</b>   | <b>6,376,431.48</b>   |
| Capital notes & debts      | 66,500.00             |
| Capital stock              | 75,000.00             |
| Surplus                    | 380,000.00            |
| Undivided profits          | 96,245.16             |
| Reserves (Loans,           |                       |
| Securities and             |                       |
| Contingencies)             | 65,997.58             |
| <b>Total Capital &amp;</b> |                       |
| Reserves                   | <b>683,742.74</b>     |
| <b>TOTAL</b>               | <b>\$7,060,174.22</b> |



**CITIZENS BANK, MARION**

Population 1,634

Crittenden County

Chartered March 15, 1938

P. O. Box 300 Telephone Number 739-3232

Zip Code 72364

Number of Branches: Inside City—None; Outside City—None

**Officers**

A. J. Lumpkin ..... President  
 William R. Reynolds ..... Vice Pres.  
 Mary L. Hoskins ..... Cashier  
 Ida Mae Williams .... Asst. Cashier

**Directors**

A. J. Lumpkin  
 Dana F. Sulcer  
 J. F. Rieves, Jr.  
 W. B. Rhodes  
 Sanders Carter  
 Dino Pirani  
 A. H. Neely  
 Wilson P. Barton  
 J. C. Mann  
 Allen B. Helms  
 C. H. Bond, Jr.  
 J. L. Currie  
 Aldo Stupenti  
 Ray D. Ross  
 Julian Hardin

**STATEMENT AS OF JUNE 30, 1974****Officers****Liabilities**

Cash & due from banks \$ 626,002.14  
 U. S. Treasury  
   Securities ..... 640,250.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,089,737.76  
 Oblig. of States  
   & political  
   subdivisions ..... 2,333,683.78  
 Excess funds sold ..... 850,000.00  
 Loans & discounts ..... 2,356,848.91  
 Bank prem., furniture  
   & fixtures ..... 5,001.00  
**TOTAL** ..... \$7,901,523.59

Demand deposits ..... \$2,222,627.70  
 Time deposits ..... 3,007,930.88  
 U. S. Gov't deposits ..... 72,087.22  
 Public funds ..... 1,749,973.66  
 Total Deposits ..... 7,052,619.46  
 Total Liabilities ..... 7,052,619.46  
 Capital stock ..... 150,000.00  
 Surplus ..... 350,000.00  
 Undivided profits ..... 300,397.79  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 48,506.34  
 Total Capital &  
   Reserves ..... 848,904.13  
**TOTAL** ..... \$7,901,523.59



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

|                          |                  |
|--------------------------|------------------|
| Bill J. Nixon .....      | Exec. Vice Pres. |
|                          | & Cashier        |
| Sheila Battershell ..... | Asst. Cashier    |
| Brenda Harness .....     | Asst. Cashier    |
| Danny Horton .....       | Asst. Cashier    |

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

|                                                     |               |
|-----------------------------------------------------|---------------|
| Cash & due from banks                               | \$ 652,913.66 |
| U. S. Treasury Securities                           | 245,000.00    |
| Oblig. of other U. S. Gov't agencies & corporations | 52,285.58     |
| Oblig. of States & political subdivisions           | 463,454.16    |
| Loans & discounts                                   | 7,875,793.50  |
| Bank prem., furniture & fixtures                    | 105,947.51    |
| All other assets                                    | 5,587.66      |

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Demand deposits .....                                      | \$1,832,108.77        |
| Time deposits .....                                        | 5,338,642.34          |
| U. S. Gov't deposits .....                                 | 29,457.41             |
| Public funds .....                                         | 1,411,499.64          |
| Deposits of banks .....                                    | 1,000.00              |
| <b>Total Deposits .....</b>                                | <b>8,612,708.16</b>   |
| All other liabilities .....                                | 21,493.53             |
| <b>Total Liabilities .....</b>                             | <b>8,634,201.69</b>   |
| Capital stock .....                                        | 200,000.00            |
| Surplus .....                                              | 400,000.00            |
| Undivided profits .....                                    | 109,663.33            |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 57,117.05             |
| <b>Total Capital &amp;<br/>        Reserves .....</b>      | <b>766,780.38</b>     |
| <b>TOTAL .....</b>                                         | <b>\$9,400,982.07</b> |

**BANK OF MARVELL, MARVELL**

Population 1,981 Phillips County  
 Chartered January 8, 1903 P. O. Box 67 Telephone Number 829-2596  
 Zip Code 72366  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

Gibson Turley .... Chm. of Board &  
 President  
 Robert I. Campbell .. Vice President  
 Jesse M. Collins .... Vice President  
 Pauline H. Wilson ..... Cashier  
 Corinne Williams ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974**

| Assets                                                               | Liabilities                                                    |
|----------------------------------------------------------------------|----------------------------------------------------------------|
| Cash & due from banks ..\$ 338,734.31                                | Demand deposits .....\$2,172,003.46                            |
| U. S. Treasury Securities ..... 634,897.21                           | Time deposits ..... 2,584,533.49                               |
| Oblig. of other U. S. Gov't agencies & corporations ..... 400,473.20 | U. S. Gov't deposits ..... 62,191.06                           |
| Oblig. of States & political subdivisions ..... 2,634,354.29         | Public funds ..... 1,202,267.50                                |
| Excess funds sold ..... 925,000.00                                   | Total Deposits ..... 6,020,995.51                              |
| Loans & discounts ..... 1,790,250.31                                 | All other liabilities ..... 13,715.45                          |
| Bank prem., furniture & fixtures ..... 40,283.92                     | Total Liabilities ..... 6,034,710.96                           |
| Other real estate owned.. 1.00                                       | Capital stock ..... 150,000.00                                 |
| All other assets ..... 12,809.00                                     | Surplus ..... 350,000.00                                       |
| <b>TOTAL .....\$6,776,803.24</b>                                     | Undivided profits ..... 221,188.28                             |
|                                                                      | Reserves (Loans, Securities and Contingencies) ..... 20,904.00 |
|                                                                      | Total Capital & Reserves ..... 742,092.28                      |
|                                                                      | <b>TOTAL .....\$6,776,803.24</b>                               |

Number of Branches: Inside City—None; Outside City—None

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

|                                                            |                               |
|------------------------------------------------------------|-------------------------------|
| Demand deposits .....                                      | \$ 8,224,099.10               |
| Time deposits .....                                        | 8,626,871.92                  |
| U. S. Gov't deposits ....                                  | 134,191.09                    |
| Public funds .....                                         | 1,094,856.69                  |
| Deposits of banks .....                                    | 52,348.57                     |
| Total Deposits .....                                       | <u>18,132,367.37</u>          |
| All other liabilities .....                                | 70,208.29                     |
| Total Liabilities .....                                    | <u>18,202,575.66</u>          |
| Capital stock .....                                        | 300,000.00                    |
| Surplus .....                                              | 300,000.00                    |
| Undivided profits .....                                    | 715,995.11                    |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>113,430.36</u>             |
| Total Capital &<br>Reserves .....                          | <u>1,429,425.47</u>           |
| <b>TOTAL .....</b>                                         | <b><u>\$19,632,001.13</u></b> |

**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 Branches: Inside City—1; Outside City—2

**Officers****Directors**

R. L. Beck ..... Ch. of Board  
 W. A. Smith ..... Vice Ch. of Board  
 Sam Bowman ..... President  
 Mark E. Sherland, Jr. .... Vice Pres.  
 J. H. Potter ..... Vice Pres.  
                                     & Cashier  
 W. W. Williams, Jr. .... Vice Pres.  
                                     & Tr. Officer  
 Bill Bowman ..... Commercial Loan  
                                     Officer  
 Charles E. Lloyd ..... Asst. Mgr.  
                                     Time Pay  
 Roy Ferrell ..... Asst. Trust Officer  
 Tom Bartholomew, Jr. ... Farm Rep.  
 Mrs. Bess T. Parker ..... Mgr.  
                                     Bookkeeping Dept.  
 Nancy C. Shook Branch Supervisor  
 Jean Birch ..... Asst. Cashier

Robert H. Adcock  
 R. L. Beck  
 Fred Blanks  
 Sam Bowman  
 Jimmy L. Buford  
 Bill Elliott  
 C. J. Griffith, Jr.  
 O. O. Kemp  
 John L. Maier, Jr.  
 Buren Sharpe  
 Mark E. Sherland, Jr.  
 James N. Smith  
 W. A. Smith  
 Cecil Simpson

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,953,844.81  
 U. S. Treasury  
   Securities ..... 2,064,773.75  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 274,709.77  
 Oblig. of States  
   & political  
   subdivisions ..... 5,535,230.92  
 All other securities,  
   including  
   corp. stocks ..... 646,915.00  
 Excess funds sold ..... 2,000,000.00  
 Loans & discounts ..... 15,479,282.31  
 Bank prem., furniture  
   & fixtures ..... 389,016.72  
 All other assets ..... 400,822.91  
**TOTAL ..... \$28,744,596.19**

Demand deposits ..... \$ 7,553,696.66  
 Time deposits ..... 14,472,826.71  
 U. S. Gov't deposits .... 187,770.36  
 Public funds ..... 3,323,633.59  
**Total Deposits ..... 25,537,927.32**  
 All other liabilities ..... 196,959.33  
**Total Liabilities ..... 25,734,886.65**  
 Capital stock ..... 600,000.00  
 Surplus ..... 900,000.00  
 Undivided profits ..... 1,238,956.06  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 270,753.48  
**Total Capital &  
   Reserves ..... 3,009,709.54**  
**TOTAL ..... \$28,744,596.19**

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$1,198,834.23  
 U. S. Treasury  
   Securities ..... 1,900,264.49  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 263,610.10  
 Oblig. of States  
   & political  
   subdivisions ..... 1,215,322.37  
 Loans & discounts ..... 1,031,545.00  
 Bank prem., furniture  
   & fixtures ..... 4,502.00  
 TOTAL ..... \$5,614,078.19

Demand deposits ..... \$2,778,571.11  
 Time deposits ..... 1,505,040.43  
 U. S. Gov't deposits ..... 53,536.58  
 Public funds ..... 646,360.57  
 Total Deposits ..... 4,983,508.69  
 Total Liabilities ..... 4,983,508.69  
 Capital stock ..... 50,000.00  
 Surplus ..... 150,000.00  
 Undivided profits ..... 411,346.93  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 19,222.57  
 Total Capital &  
   Reserves ..... 630,569.50  
 TOTAL ..... \$5,614,078.19

Population 4,600                      Polk County  
Chartered July 25, 1934              P. O. Box 898              Telephone Number 394-2211  
                                                 Zip Code 71953  
Number of Branches: Inside City—None; Outside City—1

## Directors

Edward W. Stevenson  
Cliff C. Lane  
L. L. Morrow  
Bill Lauck Wood  
R. A. Carver  
R. L. Hamilton  
Nabors Shaw

## Liabilities

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 8,220,727.86        |
| Time deposits .....                                        | 9,898,766.92           |
| U. S. Gov't deposits ....                                  | 328,991.25             |
| Public funds .....                                         | 1,430,303.77           |
| <b>Total Deposits .....</b>                                | <b>19,878,789.80</b>   |
| All other liabilities .....                                | 472,178.93             |
| <b>Total Liabilities .....</b>                             | <b>20,350,968.73</b>   |
| Capital stock .....                                        | 300,000.00             |
| Surplus .....                                              | 800,000.00             |
| Undivided profits .....                                    | 655,462.51             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 205,467.94             |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>1,960,930.45</b>    |
| <b>TOTAL .....</b>                                         | <b>\$22,311,899.18</b> |



**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 Branches: Inside City—None; Outside City—None

**Officers**

Donald Kirksey ..... President &  
Cashier  
Verlene Fullen ..... Vice President  
Shirley Bronaugh .. Vice President  
Bill Clark ..... Vice President  
Carolyn Turner ..... Asst. Cashier

**Directors**

E. J. Ball  
Charles Frierson, III  
B. R. Harper, M.D.  
T. P. Harper, M.D.  
Donald Kirksey  
Ruth P. Latta  
J. E. Story

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                         |                        |
|-------------------------|------------------------|
| Cash & due from banks   | \$ 682,857.73          |
| U. S. Treasury          |                        |
| Securities              | 392,648.89             |
| Oblig. of other U. S.   |                        |
| Gov't agencies          |                        |
| & corporations          | 799,463.62             |
| Oblig. of States        |                        |
| & political             |                        |
| subdivisions            | 1,092,554.05           |
| Excess funds sold       | 1,100,000.00           |
| Loans & discounts       | 7,716,252.18           |
| Bank prem., furniture   |                        |
| & fixtures              | 274,939.93             |
| Other real estate owned | 6,301.00               |
| All other assets        | 8,430.21               |
| <b>TOTAL</b>            | <b>\$12,073,447.61</b> |

**Liabilities**

|                            |                        |
|----------------------------|------------------------|
| Demand deposits            | \$ 3,772,943.66        |
| Time deposits              | 6,270,126.69           |
| U. S. Gov't deposits       | 3,816.77               |
| Public funds               | 842,598.75             |
| Deposits of banks          | 5,000.00               |
| <b>Total Deposits</b>      | <b>10,894,485.87</b>   |
| All other liabilities      | 79,355.79              |
| <b>Total Liabilities</b>   | <b>10,973,841.66</b>   |
| Capital stock              | 200,000.00             |
| Surplus                    | 400,000.00             |
| Undivided profits          | 409,066.62             |
| Reserves (Loans,           |                        |
| Securities and             |                        |
| Contingencies)             | 90,539.33              |
| <b>Total Capital &amp;</b> | <b></b>                |
| <b>Reserves</b>            | <b>1,099,605.95</b>    |
| <b>TOTAL</b>               | <b>\$12,073,447.61</b> |

**COMMERCIAL BANK & TRUST COMPANY, MONTICELLO**

Population 7,034

Drew County

Chartered November 29, 1912    P. O. Box 150    Telephone Number 367-6221  
Zip Code 71655

Number of Branches: Inside City—None; Outside City—None

**Officers**

Bennie Ryburn, Sr. .... President  
 Reginald Glover .... Exec. Vice Pres.  
 J. Ted Blagg ..... Sr. Vice Pres.  
 Jerry N. Wilson ..... Vice Pres.  
 Louise Hubbard ..... Cashier  
 Carolyn Brown .... Asst. Vice Pres.  
                                     & Sec. of the Board  
 Greta Gough .... Asst. Sec. of Board

**Directors**

Bennie Ryburn, Sr.  
 Bennie Ryburn, Jr.  
 Reginald Glover  
 J. Ted Blagg  
 E. A. Baker  
 Robert L. Barnes  
 Joe Brannen  
 William C. Bullock  
 J. A. Gibson  
 R. D. Jones, Jr.  
 L. D. Long  
 Wiley A. McGehee  
 Lamar Miles  
 James A. Ross, Sr.  
 W. E. Smith  
 John Spivey  
 Kim Ward  
 Frank Wolfe

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                              |                        |
|----------------------------------------------|------------------------|
| Cash & due from banks                        | \$ 1,586,887.31        |
| U. S. Treasury Securities                    | 454,038.75             |
| Oblig. of States & political subdivisions    | 2,569,023.25           |
| All other securities, including corp. stocks | 9,250.00               |
| Excess funds sold                            | 200,000.00             |
| Loans & discounts                            | 13,045,875.52          |
| Bank prem., furniture & fixtures             | 286,704.38             |
| All other assets                             | 5,294.22               |
| <b>TOTAL</b>                                 | <b>\$18,156,873.43</b> |

**Liabilities**

|                                                |                        |
|------------------------------------------------|------------------------|
| Demand deposits                                | \$ 5,210,780.30        |
| Time deposits                                  | 8,046,494.96           |
| U. S. Gov't deposits                           | 114,005.83             |
| Public funds                                   | 2,611,566.46           |
| Deposits of banks                              | 112,498.92             |
| <b>Total Deposits</b>                          | <b>16,095,346.47</b>   |
| Excess funds purchased                         | 350,000.00             |
| All other liabilities                          | 404,372.97             |
| <b>Total Liabilities</b>                       | <b>16,849,719.44</b>   |
| Capital stock                                  | 200,000.00             |
| Surplus                                        | 700,000.00             |
| Undivided profits                              | 240,605.12             |
| Reserves (Loans, Securities and Contingencies) | 166,548.87             |
| <b>Total Capital &amp; Reserves</b>            | <b>1,307,153.99</b>    |
| <b>TOTAL</b>                                   | <b>\$18,156,873.43</b> |

**UNION BANK & TRUST COMPANY, MONTICELLO**

Population 7,034

Drew County

Chartered September 15, 1915 P. O. Box 270 Telephone Number 367-3456  
Zip Code 71655

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

Zach McClendon ..... Chairman of  
the Board  
Gerald D. Burton ..... President  
Mrs. Virginia Pierce .... Sr. V. Pres.  
                                    & Trust Officer  
Oliver Q. Couey ..... Vice Pres.  
                                    & Cashier  
Jack E. Curry ..... Asst. Vice Pres.  
Tommy H. Free .... Asst. Vice Pres.  
Mrs. Jean St. John. Asst. Vice Pres.  
Phillip Madar ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,500,676.96  
U. S. Treasury  
Securities ..... 1,863,254.50  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 1,250,000.00  
Oblig. of States  
& political  
subdivisions ..... 4,718,386.73  
All other securities,  
including  
corp. stocks ..... 1.00  
Loans & discounts ..... 12,318,568.03  
Bank prem., furniture  
& fixtures ..... 568,793.29  
Other real estate owned ..... 40,251.00  
All other assets ..... 60,117.00  
TOTAL ..... \$22,320,048.51

Demand deposits ..... \$ 5,642,318.13  
Time deposits ..... 11,384,934.69  
U. S. Gov't deposits .... 142,528.44  
Public funds ..... 2,223,098.51  
Deposits of banks ..... 1,511.09  
Total Deposits ..... 19,394,390.86  
All other liabilities .... 707,804.78  
Total Liabilities ..... 20,102,195.64  
Capital stock ..... 800,000.00  
Surplus ..... 800,000.00  
Undivided profits ..... 317,176.00  
Reserves (Loans,  
Securities and  
Contingencies) ..... 300,676.87  
Total Capital &  
Reserves ..... 2,217,852.87  
TOTAL ..... \$22,320,048.51

**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 Branches: Inside City—1; Outside City—None

**Officers****Directors**

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

Charles L. Ormond  
 Cleo Cheek  
 R. A. Greer  
 Dr. T. H. Hickey  
 Otto Lienhart  
 W. E. Love  
 S. E. McReynolds  
 Louis Oates  
 C. E. Linebarger,  
                                     Honorary

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,303,432.75  
 U. S. Treasury  
   Securities ..... 3,267,571.13  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 441,669.46  
 Oblig. of States  
   & political  
   subdivisions ..... 4,376,843.94  
 Excess funds sold ..... 1,800,000.00  
 Loans & discounts ..... 10,583,607.46  
 Bank prem., furniture  
   & fixtures ..... 329,160.14  
 Other real estate owned     10,002.00  
  
**TOTAL** ..... \$23,112,286.88

Demand deposits .....\$ 8,892,157.01  
 Time deposits ..... 10,331,920.85  
 U. S. Gov't deposits .... 284,826.95  
 Public funds ..... 668,812.11  
 Total Deposits ..... 20,177,716.92  
 All other liabilities ..... 823,376.18  
 Total Liabilities ..... 21,001,093.10  
 Capital stock ..... 500,000.00  
 Surplus ..... 500,000.00  
 Undivided profits ..... 937,630.31  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 173,563.47  
 Total Capital &  
   Reserves ..... 2,111,193.78  
**TOTAL** ..... \$23,112,286.88

**MORRILTON SECURITY BANK, MORRILTON**

Population 7,000

Conway County

Chartered March 12, 1955      P. O. Box 320      Telephone Number 354-3531  
Zip Code 72110

Number of Branches: Inside City—None; Outside City—1

**Officers**

Howard E Jones ..... President  
 Nathan Gordon ..... Vice Pres.  
 Sam W. Callihan ..... Vice Pres.  
                                     & Cashier  
 Alton R. Cash ..... Vice Pres.  
 Philip C. Howe ..... Loan Officer  
 Jean Jones ..... Asst. Cashier  
 LaVernia Bridgman .. Asst. Cashier  
 Thomasine Williams .. Asst. Cashier

**Directors**

Ed Cross  
 Edward Gordon  
 Nathan Gordon  
 Marion Hightower  
 Howard E. Jones  
 A. J. Meadors  
 Edward Ruff

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,041,530.09  
 U. S. Treasury  
     Securities ..... 1,705,734.05  
 Oblig. of other U. S.  
     Gov't agencies  
     & corporations ..... 1,510,706.04  
 Oblig. of States  
     & political  
     subdivisions ..... 1,615,787.19  
 Loans & discounts ..... 5,743,082.42  
 Bank prem., furniture  
     & fixtures ..... 186,684.79  
 All other assets ..... 15,078.18  
  
**TOTAL** ..... \$11,818,602.76

**Liabilities**

Demand deposits .....\$ 5,684,506.98  
 Time deposits ..... 4,272,062.29  
 U. S. Gov't deposits .... 97,034.99  
 Public funds ..... 610,901.80  
     Total Deposits ..... 10,664,506.06  
     Total Liabilities ..... 10,664,506.06  
 Capital stock ..... 225,000.00  
 Surplus ..... 250,000.00  
 Undivided profits ..... 613,639.47  
 Reserves (Loans,  
     Securities and  
     Contingencies) ..... 65,457.23  
     Total Capital &  
     Reserves ..... 1,154,096.70  
**TOTAL** ..... \$11,818,602.76

**PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME**

Population 5,028

Baxter County

Chartered August 10, 1906

"Drawer B"

Telephone Number 425-2166

Zip Code 72653

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

J. P. Morgan ..... Chairman of the Board  
 Powers L. Fowler .... Vice Chairman of the Board  
 Neil Nelson ..... President  
 Wylo Dyer ..... Vice President  
 R. E. Baker ..... Vice President  
 Charles A. Morton .... Vice President  
 Rudell Pannell ..... Asst. Cashier  
 Larry Nelson ..... Asst. Cashier  
 Irene Martin ..... Asst. Cashier  
 Reba Bigham ..... Asst. Cashier  
 Clyde Thorne, Jr. .... Asst. Cashier  
 Betty Lonon ..... Asst. Cashier

J. P. Morgan  
 Powers L. Fowler  
 W. A. Thompson  
 R. E. Baker  
 Wylo Dyer  
 Neil Nelson  
 Bill Wiseman  
 Mrs. Nat T. Dyer

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,459,907.24  
 U. S. Treasury  
 Securities ..... 2,229,616.31  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 634,768.89  
 Oblig. of States  
 & political  
 subdivisions ..... 5,589,811.34  
 Excess funds sold ..... 2,400,000.00  
 Loans & discounts ..... 19,787,976.85  
 Bank prem., furniture  
 & fixtures ..... 344,832.35  
 Other real estate owned ..... 27,501.00  
 All other assets ..... 28,594.14  
 TOTAL ..... \$33,503,008.12

Demand deposits ..... \$ 9,492,085.15  
 Time deposits ..... 19,007,544.32  
 U. S. Gov't deposits .... 226,680.92  
 Public funds ..... 1,587,939.68  
 Total Deposits ..... 30,314,250.07  
 All other liabilities ..... 428,383.40  
 Total Liabilities ..... 30,742,633.47  
 Capital notes & debts. .. 50,000.00  
 Capital stock ..... 650,000.00  
 Surplus ..... 1,000,000.00  
 Undivided profits ..... 765,527.95  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 294,846.70  
 Total Capital &  
 Reserves ..... 2,760,374.65  
 TOTAL ..... \$33,503,008.12

**BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW**

Population 1,866

Stone County

Chartered July 21, 1915

P. O. Box C

Telephone Number 269-3815

Zip Code 72560

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Glen Hinkle ..... President  
 Hubert Hinkle .. Chairman of Board  
 G. R. Sansom ..... Secretary  
 James G. Hinkle ..... Vice Pres.  
 Charles A. Lowe .. Exec. Vice Pres.  
 Weldon Duncan ..... Cashier  
 Loreva Harness ..... Asst. Cashier

Glen Hinkle  
 Hubert Hinkle  
 G. R. Sansom  
 James G. Hinkle  
 Charles A. Lowe

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$1,122,395.23  
 U. S. Treasury  
   Securities ..... 376,367.46  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 811,843.50  
 Oblig. of States  
   & political  
   subdivisions ..... 1,329,753.38  
 Excess funds sold ..... 1,300,000.00  
 Loans & discounts ..... 4,675,554.69  
 Bank prem., furniture  
   & fixtures ..... 110,872.72  
 Other real estate owned .. 7,334.32  
**TOTAL .....\$9,734,121.30**

Demand deposits .....\$4,181,861.01  
 Time deposits ..... 3,420,025.67  
 U. S. Gov't deposits ..... 8,351.32  
 Public funds ..... 1,220,595.10  
   Total Deposits ..... 8,830,833.10  
   Total Liabilities ..... 8,830,833.10  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 376,330.00  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 26,958.20  
   Total Capital &  
   Reserves ..... 903,288.20  
**TOTAL .....\$9,734,121.30**

**THE BANK OF MONTGOMERY COUNTY, MOUNT IDA**

Population 819

Montgomery County

Chartered November 26, 1930 P. O. Box 435 Telephone Number 867-3491

Zip Code 71957

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

John Beavers ..... President  
 Robert Campbell .... Vice President  
 Frank Butler ..... Cashier

R. W. Butler  
 John Beavers  
 Frank Butler  
 Jim Tom Butler  
 Paul Eaton

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                          |                        |                            |                        |
|--------------------------|------------------------|----------------------------|------------------------|
| Cash & due from banks \$ | 736,776.98             | Demand deposits .....      | \$ 3,151,822.04        |
| U. S. Treasury           |                        | Time deposits .....        | 6,111,225.23           |
| Securities .....         | 758,540.84             | U. S. Gov't deposits ....  | 4,741.00               |
| Oblig. of other U. S.    |                        | Public funds .....         | 977,059.24             |
| Gov't agencies           |                        | Total Deposits .....       | 10,244,847.51          |
| & corporations .....     | 1,236,061.23           | All other liabilities .... | 480,692.21             |
| Oblig. of States         |                        | Total Liabilities .....    | 10,725,539.72          |
| & political              |                        | Capital stock .....        | 100,000.00             |
| subdivisions .....       | 3,138,112.99           | Surplus .....              | 450,000.00             |
| Excess funds sold .....  | 1,250,000.00           | Undivided profits .....    | 376,396.41             |
| Loans & discounts .....  | 4,526,469.31           | Reserves (Loans,           |                        |
| Bank prem., furniture    |                        | Securities and             |                        |
| & fixtures .....         | 65,411.02              | Contingencies) .....       | 68,070.57              |
| All other assets .....   | 8,634.33               | Total Capital &            |                        |
|                          |                        | Reserves .....             | 994,466.98             |
| <b>TOTAL .....</b>       | <b>\$11,720,006.70</b> | <b>TOTAL .....</b>         | <b>\$11,720,006.70</b> |



**BANK OF MULBERRY, MULBERRY**

Population 1,340

Crawford County

Chartered January 15, 1902    Drawer "A"    Telephone Number 997-2601  
Zip Code 72947

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

T. J. House ..... President-Cashier  
 J. B. House ..... Vice President  
 Phyllis Douglas .. Assistant Cashier  
 Katy McCollum .. Assistant Cashier

T. J. House  
 S. B. Stevinson  
 Chas. A. Beasley  
 Nora House  
 Joe Kirksey

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                            |                       |                           |                       |
|----------------------------|-----------------------|---------------------------|-----------------------|
| Cash & due from banks ..\$ | 935,995.94            | Demand deposits .....     | \$2,090,514.45        |
| U. S. Treasury             |                       | Time deposits .....       | 2,733,463.69          |
| Securities .....           | 1,448,301.67          | U. S. Gov't deposits .... | 15,175.67             |
| Oblig. of stocks &         |                       | Public funds .....        | 433,646.60            |
| political subdivisions..   | 626,986.20            | Total Deposits .....      | 5,272,800.41          |
| Excess funds sold .....    | 1,100,000.00          | Total Liabilities .....   | 5,272,800.41          |
| Loans & discounts .....    | 1,519,816.26          | Capital stock .....       | 50,000.00             |
| Bank prem., furniture      |                       | Surplus .....             | 150,000.00            |
| & fixtures .....           | 50,001.00             | Undivided profits .....   | 207,072.09            |
| All other assets .....     | 4,122.00              | Reserves (Loans,          |                       |
|                            |                       | Securities and            |                       |
|                            |                       | Contingencies) .....      | 5,350.57              |
|                            |                       | Total Capital &           |                       |
|                            |                       | Reserves .....            | 412,422.66            |
| <b>TOTAL .....</b>         | <b>\$5,685,223.07</b> | <b>TOTAL .....</b>        | <b>\$5,685,223.07</b> |

Thomas Bridgeman  
R. B. Carroll, Jr.  
Charles Darnall  
Vance Evans  
Cooper Kizzia  
Clift Lane  
Bill R. Philpot  
Elbert Ray  
George Steel  
Ray Womack

|                                                            |                               |
|------------------------------------------------------------|-------------------------------|
| Demand deposits .....                                      | \$ 4,509,412.52               |
| Time deposits .....                                        | 5,603,083.88                  |
| U. S. Gov't deposits ....                                  | 103,010.15                    |
| Public funds .....                                         | 959,756.10                    |
| Total Deposits .....                                       | <u>11,175,262.65</u>          |
| All other liabilities ....                                 | 341,256.69                    |
| Total Liabilities .....                                    | <u>11,516,519.34</u>          |
| Capital stock .....                                        | 200,000.00                    |
| Surplus .....                                              | 200,000.00                    |
| Undivided profits .....                                    | 683,263.44                    |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>76,444.75</u>              |
| Total Capital &<br>Reserves .....                          | 1,159,708.19                  |
| <b>TOTAL .....</b>                                         | <b><u>\$12,676,227.53</u></b> |

**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 Branches: Inside City—None; Outside City—None

**Officers**

Jack L. Magness ..... President  
 J. W. Freeze ..... Vice President  
                                     & Secretary  
 B. J. Freeze ..... Vice President  
 Houston House ..... Cashier  
 Mrs. Jo Magness ..... Asst. Cashier

**Directors**

Jack L. Magness  
 B. J. Freeze  
 J. W. Freeze

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                       |
|-----------------------------------------------------|-----------------------|
| Cash & due from banks.                              | \$ 355,382.09         |
| U. S. Treasury Securities                           | 250,730.00            |
| Oblig. of other U. S. Gov't agencies & corporations | 214,235.56            |
| Oblig. of States & political subdivisions           | 111,551.94            |
| Excess funds sold                                   | 250,000.00            |
| Loans & discounts                                   | 503,933.84            |
| Bank prem., furniture & fixtures                    | 2.00                  |
| <b>TOTAL</b>                                        | <b>\$1,685,835.43</b> |

**Liabilities**

|                                                |                       |
|------------------------------------------------|-----------------------|
| Demand deposits                                | \$1,350,349.91        |
| Time deposits                                  | 18,300.00             |
| U. S. Gov't deposits                           | 7,501.17              |
| Public funds                                   | 88,640.72             |
| Deposits of banks                              | 14,151.23             |
| Total Deposits                                 | 1,478,943.03          |
| All other liabilities                          | 226.06                |
| Total Liabilities                              | 1,479,169.09          |
| Capital stock                                  | 25,000.00             |
| Surplus                                        | 50,000.00             |
| Undivided profits                              | 123,330.18            |
| Reserves (Loans, Securities and Contingencies) | 8,336.16              |
| Total Capital & Reserves                       | 206,666.34            |
| <b>TOTAL</b>                                   | <b>\$1,685,835.43</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

Ray Attwood  
 W. K. Parham  
 Geneva Attwood

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks .....\$155,546.00  
 U. S. Treasury Securities.. 331,850.73  
 Oblig. of other U. S. Gov't  
   agencies & corporations.. 45,000.00  
 Oblig. of States &  
   political subdivisions .... 2,813.32  
 Excess funds sold ..... 60,000.00  
 Loans & discounts ..... 77,330.47  
 Bank prem., furniture  
   & fixtures ..... 22.00  
 All other assets ..... 200.00  
  
**TOTAL** ..... \$672,762.52

Demand deposits .....\$396,425.59  
 Time deposits ..... 154,898.29  
 U. S. Gov't deposits ..... 764.79  
 Public funds ..... 42,723.01  
 Total Deposits ..... 594,811.68  
 All other liabilities ..... 4,005.20  
 Total Liabilities ..... 598,816.88  
 Capital stock ..... 25,000.00  
 Surplus ..... 12,000.00  
 Undivided profits ..... 36,945.64  
 Total Capital &  
   Reserves ..... 73,945.64  
**TOTAL** ..... \$672,762.52

**MERCHANTS & PLANTERS BANK, NEWPORT**

Population 8,500

Jackson County

Chartered March 30, 1946

P. O. Box 550

Telephone Number 523-3601

Zip Code 72112

Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

P. L. Copeland ..... Chairman of  
the Board  
Ernest D. McDonald ..... President  
L. H. Conditt ..... Exec. Vice Pres.  
R. W. Smith ..... Vice Pres.  
Anna Jean Guinn ..... Asst. Cashier  
Maurine B. Heard ..... Loan Teller—  
Asst. Cashier  
Patsy Fletcher ..... Asst. Cashier  
Alice Fox ..... Asst. Cashier  
Ada Marie Mink ..... Sec. & Asst.  
Cashier  
Nora Lee Wilson ..... Sec. & Asst.  
Cashier

Dr. Troy A. Gray  
L. H. Conditt  
P. L. Copeland  
John L. Conner  
Ralph McDonald, Jr.  
R. O. Burton  
Paul K. Holmes, Jr.  
Ernest D. McDonald  
Charles McCartney  
Robert Harvey  
Leonidas L. Mack  
A. F. Minor, Jr.  
Frank A. Rogers  
Fred M. Pickens, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,128,103.18  
U. S. Treasury  
Securities ..... 788,535.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 5,306,325.75  
Oblig. of States  
& political  
subdivisions ..... 1,963,104.31  
Excess funds sold ..... 1,250,000.00  
Loans & discounts ..... 9,817,849.66  
Bank prem., furniture  
& fixtures ..... 290,636.86  
All other assets ..... 386,082.91  
  
TOTAL ..... \$21,930,637.67

Demand deposits ..... \$ 8,512,490.30  
Time deposits ..... 10,356,458.59  
U. S. Gov't deposits ..... 358,683.44  
Public funds ..... 823,799.16  
Deposits of banks ..... 66,147.22  
Total Deposits ..... 20,117,578.71  
All other liabilities ..... 170,331.54  
Total Liabilities ..... 20,287,910.25  
Capital stock ..... 225,000.00  
Surplus ..... 500,000.00  
Undivided profits ..... 766,098.08  
Reserves (Loans,  
Securities and  
Contingencies) ..... 151,629.34  
Total Capital &  
Reserves ..... 1,642,727.42  
TOTAL ..... \$21,930,637.67

**THE TWIN CITY BANK, NORTH LITTLE ROCK**

Population 60,040

Pulaski County

Chartered March 21, 1935

P. O. Box 5581

Telephone Number 375-5361

Zip Code 72119

Number of Branches: Inside City—5; Outside City—None

**Officers**

T. E. Renaud ..... Chairman of the  
Board & President  
Edward M. Penick, Jr. .. Exec. Vice  
President  
Kenneth J. Pennebaker .. Exec. Vice  
President  
J. Grayson Dickson ..... Vice Pres.  
& Cashier  
Bill Gieck ..... Vice Pres.  
Dale Renaud ..... Vice Pres.  
& Operations Officer  
John Schick ..... Vice Pres.  
Benny Scroggin ..... Vice Pres.  
Michael Waddington ..... Vice Pres.  
James G. Williamson, Jr. Vice Pres.  
& Comptroller  
Robert F. Birch .... Business Devel.  
Officer  
C. H. Fuller ..... Asst. Vice Pres.  
& Auditor  
Kenneth Hammonds .... Main Bank  
Officer  
Frank McGehee ..... Sr. Commercial  
Development Officer  
Bernice Orsini ..... Training Officer  
Adeline Barker ..... Retail Banking  
Officer  
Jack Bonner .. Commercial Business  
Development Officer  
Ron Brown .. Loan Servicing Officer

**Officers**

C. D. Burnett ..... Rose City Bank  
Officer  
Wanda Claussen McCain Mall Bank  
Officer  
James J. Harrington, III. Investments  
Officer  
Jean Luper ..... North Hills Bank  
Officer  
Bernard F. Munnerlyn, Jr. .... Real  
Estate Loan Officer  
Phyllis Sadler ..... Lakewood Bank  
Officer  
Floyd H. Sims ..... Loan Servicing  
Officer  
William T. Staed .. Commercial Loan  
Officer  
David P. Wood ..... Consumer Loan  
Officer

**Directors**

John Blodgett  
Martin Borchert  
Ralph Cotham, Jr.  
Frank Lyon, Jr.  
J. O. Mayhugh  
Mike Mehaffy  
Eugene M. Pfeifer, III  
T. E. Renaud  
George M. Rozzell, Jr.  
Samuel S. Sparks

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 8,996,371.31  
U. S. Treasury  
Securities ..... 1,916,935.12  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 1,786,599.83  
Oblig. of States  
& political  
subdivisions ..... 15,207,109.14  
All other securities,  
including  
corp. stocks ..... 1,008,015.21  
Excess funds sold ..... 700,000.00  
Loans & discounts ..... 53,648,930.04  
Bank prem., furniture  
& fixtures ..... 419,305.49  
All other assets ..... 1,712,934.96

**TOTAL** ..... **\$85,396,201.10**

**Liabilities**

Demand deposits ..... \$26,532,234.49  
Time deposits ..... 28,694,137.23  
U. S. Gov't deposits .... 399,792.78  
Public funds ..... 19,028,801.60  
Deposits of banks ..... 30,000.00  
Total Deposits ..... 74,684,966.10  
Excess funds  
purchased ..... 600,000.00  
All other liabilities ..... 3,959,919.03  
Total Liabilities ..... 79,244,885.13  
Capital notes & debts. .. 1,300,000.00  
Capital stock ..... 2,700,000.00  
Surplus ..... 800,000.00  
Undivided profits ..... 526,162.79  
Reserves (Loans,  
Securities and  
Contingencies) ..... 825,153.18  
Total Capital &  
Reserves ..... 6,151,315.97  
**TOTAL** ..... **\$85,396,201.10**

**THE PLANTERS BANK, OSCEOLA**

Population 7,200      P. O. Box 407      Mississippi County  
 Chartered April 13, 1944      Zip Code 72370      Telephone Number 563-2666  
 Number of Branches: Inside City—1; Outside City—None

**Officers**

Sloan Rainwater, Jr. .... President  
 Wm. I. Rainwater ..... V. Chairman  
                                          of the Board  
 Jim Hinkle .... Exec. Vice President  
 June Welborn ..... Vice President  
 Marjorie Doyle ..... Vice President  
 Betty Rue ..... Cashier  
 Pauline Alsworth ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,619,377.73  
 U. S. Treasury  
   Securities ..... 249,928.52  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 2,098,917.36  
 Oblig. of States &  
   political subdivisions 1,909,867.23  
 Excess funds sold ..... 3,600,000.00  
 Loans & discounts ..... 6,959,945.70  
 Bank prem., furniture  
   & fixtures ..... 289,625.01  
 Other real estate  
   owned ..... 18,500.53  
 All other assets ..... 224,052.21  
  
**TOTAL ..... \$16,970,214.29**

**Liabilities**

Demand deposits .....\$ 5,459,555.17  
 Time deposits ..... 7,661,626.61  
 U. S. Gov't deposits .... 273,202.43  
 Public funds ..... 1,935,401.19  
 Total Deposits ..... 15,329,785.40  
 All other liabilities ..... 510,530.83  
 Total Liabilities ..... 15,840,316.23  
 Capital notes & debts... 180,000.00  
 Capital stock ..... 155,000.00  
 Surplus ..... 465,000.00  
 Undivided profits ..... 299,140.38  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 30,757.68  
 Total Capital &  
   Reserves ..... 1,129,898.06  
  
**TOTAL ..... \$16,970,214.29**

**BANK OF OZARK, OZARK**

Population 2,700 P. O. Box 196 Franklin County

Chartered June 9, 1937

Zip Code 72949 Telephone Number 667-2181

Number of Branches: Inside City—1; Outside City—1

**Officers****Directors**

Carl G. Holt .... Chairman of Board  
 Kenneth P. Sanders ..... President  
 Don Smith .... Senior Vice President  
 Harold E. Hull ..... Senior V. Pres.  
 Harold D. Beck .... Senior V. Pres.  
                                     and Cashier  
 Cliff Williams ..... Vice President  
 Raymond Hurst .... Asst. Vice Pres.  
 Donald W. Mainard .... Asst. V. Pres.  
 Gladys Nichols ..... Asst. Cashier  
 Norma Brashears ..... Asst. Cashier  
 Billie Mainard ..... Asst. Cashier

Carl G. Holt  
 Rosemary D. Holt  
 Kenneth P. Sanders  
 Don Smith  
 Jack Holt  
 William Holt  
 Porter Hillard  
 Jim Hillard  
 Kay Van Train  
 Glen Ross  
 W. D. Gober  
 Frances Caleb  
 Coy Kirkpatrick  
 David Taylor  
 Harold Hull

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,141,576.20  
 U. S. Treasury  
     Securities ..... 1,449,152.85  
 Oblig. of other U. S.  
     Gov't agencies  
     & corporations ..... 1,191,912.05  
 Oblig. of States &  
     political subdivisions 4,164,767.33  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 7,255,592.69  
 Bank prem., furniture  
     & fixtures ..... 329,381.12  
 Other real estate  
     owned ..... 18,288.13  
 All other assets ..... 160,558.40  
**TOTAL ..... \$16,111,228.77**

Demand deposits .....\$ 5,742,528.90  
 Time deposits ..... 7,468,961.76  
 U. S. Gov't deposits .... 122,967.77  
 Public funds ..... 1,148,340.65  
     Total Deposits ..... 14,482,799.08  
 All other liabilities .... 608,494.58  
     Total Liabilities ..... 15,091,293.66  
 Capital stock ..... 300,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 330,378.43  
 Reserves (Loans,  
     Securities and  
     Contingencies) ..... 89,556.68  
     Total Capital &  
     Reserves ..... 1,019,935.11  
**TOTAL ..... \$16,111,228.77**



**Population 13,000**

## Greene County

**Chartered February 5, 1931      P. O. Box 670**

**Telephone Number 239-9571**

**Zip Code 72450**

Number of Branches: Inside City—1; Outside City—1

## Officers

## Directors

|                   |                          |
|-------------------|--------------------------|
| Marlin D. Jackson | President                |
| Scott Noel        | Exec. Vice Pres.         |
| Dulun G. White    | Sr. Vice Pres.           |
| George M. Jackson | Vice Pres.               |
| Reba Neely        | Vice Pres.               |
| Melvin Wamock     | Vice Pres.               |
| Herb Bland        | Vice Pres.               |
| Bill Fisher       | Cashier                  |
| Thelma Hodge      | Asst. Cashier            |
| Dennis Smelser    | Asst. Cashier            |
| Lynda Stuart      | Asst. Cashier            |
| Catherine Wright  | Asst. Cashier            |
| Donna Carter      | Asst. Cashier            |
| L. E. Russom      | Asst. Cashier            |
| Fred Wilcox       | C.P.A.                   |
| Sandra Kasserman  | Adm. Asst.               |
| Jerry Dorton      | Installment Loan Officer |

Marlin D. Jackson  
Scott Noel  
Dulun G. White  
William Adair  
Mrs. Nan C. Dickey  
Charles Gordon  
Earl Gramling  
Tom Hall  
G. I. Higgins  
Paul Keeton  
Thomas Kirk  
Donald I. Purcell  
Robert Rose  
Kaut White  
Vernon Williams

**STATEMENT AS OF JUNE 30, 1974**

## Assets

## Liabilities

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 2,047,295.39        |
| U. S. Treasury Securities                           | 3,351,296.18           |
| Oblig. of other U. S. Gov't agencies & corporations | 5,185,686.09           |
| Oblig. of States & political subdivisions           | 4,771,838.25           |
| All other securities, including corp. stocks        | 1,758,422.24           |
| Loans & discounts                                   | 18,696,010.05          |
| Bank prem., furniture & fixtures                    | 168,653.04             |
| Other real estate owned                             | 1,932.68               |
| All other assets                                    | 559,438.74             |
| <b>TOTAL</b>                                        | <b>\$36,540,572.66</b> |

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 7,053,542.46        |
| Time deposits .....                                        | 18,357,995.34          |
| U. S. Gov't deposits ....                                  | 198,800.61             |
| Public funds .....                                         | 4,303,130.69           |
| Deposits of banks .....                                    | 50,000.00              |
| <b>Total Deposits .....</b>                                | <b>29,963,469.10</b>   |
| Excess funds<br>purchased .....                            | 3,235,000.00           |
| All other liabilities ....                                 | 980,063.75             |
| <b>Total Liabilities .....</b>                             | <b>34,178,532.85</b>   |
| Capital notes & debts. .                                   | 425,000.00             |
| Capital stock .....                                        | 480,000.00             |
| Surplus .....                                              | 480,000.00             |
| Undivided profits .....                                    | 974,536.19             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 2,503.62               |
| <b>Total Capital &amp;<br/>    Reserves .....</b>          | <b>2,362,039.81</b>    |
| <b>TOTAL .....</b>                                         | <b>\$36,540,572.66</b> |

**BANK OF PARKDALE, PARKDALE**

Population 506                      Ashley County  
 Chartered February 1, 1910      P. O. Box 37      Telephone Number 473-2412  
                                          Zip Code 71661  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

J. A. Williams ..... President  
 J. P. Caldwell ..... Vice President  
                                          & Cashier  
 Dorothy H. Caldwell .. Asst. Cashier

**Directors**

J. A. Williams  
 J. P. Caldwell  
 Dorothy T. Williams

**STATEMENT AS OF JUNE 30, 1974**

| Assets                                                               | Liabilities                                                   |
|----------------------------------------------------------------------|---------------------------------------------------------------|
| Cash & due from banks \$ 142,901.88                                  | Demand deposits .....\$ 926,074.29                            |
| U. S. Treasury Securities ..... 1,384,067.29                         | Time deposits ..... 675,940.78                                |
| Oblig. of other U. S. Gov't agencies & corporations ..... 192,660.97 | U. S. Gov't deposits ..... 941.95                             |
| Oblig. of States & political subdivisions ..... 57,367.92            | Public funds ..... 129,828.83                                 |
| Excess funds sold ..... 250,000.00                                   | Total Deposits ..... 1,732,785.85                             |
| Loans & discounts ..... 111,334.48                                   | Total Liabilities ..... 1,732,785.85                          |
| Bank prem., furniture & fixtures ..... 15,579.32                     | Capital stock ..... 30,000.00                                 |
|                                                                      | Surplus ..... 80,000.00                                       |
|                                                                      | Undivided profits ..... 309,126.01                            |
|                                                                      | Reserves (Loans, Securities and Contingencies) ..... 2,000.00 |
|                                                                      | Total Capital & Reserves ..... 421,126.01                     |
| <b>TOTAL ..... \$2,153,911.86</b>                                    | <b>TOTAL ..... \$2,153,911.86</b>                             |

**FIRST STATE BANK, PARKIN**

Population 2,155

Cross County

Chartered June 5, 1925

P. O. Box 526

Telephone Number 755-5401

Zip Code 72373

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Billy S. Hix ..... Chairman  
 Wallace Martin ..... President  
 S. N. Green .... Exec. Vice President  
                                     & Cashier  
 Fred E. Brenner, Jr. .... Vice Pres.  
 Patsy M. Wootten ..... Asst. Cashier

Fred E. Brenner, Jr.  
 John A. Brenner  
 Charles D. Thomas  
 Wallace Martin  
 S. N. Green  
 Billy S. Nix

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 376,492.91  
 U. S. Treasury  
   Securities ..... 40,187.50  
 Oblig. of other U. S.  
   agencies &  
   corporations ..... 500,119.16  
 Oblig. of States &  
   political subdivisions.. 1,971,161.26  
 Excess funds sold ..... 210,000.00  
 Loans and discounts .... 2,985,988.39  
 Bank prem., furniture  
   & fixtures ..... 88,764.78  
 All other assets ..... 17,093.30  
  
**TOTAL .....\$6,189,807.30**

Demand deposits .....\$1,756,093.49  
 Time deposits ..... 3,024,950.94  
 U. S. Gov't deposits ..... 30,237.22  
 Public funds ..... 677,622.84  
 Total Deposits ..... 5,488,904.49  
 All other liabilities ..... 168,577.24  
 Total Liabilities ..... 5,657,481.73  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 208,125.23  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 24,200.34  
 Total Capital &  
   Reserves ..... 532,325.57  
**TOTAL .....\$6,189,807.30**

**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 Branches: Inside City—None; Outside City—None

**Officers**

Sam M. Walton ..... Chairman &  
 Chief Executive  
 Carl E. Baggett ..... President  
 R. E. Buck ..... Secretary  
 R. Steven Lucas ..... Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                             |                       |
|---------------------------------------------|-----------------------|
| Cash & due from banks ..\$                  | 319,249.74            |
| U. S. Treasury Securities .....             | 70,031.25             |
| Oblig. of States & political subdivisions.. | 321,171.13            |
| Excess funds sold .....                     | 950,000.00            |
| Loans & discounts .....                     | 3,401,095.39          |
| Bank prem., furniture & fixtures .....      | 30,945.66             |
| All other assets .....                      | 2,356.45              |
| <b>TOTAL .....</b>                          | <b>\$5,094,849.62</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$1,599,372.81        |
| Time Deposits .....                                  | 2,360,316.00          |
| U. S. Gov't deposits ....                            | 5,763.33              |
| Public funds .....                                   | 638,025.69            |
| <b>Total Deposits .....</b>                          | <b>4,603,477.83</b>   |
| <b>Total Liabilities .....</b>                       | <b>4,603,477.83</b>   |
| Capital stock .....                                  | 82,500.00             |
| Surplus .....                                        | 290,000.00            |
| Undivided profits .....                              | 92,020.18             |
| Reserves (Loans, Securities and Contingencies) ..... | 26,851.61             |
| <b>Total Capital &amp; Reserves .....</b>            | <b>491,371.79</b>     |
| <b>TOTAL .....</b>                                   | <b>\$5,094,849.62</b> |

**THE PERRY COUNTY BANK, PERRYVILLE**

Population 953

Perry County

Chartered December 8, 1945

P. O. Box 188

Telephone Number 889-2318

Zip Code 72126

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

M. J. Van Dalsem ..... Chairman of  
the Board  
J. D. Farish ..... President  
J. H. Moore ..... Exec. Vice Pres.  
T. O. Spence ..... Vice Pres.  
Charles W. Gillespie ..... Vice Pres.  
Alice Holbrook ..... Cashier  
Velma Dunn ..... Asst. Cashier  
Norma Robinson ..... Asst. Cashier

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks..\$ 645,861.49  
U. S. Treasury  
Securities ..... 1,006,048.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 106,497.83  
Oblig. of States  
& political  
subdivisions ..... 1,532,299.28  
Excess funds sold ..... 700,000.00  
Loans & discounts ..... 3,578,047.15  
Bank prem., furniture  
& fixtures ..... 96,676.53  
All other assets ..... 1,052.78  
**TOTAL** ..... **\$7,666,483.06**

Demand deposits .....\$2,235,578.85  
Time deposits ..... 3,679,258.70  
U. S. Gov't deposits ..... 6,281.00  
Public funds ..... 976,432.25  
Total Deposits ..... 6,897,550.80  
All other liabilities ..... 189,025.34  
Total Liabilities ..... 7,086,576.14  
Capital stock ..... 50,000.00  
Surplus ..... 250,000.00  
Undivided profits ..... 279,906.92  
Total Capital &  
Reserves ..... 579,906.92  
**TOTAL** ..... **\$7,666,483.06**

**PIGGOTT STATE BANK, PIGGOTT**

Population 3,300 Clay County  
 Chartered March 10, 1930 P. O. Box 307 Telephone Number 598-2271  
 Zip Code 72454  
 Number of Branches: 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  
 Evanell Turner ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 852,577.49  
 U. S. Treasury  
 Securities ..... 2,701,820.00  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 74,498.93  
 Oblig. of States  
 & political  
 subdivisions ..... 2,545,333.00  
 All other securities,  
 including  
 corp. stocks ..... 503.67  
 Excess funds sold ..... 300,000.00  
 Loans & discounts ..... 2,379,794.80  
 Bank prem., furniture  
 & fixtures ..... 55,887.00  
**TOTAL** ..... **\$8,910,414.89**

**Liabilities**

Demand deposits ..... \$5,092,503.57  
 Time deposits ..... 2,036,265.46  
 U. S. Gov't deposits ..... 26,182.33  
 Public funds ..... 1,013,015.02  
**Total Deposits** ..... **8,167,966.38**  
 All other liabilities ..... 1,866.68  
**Total Liabilities** ..... **8,169,833.06**  
 Capital stock ..... 100,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 340,581.83  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 200,000.00  
**Total Capital &  
 Reserves** ..... **740,581.83**  
**TOTAL** ..... **\$8,910,414.89**



**BANK OF POCAHONTAS, POCAHONTAS**

Population 4,544

Randolph County

Chartered October 31, 1903

P. O. Box 467

Telephone Number 892-5286

Zip Code 72455

Number of Branches: Inside City—1; Outside City—None

**Officers****Directors**

Harry A. Belford ..... President &  
 Chairman of Board  
 J. R. Jackson ..... Vice President  
 G. B. Johnson Vice Pres. & Cashier  
 W. H. Holobaugh .... Asst. Vice Pres.  
 Ruth B. Tyer ..... Secretary  
 Robert A. Davis ..... Asst. to Pres.  
 Max Long ..... Assistant Cashier  
 Emma Rapert .... Assistant Cashier  
 Mary H. Miller .... Assist. Secretary  
 Mary Lou Cullison ..... Asst. Cashier

Harry A. Belford  
 Donald R. Cox  
 E. C. Cox  
 J. M. Futrell  
 J. R. Jackson  
 H. Gardner McNabb  
 M. C. McNabb

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,619,963.29  
 U. S. Treasury  
 Securities ..... 2,577,947.11  
 Oblig. of other U. S.  
 Gov't agencies  
 & corporations ..... 2,817,167.19  
 Oblig. of States &  
 political subdivisions 2,760,920.19  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 5,250,287.61  
 Bank prem., furniture  
 & fixtures ..... 106,134.12  
  
**TOTAL** ..... \$15,532,419.51

Demand deposits .....\$ 6,725,283.03  
 Time deposits ..... 6,598,800.90  
 U. S. Gov't deposits .... 135,744.89  
 Public funds ..... 803,786.70  
 Deposits of banks ..... 12,950.54  
 Total Deposits ..... 14,276,566.06  
 All other liabilities ..... 89,707.46  
 Total Liabilities ..... 14,366,273.52  
 Capital notes & debts. .. 200,000.00  
 Capital stock ..... 125,000.00  
 Surplus ..... 450,000.00  
 Undivided profits ..... 331,545.47  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 59,600.52  
 Total Capital &  
 Reserves ..... 1,166,145.99  
  
**TOTAL** ..... \$15,532,419.51



**PLANTERS AND STOCKMEN BANK, POCAHONTAS**

Population 4,544

Randolph County

Chartered June 12, 1962

P. O. Box 587

Telephone Number 892-5252

Zip Code 72455

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 747,431.78  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,900,351.41  
 Oblig. of States  
   & political  
   subdivisions ..... 2,641,513.14  
 All other securities,  
   including  
   corp. stocks ..... 200,000.00  
 Excess funds sold ..... 250,000.00  
 Loans & discounts ..... 5,671,366.00  
 Bank prem., furniture  
   & fixtures ..... 137,899.53  
 All other assets ..... 8,236.27  
**TOTAL ..... \$11,556,798.13**

Demand deposits .....\$ 4,089,789.87  
 Time deposits ..... 5,597,966.45  
 U. S. Gov't deposits .... 67,685.78  
 Public funds ..... 913,930.44  
   Total Deposits ..... 10,669,372.54  
 All other liabilities ..... 139,217.59  
   Total Liabilities ..... 10,808,590.13  
 Capital stock ..... 100,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 393,348.09  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 54,859.91  
   Total Capital &  
   Reserves ..... 748,208.00  
**TOTAL ..... \$11,556,798.13**

Population 333                      Lawrence County  
Chartered March 23, 1901              Telephone Number 886-2461  
Zip Code 72457  
Number of Branches: Inside City—None; Outside City—2

## Directors

R. S. Rainwater  
Virginia Rainwater  
William I. Rainwater  
Sloan Rainwater Jr.  
Alfred R. Starr  
Earl D. Perkins

## Liabilities

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Demand deposits .....                                      | \$1,011,214.34        |
| Time deposits .....                                        | 574,008.79            |
| U. S. Gov't deposits .....                                 | 7,735.63              |
| Public funds .....                                         | 159,262.37            |
| Deposits of banks .....                                    | 88,861.14             |
| Total Deposits .....                                       | <u>1,841,082.27</u>   |
| Total Liabilities .....                                    | <u>1,841,082.27</u>   |
| Capital stock .....                                        | 125,000.00            |
| Surplus .....                                              | 125,000.00            |
| Undivided profits .....                                    | 92,728.16             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>22,690.33</u>      |
| Total Capital &<br>Reserves .....                          | <u>365,418.49</u>     |
| <b>TOTAL .....</b>                                         | <b>\$2,206,500.76</b> |

**THE PEOPLES BANK, PORTLAND**

Population 662

Ashley County

Chartered January 22, 1908

P. O. Box 178

Telephone Number 737-2236

Zip Code 71663

Number of Branches: Inside City—None; Outside City—None

**Officers**

Victor Edwards .... President-Chmn.  
 Mary D. Pugh ..... Vice President  
 John H. Fish ..... Cashier  
 Mildred Pamplin ..... Asst. Cashier  
 Bernice Grimes ..... Asst. Cashier

**Directors**

Victor Edwards  
 Jack D. Edwards  
 Edwin D. Gregory  
 Hampton Pugh  
 Mary D. Pugh  
 Tipton Pugh

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 283,537.72            |
| U. S. Treasury Securities .....                           | 1,720,477.50          |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 772,422.54            |
| Oblig. of States & political subdivisions..               | 584,402.27            |
| Excess funds sold .....                                   | 600,000.00            |
| Loans & discounts .....                                   | 1,033,794.13          |
| Bank prem., furniture & fixtures .....                    | 5,497.85              |
| All other assets .....                                    | 1.00                  |
| <b>TOTAL .....</b>                                        | <b>\$5,000,133.01</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$2,106,825.94        |
| Time deposits .....                                  | 2,015,749.46          |
| U. S. Gov't deposits .....                           | 44,698.22             |
| Public funds .....                                   | 204,970.65            |
| <b>Total Deposits .....</b>                          | <b>4,372,244.27</b>   |
| <b>Total Liabilities .....</b>                       | <b>4,372,244.27</b>   |
| Capital stock .....                                  | 100,000.00            |
| Surplus .....                                        | 250,000.00            |
| Undivided profits .....                              | 237,330.74            |
| Reserves (Loans, Securities and Contingencies) ..... | 40,558.00             |
| <b>Total Capital &amp; Reserves .....</b>            | <b>627,888.74</b>     |
| <b>TOTAL .....</b>                                   | <b>\$5,000,133.01</b> |

**PORTLAND BANK, PORTLAND**

Population 662

Ashley County

Chartered April 23, 1900

P. O. Box 68

Telephone Number 737-2226

Zip Code 71663

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Gus Pugh ..... President  
 R. B. Newcome ..... Vice President  
 Mack Borgognoni ..... Cashier  
 Jerry Selby ..... Assistant Cashier

Gus Pugh  
 R. B. Newcome  
 Bob Pugh  
 Tom Pugh  
 George Pugh  
 Benton Newcome  
 Augustus H. Pugh  
 Joel W. Newcome

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 473,107.09  
 U. S. Treasury  
   Securities ..... 569,756.12  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 555,000.00  
 Oblig. of States &  
   political subdivisions.. 1,437,675.99  
 Excess funds sold ..... 500,000.00  
 Loans & discounts ..... 3,228,584.46  
 Bank prem., furniture  
   & fixtures ..... 28,737.78  
 Other real estate  
   owned ..... 2,801.00  
 All other assets ..... 5,058.00  
**TOTAL .....\$6,800,720.44**

Demand deposits .....\$1,954,728.38  
 Time deposits ..... 2,860,567.33  
 U. S. Gov't deposits .... 92,273.94  
 Public funds ..... 1,105,757.89  
 Total Deposits ..... 6,013,327.54  
 All other liabilities ..... 27,284.54  
 Total Liabilities ..... 6,040,612.08  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 185,580.89  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 74,527.47  
 Total Capital &  
   Reserves ..... 760,108.36  
**TOTAL .....\$6,800,720.44**

## Washington County

**Telephone Number 846-2115**

Number of Branches: Inside City—None; Outside City—None

## Directors

D. E. Rieff  
J. C. Rieff  
Argil Bartholomew  
Billy Joe Bartholomew  
Barry H. Parks  
W. H. Thompson

## Liabilities

|                                                            |                               |
|------------------------------------------------------------|-------------------------------|
| Demand deposits .....                                      | \$ 4,112,481.70               |
| Time deposits .....                                        | 8,548,050.65                  |
| U. S. Gov't deposits ....                                  | 142,567.78                    |
| Public funds .....                                         | <u>1,022,251.85</u>           |
| <b>Total Deposits .....</b>                                | <b><u>13,825,351.98</u></b>   |
| <b>Total Liabilities .....</b>                             | <b><u>13,825,351.98</u></b>   |
| Capital stock .....                                        | 150,000.00                    |
| Surplus .....                                              | 100,000.00                    |
| Undivided profits .....                                    | 459,085.33                    |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>84,746.84</u>              |
| <b>Total Capital &amp;<br/>        Reserves .....</b>      | <b><u>793,832.17</u></b>      |
| <b>TOTAL .....</b>                                         | <b><u>\$14,619,184.15</u></b> |

Population 3,800 Nevada County  
Chartered August 10, 1904 P. O. Box 492 Telephone Number 887-2688  
Zip Code 71857  
Number of Branches: Inside City—1; Outside City—None

## Directors

|                          |                      |
|--------------------------|----------------------|
| Olen Hendrix ..          | Chairman of Board    |
| W. R. Hambright ....     | Vice Chairman        |
| Johnny Brannan .....     | President            |
| Milburn D. Tippitt ....  | Vice President       |
| B. A. DeLamar .....      | Vice President       |
| Emogene W. Davis .....   | Cashier              |
| Elizabeth W. Crain ..... | Asst. Vice President |
| James A. Pullen ....     | Asst. Vice Pres.     |
| Pearl Taylor .....       | Asst. Cashier        |
| John C. Marsh .....      | Asst. Cashier        |
| Lana Goad .....          | Asst. Cashier        |
| Ronald Collins .....     | Asst. Cashier        |

Thomas M. Bemis  
Johnny Brannan  
Carl Dalrymple, Jr.  
B. A. DeLamar  
Robert L. Godwin  
W. R. Hambright  
Gerald Hendrix  
Olen Hendrix  
August McCaskill  
James H. McKenzie  
R. W. Murry  
James A. Pullen  
Milburn D. Tippit  
J. B. Wingfield

## Assets

|                                                     |                        |
|-----------------------------------------------------|------------------------|
| Cash & due from banks                               | \$ 1,200,899.94        |
| U. S. Treasury Securities                           | 1,208,686.25           |
| Oblig. of other U. S. Gov't agencies & corporations | 3,394,976.39           |
| Oblig. of States & political subdivisions           | 5,504,964.86           |
| Excess funds sold                                   | 600,000.00             |
| Loans & discounts                                   | 4,361,123.01           |
| Bank prem., furniture & fixtures                    | 109,594.60             |
| Other real estate owned                             | 10,001.00              |
| All other assets                                    | 393,062.63             |
| <b>TOTAL</b>                                        | <b>\$16,783,308.68</b> |

## Liabilities

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 6,656,047.70        |
| Time deposits .....                                        | 6,633,286.37           |
| U. S. Gov't deposits .....                                 | 157,231.97             |
| Public funds .....                                         | 1,665,134.32           |
| <b>Total Deposits .....</b>                                | <b>15,111,700.36</b>   |
| <b>Total Liabilities .....</b>                             | <b>15,111,700.36</b>   |
| Capital stock .....                                        | 600,000.00             |
| Surplus .....                                              | 500,000.00             |
| Undivided profits .....                                    | 502,010.74             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 69,597.58              |
| <b>Total Capital &amp;<br/>    Reserves .....</b>          | <b>1,671,608.32</b>    |
| <b>TOTAL .....</b>                                         | <b>\$16,783,308.68</b> |

Population 305                      Cleburne County  
Chartered August 15, 1903      P. O. Box 97      Telephone Number 589-2206  
                                         Zip Code 72131  
Number of Branches:      Inside City—None; Outside City—None

## Directors

Donald L. Brown  
Edith Ellis  
Harry M. Clark  
Ben F. Clark  
J. A. Bailey

## Liabilities

|                                                            |                              |
|------------------------------------------------------------|------------------------------|
| Demand deposits .....                                      | \$2,220,272.54               |
| Time deposits .....                                        | 3,672,199.56                 |
| U. S. Gov't deposits .....                                 | 10,241.58                    |
| Public funds .....                                         | 614,096.23                   |
| Total Deposits .....                                       | <u>6,516,809.91</u>          |
| All other liabilities .....                                | 347,867.02                   |
| Total Liabilities .....                                    | <u>6,864,676.93</u>          |
| Capital notes & debts.....                                 | 200,000.00                   |
| Capital stock .....                                        | 100,000.00                   |
| Surplus .....                                              | 200,000.00                   |
| Undivided profits .....                                    | 186,607.28                   |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>5,078.08</u>              |
| Total Capital &<br>Reserves .....                          | <u>691,685.36</u>            |
| <b>TOTAL .....</b>                                         | <b><u>\$7,556,362.29</u></b> |

Population 2,218 Clay County  
Chartered November 15, 1930 P. O. Box 7 Telephone Number 595-3591  
Zip Code 72461  
Number of Branches: Inside City—None; Outside City—None

## Directors

R. D. Cranford  
J. C. Hardin  
J. A. Marlar  
Marv H. Sigsby

## Liabilities

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 3,588,971.07        |
| Time deposits .....                                        | 4,645,800.83           |
| U. S. Gov't deposits ....                                  | 45,869.15              |
| Public funds .....                                         | 942,623.96             |
| Deposits of banks .....                                    | 39,104.08              |
| <b>Total Deposits .....</b>                                | <b>9,262,369.09</b>    |
| <b>Total Liabilities .....</b>                             | <b>9,262,369.09</b>    |
| Capital stock .....                                        | 100,000.00             |
| Surplus .....                                              | 525,000.00             |
| Undivided profits .....                                    | 317,298.46             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 292,336.30             |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>1,234,634.76</b>    |
| <b>TOTAL .....</b>                                         | <b>\$10,497,003.85</b> |



**FARMERS & MERCHANTS BANK, REYNOLDS**

Population 345                      Randolph County  
 Chartered December 8, 1911      P. O. Box 108      Telephone Number 769-2240  
                                          Zip Code 72462  
 Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

William A. Sandlin ..... President  
 Ida M. Eddington ..... Vice Pres.  
 James A. Edington Asst. Vice Pres.  
 Phyllis C. Burrow ..... Cashier  
 Sarah Sandlin .. Asst. to President  
                                  & Sec. to the Board  
 Theda Ferguson .... Asst. Vice Pres.  
 Valgena Luter ..... Asst. Cashier

William A. Sandlin  
 J. A. Rapert  
 Delano Edington  
 Quinn Brown  
 R. C. Luter

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 271,414.01  
 U. S. Treasury  
   Securities ..... 860,589.17  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 421,248.16  
 Oblig. of States  
   & political  
   subdivisions ..... 689,444.81  
 Excess funds sold ..... 50,000.00  
 Loans & discounts ..... 2,104,851.97  
 Bank prem., furniture  
   & fixtures ..... 41,102.97  
 All other assets ..... 1,200.00  
  
**TOTAL ..... \$4,439,851.09**

Demand deposits ..... \$1,246,324.01  
 Time deposits ..... 2,380,194.62  
 U. S. Gov't deposits ..... 13,841.90  
 Public funds ..... 475,203.33  
   Total Deposits ..... 4,115,563.86  
 All other liabilities ..... 51,203.35  
   Total Liabilities ..... 4,166,767.21  
 Capital stock ..... 75,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 85,536.92  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 12,546.96  
   Total Capital &  
   Reserves ..... 273,083.88  
  
**TOTAL ..... \$4,439,851.09**

**THE BANK OF RISON, RISON**

Population 1,298

Cleveland County

Chartered March 7, 1932

P. O. Box 345

Telephone Number 325-6251

Zip Code 71665

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

James R. Hopson ..... President  
 Herman Davidson ..... Chairman  
 James L. Moore ..... Vice President  
 Hazel Smith ..... Cashier  
 Mary Stephens ..... Asst. Cashier  
 Glenna Knowles ..... Asst. Cashier  
 John Elrod ..... Vice President

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 379,250.33  
 U. S. Treasury  
   Securities ..... 1,937,078.87  
 Oblig. of other U. S.  
   Gov't agencies  
     & corporations ..... 1,650,032.52  
 Excess funds sold ..... 260,000.00  
 Loans & discounts ..... 784,380.37  
 Bank prem., furniture  
   & fixtures ..... 15,166.53  
 All other assets ..... 2,815.00  
  
**TOTAL** ..... **\$5,028,723.62**

Demand deposits ..... \$2,346,637.22  
 Time deposits ..... 1,540,263.79  
 U. S. Gov't deposits ..... 51,201.32  
 Public funds ..... 365,587.65  
 Total Deposits ..... 4,303,669.98  
 Total Liabilities ..... 4,303,669.98  
 Capital stock ..... 100,000.00  
 Surplus ..... 100,000.00  
 Undivided profits ..... 507,690.51  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 17,363.13  
 Total Capital &  
   Reserves ..... 725,053.64  
  
**TOTAL** ..... **\$5,028,723.62**

**FARMERS AND MERCHANTS BANK, ROGERS**

Population 11,050 Benton County  
 Chartered March 13, 1956 P. O. Box 250 Telephone Number 636-4233  
 Zip Code 72756

Number of Branches: Inside City—1; Outside City—None

**Officers**

Dorman F. Bushong .. Pres. & Chief  
 Executive Officer  
 Hardy A. Stephenson .... Exec. Vice  
 President  
 R. Z. Goodwin ..... Vice President  
 Jenella Buttry ..... Cashier  
 Linda Price ..... Asst. Vice Pres.  
 Shirlene Cable ..... Branch Manager  
 Donna Spann ..... Asst. Cashier  
 Myrtilla Cunningham ..... Admin-  
 istrative Assistant

**Directors**

J. A. Rife  
 Vance Hill  
 Dorman F. Bushong  
 A. N. Garrett  
 James L. Pickens  
 Hardy A. Stephenson  
 F. A. Teague

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                              |                        |
|----------------------------------------------|------------------------|
| Cash & due from banks                        | \$ 2,890,609.12        |
| U. S. Treasury                               |                        |
| Securities                                   | 3,466,993.98           |
| Oblig. of States &<br>political subdivisions | 1,702,758.07           |
| Excess funds sold                            | 100,000.00             |
| Loans & discounts                            | 12,464,078.85          |
| Bank prem., furniture<br>& fixtures          | 187,644.57             |
| All other assets                             | 25,368.21              |
| <b>TOTAL</b>                                 | <b>\$20,837,452.80</b> |

**Liabilities**

|                                                      |                        |
|------------------------------------------------------|------------------------|
| Demand deposits                                      | \$ 8,746,485.99        |
| Time deposits                                        | 7,865,074.80           |
| U. S. Gov't deposits                                 | 404,450.63             |
| Public funds                                         | 2,214,662.55           |
| Total Deposits                                       | 19,230,673.97          |
| All other liabilities                                | 55,826.94              |
| Total Liabilities                                    | 19,286,500.91          |
| Capital stock                                        | 200,000.00             |
| Surplus                                              | 400,000.00             |
| Undivided profits                                    | 767,952.20             |
| Reserves (Loans,<br>Securities and<br>Contingencies) | 182,999.69             |
| Total Capital &<br>Reserves                          | 1,550,951.89           |
| <b>TOTAL</b>                                         | <b>\$20,837,452.80</b> |

**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 Branches: Inside City—1; Outside City—1

**Officers**

Donald Barger ..... Chairman of  
the Board  
George C. Jackson .... Pres. & Chief  
Executive Officer  
Ward J. Ramsay .... Executive Vice  
President  
M. L. Dickerson ..... Sr. Vice Pres.  
Tom Hargis ..... Vice Pres. & Trust  
Officer  
Charles F. Howell ..... Vice Pres. &  
Cashier  
Lorin Spangler ..... Asst. Vice Pres.  
Jerry Smith ..... Asst. Vice Pres. &  
Mgr. Ark. Ave. South Branch  
Mary Louise Hoffman .... Asst. Vice  
President  
Danny Duvall ..... Asst. Cashier &  
Mgr. Pottsville Office  
Glenna Long ..... Asst. Trust Officer  
Armintha Jones ..... Asst. Cashier

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 5,231,359.22  
U. S. Treasury  
Securities ..... 2,846,874.63  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 3,853,421.06  
Oblig. of States &  
political subdivisions 8,181,634.43  
All other securities,  
including corp.  
stocks ..... 647,903.14  
Excess funds sold ..... 1,200,000.00  
Loans & discounts ..... 16,329,941.55  
Bank prem., furniture  
& fixtures ..... 331,887.66  
Other real estate  
owned ..... 81,851.00  
All other assets ..... 250,059.59  
**TOTAL ..... \$38,954,932.28**

**Liabilities**

Demand deposits ..... \$12,137,818.01  
Time deposits ..... 19,125,752.56  
U. S. Gov't deposits .... 584,847.31  
Public funds ..... 3,429,536.68  
Deposits of banks ..... 157,850.02  
Total Deposits ..... 35,435,804.58  
All other liabilities ..... 488,989.70  
Total Liabilities ..... 35,924,794.28  
Capital stock ..... 600,000.00  
Surplus ..... 900,000.00  
Undivided profits ..... 1,135,833.62  
Reserves (Loans,  
Securities and  
Contingencies) ..... 394,304.38  
Total Capital &  
Reserves ..... 3,030,138.00  
**TOTAL ..... \$38,954,932.28**

**BANK OF SALEM, SALEM**

Population 1,277                      Fulton County  
 Chartered December 9, 1908      P. O. Box 338      Telephone Number 895-3204  
                                          Zip Code 72576  
 Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Jim Humphries .. Chairman & Pres.  
 Richard Humphries .. Exec. V. Pres.  
 Richard Humphries ..... Exec.  
                                          Vice Pres.  
 Fay Castleberry ..... Vice Pres.  
 Corwin Mosey ..... Vice Pres.  
 George Humphries ..... Vice Pres.  
 Bess Northcutt ..... Cashier  
 Janiece Butler ..... Asst. Cashier  
 Frances Atkins ..... Asst. Cashier  
 Shirley Walling ..... Asst. Cashier  
 Brenda Barnes ..... Asst. Cashier

Jim Humphries  
 Richard Humphries  
 Fay Castleberry  
 Jean Humphries  
 George Humphries

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 672,479.42  
 U. S. Treasury  
   Securities ..... 895,617.68  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,449,538.97  
 Oblig. of States  
   & political  
   subdivisions ..... 2,683,905.64  
 Excess funds sold ..... 500,000.00  
 Loans & discounts ..... 4,733,424.43  
 Bank prem., furniture  
   & fixtures ..... 135,088.69  
 All other assets ..... 6,789.74  
 TOTAL ..... \$11,076,844.57

Demand deposits .....\$ 4,642,104.32  
 Time deposits ..... 4,665,423.38  
 U. S. Gov't deposits .... 83,207.85  
 Public funds ..... 625,211.37  
   Total Deposits ..... 10,015,946.92  
 All other liabilities ..... 175,119.59  
   Total Liabilities ..... 10,191,066.51  
 Capital stock ..... 100,000.00  
 Surplus ..... 300,000.00  
 Undivided profits ..... 441,474.24  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 44,303.82  
   Total Capital &  
   Reserves ..... 885,778.06  
 TOTAL ..... \$11,076,844.57

**LOGAN COUNTY BANK, SCRANTON**

Population 229                      Logan County  
 Chartered April 7, 1926      P. O. Box 85      Telephone Number 938-2511  
                                          Zip Code 72863

Number of Branches: Inside City—None; Outside City—None

**Officers**

J. B. Layes ..... Chairman of Board  
 Frank Ahne ..... President  
 Joe Fritsche .... Vice Pres. & Cashier

**Directors**

J. B. Layes  
 Frank Ahne  
 Joe Fritsche

**STATEMENT AS OF JUNE 30, 1974**

| Assets                               | Liabilities                           |
|--------------------------------------|---------------------------------------|
| Cash & due from banks..\$ 229,348.98 | Demand deposits .....\$1,861,698.96   |
| U. S. Treasury                       | Time deposits ..... 1,592,017.50      |
| Securities ..... 1,492,568.52        | U. S. Gov't deposits ..... 4,589.66   |
| Oblig. of other U. S.                | Public funds ..... 69,999.76          |
| Gov't agencies                       | Total Deposits ..... 3,528,305.88     |
| & corporations ..... 308,576.49      | All other liabilities ..... 22,987.02 |
| Oblig. of States                     | Total Liabilities ..... 3,551,292.90  |
| & political                          | Capital stock ..... 50,000.00         |
| subdivisions ..... 747,560.38        | Surplus ..... 100,000.00              |
| Loans & discounts ..... 1,129,111.66 | Undivided profits ..... 202,454.48    |
| Bank prem., furniture                | Reserves (Loans,                      |
| & fixtures ..... 10,312.66           | Securities and                        |
| All other assets ..... 4,861.60      | Contingencies) ..... 18,592.91        |
|                                      | Total Capital &                       |
|                                      | Reserves ..... 371,047.39             |
| <b>TOTAL .....\$3,922,340.29</b>     | <b>TOTAL .....\$3,922,340.29</b>      |

**FIRST SECURITY BANK, SEARCY**

Population 10,000

White County

Chartered February 6, 1932

P. O. Box 1008

Telephone Number 268-5831

Zip Code 72143

Number of Branches: Inside City—2; Outside City—2

**Officers****Directors**

E. O. Yancey ..... Chairman of the Board  
 Bert Mullens ..... President  
 E. D. Yancey ..... Exec. Vice Pres. & Cashier  
 Ralph Duncan .... Senior Vice Pres.  
 E. D. Crow ..... Vice President  
 Jim Wilson ..... Vice President  
 Audrey Blasingame .... Asst. V. Pres.  
 Hazel Gilliam ..... Asst. Cashier & Auditor  
 Wayne Richards .... Asst. Cashier & Mgr. McRae Office  
 Kathryn Sims ..... Asst. Cashier  
 Ann Turley ..... Asst. Cashier

Truman Baker  
 Dr. Clifton Ganus  
 B. C. Huddleston  
 W. R. Meador  
 Joe S. Pierce  
 Kenny Rand  
 J. W. Sanford  
 Jim Tarkington  
 M. O. Thompson  
 Alvin Van Hook

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,886,897.33  
 U. S. Treasury Securities ..... 3,280,764.65  
 Oblig. of other U. S. Gov't agencies & corporations ..... 598,833.11  
 Oblig. of States & political subdivisions 5,591,056.39  
 All other securities, including corp. stocks ..... 195,979.38  
 Loans & discounts ..... 17,407,074.08  
 Bank prem., furniture & fixtures ..... 492,981.58  
 Other real estate owned ..... 1.00  
 All other assets ..... 414,600.78  
**TOTAL ..... \$30,868,188.30**

Demand deposits ..... \$10,691,486.19  
 Time deposits ..... 12,674,395.98  
 U. S. Gov't deposits .... 630,466.38  
 Public funds ..... 3,046,709.33  
 Deposits of banks ..... 474,200.17  
**Total Deposits ..... 27,517,258.05**  
 All other liabilities ..... 780,945.10  
**Total Liabilities ..... 28,298,203.15**  
 Capital stock ..... 600,000.00  
 Surplus ..... 1,000,000.00  
 Undivided profits ..... 691,438.09  
 Reserves (Loans, Securities and Contingencies) ..... 278,547.06  
**Total Capital & Reserves ..... 2,569,985.15**  
**TOTAL ..... \$30,868,188.30**

**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 Branches: Inside City—None; Outside City—None

**Officers**

D. E. McCoy, Sr. .... Chairman of  
Board  
D. E. McCoy, Jr. .... President  
Harold Boatright .. Exec. Vice Pres.  
& Cashier  
Eddie W. Sligh ..... Vice President  
Jerry L. Coleman .... Vice President  
Henry E. Wells ..... Asst. Vice Pres.  
Sue Reynolds ..... Asst. Cashier  
Margaret Hancock ..... Head Teller  
Raymond L. Stoker .... Loan Officer  
Max G. McCoy .. Operations Officer

**Directors**

Rolland D. Brown  
Veo Easley  
Delmar E. Gatzke  
D. E. McCoy, Jr.  
D. E. McCoy, Sr.  
Van S. Reid  
W. Lee Tucker  
Robert E. Wellborn

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 1,108,730.03  
U. S. Treasury  
Securities ..... 1,328,324.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 70,906.57  
Oblig. of States &  
political subdivisions 3,732,300.83  
Excess funds sold ..... 400,000.00  
Loans & discounts ..... 8,032,859.21  
Bank prem., furniture  
& fixtures ..... 267,167.00  
Other real estate  
owned ..... 15,001.00  
All other assets ..... 1.00  
  
**TOTAL** ..... \$14,955,289.64

**Liabilities**

Demand deposits .....\$ 5,078,262.00  
Time deposits ..... 6,663,568.70  
U. S. Gov't deposits .... 118,829.61  
Public funds ..... 1,310,681.22  
Deposits of banks ..... 4,625.12  
Total Deposits ..... 13,175,966.65  
All other liabilities ..... 589,643.63  
Total Liabilities ..... 13,765,610.28  
Capital stock ..... 150,000.00  
Surplus ..... 350,000.00  
Undivided profits ..... 635,439.56  
Reserves (Loans,  
Securities and  
Contingencies) ..... 54,239.80  
Total Capital &  
Reserves ..... 1,189,679.36  
  
**TOTAL** ..... \$14,955,289.64



**FIRST STATE BANK, SHERWOOD**

Population 3,550

Pulaski County

Chartered July 28, 1966

P. O. Box 6009

Telephone Number 835-4122

Zip Code 72116

Number of Branches: Inside City—None; Outside City—None

**Officers**

James A. Wellons ..... President  
 Mark M. Davis .... Exec. Vice Pres.  
 Jesse R. Rich ..... Vice Pres.  
 Carolyn Peeler ..... Asst. Cashier  
 Annette Martin ..... Asst. Cashier

**Directors**

Harry L. Hastings, Jr.,  
 Chairman of the Board  
 James A. Wellons  
 Mark M. Davis  
 Jesse R. Rich  
 H. J. Dent  
 B. E. Henson  
 J. C. Nichols

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 777,228.87  
 U. S. Treasury  
   Securities ..... 750,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 301,464.41  
 Oblig. of States  
   & political  
   subdivisions ..... 1,626,530.92  
 Excess funds sold ..... 2,250,000.00  
 Loans & discounts ..... 4,650,183.71  
 Bank prem., furniture  
   & fixtures ..... 102,188.28  
 TOTAL ..... \$10,457,596.19

**Liabilities**

Demand deposits .....\$ 4,345,811.88  
 Time deposits ..... 3,181,073.79  
 U. S. Gov't deposits .... 94,851.40  
 Public funds ..... 1,365,040.08  
 Deposits of banks ..... 350,000.00  
   Total Deposits ..... 9,336,777.15  
 All other liabilities .... 195,688.42  
   Total Liabilities ..... 9,532,465.57  
 Capital stock ..... 100,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 367,994.21  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 57,136.41  
   Total Capital &  
   Reserves ..... 925,130.62  
 TOTAL ..... \$10,457,596.19

**BANK OF SIDNEY, SIDNEY**

Population 169

Sharp County

Chartered September 23, 1912 P. O. Box 7 Telephone Number 283-5725

Zip Code 72577

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Thos. A. Bone ..... President  
 R. C. Pounders .... Exec. Vice Pres.  
 Attalee C. Pounders ..... Cashier

Thos. A. Bone  
 Attalee C. Pounders  
 R. C. Pounders

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                            |                            |                         |                            |
|----------------------------|----------------------------|-------------------------|----------------------------|
| Cash & due from banks..... | \$210,981.86               | Demand deposits .....   | \$587,426.77               |
| U. S. Treasury             |                            | Public funds .....      | 4,884.80                   |
| Securities .....           | 412,053.45                 | Total Deposits .....    | <u>592,311.57</u>          |
| Loans & discounts .....    | 9,362.67                   | Total Liabilities ..... | <u>592,311.57</u>          |
| Bank prem., furniture      |                            | Capital stock .....     | 5,000.00                   |
| & fixtures .....           | 4,155.23                   | Surplus .....           | 17,000.00                  |
|                            |                            | Undivided profits ..... | 19,955.30                  |
|                            |                            | Reserves (Loans,        |                            |
|                            |                            | Securities and          |                            |
|                            |                            | Contingencies) .....    | <u>2,286.34</u>            |
|                            |                            | Total Capital &         |                            |
|                            |                            | Reserves .....          | <u>44,241.64</u>           |
| <b>TOTAL .....</b>         | <b><u>\$636,553.21</u></b> | <b>TOTAL .....</b>      | <b><u>\$636,553.21</u></b> |

**Population 6,009**

**Chartered January 12, 1960**

## Benton County

**Chartered January 12, 1960      P. O. Box 400      Telephone Number 524-4131**

**Zip Code 72761**

**Number of Branches:** Inside City—1; Outside City—None

## Directors

|                              |                         |
|------------------------------|-------------------------|
| Delbert E. Allen, Sr. ....   | Chairman<br>of Board    |
| Ross Stout .....             | President               |
| Henry Brosell, Jr. ....      | Vice Pres.<br>& Cashier |
| William A. Hasseberg, Jr. .. | Vice Pres.              |
| Homer Bynum .....            | Vice Pres.              |
| M. H. (Bill) Simmons .....   | Vice Pres.              |
| Genevieve L. Mitchell .....  | Asst. Cashier           |

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

## Assets

## Liabilities

|                       |                        |
|-----------------------|------------------------|
| Cash & due from banks | \$ 2,638,444.34        |
| U. S. Treasury        |                        |
| Securities            | 125,000.00             |
| Oblig. of other U. S. |                        |
| Gov't agencies        |                        |
| & corporations        | 793,049.49             |
| Oblig. of States      |                        |
| & political           |                        |
| subdivisions          | 2,601,446.14           |
| Exces funds sold      | 1,000,000.00           |
| Loans & discounts     | 5,655,679.21           |
| Bank prem., furniture |                        |
| & fixtures            | 55,311.47              |
| All other assets      | 10,621.00              |
| <b>TOTAL</b>          | <b>\$12,879,551.65</b> |

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 6,028,964.99        |
| Time deposits .....                                        | 4,412,400.41           |
| U. S. Gov't deposits ....                                  | 173,084.33             |
| Public funds .....                                         | 1,150,099.26           |
| <b>Total Deposits .....</b>                                | <b>11,764,548.99</b>   |
| All other liabilities .....                                | 214,584.98             |
| <b>Total Liabilities .....</b>                             | <b>11,979,133.97</b>   |
| Capital stock .....                                        | 240,000.00             |
| Surplus .....                                              | 100,000.00             |
| Undivided profits .....                                    | 484,041.92             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 76,375.76              |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>900,417.68</b>      |
| <b>TOTAL .....</b>                                         | <b>\$12,879,551.65</b> |

**SMACKOVER STATE BANK, SMACKOVER**

Population 2,434

Union County

Chartered April 18, 1928

P. O. Box 107

Telephone Number 725-3051

Zip Code 71762

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

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

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 901,007.69  
 U. S. Treasury  
   Securities ..... 1,024,628.00  
 Oblig. of States  
   & political  
   subdivisions ..... 3,708,666.01  
 All other securities,  
   including  
   corp. stocks ..... 1.00  
 Excess funds sold ..... 1,400,000.00  
 Loans & discounts ..... 6,154,202.48  
 Bank prem., furniture  
   & fixtures ..... 248,755.93  
 All other assets ..... 17,224.15  
  
**TOTAL** ..... **\$13,454,485.26**

Demand deposits .....\$ 3,855,562.40  
 Time deposits ..... 6,488,999.88  
 U. S. Gov't deposits .... 57,043.15  
 Public funds ..... 1,852,667.91  
   Total Deposits ..... 12,254,273.34  
 All other liabilities ..... 25,000.00  
   Total Liabilities ..... 12,279,273.34  
 Capital stock ..... 250,000.00  
 Surplus ..... 600,000.00  
 Undivided profits ..... 246,714.82  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 78,497.10  
   Total Capital &  
   Reserves ..... 1,175,211.92  
  
**TOTAL** ..... **\$13,454,485.26**

**MERCHANTS & PLANTERS BANK, SPARKMAN**

Population 663

Dallas County

Chartered September 19, 1916   P. O. Box 127   Telephone Number 678-2251  
Zip Code 71763

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

B. J. Ford ..... Chairman of the  
Board  
T. Q. Carson ..... President  
Doris Mann ..... Cashier  
Patricia Shaddock ..... Asst. Cashier

B. J. Ford  
T. Q. Carson  
Ray White  
Garland Gaston  
Benton Taylor  
G. W. DeLaughter

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

|                            |                       |                             |                       |
|----------------------------|-----------------------|-----------------------------|-----------------------|
| Cash & due from banks ..\$ | 236,718.35            | Demand deposits .....       | \$1,236,918.34        |
| U. S. Treasury             |                       | Time deposits .....         | 1,615,888.80          |
| Securities .....           | 599,500.00            | U. S. Gov't deposits ....   | 26,277.01             |
| Oblig. of other U. S.      |                       | Public funds .....          | 266,734.36            |
| Gov't agencies             |                       | Deposits of banks .....     | 2,007.24              |
| & corporations .....       | 481,136.61            | Total Deposits .....        | 3,147,825.75          |
| Oblig. of States &         |                       | All other liabilities ..... | 47,498.30             |
| political subdivisions..   | 311,446.97            | Total Liabilities .....     | 3,195,324.05          |
| Excess funds sold .....    | 300,000.00            | Capital stock .....         | 75,000.00             |
| Loans & discounts .....    | 1,458,024.14          | Surplus .....               | 75,000.00             |
| Bank prem., furniture      |                       | Undivided profits .....     | 106,014.35            |
| & fixtures .....           | 75,632.83             | Reserves (Loans,            |                       |
| All other assets .....     | 2,762.16              | Securities and              |                       |
|                            |                       | Contingencies) .....        | 13,882.66             |
|                            |                       | Total Capital &             |                       |
|                            |                       | Reserves .....              | 269,897.01            |
| <b>TOTAL .....</b>         | <b>\$3,465,221.06</b> | <b>TOTAL .....</b>          | <b>\$3,465,221.06</b> |

**FIRST STATE BANK, SPRINGDALE**

Population 18,848

Washington County

Chartered February 12, 1923

P. O. Box 189

Telephone Number 751-1500

Zip Code 72764

Number of Branches: Inside City—1; Outside City—1

**Officers****Directors**

Joe M. Steele .... Chief Exec. Officer  
                                     & Chmn. of the Board  
 J. T. Bain ..... President  
 Elmer Johnson .... Senior Vice Pres.  
 Mace D. Howell .... Exec. Vice Pres.  
 R. A. Bryant ..... Vice President  
 Arthur Morris ..... Vice President  
 Ferne Ford ..... Vice President  
 M. David Howell, Jr. .... Cashier  
 Wilma Samuel ..... Asst. Vice Pres.  
 Marcella Sharum .... Asst. Vice Pres.  
 Wesley L. Burkett .. Asst. Vice Pres.  
 Frances Ann Dorsa .. Asst. V. Pres.  
 Roy Bradley ..... Asst. Cashier  
 Nathan L. Combs ..... Trust Officer  
 Arthur Johnson .... Farm Represent-  
                                     ative  
 J. E. Hinshaw ..... Agricultural  
                                     Representative  
 Preston Sanders ..... Auditor

Joe M. Steele  
 Tom Hargis  
 Elmer Johnson  
 J. T. Bain  
 Dr. Friedman Sisco  
 Mace D. Howell  
 Thurman (Shorty) Parsons  
 J. E. Hinshaw  
 Dr. J. W. Dorman  
 Joe S. Boone  
 R. A. Bryant  
 Walter Turnbow  
 Phillip Steele

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 6,718,110.12  
 U. S. Treasury  
   Securities ..... 2,787,370.18  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 4,044,772.05  
 Oblig. of States &  
   political subdivisions 10,030,442.92  
 All other securities,  
   including corp.  
   stocks ..... 2,029,500.00  
 Excess funds sold ..... 2,600,000.00  
 Loans & discounts ..... 23,744,242.35  
 Bank prem., furniture  
   & fixtures ..... 401,954.88  
 Other real estate  
   owned ..... 25,081.12  
 All other assets ..... 737,639.79  
**TOTAL ..... \$53,119,113.41**

Demand deposits ..... \$15,593,143.91  
 Time deposits ..... 24,965,964.53  
 U. S. Gov't deposits ..... 287,841.35  
 Public funds ..... 7,738,152.27  
 Deposits of banks ..... 20,000.00  
**Total Deposits ..... 48,605,102.06**  
 All other liabilities ..... 1,137,358.48  
**Total Liabilities ..... 49,742,460.54**  
 Capital stock ..... 600,000.00  
 Surplus ..... 450,000.00  
 Undivided profits ..... 1,906,489.08  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 420,163.79  
**Total Capital &  
 Reserves ..... 3,376,652.87**  
**TOTAL ..... \$53,119,113.41**

**Population 2,483**

## Lafayette County

**Chartered December 8, 1902**

**P. O. Box 8**

**Telephone Number 533-4486**

**Zip Code 71860**

Number of Branches: Inside City—None; Outside City—None

## Directors

|                        |                  |
|------------------------|------------------|
| James Nipper .....     | Exec. Vice Pres. |
|                        | & Cashier        |
| J. C. Cabe .....       | President        |
| C. C. Russell .....    | Vice Pres.       |
| H. L. Wilkinson .....  | Vice Pres.       |
| Bonnie Moreland .....  | Asst. Cashier    |
| Jennie Lovell .....    | Asst. Cashier    |
| Danny Fitzpatrick .... | Asst. Cashier    |

J. C. Cabe  
A. C. Cross  
Roy Z. Kimbell  
James Nipper  
C. C. Russell  
A. O. Smith  
H. L. Wilkinson

**STATEMENT AS OF JUNE 30, 1974**

## Liabilities

|                                                          |                       |
|----------------------------------------------------------|-----------------------|
| Cash & due from banks ..                                 | \$ 457,572.81         |
| U. S. Treasury Securities .....                          | 2,052,943.09          |
| Oblig of other U. S. Gov't agencies & corporations ..... | 1,077,996.73          |
| Oblig. of States & political subdivisions .....          | 1,906,736.41          |
| All other securities, including corp. stocks .....       | 965,903.00            |
| Loans & discounts .....                                  | 3,264,123.53          |
| Bank prem., furniture & fixtures .....                   | 44,958.35             |
| Other real estate owned ..                               | 13.00                 |
| All other assets .....                                   | 9,125.41              |
| <b>TOTAL .....</b>                                       | <b>\$9,778,472.33</b> |

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Demand deposits .....                                      | \$2,328,556.88        |
| Time deposits .....                                        | 4,598,952.47          |
| U. S. Gov't deposits .....                                 | 27,692.08             |
| Public funds .....                                         | 2,001,121.70          |
| Total Deposits .....                                       | 8,956,323.13          |
| All other liabilities .....                                | 479.13                |
| Total Liabilities .....                                    | 8,956,802.26          |
| Capital stock .....                                        | 50,000.00             |
| Surplus .....                                              | 500,000.00            |
| Undivided profits .....                                    | 213,298.14            |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 58,371.93             |
| Total Capital &<br>Reserves .....                          | 821,670.07            |
| <b>TOTAL .....</b>                                         | <b>\$9,778,472.33</b> |

**BANK OF STAR CITY, STAR CITY**

Population 2,200 Lincoln County  
 Chartered April 27, 1925 P. O. Box 69 Telephone Number 628-4288  
 Zip Code 71667  
 Number of Branches: Inside City—None; Outside City—None

**Officers**

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

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 504,420.02  
 U. S. Treasury  
 Securities ..... 308,000.00  
 Oblig. of States  
 & political  
 subdivisions ..... 1,228,441.24  
 Loans & discounts ..... 5,488,134.61  
 Bank prem., furniture  
 & fixtures ..... 126,627.00  
 All other assets ..... 9,098.08  
  
**TOTAL** ..... **\$7,664,720.95**

**Liabilities**

Demand deposits ..... \$2,694,550.70  
 Time deposits ..... 3,258,534.15  
 U. S. Gov't deposits ..... 63,555.27  
 Public funds ..... 623,693.80  
 Total Deposits ..... 6,640,333.92  
 All other liabilities ..... 358,245.88  
 Total Liabilities ..... 6,998,579.80  
 Capital stock ..... 150,000.00  
 Surplus ..... 200,000.00  
 Undivided profits ..... 282,857.97  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 33,283.18  
 Total Capital &  
 Reserves ..... 666,141.15  
**TOTAL** ..... **\$7,664,720.95**



**THE STEPHENS SECURITY BANK, STEPHENS**

Population 1,355

Ouachita County

Chartered February 8, 1946

P. O. Box 7

Telephone Number 786-5416

Zip Code 71764

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Charles Reveley ..... Chairman of  
Board  
Cole Martin ..... President  
Sam L. Curry ..... Vice Pres. and  
Cashier  
Juanita Poindexter ..... Asst. Vice  
President  
Elizabeth Smith .... Asst. Vice Pres.  
Carol Phillips ..... Asst. Cashier  
Bobby Wilkie ..... Administrative  
Assistant  
Debbie Moses ..... Administrative  
Assistant

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

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 387,004.18  
U. S. Treasury  
Securities ..... 374,653.63  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 1,099,562.50  
Oblig. of States &  
political subdivisions.. 724,636.77  
Loans & discounts ..... 3,570,220.15  
Bank prem., furniture  
& fixtures ..... 32,978.15  
Other real estate  
owned ..... 1,200.00  
All other assets ..... 37,846.43  
  
TOTAL .....\$6,228,101.81

Demand deposits .....\$1,876,475.81  
Time deposits ..... 3,261,452.69  
U. S. Gov't deposits .... 89,396.58  
Public funds ..... 379,207.52  
Total Deposits ..... 5,606,532.60  
All other liabilities ..... 81,720.54  
Total Liabilities ..... 5,688,253.14  
Capital stock ..... 275,000.00  
Surplus ..... 75,000.00  
Undivided profits ..... 179,383.25  
Reserves (Loans,  
Securities and  
Contingencies) ..... 10,465.42  
Total Capital &  
Reserves ..... 539,848.67  
TOTAL .....\$6,228,101.81

**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 Branches: Inside City—None; Outside City—None

**Officers**

O. B. Clark ..... President  
 C. R. Mason ..... Vice President  
 L. K. Robertson .... Cashier & Sec'y

**Directors**

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

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Cash & due from banks ..\$                                | 250,931.47            |
| U. S. Treasury Securities .....                           | 923,078.13            |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 74,997.98             |
| Oblig. of States & political subdivisions..               | 661,619.76            |
| All other securities, including corp. stocks .....        | 196,966.50            |
| Excess funds sold .....                                   | 260,000.00            |
| Loans & discounts .....                                   | 1,099,538.40          |
| Bank prem., furniture & fixtures .....                    | 6,086.29              |
| All other assets .....                                    | 20,000.00             |
| <b>TOTAL .....</b>                                        | <b>\$3,493,218.53</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Demand deposits .....                                | \$1,519,167.38        |
| Time deposits .....                                  | 1,267,956.55          |
| U. S. Gov't deposits ....                            | 6,044.38              |
| Public funds .....                                   | 96,875.89             |
| Total Deposits .....                                 | 2,890,044.20          |
| All other liabilities .....                          | 80,960.08             |
| Total Liabilities .....                              | 2,971,004.28          |
| Capital stock .....                                  | 200,000.00            |
| Surplus .....                                        | 100,000.00            |
| Undivided profits .....                              | 206,089.04            |
| Reserves (Loans, Securities and Contingencies) ..... | 16,125.21             |
| Total Capital & Reserves .....                       | 522,214.25            |
| <b>TOTAL .....</b>                                   | <b>\$3,493,218.53</b> |

**THE FARMERS AND MERCHANTS BANK, STUTTGART**

Population 10,477

Arkansas County

Chartered December 29, 1944 P. O. Box 947 Telephone Number 673-1661  
Zip Code 72160

Number of Branches: Inside City—2; Outside City—None

**Officers****Directors**

Artie Seidenschwarz ..... President  
 Lloyd Ratcliff ..... Vice Pres.  
 Leonard H. DeVun ..... Vice Pres.  
                                     & Cashier  
 Don Pattillo ..... Vice Pres.  
                                     & Trust Officer  
 Waldemar Grafals ..... Vice Pres.  
 James M. Yarbrough ..... Vice Pres.  
 Don Underwood ..... Vice Pres.  
 Lela Karkur ..... Asst. Vice Pres.  
 William R. Trice .. Asst. Vice Pres.  
 Ralph W. Wilson .. Asst. Vice Pres.  
 Ona Belle Koch ..... Asst. Cashier  
 Louise Kelly ..... Asst. Cashier  
                                     & Auditor  
 Estelle Findley ..... Asst. Cashier  
 Margaret Carlisle ..... Asst. Cashier  
 Deloris Vickers ..... Asst. Cashier

W. C. Bogard,  
 Chairman  
 J. R. Oliver, Jr.  
 Chet Pond, Jr.  
 Lloyd Ratcliff  
 Artie Seidenschwarz  
 Horace "Pete" Sickel  
 D. W. Tweedy  
 Ralph Wilson  
 D. B. Davis

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,642,305.12  
 U. S. Treasury  
   Securities ..... 799,750.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,683,482.44  
 Oblig. of States  
   & political  
   subdivisions ..... 6,720,713.80  
 Excess funds sold ..... 400,000.00  
 Loans & discounts ..... 25,793,311.08  
 Bank prem., furniture  
   & fixtures ..... 560,877.34  
 All other assets ..... 790,069.78  
  
**TOTAL ..... \$39,390,509.56**

Demand deposits ..... \$14,305,980.20  
 Time deposits ..... 17,943,051.29  
 U. S. Gov't deposits .... 349,901.31  
 Public funds ..... 2,623,133.95  
   Total Deposits ..... 35,222,066.75  
 Borrowed money ..... 137,629.66  
 All other liabilities ..... 973,691.69  
   Total Liabilities ..... 36,333,388.10  
 Capital stock ..... 1,000,000.00  
 Surplus ..... 800,000.00  
 Undivided profits ..... 706,996.12  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 550,125.34  
   Total Capital &  
   Reserves ..... 3,057,121.46  
**TOTAL ..... \$39,390,509.56**

**CITIZENS BANK, TILLAR**

Population 293

Drew County

Chartered July 28, 1913

P. O. Box 128

Telephone Number 392-2292

Zip Code 71670

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Bennie Ryburn, Sr. .... Chairman of  
Board  
J. A. Gibson ..... President  
J. M. Tharp ..... Exec. Vice Pres.  
Wiley McGehee ..... Vice Pres.  
Marcia Zeno ..... Cashier  
Glenda Cary ..... Asst. Cashier

Tommy Henley  
C. R. Prewitt  
Hampton Pugh  
Hayes Stephens  
J. Ted Blagg  
Bennie Ryburn, Jr.  
Bennie Ryburn, Sr.  
J. A. Gibson  
Wiley McGehee

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 247,915.21  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 112,926.50  
Oblig. of States  
& political  
subdivisions ..... 747,316.30  
Loans & discounts ..... 3,539,665.71  
Bank prem., furniture  
& fixtures ..... 73,249.99  
Other real estate owned .. 11,071.91  
All other assets ..... 16,941.77  
  
**TOTAL** ..... \$4,749,087.39

Demand deposits ..... \$1,358,161.71  
Time deposits ..... 2,740,243.34  
U. S. Gov't deposits ..... 15,096.00  
Public funds ..... 204,468.24  
**Total Deposits** ..... 4,317,969.29  
**Total Liabilities** ..... 4,317,969.29  
Capital stock ..... 120,625.00  
Surplus ..... 204,375.00  
Undivided profits ..... 68,490.30  
Reserves (Loans,  
Securities and  
Contingencies) ..... 37,627.80  
**Total Capital &  
Reserves** ..... 431,118.10  
**TOTAL** ..... \$4,749,087.39

**T. M. Clogston  
J. F. Lady  
Frank Lady, Jr.  
Leon Massey  
Eugene Pounds  
Clifford C. Purvis  
Clyde Robertson, Jr.  
J. C. Stuckey  
Kenneth K. Yarbrough**

|                                                            |                        |
|------------------------------------------------------------|------------------------|
| Demand deposits .....                                      | \$ 4,360,508.19        |
| Time deposits .....                                        | 7,346,012.86           |
| U. S. Gov't deposits .....                                 | 417,396.25             |
| Public funds .....                                         | 487,653.08             |
| <b>Total Deposits .....</b>                                | <b>12,611,570.38</b>   |
| All other liabilities .....                                | 210,636.48             |
| <b>Total Liabilities .....</b>                             | <b>12,822,206.86</b>   |
| Capital stock .....                                        | 100,000.00             |
| Surplus .....                                              | 750,000.00             |
| Undivided profits .....                                    | 318,632.23             |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | 136,492.96             |
| <b>Total Capital &amp;<br/>Reserves .....</b>              | <b>1,305,125.19</b>    |
| <b>TOTAL .....</b>                                         | <b>\$14,127,332.05</b> |

**BANK OF TUCKERMAN, TUCKERMAN**

Population 1,731 Jackson County  
 Chartered November 8, 1902 P. O. Box 700 Telephone Number 349-5155  
 Zip Code 72473  
 Number of Branches: Inside City—None; Outside City—2

**Officers**

Van Smith ..... President  
 Steve C. Adcox ..... Asst. Vice Pres.  
 Calvin W. Whitlow ..... Cashier

**Directors**

O. B. Armstrong  
 Scotty Armstrong  
 Dr. R. O. Norris  
 Bob Penix  
 Lindley Smith  
 Van Smith

**STATEMENT AS OF JUNE 30, 1974**

| Assets                                                               | Liabilities                                                     |
|----------------------------------------------------------------------|-----------------------------------------------------------------|
| Cash & due from banks ..\$ 465,695.64                                | Demand deposits .....\$2,388,215.60                             |
| U. S. Treasury Securities ..... 449,875.00                           | Time deposits ..... 2,429,966.78                                |
| Oblig. of other U. S. Gov't agencies & corporations ..... 416,294.00 | U. S. Gov't deposits ..... 23,416.95                            |
| Oblig. of States & political subdivisions.. 1,207,406.05             | Public funds ..... 874,232.32                                   |
| Excess funds sold ..... 1,150,000.00                                 | Deposits of banks ..... 6,542.11                                |
| Loans & discounts ..... 2,863,955.21                                 | Total Deposits ..... 5,722,373.76                               |
| Bank prem., furniture & fixtures ..... 30,729.75                     | All other liabilities .... 46,907.35                            |
| All other assets ..... 77,788.77                                     | Total Liabilities ..... 5,769,281.11                            |
|                                                                      | Capital stock ..... 100,000.00                                  |
|                                                                      | Surplus ..... 200,000.00                                        |
|                                                                      | Undivided profits ..... 472,059.75                              |
|                                                                      | Reserves (Loans, Securities and Contingencies) ..... 120,403.56 |
|                                                                      | Total Capital & Reserves ..... 892,463.31                       |
| <b>TOTAL .....\$6,661,744.42</b>                                     | <b>TOTAL .....\$6,661,744.42</b>                                |

**TYRONZA BANK, TYRONZA**

Population 601

Poinsett County

Chartered October 1, 1951

P. O. Box 95

Telephone Number 487-2161

Zip Code 72386

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

Charles F. Luter ..... President  
 John H. Emrich ..... Vice President  
 H. F. Norcross ..... Secretary  
 Maxyne Ursery ..... Cashier  
 Evelyn Hall ..... Asst. Cashier

A. A. Banks  
 G. E. Beley  
 John H. Emrich  
 Charles F. Luter  
 H. F. Norcross  
 H. F. Norcross, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 475,773.60  
 U. S. Treasury  
     Securities ..... 306,590.00  
 Oblig. of other U. S.  
     Gov't agencies  
     & corporations ..... 1,232,079.40  
 Oblig. of States  
     & political  
     subdivisions ..... 1,726,998.88  
 Loans & discounts ..... 2,838,615.81  
 Bank prem., furniture  
     & fixtures ..... 54,017.11  
 Other real estate owned .. 1.00  
  
**TOTAL** ..... \$6,634,075.80

Demand deposits ..... \$1,873,811.16  
 Time deposits ..... 3,261,588.60  
 U. S. Gov't deposits ..... 19,221.59  
 Public funds ..... 621,226.41  
 Deposits of banks ..... 4,500.00  
     Total Deposits ..... 5,780,347.76  
 All other liabilities ..... 212,743.93  
     Total Liabilities ..... 5,993,091.69  
 Capital stock ..... 50,000.00  
 Surplus ..... 250,000.00  
 Undivided profits ..... 278,443.64  
 Reserves (Loans,  
     Securities and  
     Contingencies) ..... 62,540.47  
     Total Capital &  
     Reserves ..... 640,984.11  
**TOTAL** ..... \$6,634,075.80

**CITIZENS BANK & TRUST COMPANY, VAN BUREN**

Population 8,373

Crawford County

Chartered December 20, 1910 P. O. Box 469 Telephone Number 474-2342

Zip Code 72956

Number of Branches: Inside City—1; Outside City—1

**Officers****Directors**

Doyle Hopkins ..... Chairman of  
Board  
Dane Riggs ..... President  
L. C. Gunn ..... Vice Pres.  
R. H. Terry ..... Vice Pres.  
S. D. White ..... Vice Pres.  
E. P. Hobbs ..... Cashier & Secretary  
Eva Maye Laws ..... Asst. Cashier  
Wilma Rogers ..... Asst. Cashier  
Nelda Watkins ..... Asst. Cashier

Doyle Hopkins, Chairman  
Dane Riggs  
Lonnie Batchelor  
Edward Bethel  
Jack White  
Robert Daughtery  
C. C. Gunn  
E. P. Hobbs

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,443,204.95  
U. S. Treasury  
Securities ..... 1,003,875.00  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 700,000.00  
Oblig. of States  
& political  
subdivisions ..... 2,469,146.57  
All other securities,  
including  
corp. stocks ..... 1,500.00  
Excess funds sold ..... 700,000.00  
Loans & discounts ..... 9,307,018.16  
Bank prem., furniture  
& fixtures ..... 142,271.00  
All other assets ..... 36,118.16  
**TOTAL** ..... **\$15,803,133.84**

Demand deposits ..... \$ 5,343,041.45  
Time deposits ..... 7,434,138.37  
U. S. Gov't deposits ..... 369,615.08  
Public funds ..... 957,897.91  
Total Deposits ..... 14,104,692.81  
All other liabilities ..... 611,538.52  
Total Liabilities ..... 14,716,231.33  
Capital stock ..... 300,000.00  
Surplus ..... 300,000.00  
Undivided profits ..... 438,878.51  
Reserves (Loans,  
Securities and  
Contingencies) ..... 48,024.00  
Total Capital &  
Reserves ..... 1,086,902.51  
**TOTAL** ..... **\$15,803,133.84**



**PEOPLES BANK & TRUST COMPANY, VAN BUREN**

Population 8,373

Crawford County

Chartered August 12, 1933

P. O. Box 429

Telephone Number 474-6801

Zip Code 72956

Number of Branches: Inside City—2; Outside City—None

**Officers**

Clyman E. Izard .... Chmn. of Board  
 J. J. Izard ..... President  
 Carl Creekmore ..... Vice President  
 Frank Wofford ..... Cashier  
 Jo Ann Meadors ..... Asst. Cashier  
 Frances Rapiet ..... Asst. Cashier  
 Deweese Jackson ..... Asst. Cashier  
 Vincent Haney ..... Asst. Cashier

**Directors**

Clymer E. Izard  
 J. J. Izard  
 Bessie Maud Izard  
 C. J. Franklin  
 Carl Creekmore  
 Frank Wofford  
 Wesley Warnock

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 2,104,576.92  
 U. S. Treasury  
   Securities ..... 1,184,520.75  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 824,781.25  
 Oblig. of States &  
   political subdivisions 1,406,175.58  
 Excess funds sold ..... 2,100,000.00  
 Loans & discounts ..... 6,889,713.26  
 Bank prem., furniture  
   & fixtures ..... 130,589.13  
 Other real estate  
   owned ..... 23,001.00  
 All other assets ..... 96,061.92  
**TOTAL** ..... **\$14,759,419.81**

**Liabilities**

Demand deposits .....\$ 5,565,565.68  
 Time deposits ..... 6,879,237.07  
 U. S. Gov't deposits .... 118,341.61  
 Public funds ..... 774,791.02  
   Total Deposits ..... 13,337,935.38  
 All other liabilities ..... 63,162.30  
   Total Liabilities ..... 13,401,097.68  
 Capital stock ..... 200,000.00  
 Surplus ..... 800,000.00  
 Undivided profits ..... 254,539.44  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 103,782.69  
   Total Capital &  
   Reserves ..... 1,358,322.13  
**TOTAL** ..... **\$14,759,419.81**

**BANK OF WALDO, WALDO**

Population 1,658

Columbia County

Chartered September 2, 1899    P. O. Box 366    Telephone Number 693-5858

Zip Code 71770

Number of Branches: Inside City—None; Outside City—None

**Officers****Directors**

J. Thurston Howell ..... President  
 Mrs. J. Thurston Howell .... V. Pres.  
 Mrs. Mary H. Martin ..... Cashier

J. Thurston Howell  
 Mrs. J. Thurston Howell  
 Mrs. Mary H. Martin

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 216,197.28  
 U. S. Treasury  
   Securities ..... 1,295,000.00  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 163,862.06  
 Excess funds sold ..... 1,100,000.00  
 Loans & discounts ..... 383,980.13  
 Bank prem., furniture  
   & fixtures ..... 10.00  
 Other real estate  
   owned ..... 10.00  
 All other assets ..... 2,115.00  
  
**TOTAL .....\$3,161,174.47**

Demand deposits .....\$1,414,526.88  
 Time deposits ..... 1,391,529.31  
 U. S. Gov't deposits ..... 20,366.91  
 Public funds ..... 68,286.77  
 Total Deposits .....2,894,709.87  
 Total Liabilities .....2,894,709.87  
 Capital stock ..... 50,000.00  
 Surplus ..... 25,000.00  
 Undivided profits ..... 41,924.64  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 149,539.96  
 Total Capital &  
   Reserves ..... 266,464.60  
**TOTAL .....\$3,161,174.47**

**THE PEOPLES BANK, WALDO**

Population 1,658      Columbia County  
 Chartered June 22, 1910      P. O. Box 426      Telephone Number 693-5551  
                                          Zip Code 71770

Number of Branches: Inside City—None; Outside City—1

**Officers**

Harold H. Fincher ..... President  
 Richard P. Clark .... Vice President  
 Joyce Crane ..... Cashier  
 Richard L. Scott ..... Asst. Cashier

**Directors**

Harold Fincher  
 Richard P. Clark  
 D. J. Fincher  
 Imogene M. Clark  
 Betty Lou Scott  
 G. F. Scott  
 Steven Clark Fincher

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 311,649.05  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 1,542,859.85  
 Oblig. of States  
   & political  
   subdivisions ..... 1,365,648.80  
 Excess funds sold ..... 75,000.00  
 Loans & discounts ..... 3,166,445.62  
 Bank prem., furniture  
   & fixtures ..... 10,353.00  
 TOTAL ..... \$6,471,956.32

**Liabilities**

Demand deposits ..... \$1,661,880.00  
 Time deposits ..... 3,361,317.62  
 U. S. Gov't deposits ..... 17,106.33  
 Public funds ..... 783,677.38  
 Total Deposits ..... 5,823,981.33  
 Total Liabilities ..... 5,823,981.33  
 Capital stock ..... 62,500.00  
 Surplus ..... 137,500.00  
 Undivided profits ..... 395,301.12  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 52,673.87  
 Total Capital &  
   Reserves ..... 647,974.99  
 TOTAL ..... \$6,471,956.32

**BANK OF WALDRON, WALDRON**

Population 2,350

Scott County

Chartered April 3, 1901

P. O. Box 278

Telephone Number 637-2161

Zip Code 72958

Number of Branches: Inside City—None; Outside City—None

**Officers**

Marvin E. Phelps ..... President  
 Orval K. Goodner..... Exec. Vice Pres.  
 Knox Dozier ..... Sr. Vice Pres.  
 Patsy Hawkins ..... AVP & Cashier  
 Pat Davenport ..... Asst. Vice Pres.  
 Linda Hogge ..... Asst. Vice Pres.  
 Blanche Stephens .... Asst. Cashier  
 Wanda Kuhlmann .... Asst. Cashier

**Directors**

Glenn Abbott  
 M. C. Bird  
 Isom Crutchfield  
 Charlye V. Davidson  
 W. W. Davis  
 Wm. Knox Dozier  
 O. K. Goodner  
 S. E. Mitchell  
 Marvin E. Phelps  
 Dale Rodgers

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 963,270.95  
 U. S. Treasury  
   Securities ..... 472,337.06  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 3,327,911.40  
 Oblig. of States  
   & political  
   subdivisions ..... 2,649,815.84  
 Excess funds sold ..... 550,000.00  
 Loans & discounts ..... 7,545,001.76  
 Bank prem., furniture  
   & fixtures ..... 80,540.33  
 All other assets ..... 183,854.91  
**TOTAL** ..... \$15,772,732.25

**Liabilities**

Demand deposits ..... \$ 4,891,094.53  
 Time deposits ..... 8,203,229.42  
 U. S. Gov't deposits .... 98,176.38  
 Public funds ..... 872,649.51  
**Total Deposits** ..... 14,065,149.84  
 All other liabilities ..... 452,440.79  
**Total Liabilities** ..... 14,517,590.63  
 Capital stock ..... 300,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 462,997.33  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 92,144.29  
**Total Capital &  
 Reserves** ..... 1,255,141.62  
**TOTAL** ..... \$15,772,732.25



**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 Branches: Inside City—None; Outside City—1

**Officers**

John R. Hogue ..... President  
 H. E. Winters ..... Sr. Vice President  
 Jeriel A. Summitt ..... Exec. Vice President  
 Niles A. Bise .. Vice Pres. & Cashier

**Directors**

E. E. Hogue  
 John R. Hogue  
 H. E. Winters  
 M. C. Hogue  
 Dr. E. L. Hogue  
 Ronald L. Hogue  
 R. H. Ziegenhorn  
 Jeriel A. Summitt

**STATEMENT AS OF JUNE 30, 1974**

| <b>Assets</b>                                             |                        | <b>Liabilities</b>                                   |                        |
|-----------------------------------------------------------|------------------------|------------------------------------------------------|------------------------|
| Cash & due from banks                                     | \$ 740,369.76          | Demand deposits .....                                | \$ 4,855,775.17        |
| U. S. Treasury Securities .....                           | 1,249,533.12           | Time deposits .....                                  | 6,782,303.77           |
| Oblig. of other U. S. Gov't agencies & corporations ..... | 5,228,441.54           | U. S. Gov't deposits ...                             | 108,424.57             |
| Oblig. of States & political subdivisions                 | 1,896,790.89           | Public funds .....                                   | 289,637.90             |
| Excess funds sold .....                                   | 200,000.00             | Deposits of banks .....                              | 106,442.74             |
| Loans & discounts .....                                   | 3,760,755.12           | Total Deposits .....                                 | 12,142,584.15          |
| Bank prem., furniture & fixtures .....                    | 88,207.49              | All other liabilities .....                          | 54,705.02              |
| All other assets .....                                    | 17,957.65              | Total Liabilities .....                              | 12,197,289.17          |
|                                                           |                        | Capital stock .....                                  | 200,000.00             |
|                                                           |                        | Surplus .....                                        | 400,000.00             |
|                                                           |                        | Undivided profits .....                              | 315,145.88             |
|                                                           |                        | Reserves (Loans, Securities and Contingencies) ..... | 69,620.52              |
|                                                           |                        | Total Capital & Reserves .....                       | 984,766.40             |
| <b>TOTAL .....</b>                                        | <b>\$13,182,055.57</b> | <b>TOTAL .....</b>                                   | <b>\$13,182,055.57</b> |

**MERCHANTS & 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 Branches: Inside City—1; Outside City—None

**Officers****Directors**

S. H. Hurst .. Chairman of the Board  
 Douglas Simmons ..... President  
 Roy B. Warren ..... Sr. Vice Pres.  
 Jim Bogle ..... Vice Pres. & Cashier  
 Gordon M. White ..... Vice Pres.  
 Helen B. Back ..... Asst. Cashier  
 Juanita Clements ..... Asst. Cashier  
 Dorothy White ..... Asst. Cashier  
 Rae Hall ..... Asst. Cashier  
 Dorene Johnson ..... Asst. Cashier  
                                     & Branch Manager  
 Jeanie Bloesch ..... Asst. Cashier  
 Sarah Bradshaw ..... Asst. Cashier  
 Virginia Campbell .... Asst. Cashier

James P. Baker, Jr.  
 James E. Boyd  
 Brooks Griffin  
 S. H. Hurst  
 C. L. Harris  
 E. F. Kalb  
 J. L. Linder  
 Jesse Porter  
 Douglas Simmons

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 1,740,908.10  
 U. S. Treasury  
     Securities ..... 283,900.00  
 Oblig. of other U. S.  
     Gov't agencies  
     & corporations ..... 4,128,779.45  
 Oblig. of States  
     & political  
     subdivisions ..... 1,448,343.99  
 All other securities,  
     including  
     corp. stocks ..... 100,000.00  
 Loans & discounts ..... 12,194,808.29  
 Bank prem., furniture  
     & fixtures ..... 191,564.78  
 All other assets ..... 33,489.51  
**TOTAL** ..... **\$20,121,794.12**

Demand deposits .....\$ 5,546,734.54  
 Time deposits ..... 10,289,271.52  
 U. S. Gov't deposits .... 148,821.02  
 Public funds ..... 2,364,654.55  
     Total Deposits ..... 18,349,481.63  
 All other liabilities .... 274,683.40  
     Total Liabilities ..... 18,624,165.03  
 Capital stock ..... 275,000.00  
 Surplus ..... 400,000.00  
 Undivided profits ..... 593,991.14  
 Reserves (Loans,  
     Securities and  
     Contingencies) ..... 228,637.95  
     Total Capital &  
     Reserves ..... 1,497,629.09  
**TOTAL** ..... **\$20,121,794.12**

**BANK OF WEST MEMPHIS, WEST MEMPHIS**

Population 28,000

Crittenden County

Chartered April 21, 1928

P. O. Box 128

Telephone Number 735-2922

Zip Code 72301

Number of Branches: Inside City—2; Outside City—None

**Officers****Directors**

W. K. Ingram ..... Chairman  
 Zach McClendon, Sr. Vice Chairman  
 Jack K. Hogan .. President & Chief  
                                          Executive Officer  
 J. G. Spradling ..... Vice Pres.  
 Robert L. Wright ..... Vice Pres.  
                                          & Cashier  
 Mildred Earney .... Asst. Vice Pres.  
 Mary Goe ..... Asst. Vice Pres.  
                                          & Asst. Trust Officer  
 Ruth Manchester .. Asst. Vice Pres.  
 Paul Neal ..... Asst. Vice Pres.  
 Wayne Stafford .... Asst. Vice Pres.  
 Josephine Duncan .... Asst. Cashier  
 Patsy P. Morgan ..... Asst. Cashier  
 Doris Swindler ..... Asst. Cashier  
 Pat Neely .... Public Relations Off.  
 Robert L. Naylor ..... Auditor

Davis Biggs  
 H. R. Dabbs  
 P. M. Dacus  
 R. E. Eden  
 James C. Hale  
 James A. Heath  
 Jack K. Hogan  
 W. K. Ingram  
 Richard H. Upton  
 W. Kent Ingram, Jr.  
 Robert E. McCarley  
 Zach McClendon, Sr.  
 Zach McClendon, Jr.  
 Lloyd C. McCuiston, Jr.  
 Paul O'Neal  
 J. H. Spears  
 J. C. Tennison

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 2,744,461.17  
 U. S. Treasury  
   Securities ..... 1,676,406.52  
 Oblig. of other U. S.  
   Gov't agencies  
   & corporations ..... 2,324,778.05  
 Oblig. of States  
   & political  
   subdivisions ..... 5,897,774.45  
 All other securities,  
   including  
   corp. stocks ..... 111,083.52  
 Excess funds sold ..... 3,000,000.00  
 Loans & discounts ..... 13,789,684.55  
 Bank prem., furniture  
   & fixtures ..... 326,610.74  
 Other real estate owned ..... 143,750.00  
 All other assets ..... 463,617.53  
**TOTAL ..... \$30,478,166.53**

Demand deposits ..... \$11,542,502.73  
 Time deposits ..... 11,282,203.88  
 U. S. Gov't deposits .... 544,901.77  
 Public funds ..... 3,995,254.53  
 Deposits of banks ..... 5,000.00  
 Total Deposits ..... 27,369,862.91  
 All other liabilities .... 601,539.74  
 Total Liabilities ..... 27,971,402.65  
 Capital stock ..... 1,000,000.00  
 Surplus ..... 1,000,000.00  
 Undivided profits ..... 284,613.51  
 Reserves (Loans,  
   Securities and  
   Contingencies) ..... 222,150.37  
 Total Capital &  
   Reserves ..... 2,506,763.88  
**TOTAL ..... \$30,478,166.53**



|                |                       |
|----------------|-----------------------|
| Reserves ..... | 121,328.00            |
| <b>TOTAL</b>   | <b>\$8,877,254.03</b> |

**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 Branches: Inside City—None; Outside City—None

**Officers**

Wm. B. de Yampert ..... President  
 N. R. Kirkwood .... Exec. Vice Pres.  
                                     & Cashier  
 Evalyn H. Kirkwood .. Asst. Cashier

**Directors**

Wm. B. de Yampert  
 N. R. Kirkwood  
 John B. Currie  
 Louis C. Shackelford  
 John Currie, Jr.

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                                     |                       |
|-----------------------------------------------------|-----------------------|
| Cash & due from banks                               | \$ 330,331.68         |
| U. S. Treasury Securities                           | 183,135.00            |
| Oblig. of other U. S. Gov't agencies & corporations | 498,286.81            |
| Oblig. of States & political subdivisions           | 347,603.40            |
| Excess funds sold                                   | 800,000.00            |
| Loans & discounts                                   | 1,014,328.44          |
| Bank prem., furniture & fixtures                    | 2,635.35              |
| All other assets                                    | 535.08                |
| <b>TOTAL</b>                                        | <b>\$3,176,855.76</b> |

**Liabilities**

|                                                |                       |
|------------------------------------------------|-----------------------|
| Demand deposits                                | \$1,203,841.49        |
| Time deposits                                  | 822,154.06            |
| U. S. Gov't deposits                           | 50,024.68             |
| Public funds                                   | 561,240.58            |
| <b>Total Deposits</b>                          | <b>2,637,260.81</b>   |
| <b>Total Liabilities</b>                       | <b>2,637,260.81</b>   |
| Capital stock                                  | 100,000.00            |
| Surplus                                        | 275,000.00            |
| Undivided profits                              | 135,207.52            |
| Reserves (Loans, Securities and Contingencies) | 29,387.43             |
| <b>Total Capital &amp; Reserves</b>            | <b>539,594.95</b>     |
| <b>TOTAL</b>                                   | <b>\$3,176,855.76</b> |

**BANK OF WILSON, WILSON**

Population 1,107

Mississippi County

Chartered October 3, 1908

P. O. Box 338

Telephone Number 655-3251

Zip Code 72395

Number of Branches: Inside City—None; Outside City—1

**Officers****Directors**

R. E. L. Wilson .... Chairman of the  
Board  
J. B. Gwyn ..... President  
C. J. Lowrance, Jr. ... Vice President  
J. T. Shenep ..... Cashier  
(Mrs.) Florabel Bishop .... Assistant  
Cashier  
(Mrs.) Gatha Watson ..... Assistant  
Cashier

R. E. L. Wilson  
J. B. Gwyn  
C. J. Lowrance, Jr.  
C. L. Denton, Jr.  
J. B. Hilliard  
Michael E. Wilson  
Hudson Wren

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 3,145,409.77  
U. S. Treasury  
Securities ..... 1,315,345.07  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 584,301.61  
Oblig. of States &  
political subdivisions ..... 947,756.74  
Excess funds sold ..... 650,000.00  
Loans & discounts ..... 3,922,824.24  
Bank prem., furniture  
& fixtures ..... 8,488.13  
All other assets ..... 2,937.91  
  
TOTAL ..... \$10,577,063.47

Demand deposits .....\$ 3,051,891.77  
Time deposits ..... 4,958,159.08  
U. S. Gov't deposits .... 69,811.62  
Public funds ..... 1,197,713.27  
Deposits of banks ..... 40,606.96  
Total Deposits ..... 9,318,182.70  
All other liabilities .... 4,370.41  
Total Liabilities ..... 9,322,553.11  
Capital stock ..... 100,000.00  
Surplus ..... 700,000.00  
Undivided profits ..... 409,666.09  
Reserves (Loans,  
Securities and  
Contingencies) ..... 44,844.27  
Total Capital &  
Reserves ..... 1,254,510.36  
TOTAL ..... \$10,577,063.47

Population 6,696                      Cross County  
Chartered June 5, 1891              P. O. Box 9      Telephone Number 238-8171  
                                         Zip Code 72396  
Number of Branches: Inside City—None; Outside City—1

## Directors

Raphael H. Andrews  
John H. Johnston, Jr.  
W. W. Shaver, Jr.  
David Drexler  
I. M. Steinberg  
David Block, Jr.  
Eugene Goodart  
R. Eugene Robinson  
Gerald L. Blackburn  
John W. Watts

## Liabilities

|                                                            |                               |
|------------------------------------------------------------|-------------------------------|
| Demand deposits .....                                      | \$ 6,629,800.92               |
| Time deposits .....                                        | 6,636,736.34                  |
| U. S. Gov't deposits .....                                 | 198,107.56                    |
| Public funds .....                                         | 1,360,771.34                  |
| Total Deposits .....                                       | <u>14,825,416.16</u>          |
| All other liabilities .....                                | 221,794.66                    |
| Total Liabilities .....                                    | <u>15,047,210.82</u>          |
| Capital stock .....                                        | 250,000.00                    |
| Surplus .....                                              | 500,000.00                    |
| Undivided profits .....                                    | 734,025.61                    |
| Reserves (Loans,<br>Securities and<br>Contingencies) ..... | <u>109,306.77</u>             |
| Total Capital &<br>Reserves .....                          | <u>1,593,332.38</u>           |
| <b>TOTAL .....</b>                                         | <b><u>\$16,640,543.20</u></b> |

**THE BANK OF YELLVILLE, YELLVILLE**

Population 860

Marion County

Chartered December 13, 1945 P. O. Box 325 Telephone Number 449-4231

Zip Code 72687

Number of Branches: Inside City—None; Outside City—1

**Officers**

Bernice Berry ..... President &  
Cashier  
Wynona Willingham ..... Vice Pres.  
John E. Linton ..... Vice Pres.  
James N. Thomason ..... Vice Pres.

**Directors**

Bernice Berry  
Wynona Willingham  
John E. Linton  
Fred A. Berry  
H. A. Burnes  
Karl King  
Thelma G. Doshier

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks \$ 798,609.12  
U. S. Treasury  
Securities ..... 302,218.75  
Oblig. of other U. S.  
Gov't agencies  
& corporations ..... 10,466.82  
Oblig. of States  
& political  
subdivisions ..... 1,615,945.16  
Excess funds sold ..... 100,000.00  
Loans & discounts ..... 7,466,362.90  
Bank prem., furniture  
& fixtures ..... 137,923.28  
**TOTAL** ..... **\$10,431,526.03**

**Liabilities**

Demand deposits .....\$ 3,237,375.22  
Time deposits ..... 5,376,840.03  
U. S. Gov't deposits ..... 6,157.50  
Public funds ..... 916,860.59  
**Total Deposits** ..... **9,537,233.34**  
**Total Liabilities** ..... **9,537,233.34**  
Capital stock ..... 175,000.00  
Surplus ..... 285,000.00  
Undivided profits ..... 360,050.01  
Reserves (Loans,  
Securities and  
Contingencies) ..... 74,242.68  
**Total Capital &  
Reserves** ..... **894,292.69**  
**TOTAL** ..... **\$10,431,526.03**

**SIXTIETH 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, 1974**

**GUARANTY LOAN & TRUST COMPANY, HELENA**

Population 11,071

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 ..... Chairman of Board  
 Otis W. Howe, Jr. .... President  
 J. M. Howe ..... Vice President  
 Carl D. Morris Secretary-Treasurer  
 R. F. Howe

S. J. Howe  
 Otis W. Howe, Jr.  
 J. M. Howe  
 Carl D. Morris  
 R. F. Howe

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 48,799.55  
 Oblig. of States &  
   political subdivisions .. 40,261.23  
 Loans & discounts ..... 69,697.20  
 Bank prem., furniture  
   & fixtures ..... 2,995.00  
 All other assets ..... 6,659.60

Trust Funds .....\$ 36,669.37  
 Total Trust Funds ..... 36,669.37  
 All other liabilities ..... 10,341.00  
 Total Liabilities ..... 47,010.37  
 Capital stock ..... 50,000.00  
 Surplus ..... 50,000.00  
 Undivided profits ..... 21,402.21

TOTAL .....\$168,412.58

Total Capital &  
 Reserves ..... 121,402.21  
 TOTAL .....\$168,412.58

**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****Directors**

James P. Matthews ..... President  
 Martha D. Matthews ..... Vice Pres.  
 Eunice Kumpe ..... Secretary-Treas.  
 Alice Hicks ..... Assistant Secretary

John Pope Matthews, Chairman  
 Martha D. Matthews  
 John P. Matthews, Jr.  
 James P. Matthews  
 Charles D. Matthews  
 Catherine M. Martin  
 Charles Martin

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$ 96,193.85  
 All other securities,  
   including corp. stocks 749,009.63  
 Loans & discounts ..... 3,818,943.98  
 Bank prem., furniture  
   & fixtures ..... 28,579.71  
 All other assets ..... 534,314.57  
 TOTAL .....\$5,227,041.74

Borrowed money .....\$4,095,745.81  
 All other liabilities ..... 915,853.45  
 Total Liabilities ..... 5,011,599.26  
 Capital stock ..... 100,000.00  
 Surplus ..... 55,000.00  
 Undivided profits ..... 60,442.48  
 Total Capital &  
   Reserves ..... 215,442.48  
 TOTAL .....\$5,227,041.74



**METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK**

Population 60,040

Pulaski County

Zip Code 72116

Chartered June 5, 1925 .

Telephone Number 758-6460

(Not engaged in commercial banking)

**Officers**

Justin Matthews, III ..... President  
 Walter L. Burroughs ..... Vice Pres.  
 Eva M. Hale ..... Secretary-Treas.  
 Betty Ann Couch .... Asst. Secretary

**Directors**

Justin Matthews, III  
 Walter L. Burroughs  
 Eva M. Hale  
 Lila B. Hornor  
 Richard B. Adkisson  
 Anne M. Glenn  
 Howard Cockrill  
 W. F. Rector  
 Jas. D. Simpson

**STATEMENT AS OF JUNE 30, 1974****Assets**

Cash & due from banks ....\$162,074.15  
 All other securities,  
   including corp. stocks .. 277,777.21  
 Loans & discounts ..... 4,760.97  
 Bank prem., furniture  
   & fixtures ..... 1,899.80  
 Other real estate owned .. 163,959.05  
 All other assets ..... 349.85  
**TOTAL** .....\$610,821.03

**Liabilities**

All other liabilities .....\$ 10,911.61  
**Total Liabilities** .....10,911.61  
 Capital stock ..... 164,200.00  
 Surplus ..... 20,000.00  
 Undivided profits ..... 415,709.42  
**Total Capital &**  
**Reserves** ..... 599,909.42  
**TOTAL** .....\$610,821.03

**SIXTIETH 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, 1974**

**SOUTHERN CREDIT CORPORATION, MALVERN**

Population 9,000

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****Directors**

W. H. McClure ..... President  
 George McClure ..... Vice President  
 Ray Cook ..... Vice President  
 Vance Jernigan ..... Vice President  
 Layne Sparks ..... Secretary  
 George McClure ..... Treasurer

George McClure  
 A. J. Wilks  
 Ray Cook  
 Layne Sparks  
 Jewell Johnson  
 W. H. McClure  
 Vance Jernigan

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks \$ 612,288.78  
 Oblig. of States  
 & political  
 subdivisions ..... 576,136.55  
 Loans & discounts ..... 3,844,485.72  
 Other real estate owned .. 3,391.66  
 All other assets ..... 23,212.05  
  
**TOTAL** ..... \$5,059,514.76

Investment Certificates \$3,555,213.88  
 Total Certificates ..... 3,555,213.88  
 Borrowed money ..... 130,000.00  
 All other liabilities ..... 818,725.38  
 Total Liabilities ..... 4,503,939.26  
 Capital stock ..... 242,000.00  
 Surplus ..... 98,347.68  
 Undivided profits ..... 35,917.64  
 Reserves (Loans,  
 Securities and  
 Contingencies) ..... 179,310.18  
 Total Capital &  
 Reserves ..... 555,575.50  
**TOTAL** ..... \$5,059,514.76

**HALLMARK LOAN & INVESTMENT CORP., NORTH LITTLE ROCK**

Population 60,040  
Chartered October 21, 1927

Pulaski County  
Telephone Number 376-3523

Zip Code 72114

Act 111, Industrial Loan Institution  
(Not engaged in commercial banking)

**Officers****Directors**

D. M. Fitzgerald ..... President  
William Brandon ..... Treasurer  
Dorrance A. Williams ..... Secretary

D. M. Fitzgerald  
William Brandon  
Dorrance A. Williams

**STATEMENT AS OF JUNE 30, 1974****Assets****Liabilities**

Cash & due from banks ..\$111,012.27  
All other securities,  
including corp. stocks .. 32.00  
Loans & discounts ..... 378,834.67  
Bank prem., furniture  
& fixtures ..... 5,655.87  
Other real estate owned .. 9,308.82  
All other assets ..... 6,435.84  
**TOTAL** .....\$511,279.47

Investment Certificates ..\$405,701.25  
Total Certificates ..... 405,701.25  
All other liabilities ..... 36,478.47  
Total Liabilities ..... 442,179.72  
Capital stock ..... 37,536.70  
Surplus ..... 31,563.05  
Total Capital &  
Reserves ..... 69,099.75  
**TOTAL** .....\$511,279.47

**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**

Ted N. Drake ..... Board Chairman  
 Robert L. Fikes ..... President  
 C. A. Davies .. Exec. Vice Pres., Sec.  
 George E. Puddephatt .... Vice Pres.  
 Dan Horton ..... Treas., Asst. Sec.

**Directors**

C. A. Davies  
 C. Richard Dixon  
 Ted N. Drake  
 Robert L. Fikes  
 Morrell Gathright  
 Simon Joseph  
 Michael O'Guinn  
 Albert Otten

**STATEMENT AS OF JUNE 30, 1974****Assets**

|                                     |                       |
|-------------------------------------|-----------------------|
| Cash & due from banks               | \$ 181,256.80         |
| Loans & discounts                   | 1,398,202.83          |
| Bank prem., furniture<br>& fixtures | 9,353.04              |
| All other assets                    | 1,970.80              |
| <b>TOTAL</b>                        | <b>\$1,590,783.47</b> |

**Liabilities**

|                                                      |                       |
|------------------------------------------------------|-----------------------|
| Investment Certificates                              | \$ 763,188.45         |
| Total Certificates                                   | 763,188.45            |
| Borrowed money                                       | 170,000.00            |
| All other liabilities                                | 199,199.61            |
| Total Liabilities                                    | 1,132,388.06          |
| Capital stock                                        | 125,000.00            |
| Surplus                                              | 75,000.00             |
| Undivided profits                                    | 210,186.62            |
| Reserves (Loans,<br>Securities and<br>Contingencies) | 48,208.79             |
| Total Capital &<br>Reserves                          | 458,395.41            |
| <b>TOTAL</b>                                         | <b>\$1,590,783.47</b> |