

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS**

1976



DAVID PRYOR
Governor

H. C. ADAMS
State Bank Commissioner

JIM WOOTEN
Director
Department of Commerce

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SIXTY-SECOND REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1976

HARVEL C. ADAMS
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

July 1, 1976

To the Honorable David Pryor
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 Sixty Second Annual Report of the State Bank Department for the fiscal year ended June 30, 1976.

At the close of the fiscal year, there were 183 active State-chartered commercial banks under supervision of the State Bank Department. During the past year, one small bank, the Valley Bank, Hindsville (Madison County), merged with The First National Bank, Huntsville, and is now operated as a full service branch of the Huntsville bank. Also, during the year, a charter was granted for a new State bank, the Caddo State Bank, Glenwood (Pike County). The new bank has not yet opened for business.

The growth rate of the State banks continues to decline and, according to the combined asset totals of the 183 active banks at June 30, 1976, has leveled off at an increase of 10.23%, as compared to 11.37% increase this time last year and 20.33% reported at June 30, 1974. As of June 30 of this year, assets of the 183 banks totaled \$3,138,905,000, up \$291,492,000 from the total of \$2,847,413,000 reported for June 30, 1975.

In addition to the 183 Commercial banks, this Department supervises 3 Trust Companies and 3 Industrial Loan Institutions, for a total of 189 financial institutions.

Examinations for 1976 are on schedule and it is expected that all institutions will be examined during the calendar year 1976, as has been the case for the eight calendar years prior to 1976.

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, 1976. 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 November.
Christmas Eve	December 24.
Christmas Day	December 25.

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

James E. Brantley	Richard L. Deckard	Thomas R. James
Don R. Clark		Edward W. Paschal
Ronny A. Clay		Olan B. Wages

FINANCIAL ANALYST

Louis W. Elkins

JUNIOR AND ASSISTANT BANK EXAMINERS

Arbra D. Ackee	R. Clinton Hawkins	Charles S. Penick
Terry Q. Carson	Larry M. Hillyard	Lindley V. Smith, Jr.
Richard P. Clark	Deborah K. Hoover	Donald J. Tackett
James C. Fritts	Mitchell D. Mayo	J. Stan Thompson
John A. Gordan		John W. Vinson

SECRETARIES

Jacquelin J. Dicus	Kathy James	Wyvonne Stark
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STATE BANKING BOARD

James H. Cone, Chairman	 Little Rock
Dorman F. Bushong	 Rogers
Edward H. Cherry	 Jonesboro
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**

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan ..	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett ..	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H. C. Adams	March 3, 1967	

The following statement, furnished by the Central Office of the Department of Commerce, shows the receipts and disbursements of the State Bank Department from July 1, 1975 through June 30, 1976.

RECEIPTS

Cash Balance, June 30, 1975		\$ 35,019.71
Examination and Assessment Fees	\$617,865.79	
Charter and Amendment Fees	10,055.58	
Teller's Window Application and Protest Fees	2,000.00	
Penalties for Reserve Deficiencies	978.20	
Foreign Lending Institutions	25.00	
Miscellaneous Fees	875.15	
Refund to Expenditures	—0—	
Reimbursement for M & R Sales	20.00	
Reimbursement for Unemployment Claim	1,254.69	
		633,074.41
		\$668,094.12

DISBURSEMENTS

Salaries	\$319,820.22	
Extra Help	3,105.17	
Maintenance and General Operations*	139,612.81	
Social Security & Retirement Matching	49,814.08	
Group Health Insurance Matching	4,657.32	
Professional Services	5,200.00	
Service Charge by State Treasurer	9,463.12	
Pro-Rata Cost of Central Office of the Department of Commerce	16,670.00	
Workman's Compensation Claim	116.00	
Unemployment Claim	3,771.17	552,229.89
Cash Balance June 30, 1976		115,864.23
		\$668,094.12

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

August 18, 1976

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

Dear Mr. Adams:

Attached is the balance sheet for your Department as of June 30, 1976. We certify that this statement shows the true and correct balance per our records at the close of the fiscal year given.

Sincerely,

Pamela Davis
Accountant II

ARKANSAS BANKERS ASSOCIATION**1976-77**

President	William H. Kenedy, Jr., President, National Bank of Commerce, Pine Bluff
President-Elect	Cecil W. Cupp, Jr., President, Arkansas Bank & Trust Co., Hot Springs
Vice-President	Doyl E. Brown, President, The First National Bank, Wynne
Treasurer	John M. Lewis, President, The First National Bank, Fayetteville
Executive Manager and Secretary	H. C. Carvill, 1027 Pyramid Bldg., Little Rock

EXECUTIVE COUNCIL

Sam Sicard	Fort Smith
Jerry McFarland	Harrison
J. C. Vaughn, Jr.	Paragould
Robert E. Lawyer	Mountain Home
Edward Hurley	El Dorado
George Jackson	Russellville
William C. Norman, Jr.	Crossett
Louis L. Ramsey, Jr.	Pine Bluff
Millard E. Aud	Arkadelphia
Jack C. Owen	Newport

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

President	Bart Lindsey	Helena
Vice President	Bruce Loftin	Fayetteville
Secretary	Jim Kelly, III	North Little Rock
Treasurer	James Stobaugh	Pine Bluff

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 521-3376 Area Code 901

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

Telephone Number 421-1700 Area Code 314

President Lawrence K. Roos
First Vice President Eugene A. Leonard
Senior Vice President A. B. Balbach
Senior Vice President & Controller Donald W. Moriarty, Jr.
Senior Vice President, General Counsel
& Secretary F. Garland Russell, Jr.
Senior Vice President Charles E. Silva
Senior Vice President Harold E. Uthoff
Economic Advisor Leonall C. Andersen
Vice President Ruth A. Bryant
Vice President Edgar H. Crist
Vice President Joseph P. Garbarini
Vice President James R. Kennedy
Vice President John F. Otting
General Auditor Bernhardt J. Sartorius
Vice President Delmer D. Weisz

**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 & Assistant Manager 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 521-3872

Area Code 901

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

EXAMINERS FOR ARKANSAS

Rickey M. Brunner Russellville
 Robert E. Conatser Russellville
 Karl F. Kauffman Russellville
 James J. Peacock, Jr. Russellville
 Robert C. Barber Jonesboro
 John W. Christian Jonesboro
 Jack P. Court, Jr. Jonesboro
 Carolyn M. Hicks 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
 David L. Bowen Memphis
 Dale C. Bregenzer Memphis
 Stanley A. Clark, Jr. Memphis
 Jerry W. Cox 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, 1976**

(With Comparative Statement as of June 30, 1975, reported
in millions and nearest thousand)

COMMERCIAL BANKS ONLY

	June 30, 1976 183 Banks Mil. Thou.	June 30, 1975 184 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
ASSETS			
Cash and Balances with other banks	\$ 290 530	\$ 295 772	\$ (5 242)
U. S. Treasury Securities	261 206	195 778	65 428
Obligations of other U. S. Government agencies and corporations	264 972	232 287	32 685
Obligations of States and political subdivisions	524 298	497 414	26 884
Other securities (including corporate stocks)	22 853	27 933	(5 080)
Trading account securities	100	201	(101)
Excess funds sold and securities purchased under agreement to resell	90 355	128 045	(37 690)
Loans and Discounts (Net)	1,599 794	1,400 812*	198 982
Bank premises, furniture and fixtures, and other assets representing bank premises	47 619	42 222	5 397
Real estate owned other than bank premises	2 383	2 449	(66)
All other assets	34 795	24 500	10 295
TOTAL ASSETS	<u>\$3,138 905</u>	<u>\$2,847 413</u>	<u>\$291 492</u>

	June 30, 1976 183 Banks Mil. Thou.		June 30, 1975 184 Banks Mil. Thou.		Increase (Decrease) Mil. Thou.	
LIABILITIES						
Demand deposits, individs., partnerships, and corporations	\$ 909	351	849	826	59	525
Time deposits, individuals, partnerships, and corporations	1,596	612	1,364	400	232	212
Deposits of U. S. Government	8	095	11	334	(3	239)
Deposits of States and political subdivisions	281	907	279	242	2	665
Deposits of banks	16	279	11	046	5	233
Certified and officers' checks, etc.	16	821	16	032		789
TOTAL DEPOSITS	<u>2,829</u>	<u>065</u>	<u>2,531</u>	<u>880</u>	<u>297</u>	<u>185</u>
Total Demand	[1,043	233]	[973	001]	[70	232]
Total Time	[1,785	832]	[1,558	879]	[226	953]
Excess funds purchased and securities sold under agreement to repurchase	26	453	34	103	(7	650)
Other liabilities for borrowed money		552	1	139		(587)
All other liabilities	22	972	48	427	(25	455)
TOTAL LIABILITIES ..	<u>\$2,879</u>	<u>042</u>	<u>\$2,615</u>	<u>549</u>	<u>\$263</u>	<u>493</u>
EQUITY CAPITAL						
Capital Stock	\$ 52	692	\$ 48	083	\$ 4	609
Surplus	89	742	77	540	12	202
Undivided profits	99	121	90	861*	8	260
Capital Reserves	5	903	3	464*	2	439
TOTAL EQUITY CAPITAL	<u>\$ 247</u>	<u>458</u>	<u>\$ 219</u>	<u>948</u>	<u>\$ 27</u>	<u>510</u>
Subordinated Notes and Debentures	12	405	11	916		489
TOTAL LIABILITIES AND EQUITY CAPITAL	<u>\$3,138</u>	<u>905</u>	<u>\$2,847</u>	<u>413</u>	<u>\$291</u>	<u>492</u>

*Adjusted to reflect new provisions for reporting reserves and unearned income.

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

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U. S. Gov't. Bonds	Capital Structure	Total Resources
June 30, 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
June 30, 1975	*190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	*189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000

* 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 Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	1	1	1
Benton	7	2	4
Boone	1	1	2
Bradley	1	1	2
Calhoun	1		
Carroll	1	2	
Chicot	4	1	
Clark	4	2	2
Clay	3		
Cleburne	2	1	1
Cleveland	2		
Columbia	3	1	2
Conway	2		2
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	5
Franklin	2		2
Fulton	2		
Garland	1	2	2
Grant	1		
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	
Izard	3		2
Jackson	2	2	4
Jefferson		4	4
Johnson	1	1	1
Lafayette	3	1	
Lawrence	2	2	4
Lee	1	1	1
Lincoln	2		1
Little River	1	1	1
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		1
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		
Ouachita	3	1	2
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 Banks	National Banks	Banking Facilities (Outside of Cities)
Polk	1	1	2
Pope	3	1	2
Prairie	2		1
Pulaski	4	7	
Randolph	3		1
St. Francis	2	2	1
Saline	2		4
Scott	1		
Searcy	2		
Sebastian	4	3	3
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		2
Washington	5	3	2
White	6	1	3
Woodruff	2		1
Yell	4		1
	183*	75	107

* 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 of Facility	County
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
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
The Union Bank of Benton	Benton	Shannon Hills	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Citizens Bank	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-	
		Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank ...	Camden	East Camden	Ouachita
The Merchants & Planters Bank ...	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
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
The Bank of Franklin	Horseshoe		
	Bend	Franklin	Izard
Arkansas Bank & Trust Company ..	Hot Springs	Hot Springs	
		Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
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	Wicks	Polk
Union Bank & Trust Company	Monticello	Wilmar	Drew

**STATE BANKS OPERATING FACILITIES AWAY FROM
MAIN OFFICES
(WITHIN CITY FACILITIES NOT INCLUDED)**

Name of Bank	Location	Location of Facility	County
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	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
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Reyno	Maynard	Randolph
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
Warren Bank & Trust Company	Warren	Hermitage	Bradley
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
Northwest 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	Osceola	Mississippi
First National Bank	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 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 of Facility	County
The First National Bank 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
The First National Bank	Conway	Vilonia	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 Eastern Arkansas	Forrest City	Palestine	St. Francis
The First National Bank	Harrison	Diamond City	Boone
The First National Bank	Huntsville	Hindsville	Madison
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- 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
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Siloam Spgs.	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
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

Date of Admission	Name of Bank & Location	Capital and Surplus* Mil. Thou.
April 15, 1953	The Citizens Bank	\$2 182
	Batesville	
August 23, 1918	Farmers Bank & Trust Company	4 004
	Blytheville	
September 11, 1942	The Exchange Bank & Trust Company	2 442
	El Dorado	
January 7, 1944	McIlroy Bank	5 099
	Fayetteville	
September 25, 1942	Arkansas Bank & Trust Company	8 036
	Hot Springs	
July 26, 1945	Peoples Bank & Loan Company	685
	Lewisville	
August 23, 1923	Peoples Bank & Trust Company	3 573
	Russellville	

*Includes subordinated notes & debentures, if any

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

Name	Location
Bank of Sidney	Sidney

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

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

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

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

AMENDMENTS ALTERING CAPITAL STRUCTURE**July 1, 1975 to June 30, 1976**

1. Peoples Bank, Dierks, increased capital stock from \$100,000 to \$135,000 by sale of new stock.
2. Wilmot State Bank, Wilmot, increased capital stock from \$100,000 to \$120,000 by sale of new stock.
3. Newton County Bank, Jasper, increased capital stock from \$50,000 to \$62,500 by sale of new stock.
4. Smackover State Bank, Smackover, increased capital stock from \$250,000 to \$500,000 being transferred from the Surplus Account.
5. Citizens Bank, Bentonville, increased capital stock from \$200,000 to \$250,000 by sale of new stock.
6. Bank of Blevins, Blevins, increased capital stock from \$50,000 to \$75,000 being transferred from the Undivided Profits Account.
7. State Bank of Calico Rock, Calico Rock, increased capital stock from \$50,000 to \$62,500 by sale of new stock.
8. State Bank of Calico Rock, Calico Rock, increased capital stock from \$62,500 to \$250,000 being transferred from the Undivided Profits Account.
9. The Union Bank of Benton, Benton, increased capital stock from \$663,094 to \$729,403.40 being transferred from the Undivided Profits Account.
10. Bank of Elkins, Elkins, increased capital stock from \$37,500 to \$50,000 by sale of new stock.
11. Farmers and Merchants Bank, Des Arc, increased capital stock from \$200,000 to \$300,000 being transferred from the Undivided Profits Account.
12. The Bank of Franklin, Horseshoe Bend, increased capital stock from \$100,000 to \$225,000 by sale of new stock.
13. Clark County Bank, Gurdon, increased capital stock from \$600,000 to \$700,000 being transferred from the Undivided Profits Account.
14. The Caraway Bank, Caraway, increased capital stock from \$75,000 to \$150,000 being transferred from the Undivided Profits Account.
15. Bank of Mansfield, Mansfield, increased capital stock from \$60,000 to \$240,000 being transferred from the Undivided Profits Account.
16. The Union Bank of Mena, Mena, increased capital stock from \$300,000 to \$600,000 being transferred from the Undivided Profits Account.
17. Peoples Bank and Trust Company, Mountain Home, increased capital stock from \$1,000,000 to \$1,100,000 being transferred from the Undivided Profits Account.

AMENDMENTS ALTERING CAPITAL STRUCTURE—CON'T

July 1, 1975 to June 30, 1976

18. The Bank of Bradley, Bradley, increased capital stock from \$50,000 to \$100,000—\$25,000 being transferred from the Surplus Account and \$25,000 being transferred from the Undivided Profits Account.
19. Bank of Cabot, Cabot, increased capital stock from \$300,000 to \$625,000—\$300,000 being transferred from the Undivided Profits Account and \$25,000 to be authorized but unissued shares.
20. Citizens Bank, Flippin, increased capital stock from \$249,300 to \$274,230 being transferred from the Undivided Profits Account.
21. Leslie State Bank, Leslie, increased capital stock from \$65,000 to \$130,000 being transferred from the Undivided Profits Account.
22. Clinton State Bank, Clinton, increased capital stock from \$200,000 to \$400,000 being transferred from the Undivided Profits Account.
23. Bank of Evening Shade, Evening Shade, increased capital stock from \$25,000 to \$100,000—\$25,000 being transferred from the Undivided Profits Account and \$50,000 by sale of new stock.
24. The Corning Bank, Corning, increased capital stock from \$200,000 to \$250,000 by sale of new stock.
25. Danville State Bank, Danville, increased capital stock from \$125,000 to \$250,000 being transferred from the Undivided Profits Account.
26. The Exchange Bank and Trust Company, El Dorado, increased capital stock from \$500,000 to \$600,000 by sale of new stock.
27. McGehee Bank, McGehee, increased capital stock from \$600,000 to \$800,000 being transferred from the Undivided Profits Account.
28. Citizens Bank, Flippin, increased capital stock from \$207,750 to \$249,300 being transferred from the Undivided Profits Account.
29. Benton State Bank, Benton, increased capital stock from \$550,000 to \$825,000 being transferred from the Undivided Profits Account.
30. Security Bank, Paragould, increased capital stock from \$480,000 to \$600,000 being transferred from the Undivided Profits Account.
31. Arkansas State Bank, Clarksville, increased capital stock from \$100,000 to \$120,000 by sale of new stock.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1975 to June 30, 1976

1. Farmers and Merchants Bank, Des Arc, from 5 to 7; to 5 to 11.
2. The Corning Bank, Corning, from 3 to 10; to 7 to 15.
3. Bank of Sidney, Sidney, from 3; to 3 to 5.

AMENDMENTS CHANGING PAR VALUE OF SHARES

July 1, 1975 to June 30, 1976

1. Smackover State Bank, Smackover, reduced par value from \$25.00 to \$10.00.
2. The Farmers and Merchants Bank, Stuttgart, reduced par value from \$100.00 to \$10.00.

**AMENDMENTS PROHIBITING THE RIGHT OF
CUMULATIVE VOTING**

July 1, 1975 to June 30, 1976

1. First State Bank, Lonoke

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of capital accounts (including notes and debentures) to total resources of the 183 Arkansas State Banks as of June 30, 1976 is 8.3%. The following commercial banks equal or exceed this percentage.

Name	Location	Percentage
Bank of Amity	Amity	9.0
Elk Horn Bank & Trust Company	Arkadelphia	8.6
Bank of Ashdown	Ashdown	9.2
Bank of Atkins	Atkins	8.6
The Bank of Augusta	Augusta	10.3
Citizens State Bank	Bald Knob	8.3
First Security Bank & Trust Company	Barling	15.8
Citizens Bank	Beebe	14.0
Bank of Blevins	Blevins	8.6
Farmers Bank & Trust Company	Blytheville	9.2
State Bank of Calico Rock	Calico Rock	10.2
American State Bank	Charleston	9.0
First State Bank & Trust Company	Conway	8.6
Bank of Dardanelle	Dardanelle	9.6
Decatur State Bank	Decatur	9.3
Bank of Delight	Delight	8.3
First State Bank of DeQueen	DeQueen	12.1
Dermott State Bank	Dermott	11.6
Farmers & Merchants Bank	Des Arc	10.7
DeWitt Bank & Trust Company	DeWitt	10.9
Peoples Bank	Dierks	12.3
Dumas State Bank	Dumas	15.1
Merchants and Farmers Bank	Dumas	11.2
Earle State Bank	Earle	8.3
The Delta State Bank	Elaine	22.2
Bank of England	England	9.5
The Citizens Bank	England	13.1
The Eudora Bank	Eudora	13.3
Bank of Eureka Springs	Eureka Springs	8.3
Bank of Evening Shade	Evening Shade	13.1
Planters Bank and Trust Company	Forrest City	9.0
Planters and Merchants Bank	Gillett	8.7
The First Bank	Griffithville	9.0
Clark County Bank	Gurdon	10.9
Calhoun County Bank	Hampton	11.2
The Bank of Harrisburg	Harrisburg	8.9
The Security Bank	Harrison	9.7
Bank of Holly Grove	Holly Grove	11.7
Horatio State Bank	Horatio	9.5
First Jacksonville Bank	Jacksonville	9.6
Newton County Bank	Jasper	8.3
Farmers and Merchants Bank	Judsonia	11.6
Bank of Kensett	Kensett	25.5
Bank of Kingston	Kingston	9.2
First State Bank of Lake Village	Lake Village	8.5
Leachville State Bank	Leachville	12.3
Little River Bank	Lepanto	11.8
Leslie State Bank	Leslie	8.4
Bank of Lockesburg	Lockesburg	9.4
First State Bank	Lonoke	10.5
Farmers Bank and Trust Company	Magnolia	11.0
Peoples Bank	Mammoth Spring	9.5
Merchants & Planters Bank	Manila	12.9

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

(Continued)

Name	Location	Percentage
Bank of Mansfield	Mansfield	8.6
Citizens Bank	Marion	11.2
McGehee Bank	McGehee	9.2
The Bank of Melbourne	Melbourne	10.6
The Union Bank of Mena	Mena	11.0
Monette State Bank	Monette	8.3
Union Bank & Trust Company	Monticello	9.1
The First State Bank	Morrilton	10.0
Morrilton Security Bank	Morrilton	9.2
Bank of Mountain View	Mountain View	10.1
The Bank of Montgomery County	Mount Ida	9.3
Pike County Bank	Murfreesboro	9.9
Citizens State Bank	Nashville	11.5
Bank of Newark	Newark	10.8
Bank of New Edinburg	New Edinburg	12.0
Bank of Parkdale	Parkdale	10.9
First State Bank	Parkin	9.9
Bank of Pea Ridge	Pea Ridge	9.6
The Lawrence County Bank	Portia	10.1
The Peoples Bank	Portland	14.0
Portland Bank	Portland	11.8
Bank of Prescott	Prescott	9.7
The Bank of Rector	Rector	9.1
The Bank of Rison	Rison	13.5
Logan County Bank	Scranton	9.8
First Security Bank	Searcy	8.7
First State Bank	Sherwood	9.6
Citizens Bank	Strong	16.0
Bank of Tuckerman	Tuckerman	10.6
Tyronza Bank	Tyronza	9.5
Citizens Bank & Trust Company	Van Buren	9.9
Peoples Bank & Trust Company	Van Buren	9.8
Bank of Waldo	Waldo	9.4
The Peoples Bank	Waldo	10.3
Bank of Waldron	Waldron	8.8
Rice Growers Bank	Wheatley	9.0
Wilmot State Bank	Wilmot	20.9
Bank of Wilson	Wilson	12.5
Cross County Bank	Wynne	8.8

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

(Commercial Banks only)

1966-1976

	June 30, 1966	June 30, 1976
Number of banks with resources of less than \$1,000,000	14	2
With resources of \$1,000,000 to \$2,000,000	25	2
With resources of \$2,000,000 to \$3,500,000	43	6
With resources of \$3,500,000 to \$5,000,000	32	12
With resources of \$5,000,000 to \$7,500,000	28	25
With resources of \$7,500,000 to \$10,000,000	13	29
With resources of \$10,000,000 to \$15,000,000	13	35
With resources of \$15,000,000 to \$20,000,000	5	21
With resources of \$20,000,000 to \$30,000,000	2	28
With resources of \$30,000,000 to \$50,000,000	2	16
With resources over \$50,000,000	1	7
	178	183

	June 30, 1966	June 30, 1976	Per cent Increase
	(Reported in millions and nearest thousand)		
Total resources	\$1,090,030	\$3,138,905	188
Total loans	541,539	1,690,149	212
U. S. Government Securities	186,799	526,178	182
State, Municipal and Other Bonds ..	160,657	547,251	241
Deposits	988,945	2,829,065	186
Total Capital Accounts	92,673	259,863	180

SIXTY-SECOND REPORT

showing

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

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF
JUNE 30, 1976**

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

Population figures and other information furnished
by the various banks.

BANK OF AMITY, AMITY

Population 614

Clark County

Chartered November 30, 1905 P. O. Box 38 Telephone Number 342-5268
Zip Code 71921

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

Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	1	707	Demand deposits	4	395
U. S. Treasury securities ..	3	037	Time deposits	9	764
Oblig. of other U. S. Gov't			U. S. Gov't deposits		60
agencies & corporations ..	1	164	Public funds		551
Oblig. of States &			Total Deposits	14	770
political subdivisions	2	788	All other liabilities		25
Excess funds sold		250	Total Liabilities	14	795
Loans (Net)	7	010			
Bank premises, furniture			Equity Capital		
and fixtures		302	Capital stock		100
All other assets		9	Surplus		500
			Undivided profits		805
			Capital reserves		67
			Total Equity Capital	1	472
TOTAL	16	267	TOTAL	16	267

ELK HORN BANK & TRUST COMPANY, ARKADELPHIA

Population 10,227

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—1

Officers

Clift C. Lane Chairman
 of the Board
*David E. Tyrone President
Roy N. Shope Exec. Vice Pres.
 & Cashier
Herman G. Brewer Vice Pres.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 512	Demand deposits	5 673
U. S. Treasury securities ..	1 408	Time deposits	11 485
Oblig. of other U. S. Gov't		U. S. Gov't deposits	19
agencies & corporations ..	2 470	Public funds	1 614
Oblig. of States &		Total Deposits	18 791
political subdivisions	4 473	All other liabilities	233
All other securities		Total Liabilities	19 024
including			
corporate stocks	292		
Loans (Net)	9 863	Equity Capital	
Bank premises, furniture		Capital stock	600
and fixtures	529	Surplus	400
All other assets	271	Undivided profits	725
		Capital reserves	69
		Total Equity Capital	1 794
TOTAL	20 818	TOTAL	20 818

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

Population 10,227 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 T. Black Vice Chairman
 of the Board
*Millard E. Aud President
Larry L. Lineback Vice Pres.
Barbara Evans Cashier

Directors

Millard E. Aud
Jett T. Black
Dr. Charles G. Clark
H. Grady Elms (Advisory)
Ben D. Gray
James C. Hobgood
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 908	Demand deposits	4 012
U. S. Treasury securities ..	1 458	Time deposits	7 921
Oblig. of other U. S. Gov't		U. S. Gov't deposits	85
agencies & corporations..	1 400	Public funds	1 217
Oblig. of States &		Total Deposits	13 235
political subdivisions	1 401	Total Liabilities	13 235
All other securities			
including		Equity Capital	
corporate stocks	356	Capital stock	100
Loans (Net)	7 478	Surplus	400
Bank premises, furniture		Undivided profits	374
and fixtures	163	Total Equity Capital	874
All other assets	195	Subordinated notes	
		& debentures	250
TOTAL	14 359	TOTAL	14 359

BANK OF ASHDOWN, ASHDOWN

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

Officers

*Bill R. Brown Pres. & C.E.O.
 Robert L. Dennis Vice Pres. &
 Cashier
 John W. Coleman .. Vice President
 Janice Parkhill Asst. Vice Pres.
 Sue Daniel Asst. Cashier
 Judy Patterson Asst. Cashier

Directors

James A. Gunter, Jr.
 Martha Edmonson
 Eunice Spigner
 Wesley Strange
 Bill Brown
 James D. Armstrong

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks.....	818	Demand deposits	2 112
U. S. Treasury securities....	300	Time deposits	5 539
Oblig. of other U. S. Gov't		U. S. Gov't deposits	12
agencies & corporations..	802	Public funds	1 444
Oblig. of States &		Total Deposits	9 107
political subdivisions	573	All other liabilities	104
Excess funds sold	600	Total Liabilities	9 211
Loans (Net)	6 728		
Bank premises, furniture		Equity Capital	
and fixtures	200	Capital stock	300
All other assets	121	Surplus	375
		Undivided profits	256
		Total Equity Capital	931
TOTAL	10 142	TOTAL	10 142

BANK OF ATKINS, ATKINS

Population 2,446 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

*James C. Mitchell President
 David M. Mitchell Exec. V. Pres.
 Dorothy Wiley Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks...	248	Demand deposits	2 003
U. S. Treasury securities..	587	Time deposits	2 324
Oblig. of States & political subdivisions	1 455	U. S. Gov't deposits	21
All other securities		Public funds	999
including		Total Deposits	5 347
corporate stocks	50	All other liabilities	60
Excess funds sold	200	Total Liabilities	5 407
Loans (Net)	3 219		
Bank premises, furniture and fixtures	42	Equity Capital	
All other assets	114	Capital stock	125
		Surplus	275
		Undivided profits	80
		Total Equity Capital	480
		Subordinated notes & debentures	28
TOTAL	5 915	TOTAL	5 915

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

*W. T. Mills, Jr. Exec. Vice Pres.
 Dorothy Willis Cashier
 Sharon Rushing Asst. Cashier
 Woody Castleberry .. Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 807	Demand deposits	4 173
U. S. Treasury securities ..	1 598	Time deposits	7 195
Oblig. of other U. S. Gov't		U. S. Gov't deposits	17
agencies & corporations ..	2 896	Public funds	2 220
Oblig. of States &		Total Deposits	13 605
political subdivisions	3 042	Total Liabilities	13 605
Excess funds sold	600		
Loans (Net)	5 215	Equity Capital	
Bank premises, furniture		Capital stock	100
and fixtures	13	Surplus	500
All other assets	4	Undivided profits	970
		Total Equity Capital	1 570
TOTAL	15 175	TOTAL	15 175

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

*Juanita Litzelfelner President
 & Chairman
 Larry E. Kircher Vice Pres.
 & Cashier
 David O. Ramey Vice Pres.
 Margaret Etheridge .. Asst. Cashier
 Peggy Reed Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	871	Demand deposits	4 543
U. S. Treasury securities ..	2 293	Time deposits	3 619
Oblig. of other U. S. Gov't		U. S. Gov't deposits	11
agencies & corporations ..	380	Public funds	1 201
Oblig. of States &		Total Deposits	9 374
political subdivisions	2 881	Excess funds purchased	125
Loans (Net)	3 832	All other liabilities	2
Bank premises, furniture		Total Liabilities	9 501
and fixtures	29		
All other assets	81		
		Equity Capital	
		Capital stock	100
		Surplus	200
		Undivided profits	424
		Capital reserves	142
		Total Equity Capital	866
TOTAL	10 367	TOTAL	10 367

FIRST SECURITY BANK & TRUST COMPANY, BARLING

Population 2,373 Sebastian County
 Chartered October 5, 1970 P. O. Box 339 Telephone Number 452-0330
 Zip Code 72923

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

Officers

*Darrell W. Glassco President
 Lila Graham Vice President
 & Cashier

Directors

Darrell W. Glassco
 Doyle Hopkins
 Edgar Bethell
 H. Dane Riggs
 Larry Flocks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	479	Demand deposits	860
U. S. Treasury securities ..	197	Time deposits	1 004
Oblig. of other U. S. Gov't		U. S. Gov't deposits	103
agencies & corporations ..	220	Public funds	487
Oblig. of States &		Total Deposits	2 454
political subdivisions	45	All other liabilities	3
Excess funds sold	50	Total Liabilities	2 457
Loans (Net)	1 738		
Bank premises, furniture			
and fixtures	176		
All other assets	11		
		Equity Capital	
		Capital stock	120
		Surplus	120
		Undivided profits	219
		Total Equity Capital	459
TOTAL	2 916	TOTAL	2 916

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

Directors

*T. G. Vinson President
Charles Arnold Vice Pres. &
Casher
Jim Hunter Vice President
David Ford Vice President
David Hidy Vice President
Mary Poole Asst. Vice Pres.
Diane McClure Asst. V. Pres.
J. C. Craig Asst. Vice Pres.

J. K. Southerland (Chm)
Charles Arnold
M. F. Highsmith
Lackey Moody
Noel K. Sims
Eagle Street
T. G. Vinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 816	Demand deposits	8 893
U. S. Treasury securities ..	1 570	Time deposits	15 386
Oblig. of other U. S. Gov't agencies & corporations..	2 432	U. S. Gov't deposits	41
Oblig. of States & political subdivisions	3 706	Public funds	1 608
All other securities including		Deposits of banks	1 457
corporate stocks	39	Total Deposits	27 385
Excess funds sold	900	All other liabilities	201
Loans (Net)	17 206	Total Liabilities	27 586
Bank premises, furniture and fixtures	744		
All other assets	355		
		Equity Capital	
		Capital stock	350
		Surplus	950
		Undivided profits	820
		Total Equity Capital.....	2 120
		Subordinated notes & debentures	62
TOTAL	29 768	TOTAL	29 768

BANK OF BEARDEN, BEARDEN

Population 1,268 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

Garland Anthony Chairman of
 Board
 *John E. Anthony President
 Jay W. Dickey, Jr. Vice Pres.
 Roger Knox Vice President
 Rickey Green Asst. Vice Pres.
 Harold Mizell Cashier
 Rosemary Barner Asst. Cashier

Directors

Garland Anthony
 John E. Anthony
 Jay W. Dickey, Jr.
 William C. Lyon
 Joe F. Barner
 Howard G. McWhorter
 Eric Stuckey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks.....	614	Demand deposits	2 617
U. S. Treasury securities..	100	Time deposits	4 384
Oblig. of other U. S. Gov't		U. S. Gov't deposits	54
agencies & corporations..	1 157	Public funds	528
Oblig. of States &		Total Deposits	7 583
political subdivisions	1 246	All other liabilities	3
Excess funds sold	225	Total Liabilities	7 586
Loans (Net)	4 619		
Bank premises, furniture			
and fixtures	159		
All other assets	5		
		Equity Capital	
		Capital stock	100
		Surplus	400
		Undivided profits	39
		Total Equity Capital	539
TOTAL	8 125	TOTAL	8 125

CITIZENS BANK, BEEBE

Population 3,064 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. V. Pres.
 Robert L. Jones Vice President
 Marge Jensen Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ..	621	Demand deposits	3 613
U. S. Treasury securities ..	1 556	Time deposits	1 974
Oblig. of States & political subdivisions	1 290	U. S. Gov't deposits	21
Excess funds sold	300	Public funds	448
Loans (Net)	3 223	Total Deposits	6 056
Bank premises, furniture and fixtures	53	Total Liabilities	6 056
All other assets	8		
		Equity Capital	
		Capital stock	100
		Surplus	250
		Undivided profits	645
		Total Equity Capital	995
TOTAL	7 051	TOTAL	7 051

BENTON STATE BANK, BENTON

Population 16,719 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
 Board
 *Brooks Morris President
 Russell Coleman Sr. Vice Pres.
 Larry Whitley Sr. Vice Pres.
 & Cashier
 June MaGee Vice Pres.
 James Trotter Bryant Branch—
 Manager
 Arnold Moore Bauxite Branch—
 Manager

Directors

W. R. Alsobrook
 Bob Alsobrook
 Mrs. W. R. Alsobrook
 Brooks Morris
 Russell Coleman
 Larry Whitley
 A. B. Holiman, Jr.
 Wyatt Crawford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 798	Demand deposits	12 322
U. S. Treasury securities ..	5 589	Time deposits	21 646
Oblig. of other U. S. Gov't		U. S. Gov't deposits	134
agencies & corporations ..	1 496	Public funds	3 964
Oblig. of States &		Total Deposits	38 066
political subdivisions	4 622	All other liabilities	354
All other securities		Total Liabilities	38 420
including			
corporate stocks	41		
Loans (Net)	25 178	Equity Capital	
Bank premises, furniture		Capital stock	825
and fixtures	1 491	Surplus	700
All other assets	506	Undivided profits	1 276
		Total Equity Capital	2 801
		Subordinated notes	
		& debentures	500
TOTAL	41 721	TOTAL	41 721

THE UNION BANK OF BENTON, BENTON

Population 16,719 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—2

Officers

*Joe D. Powers Chairman of the
 Board & President
 Larry Kinard Sr. Vice Pres.
 & Cashier
 John G. McMahan .. Sr. Vice Pres.
 Gary Sproul Vice Pres.
 & Comptroller
 Bill Anthony Vice Pres.
 Bill Lynch Vice Pres. & Mgr.,
 Bryant Branch
 Margaret Jefferson .. Asst. V. Pres.
 Sandra Suggs Asst. Vice Pres.
 Ray Pennington .. Asst. Vice Pres.
 Van Wright Asst. Vice Pres.
 Mary Louise Patterson Asst.
 Cashier
 Mickey Taylor Asst. Cashier
 & Collection Manager

Directors

Joe D. Powers
 Warren K. Bass
 Ted Boswell
 Hugh Bragg
 Henry Brown
 J. D. Harris
 I. E. McCray, Sr.
 Donald L. Miller
 Paul Mooney
 J. Fred Walton
 Ronald G. Kuerner
 A. R. Morris

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 649	Demand deposits	9 141
U. S. Treasury securities ..	1 109	Time deposits	18 512
Oblig. of other U. S. Gov't agencies & corporations ..	1 133	U. S. Gov't deposits	156
Oblig. of States & political subdivisions	4 571	Public funds	1 462
All other securities including		Total Deposits	29 271
corporate stocks	65	Excess funds purchased	1 800
Loans (Net)	22 645	All other liabilities	208
Bank premises, furniture and fixtures	1 427	Total Liabilities	31 279
All other assets	392		
TOTAL	33 991	Equity Capital	
		Capital stock	729
		Surplus	729
		Undivided profits	826
		Capital reserves	128
		Total Equity Capital	2 412
		Subordinated notes & debentures	300
		TOTAL	33 991

BANK OF BENTONVILLE, BENTONVILLE

Population 6,707 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

Sam Walton Chairman of the Board
 *R. E. Buck President
 John W. Fryer Exec. Vice Pres.
 Tim Summer Vice Pres.
 & Cashier
 Selwyn Palmer Vice Pres.
 Larry J. Holcomb Vice Pres.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 819	Demand deposits	12 262
U. S. Treasury securities ..	2 850	Time deposits	17 397
Oblig. of other U. S. Gov't		U. S. Gov't deposits	172
agencies & corporations ..	300	Public funds	3 078
Oblig. of States &		Deposits of banks	120
political subdivisions	8 466	Total Deposits	33 029
Excess funds sold	1 800	All other liabilities	295
Loans (Net)	18 180	Total liabilities	33 324
Bank premises, furniture			
and fixtures	342		
All other assets	476		
		Equity Capital	
		Capital stock	980
		Surplus	400
		Undivided profits	1 529
		Total Equity Capital	2 909
TOTAL	36 233	TOTAL	36 233

CITIZENS BANK, BENTONVILLE

Population 6,707 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—2

Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	928	Demand deposits	3 405
U. S. Treasury securities ..	301	Time deposits	8 159
Oblig. of other U. S. Gov't agencies & corporations..	1 672	U. S. Gov't deposits	33
Oblig. of States & political subdivisions	2 003	Public funds	1 673
Excess funds sold	700	Total Deposits	13 270
Loans (Net)	8 586	All other liabilities	60
Bank premises, furniture and fixtures	237	Total Liabilities	13 330
All other assets	95		
		Equity Capital	
		Capital stock	250
		Surplus	525
		Undivided profits	373
		Capital reserves	44
		Total Equity Capital	1 192
TOTAL	14 522	TOTAL	14 522

BANK OF BLEVINS, BLEVINS

Population 265 Hempstead County
 Chartered August 12, 1912 P. O. Box 158 Telephone Number 874-2541
 Zip Code 71825

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

Officers

*P. C. Stephens President
 Mike Stephens Cashier & Exec.
 Vice President

Directors

Frank McLarty
 Harold Stephens
 P. C. Stephens

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	339	Demand deposits	1 005
U. S. Treasury securities ..	740	Time deposits	1 476
Oblig. of other U. S. Gov't		U. S. Gov't deposits	1
agencies & corporations	454	Public funds	194
Oblig. of States &		Total Deposits	2 676
political subdivisions	416	All other liabilities	1
Loans (Net)	969	Total Liabilities	2 677
Bank premises, furniture			
and fixtures	4		
All other assets	5		
		Equity Capital	
		Capital stock	75
		Surplus	75
		Undivided profits	100
		Total Equity Capital	250
TOTAL	2 927	TOTAL	2 927

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 27,500 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

*R. A. Porter Chmn. of the Board
 and Chief Exec. Officer
 Earl L. McCarroll President
 Lee A. Crowe Exec. V. Pres.
 H. N. Whitis Vice President
 Alvin Huffman, III Vice Pres.
 R. G. Cox Cashier
 Joe Churchill Asst. Vice Pres.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks.....	3 335	Demand deposits	12 474
U. S. Treasury securities..	9 734	Time deposits	20 273
Oblig. of other U. S. Gov't		U. S. Gov't deposits	82
agencies & corporations	7 199	Public funds	5 790
Oblig. of States &		Deposits of banks	111
political subdivisions	6 053	Total Deposits	38 730
All other securities		All other liabilities	626
including		Total Liabilities	39 356
corporate stocks	75		
Loans (Net)	15 107		
Bank premises, furniture			
and fixtures	1 097		
All other assets	760		
TOTAL	43 360		

Equity Capital

Capital stock	1 000
Surplus	1 500
Undivided profits	1 504
Total Equity Capital	4 004
TOTAL	43 360

THE BANK OF BRADLEY, BRADLEY

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

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

Officers

*Lane Pierce President
 Ann Darner Cashier
 J. B. Works Assistant Cashier

Directors

Lane Pierce
 Johnnie K. Hill
 Gerald E. Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	964	Demand deposits	1 499
U. S. Treasury securities ..	1 214	Time deposits	2 671
Oblig. of other U. S. Gov't		U. S. Gov't deposits	10
agencies & corporations ..	1 200	Public funds	1 410
Oblig. of States &		Total Deposits	5 590
political subdivisions	614	Total Liabilities	5 590
Loans (Net)	1 946		
Bank premises, furniture		Equity Capital	
and fixtures	49	Capital stock	100
All other assets	11	Surplus	125
		Undivided profits	173
		Capital reserves	10
		Total Equity Capital	408
TOTAL	5 998	TOTAL	5 998

BANK OF BRINKLEY, BRINKLEY

Population 6,000 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

A. L. Rusher Chairman
 *A. H. Rusher President
 John F. Cole Exec. Vice Pres.
 Gus Rusher Vice Pres. & Sec.
 Harold Hardwick Asst. V. Pres.
 Mildred Dickson Cashier
 Evalyna Hiley Asst. Cashier
 Kitty Smith Asst. Cashier
 Linda Clarke Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 557	Demand deposits	6 650
U. S. Treasury securities ..	200	Time deposits	11 405
Oblig. of other U. S. Gov't		U. S. Gov't deposits	28
agencies & corporations ..	3 641	Public funds	1 688
Oblig. of States &		Deposits of banks	3
political subdivisions	3 558	Total Deposits	19 774
Excess funds sold	200	All other liabilities	14
Loans (Net)	10 560	Total Liabilities	19 788
Bank premises, furniture			
and fixtures	475		
All other assets	41		
		Equity Capital	
		Capital stock	300
		Surplus	700
		Undivided profits	438
		Capital reserves	6
		Total Equity Capital	1 444
TOTAL	21 232	TOTAL	21 232

Population 3,650 Lonoke County
Chartered March 23, 1903 Drawer R Telephone Number 843-3575
Zip Code 72023

Officers

Directors

*James M. Park President
Austin Leeds Senior V. Pres.
Joe W. Park Vice Pres. &
Cashier
William E. Williams Vice Pres.
& Security Officer
Jaunita C. Morden Vice Pres. &
Branch Mgr.

James M. Park
Austin Leeds
Joe W. Park
William E. Williams
W. T. Barnwell
A. M. Feland III
Charles L. George
Jack M. Lowman
Mrs. Marvin Park
Gerald H. Shock
Oris E. Spence
Charles R. Templeton
Howell M. Thompson
H. A. Whitley, Jr.
Jeff D. Wood, Chairman
Lewis T. See, Advisory Director

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 490	Demand deposits	7 540
U. S. Treasury securities..	2 000	Time deposits	13 690
Oblig. of other U. S. Gov't agencies & corporations	800	U. S. Gov't deposits	49
Oblig. of States & political subdivisions	3 753	Public funds	1 193
All other securities including		Total Deposits	22 472
corporate stocks	50	All other liabilities	263
Excess funds sold	200	Total Liabilities	22 735
Loans (Net)	15 794		
Bank premises, furniture and fixtures	290	Equity Capital	
All other assets	381	Capital stock	600
		Surplus	600
		Undivided profits	623
		Total Equity Capital	1 823
		Subordinated notes & debentures	200
TOTAL	24 758	TOTAL	24 758

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—1

Officers

H. Davey Wyatt President
 *Curtis J. Slocum Exec. V. Pres.
 Paul W. Seay Vice President

Directors

Curtis J. Slocum
 Mrs. Gaye Copp
 E. C. Rodman
 Paul W. Seay
 H. Davey Wyatt

 *Designates Chief Executive Officer
STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	981	Demand deposits	3 337
U. S. Treasury securities ..	213	Time deposits	3 412
Oblig. of other U. S. Gov't agencies & corporations ..	600	U. S. Gov't deposits	3
Oblig. of States & political subdivisions	1 576	Public funds	469
All other securities including		Total Deposits	7 221
corporate stocks	100	All other liabilities	10
Excess funds sold	200	Total Liabilities	7 231
Loans (Net)	4 189	Equity Capital	
Bank premises, furniture and fixtures	160	Capital stock	250
All other assets	40	Surplus	200
TOTAL	8 059	Undivided profits	367
		Capital reserves	11
		Total Equity Capital	828
		TOTAL	8 059

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—2

Officers

*B. J. Ford Chairman of Board
 & President
 Robert H. Tinkle Exec. V. Pres.
 E. L. Harrison Sr. V. Pres.
 & Trust Officer
 James M. Morgan Vice Pres.
 & Cashier
 Billy G. Wright Vice Pres.
 Mrs. Linnie Betts .. Asst. Vice Pres.
 Mrs. Martha Hankins Asst.
 Vice Pres.
 Mrs. Bonnie Bullock .. Asst. Cashier

Directors

Harry F. Barnes
 B. J. Ford
 E. L. Harrison
 Cecil R. Hitt
 W. R. Holleman
 Emmette Parham
 Ray Parham
 Robert H. Tinkle

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 723	Demand deposits	8 970
U. S. Treasury securities ..	2 217	Time deposits	14 776
Oblig. of other U. S. Gov't		U. S. Gov't deposits	201
agencies & corporations ..	1 175	Public funds	1 998
Oblig. of States &		Deposits of banks	34
political subdivisions	6 653	Total Deposits	25 979
All other securities		All other liabilities	254
including		Total Liabilities	26 233
corporate stocks	50		
Loans (Net)	15 480	Equity Capital	
Bank premises, furniture		Capital stock	750
and fixtures	455	Surplus	500
All other assets	473	Undivided profits	666
		Capital reserves	77
		Total Equity Capital	1 993
TOTAL	28 226	TOTAL	28 226

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 Pres.
 & Cashier
 Jean Goodman Asst. Vice Pres.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	775	Demand deposits	1 409
U. S. Treasury securities ..	416	Time deposits	3 185
Oblig. of other U. S. Gov't		U. S. Gov't deposits	1
agencies & corporations ..	332	Public funds	465
Oblig. of States &		Total Deposits	5 060
political subdivisions	720	Total Liabilities	5 060
Loans (Net)	3 146		
Bank premises, furniture		Equity Capital	
and fixtures	75	Capital stock	150
All other assets	36	Surplus	100
		Undivided profits	190
		Total Equity Capital	440
TOTAL	5 500	TOTAL	5 500

CITIZENS BANK & TRUST, CARLISLE

Population 2,054 Lonoke County
 Chartered December 22, 1930 Box 69 Telephone No. 552-7571
 Zip Code 72024

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

Officers

*M. S. Woodruff President
 Ernest Allison Sr. Vice Pres.
 & Cashier
 Bill J. Shoup Vice Pres.
 & Sec. Officer
 Laverne Caldwell Vice Pres.
 J. Michael Stuart Trust Officer
 Hallie Hazelwood Asst. Cashier
 Barbara Felts Asst. Cashier

Directors

F. M. Perkins, Chairman
 Clifford Bennett
 Dr. J. F. Gartman
 C. W. Harper
 Charles Hunt
 M. S. Woodruff

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 585	Demand deposits	6 262
U. S. Treasury securities ..	2 910	Time deposits	10 230
Oblig. of other U. S. Gov't		U. S. Gov't deposits	43
agencies & corporations ..	1 098	Public funds	391
Oblig. of States &		Total Deposits	16 926
political subdivisions	4 270	Excess funds purchased	600
All other securities		Total Liabilities	17 526
including			
corporate stocks	25		
Loans (Net)	8 548	Equity Capital	
Bank premises, furniture		Capital stock	244
and fixtures	378	Surplus	506
All other assets	2	Undivided profits	540
		Total Equity Capital	1 290
TOTAL	18 816	TOTAL	18 816

BANK OF CAVE CITY, CAVE CITY

Population 1,199 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

*Eagle Street President
 Clifton Crabtree Cashier
 James M. Street .. Asst. to the Pres.

Directors

Eagle Street
 Clifton Crabtree
 Eugene Street
 James E. Street

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	733	Demand deposits	2 354
U. S. Treasury securities ..	306	Time deposits	4 779
Oblig. of other U. S. Gov't		U. S. Gov't deposits	3
agencies & corporations ..	964	Public funds	423
Oblig. of States &		Deposits of banks	45
political subdivisions	1 994	Total Deposits	7 604
Excess funds sold	200	Total Liabilities	7 604
Loans (Net)	3 836		
Bank premises, furniture		Equity Capital	
and fixtures	138	Capital stock	100
All other assets	69	Surplus	200
		Undivided profits	336
		Total Equity Capital	636
TOTAL	8 240	TOTAL	8 240

AMERICAN STATE BANK, CHARLESTON

Population 1,761 Franklin County
 Chartered June 29, 1910 P. O. Box 128 Telephone Number 965-2201
 Zip Code 72933

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

Officers

*Joe S. Hiatt Chairman & Pres.
 Clyde L. Hiatt Exec. Vice Pres.
 Norma W. Hiatt Vice Pres.
 Richard Huck Vice Pres.
 Michael F. Flynn Cashier

Directors

Joe S. Hiatt
 Clyde L. Hiatt
 Troy Clark
 Bill Hiatt
 Harold Jones
 John McDonald
 Richard Huck

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 146	Demand deposits	2 925
U. S. Treasury securities ..	104	Time Deposits	6 489
Oblig. of other U. S. Gov't		U. S. Gov't deposits	16
agencies & corporations ..	1 578	Public funds	923
Oblig. of States &		Total Deposits	10 353
political subdivisions	2 547	All other liabilities	121
Excess funds sold	410	Total Liabilities	10 474
Loans (Net)	5 283		
Bank premises, furniture			
& fixtures	221	Equity Capital	
All other assets	221	Capital stock	100
		Surplus	400
		Undivided profits	536
		Total Equity Capital	1 036
TOTAL	11 510	TOTAL	11 510

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,563 Monroe County
 Chartered July 23, 1890 P. O. Box 280 Telephone Number 747-3319
 Zip Code 72029

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

Officers

James B. Sharp Chairman of
 Board
 *Ralph D. Abramson President
 J. Perry Lee Asst. Vice Pres.
 Estelle Catlett Cashier

Directors

James B. Sharp
 Ralph D. Abramson
 J. Perry Lee
 David Abramson
 Paul McKay
 Mrs. Ada Muller
 Miss Ellen Menard
 Miss Rheta Griffith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	863	Demand deposits	2 222
U. S. Treasury securities ..	220	Time deposits	3 899
Oblig. of other U. S. Gov't agencies & corporations ..	1 249	U. S. Gov't deposits	28
Oblig. of States & political subdivisions	1 897	Public funds	576
Loans (Net)	2 983	Total Deposits	6 725
Bank premises, furniture and fixtures	48	Total Liabilities	6 725
All other assets	8		
		Equity Capital	
		Capital stock	150
		Surplus	200
		Undivided profits	179
		Capital reserves	14
		Total Equity Capital	543
TOTAL	7 268	TOTAL	7 268

ARKANSAS STATE BANK, CLARKSVILLE

Population 4,905 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

Doyle Hopkins Chairman of
 the Board
 Harold Whitson Vice Chairman
 of the Board
 *R. L. Thompson President
 J. Arthur Phillips .. Exec. V. Pres.
 Betty Callahan Vice Pres.
 & Cashier
 Camille Johnson Asst. Cashier
 Mary Pitts Asst. Cashier

Directors

Bruce Bethell
 Jim Dickerson, Jr.
 Doyle Hopkins
 J. Arthur Phillips
 Dane Riggs
 Armil Taylor
 R. L. Thompson
 H. E. Wharton
 Harold Whitson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 111	Demand deposits	3 889
U. S. Treasury securities ..	1 549	Time deposits	7 368
Oblig. of other U. S. Gov't		U. S. Gov't deposits	42
agencies & corporations ..	3 912	Public funds	1 656
Oblig. of States &		Total Deposits	12 955
political subdivisions	2 603	Excess funds purchased	500
All other securities		Total Liabilities	13 455
including			
corporate stocks	50		
Loans (Net)	5 241		
Bank premises, furniture			
and fixtures	157		
TOTAL	14 623		

Equity Capital	
Capital stock	100
Surplus	450
Undivided profits	368
Total Equity Capital	918
Subordinated notes	
& debentures	250
TOTAL	14 623

CLINTON STATE BANK, CLINTON

Population 1,162 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—2

Officers

*Howard Johnson President
 Garner M. Johnson Sr. V. Pres.
 Homer Brown Vice Pres.
 Dyke Johnson Asst. Vice Pres.
 Thos. J. McKnight Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 459	Demand deposits	6 802
U. S. Treasury securities ..	3 523	Time deposits	13 683
Oblig. of other U. S. Gov't agencies & corporations ..	2 895	U. S. Gov't deposits	29
Oblig. of States & political subdivisions	4 544	Public funds	1 434
Excess funds sold	700	Total Deposits	21 948
Loans (Net)	10 933	All other liabilities	209
Bank premises, furniture and fixtures	75	Total Liabilities	22 157
All other assets	5		
		Equity Capital	
		Capital stock	400
		Surplus	400
		Undivided profits	1 067
		Capital reserves	110
		Total Equity Capital	1 977
TOTAL	24 134	TOTAL	24 134

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. Off.
B. J. Daugherty President
Louis E. Stell .. V. Pres. & Cashier
Edwin H. Floyd Vice Pres.
Miloise A. Lyford Vice Pres.
Charles Blanchard .. Asst. V. Pres.
Ronald A. Williams .. Trust Officer
Don Bone Asst. Vice Pres.
Jack Humphrey .. Asst. Vice Pres.
Mary Ann Freeman .. Asst. Cashier
Burnell Terry Asst. Cashier
Norma Hendrix Asst. Cashier
Julia Parish Asst. Cashier
Brenda Hester Asst. Cashier
Lou Burchfield Asst. Cashier
Bill Wells 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
Thomas G. Wilson
M. M. Satterfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	4 128	Demand deposits	14 052
U. S. Treasury securities ..	7 525	Time deposits	25 094
Oblig. of other U. S. Gov't agencies & corporations ..	3 337	U. S. Gov't deposits	132
Oblig. of States & political subdivisions	11 593	Public funds	6 523
All other securities including		Total Deposits	45 801
corporate stocks	1 366	All other liabilities	599
Excess funds sold	500	Total Liabilities	46 400
Loans (Net)	20 784		
Bank premises, furniture and fixtures	693	Equity Capital	
All other assets	827	Capital stock	600
		Surplus	900
		Undivided profits	2 759
		Capital reserves	94
		Total Equity Capital	4 353
TOTAL	50 753	TOTAL	50 753

THE CORNING BANK, CORNING

Population 3,126 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

*Sam L. Manatt, Jr. President
 Jim Vinson Sr. Vice President
 Donis Simpson .. Sr. Vice President
 Jim Manatt Vice President
 Sam L. Manatt III .. Vice President
 John Manatt Vice President
 Bob Lockwood Vice President
 Louise Coleman Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 163	Demand deposits	7 266
U. S. Treasury securities ..	106	Time deposits	11 206
Oblig. of other U. S. Gov't		U. S. Gov't deposits	82
agencies & corporations ..	124	Public funds	1 303
Oblig. of States &		Deposits of banks	55
political subdivisions	881	Total Deposits	19 912
All other securities		All other liabilities	22
including		Total Liabilities	19 934
corporate stocks	1		
Loans (Net)	16 625	Equity Capital	
Bank premises, furniture		Capital stock	250
and fixtures	174	Surplus	850
All other assets	407	Undivided profits	147
		Total Equity Capital	1 247
		Subordinated notes	
		& debentures	300
TOTAL	21 481	TOTAL	21 481

Population 6,431 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

Directors

Charles Baxley
H. A. Etheridge, Jr.
Richard E. Griffin
C. E. Ripley
B. J. Lambert, Jr.
James S. Nolley
Donald R. Rodgers
Z. M. Steil
L. Philip McClendon
E. A. Tucker

*Designates Chief Executive Officer

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	882	Demand deposits	1 806
U. S. Treasury securities ..	396	Time deposits	3 401
Oblig. of other U. S. Gov't agencies & corporations ..	284	U. S. Gov't deposits	156
Oblig. of States & political subdivisions	1 175	Public funds	1 346
Loans (Net)	4 684	Total Deposits	6 709
Bank premises, furniture and fixtures	148	All other liabilities	282
All other assets	3	Total Liabilities	6 991
		Equity Capital	
		Capital stock	200
		Surplus	200
		Undivided profits	181
		Total Equity Capital	581
TOTAL	7 572	TOTAL	7 572

DANVILLE STATE BANK, DANVILLE

Population 1,712 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 Ed Chambers III .. Vice Pres.
 Edward J. Taylor Vice Pres.
 Raymond Pledger Vice Pres.
 Bobby E. Ramey Cashier
 Elouise C. Laurie Asst. Cashier
 Odean Parker Asst. Cashier
 Robert Yawn Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 009	Demand deposits	3 961
U. S. Treasury securities ..	1 938	Time deposits	15 733
Oblig. of other U. S. Gov't agencies & corporations ..	550	U. S. Gov't deposits	38
Oblig. of States & political subdivisions	3 002	Public funds	1 512
All other securities including		Total Deposits	21 244
corporate stocks	856	All other liabilities	472
Excess funds sold	200	Total Liabilities	21 716
Loans (Net)	14 253		
Bank premises, furniture and fixtures	203	Equity Capital	
All other assets	404	Capital stock	250
TOTAL	23 415	Surplus	375
		Undivided profits	993
		Capital reserves	81
		Total Equity Capital	1 699
		TOTAL	23 415

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,684 Yell County
 Chartered August 29, 1961 P. O. Box 330 Telephone Number 229-4111
 Zip Code 72834

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

Officers

*L. J. Foster President
 William L. Woods .. Vice President
 Dorothy Geibe Cashier
 Judy Elliott Asst. Cashier
 Lucille Perryman Asst. Cashier

Directors

William R. Bullock
 Gilroy Cornwell
 Robert Darr
 James R. Ford
 L. J. Foster
 Adrian Harrington
 John Harris
 J. W. Ladd
 Delma Merritt
 Charles Ray
 Ray Lee Robinson
 David Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	566	Demand deposits	2 171
U. S. Treasury securities ..	486	Time deposits	3 692
Oblig. of other U. S. Gov't		U. S. Gov't deposits	38
agencies & corporations ..	50	Public funds	536
Oblig. of States &		Total Deposits	6 437
political subdivisions	814	All other liabilities	13
Excess funds sold	250	Total Liabilities	6 450
Loans (Net)	4 604		
Bank premises, furniture		Equity Capital	
and fixtures	102	Capital stock	150
All other assets	113	Surplus	150
		Undivided profits	128
		Capital reserves	7
		Total Equity Capital	435
		Subordinated notes	
		& debentures	100
TOTAL	6 985	TOTAL	6 985

BANK OF DARDANELLE, DARDANELLE

Population 3,684 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
 Noel Vandover Vice Pres.
 Nancy A. Moore Vice Pres.
 & Cashier
 Shirley M. Patterson Asst.
 Vice Pres.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	918	Demand deposits	3 755
U. S. Treasury securities ..	1 914	Time deposits	9 922
Oblig. of other U. S. Gov't agencies & corporations ..	2 452	U. S. Gov't deposits	10
Oblig. of States & political subdivisions	2 402	Public funds	412
Excess funds sold	300	Total Deposits	14 099
Loans (Net)	7 317	All other liabilities	16
Bank premises, furniture and fixtures	155	Total Liabilities	14 115
All other assets	147		
		Equity Capital	
		Capital stock	200
		Surplus	225
		Undivided profits	1 065
		Total Equity Capital	1 490
TOTAL	15 605	TOTAL	15 605

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

*Charles L. Daves President
 James E. Stuckey Cashier
 Alice Norris Asst. Cashier

Directors

Lloyd E. Peterson
 C. Tom Edmiston
 Dorothy Mae Peterson
 Gene Wilmoth
 James Hudson
 C. Jimmie Carter
 Harold Lee
 E. N. McCollum

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 658	Demand deposits	4 644
Oblig. of other U. S. Gov't agencies & corporations ..	609	Time deposits	6 694
Oblig. of States & political subdivisions	2 417	U. S. Gov't deposits	72
Excess funds sold	3 000	Public funds	573
Loans (Net)	5 598	Deposits of banks	20
Bank premises, furniture and fixtures	45	Total Deposits	12 003
All other assets	65	All other liabilities	144
		Total Liabilities	12 147
		Equity Capital	
		Capital stock	175
		Surplus	225
		Undivided profits	842
		Capital reserves	3
		Total Equity Capital	1 245
TOTAL	13 392	TOTAL	13 392

BANK OF DELIGHT, DELIGHT

Population 464 Pike County
 Chartered June 16, 1911 P. O. Box 68 Telephone Number 379-2293
 Zip Code 71940

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

Officers

Cecil E. Johnson, Jr. Chairman
 of the Board
 Olen Hendrix President
 *Gus Wingfield Exec. Vice Pres.
 Clib May Vice Pres.
 James Hendrix Asst. Vice Pres.
 Edna Johnson Cashier
 Perry Huffman Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	668	Demand deposits	1 815
U. S. Treasury securities ..	412	Time deposits	3 850
Oblig. of other U. S. Gov't		U. S. Gov't deposits	2
agencies & corporations ..	367	Public funds	247
Oblig. of States &		Total Deposits	5 914
political subdivisions	1 056	All other liabilities	15
Excess funds sold	100	Total Liabilities	5 929
Loans (Net)	3 767		
Bank premises, furniture		Equity Capital	
and fixtures	89	Capital stock	63
All other assets	7	Surplus	275
		Undivided profits	57
		Capital reserves	42
		Total Equity Capital	437
		Subordinated notes	
		& debentures	100
TOTAL	6 466	TOTAL	6 466

FIRST STATE BANK OF DeQUEEN, DeQUEEN

Population 4,083 Sevier County
 Chartered August 26, 1974 P. O. Box 970 Telephone Number 584-4423
 Zip Code 71832

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

Officers

*E. R. Adkisson President
 R. A. Card Vice President
 & Cashier
 J. Jacobs Vice President

Directors

E. R. Adkisson
 R. A. Card
 D. L. Godwin
 E. Gray
 R. S. Harris
 Don Stemple
 W. M. Sullivan
 C. Wiles

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 192	Demand deposits	1 780
U. S. Treasury securities ..	347	Time deposits	2 951
Oblig. of other U. S. Gov't		U. S. Gov't deposits	27
agencies & corporations ..	300	Public funds	703
Oblig. of States &		Total Deposits	5 461
political subdivisions	102	All other liabilities	58
Loans (Net)	3 973	Total Liabilities	5 519
Bank premises, furniture			
and fixtures	311		
All other assets	59		
		Equity Capital	
		Capital stock	300
		Surplus	300
		Undivided profits	165
		Total Equity Capital	765
TOTAL	6 284	TOTAL	6 284

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

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

Directors

John M. Arnn
 John M. Baxter
 W. A. Baxter
 A. C. Brasel, Chairman
 of the Board
 E. Lephiew Dennington
 R. H. Dennington
 Bernard Levi
 Lawrence W. Levi
 Swan B. Moss, Jr.
 Robert H. Rasco
 James S. Suitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	987	Demand deposits	2 546
U. S. Treasury securities ..	898	Time deposits	5 447
Oblig. of other U. S. Gov't		U. S. Gov't deposits	14
agencies & corporations ..	1 906	Public funds	973
Oblig. of States &		Total Deposits	8 980
political subdivisions	2 143	Total Liabilities	8 980
All other securities			
including		Equity Capital	
corporate stocks	50	Capital stock	300
Excess funds sold	200	Surplus	450
Loans (Net)	3 613	Undivided profits	433
Bank premises, furniture		Total Equity Capital	1 183
and fixtures	362		
All other assets	4		
TOTAL	10 163	TOTAL	10 163

FARMERS & MERCHANTS BANK, DES ARC

Population 2,121 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

S. R. Nichols Chairman
 G. P. Mullen Vice Chairman
 *R. L. Morton President
 Lawrence Holloway Cashier
 Faye A. Smith Sec. of the Board
 Dora M. Holloway Asst. Cashier
 Elsie Garth Asst. Cashier

Directors

S. R. Nichols
 G. P. Mullen
 Henry L. Nichols
 John F. Orsi, Jr.
 J. E. Berry
 Willis Eddins
 Joe Skarda
 Guyman DeVore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 057	Demand deposits	3 566
U. S. Treasury securities ..	1 770	Time deposits	9 066
Oblig. of other U. S. Gov't		U. S. Gov't deposits	32
agencies & corporations ..	3 731	Public funds	2 027
Oblig. of States &		Total Deposits	14 691
political subdivisions	4 590	Total Liabilities	14 691
Excess funds sold	600		
Loans (Net)	4 602		
Bank premises, furniture		Equity Capital	
and fixtures	80	Capital stock	300
All other assets	18	Surplus	900
		Undivided profits	557
		Total Equity Capital	1 757
TOTAL	16 448	TOTAL	16 448

DEWITT BANK & TRUST COMPANY, DEWITT

Population 3,947 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

Elmer A. Ferguson Chairman
 of Board
 Julian Brown President
 *B. Gene Staton Exec. V. Pres.
 T. F. Hudson .. V. Pres. & Cashier
 Frank Ellis, Jr. Vice Pres. &
 Trust Officer

Directors

A. A. Beverburg
 W. H. Botts
 Julian Brown
 E. E. Denman
 Ray D. Dickson
 Elmer A. Ferguson
 F. A. O'Daniel
 C. W. Rasco III
 Jack Whitmore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 740	Demand deposits	9 165
U. S. Treasury securities ..	3 670	Time deposits	11 229
Oblig. of other U. S. Gov't		U. S. Gov't deposits	40
agencies & corporations ..	905	Public funds	1 711
Oblig. of States &		Total Deposits	22 145
political subdivisions	6 838	All other liabilities	577
All other securities		Total Liabilities	22 722
including			
corporate stocks	149		
Excess funds sold	200		
Loans (Net)	10 304	Equity Capital	
Bank premises, furniture		Capital stock	450
and fixtures	2	Surplus	750
All other assets	688	Undivided profits	1 474
		Capital reserves	100
		Total Equity Capital	2 774
TOTAL	25 496	TOTAL	25 496

PEOPLES BANK, DIERKS

Population 1,200 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

John H. Hendrix Chairman
 *Flynn Justus President
 C. E. Hendrix, Jr. .. Vice President
 Sammye Winton Vice President
 Beth Cox Cashier

Directors

Denzil Gilbert
 C. E. Hendrix, Jr.
 John H. Hendrix
 Flynn Justus
 Reese D. Kirby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	540	Demand deposits	2 766
U. S. Treasury securities ..	950	Time deposits	3 232
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	960	Public funds	772
Oblig. of States &		Total Deposits	6 776
political subdivisions	1 941	All other liabilities	18
Excess funds sold	1 800	Total Liabilities	6 794
Loans (Net)	1 448		
Bank premises, furniture		Equity Capital	
and fixtures	109	Capital stock	135
All other assets	3	Surplus	565
		Undivided profits	248
		Capital reserves	9
		Total Equity Capital	957
TOTAL	7 751	TOTAL	7 751

Population 662 Pope County
Chartered September 29, 1905 P. O. Box 334 Telephone Number 331-2121
Zip Code 72837

Officers

*C. L. Poynter Exec. Vice Pres.
David L. Dunlap Vice Pres.
Dale W. Deckard Cashier
John E. Moore President
L. J. Churchill .. Chairman of Board

John E. Moore, Pres. (Inactive)
L. J. Churchill, Chmn. (Inactive)
David R. Bewley
T. C. Campbell
Stanford Lee
S. F. McCain
C. L. Poynter

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	693	Demand deposits	2 383
U. S. Treasury securities ..	330	Time deposits	4 887
Oblig. of other U. S. Gov't agencies & corporations ..	191	U. S. Gov't deposits	24
Oblig. of States & political subdivisions	1 615	Public funds	1 113
Loans (Net)	6 526	Total Deposits	8 407
Bank premises, furniture and fixtures	106	Excess funds purchased	450
All other assets	40	All other liabilities	17
		Total Liabilities	8 874
		Equity Capital	
		Capital stock	100
		Surplus	200
		Undivided profits	327
		Total Equity Capital	627
TOTAL	9 501	TOTAL	9 501

DUMAS STATE BANK, DUMAS

Population 5,290 Desha County
 Chartered June 11, 1974 P. O. Box 700 Telephone Number 382-4204
 Zip Code 71639

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

Officers

*Ernie Ashford Pres. & CEO
 Jerry Land .. Vice Pres. & Cashier
 Tom Weatherly Loan Officer
 Linda Smith Asst. Cashier

Directors

Merle Peterson, C of B
 Ernie Ashford
 T. Minter Carter
 William A. West
 Bill Teeter
 Bill Sigmon
 Dr. Howard R. Harris
 Travis Witherington

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	504	Demand deposits	1 391
Oblig. of other U. S. Gov't agencies & corporations ..	889	Time deposits	1 755
Oblig. of States & political subdivisions	438	U. S. Gov't deposits	22
Loans (Net)	3 047	Public funds	1 135
Bank premises, furniture and fixtures	323	Total Deposits	4 303
All other assets	83	Excess funds purchased	150
		All other liabilities	31
		Total Liabilities	4 484
		Equity Capital	
		Capital stock	300
		Surplus	300
		Undivided profits	200
		Total Equity Capital	800
TOTAL	5 284	TOTAL	5 284

MERCHANTS AND FARMERS BANK, DUMAS

Population 5,290 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
 David J. Garrett Vice Pres.
 & Cashier
 Rex W. Metzger Vice Pres.
 & Secretary
 Loral M. Adcock Vice Pres.

Directors

Loral Adcock
 J. E. Allmon, Jr.
 Jack S. Dante
 Claud T. Frank
 Edgar Gannaway
 Marion S. Gill
 David O. Porter
 Clifton L. Meador
 Glynn A. Puryear
 Thomas F. Shea
 B. J. Tanenbaum, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 785	Demand deposits	4 637
U. S. Treasury securities ..	2 095	Time deposits	11 592
Oblig. of other U. S. Gov't		U. S. Gov't deposits	124
agencies & corporations ..	500	Public funds	1 947
Oblig. of States &		Total Deposits	18 300
political subdivisions	4 998	Total Liabilities	18 300
All other securities			
including		Equity Capital	
corporate stocks	1	Capital stock	300
Loans (Net)	10 932	Surplus	1 000
Bank premises, furniture		Undivided profits	1 016
and fixtures	301	Total Equity Capital	2 316
All other assets	4		
TOTAL	20 616	TOTAL	20 616

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

Officers

*J. E. Brooks President
 Everett Hood Vice Pres.
 Mrs. Mary E. Davis Cashier
 George R. Mitchell .. Asst. V. Pres.
 Mrs. Wanda Armstrong Asst.
 Cashier
 Mrs. Iris V. Cole Asst. Cashier
 Mrs. Carolyn Weeks .. Asst. Cashier
 Christopher M. Lehman Asst.
 Cashier

Directors

Everett Hood
 J. W. Young, Jr.
 J. E. Brooks
 C. E. Morrison, Jr.
 W. P. Morrison
 Richard C. Twist
 James H. Taylor, Sr.
 David Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	844	Demand deposits	3 803
U. S. Treasury securities ..	450	Time deposits	7 311
Oblig. of other U. S. Gov't		U. S. Gov't deposits	46
agencies & corporations ..	1 275	Public funds	1 913
Oblig. of States &		Total Deposits	13 073
political subdivisions	3 051	Total Liabilities	13 073
All other securities			
including		Equity Capital	
corporate stocks	1	Capital stock	300
Excess funds sold	2 300	Surplus	500
Loans (Net)	6 057	Undivided profits	388
Bank premises, furniture		Total Equity Capital	1 188
and fixtures	227		
All other assets	56		
TOTAL	14 261	TOTAL	14 261

THE DELTA STATE BANK, ELAINE

Population 1,220 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

*Mary Louise Demoret Jones .. Pres.
 & Cashier
 J. M. Countiss Vice Pres.

Directors

Mary Louise Demoret Jones
 J. M. Countiss
 S. J. Howe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	896	Demand deposits	1 368
U. S. Treasury securities ..	692	U. S. Gov't deposits	1
Excess funds sold	100	Public funds	276
Loans (Net)	410	Total Deposits	1 645
Bank premises, furniture and fixtures	5	Total Liabilities	1 645
All other assets	9		
		Equity Capital	
		Capital stock	40
		Surplus	80
		Undivided profits	328
		Capital reserves	19
		Total Equity Capital	467
TOTAL	2 112	TOTAL	2 112

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 25,292 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

Louis E. Hurley Chairman &
 Trust Officer
 *Edward Hurley President &
 C. E. O.
 Steve Leverette Cashier
 J. Thomas May Vice Pres.
 James H. Ludwig Vice Pres.
 Mrs. Doris Cawvey Asst. V. P.
 Stan Gillis Asst. V. P.
 Gary R. Miller Asst. V. P.

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 936	Demand deposits	11 312
U. S. Treasury securities ..	2 105	Time deposits	16 296
Oblig. of other U. S. Gov't agencies & corporations ..	2 910	U. S. Gov't deposits	154
Oblig. of States & political subdivisions	4 470	Public funds	1 305
All other securities including		Deposits of banks	40
corporate stocks	42	Total Deposits	29 107
Loans (Net)	17 492	Excess funds purchased	400
Bank premises, furniture and fixtures	1 127	All other liabilities	522
All other assets	389	Total Liabilities	30 029
		Equity Capital	
		Capital stock	600
		Surplus	800
		Undivided profits	407
		Total Equity Capital	1 807
		Subordinated notes & debentures	635
TOTAL	32 471	TOTAL	32 471

BANK OF ELKINS, ELKINS

Population 450 Washington County
 Chartered June 1, 1912 P. O. Box 333 Telephone Number 643-2131
 Zip Code 72727

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

Officers

*J. E. Bunch Chairman &
 President
 Joel L. Bunch Exec. V. Pres.
 John A. Bunch, Sr. .. Exec. V. Pres.
 Joyce R. Bunch Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 058	Demand deposits	2 306
U. S. Treasury securities ..	225	Time deposits	4 164
Oblig. of other U. S. Gov't agencies & corporations ..	301	U. S. Gov't deposits	9
Oblig. of States & political subdivisions	410	Public funds	263
All other securities including		Total Deposits	6 742
corporate stocks	650	All other liabilities	6
Loans (Net)	4 593	Total Liabilities	6 748
Bank premises, furniture and fixtures	46	Equity Capital	
All other assets	3	Capital stock	50
TOTAL	7 286	Surplus	385
		Undivided profits	103
		Total Equity Capital	538
		TOTAL	7 286

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

*Seth Boles, Jr. President
 Otha E. Frizzell Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 001	Demand deposits	3 941
U. S. Treasury securities ..	253	Time deposits	2 624
Oblig. of other U. S. Gov't		U. S. Gov't deposits	2
agencies & corporations ..	250	Public funds	77
Oblig. of States &		Total Deposits	6 644
political subdivisions	1 883	All other liabilities	8
Excess funds sold	900	Total Liabilities	6 652
Loans (Net)	3 020		
Bank premises, furniture			
and fixtures	33		
All other assets	5		
		Equity Capital	
		Capital stock	100
		Surplus	300
		Undivided profits	243
		Capital reserves	50
		Total Equity Capital	693
TOTAL	7 345	TOTAL	7 345

THE CITIZENS BANK, ENGLAND

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

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

Officers

Lois Rutherford President
 *Carroll C. Leonard, Jr. .. Exec. Vice
 Pres. & Cashier
 Charlene Black Asst. Cashier

Directors

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

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	733	Demand deposits	3 244
U. S. Treasury securities ..	3 918	Time deposits	4 559
Oblig. of other U. S. Gov't		U. S. Gov't deposits	12
agencies & corporations ..	1 300	Public funds	499
Oblig. of States &		Total Deposits	8 314
political subdivisions	1 803	Total Liabilities	8 314
Excess funds sold	700		
Loans (Net)	1 092	Equity Capital	
All other assets	28	Capital stock	240
		Surplus	460
		Undivided profits	560
		Total Equity Capital	1 260
TOTAL	9 574	TOTAL	9 574

THE EUDORA BANK, EUDORA

Population 3,687

Chicot County

Chartered December 23, 1930 P. O. Box "L" Telephone Number 355-4416
Zip Code 71640

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

Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	1	280	Demand deposits	3	479
U. S. Treasury securities ..		473	Time deposits	5	257
Oblig. of States & political subdivisions	1	743	U. S. Gov't deposits		17
Excess funds sold		300	Public funds		536
Loans (Net)	6	832	Total Deposits	9	289
Bank premises, furniture and fixtures		88	Total Liabilities	9	289
All other assets		1			
			Equity Capital		
			Capital stock		350
			Surplus		520
			Undivided profits		558
			Total Equity Capital	1	428
TOTAL	10	717	TOTAL	10	717

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,670 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

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 026	Demand deposits	3 603
U. S. Treasury securities ..	650	Time deposits	5 882
Oblig. of other U. S. Gov't		U. S. Gov't deposits	34
agencies & corporations ..	812	Public funds	732
Oblig. of States &		Total Deposits	10 251
political subdivisions	2 464	Total Liabilities	10 251
Excess funds sold	1 500		
Loans (Net)	4 613	Equity Capital	
Bank premises, furniture		Capital stock	100
and fixtures	76	Surplus	410
All other assets	39	Undivided profits	419
		Total Equity Capital	929
TOTAL	11 180	TOTAL	11 180

BANK OF EVENING SHADE, EVENING SHADE

Population 400 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

Preston W. Grace, Sr. Chairman
 of Board
 Guy W. Moseley President
 *A. L. Hoaney Exec. Vice Pres.
 William E. Frazier Cashier

Directors

Preston W. Grace, Sr.
 Guy W. Moseley
 A. L. Hoaney

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	173	Demand deposits	973
U. S. Treasury securities ..	292	Time deposits	1 863
Oblig. of other U. S. Gov't		Public funds	136
agencies & corporations ..	523	Total Deposits	2 972
Oblig. of States &		Total Liabilities	2 972
political subdivisions	110		
Excess funds sold	50		
Loans (Net)	2 232	Equity Capital	
Bank premises, furniture		Capital stock	100
and fixtures	24	Surplus	275
All other assets	14	Undivided profits	71
		Total Equity Capital	446
TOTAL	3 418	TOTAL	3 418

McILROY BANK & TRUST, 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—4; Outside City—None

Officers

Mr. Hayden McIlroy Chairman
of the Board
*Mr. Obert Undem President
Mr. Robert Waddle Sr. V. Pres.
Mrs. Betty Clark Vice Pres.
—Operations
Mr. George Edwards Vice Pres.
—Loans
Mr. Tom Mathias Vice Pres.
& Cashier
Mr. Jim Shreve Vice Pres.
Mr. Winston Sloan Vice Pres.
& Trust Officer

Directors

John D. Askew
E. J. Ball
L. L. Baxter
Millard Goff
Ralph Goff
Dr. John E. Kane
Dr. James D. Mashburn
Hayden McIlroy
Charles Scharlau
Henry B. Shreve
Carl Tune
Obert M. Undem
Jim Bob Wheeler
Paul Young, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	6 931	Demand deposits	18 887
U. S. Treasury securities ..	4 356	Time deposits	25 056
Oblig. of other U. S. Gov't agencies & corporations ..	7 930	U. S. Gov't deposits	119
Oblig. of States & political subdivisions	8 355	Public funds	17 246
All other securities including		Deposits of banks	4 953
corporate stocks	5 965	Total Deposits	66 261
Excess funds sold	1 500	Excess funds purchased	1 400
Loans (Net)	33 392	All other liabilities	467
Bank premises, furniture and fixtures	2 003	Total Liabilities	68 128
All other assets	2 795		
		Equity Capital	
		Capital stock	590
		Surplus	2 500
		Undivided profits	1 202
		Capital reserves	410
		Total Equity Capital	4 702
		Subordinated notes & debentures	397
TOTAL	73 227	TOTAL	73 227

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

Officers

*James N. Patterson President
 Frank Blaine Burge Vice Pres.
 Sharon K. Patterson Cashier
 Luna Cornell Asst. Cashier
 Sue Cunningham Asst. Cashier
 Mary Dennis Asst. Cashier

Directors

H. Guy Alexander
 Frank Blaine Burge
 Glenn Johnson
 Jimmy Milligan
 James N. Patterson
 Steve Poynter
 Raymond E. Sanders
 Chris V. Wade
 L. A. Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	653	Demand deposits	1 697
U. S. Treasury securities ..	601	Time deposits	5 363
Oblig. of other U. S. Gov't		U. S. Gov't deposits	149
agencies & corporations ..	902	Public funds	511
Oblig. of States &		Total Deposits	7 720
political subdivisions	599	All other liabilities	7
Excess funds sold	250	Total Liabilities	7 727
Loans (Net)	5 151		
Bank premises, furniture		Equity Capital	
and fixtures	197	Capital stock	274
All other assets	1	Surplus	210
		Undivided profits	143
		Total Equity Capital	627
TOTAL	8 354	TOTAL	8 354

FORDYCE BANK AND TRUST COMPANY, FORDYCE

Population 4,959 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

*W. R. Benton, Jr. President
 J. W. Hearnberger Vice Pres.
 & Cashier
 Katy Graves Vice Pres.
 Amy Wallace Asst. Vice Pres.
 Maud Smith Asst. Cashier
 Vivian Garlington Asst. Cashier
 Bonnie Wallace Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 819	Demand deposits	3 970
U. S. Treasury securities ..	1 825	Time deposits	10 143
Oblig. of other U. S. Gov't agencies & corporations ..	1 175	U. S. Gov't deposits	31
Oblig. of States & political subdivisions	3 391	Public funds	291
All other securities including		Total Deposits	14 435
corporate stocks	176	All other liabilities	35
Loans (Net)	7 225	Total Liabilities	14 470
Bank premises, furniture and fixtures	70		
All other assets	4	Equity Capital	
TOTAL	15 685	Capital stock	200
		Surplus	400
		Undivided profits	601
		Capital reserves	14
		Total Equity Capital	1 215
		TOTAL	15 685

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**Directors**

*Robert E. Porter President
 C. C. Moore Sr. Vice Pres.
 Diana Arwood V. Pres & Cashier
 Joyce L. Clark Vice Pres.
 & Trust Officer
 David Hardke Vice Pres.
 Mike Cialone Vice Pres.
 Robert E. Doyle Asst. Cashier
 Diane Thomason Asst. Cashier
 Wade Hawkins Asst. Cashier
 Herbert W. Clayton Vice Pres. &
 Mgr., DeValls Bluff Office
 Otto Miller Vice Pres. & Mgr.,
 Cotton Plant Office

J. R. Chappell, Jr.
 O. J. Gandy, Jr.
 J. R. Grobmyer
 C. N. Haven
 Henry T. Haven
 Louis F. Haven, Jr.
 Buddy Jayroe
 C. C. Moore
 Robert E. Porter
 Bert Sulcer
 R. B. Twist

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 014	Demand deposits	9 738
U. S. Treasury securities ..	1 051	Time deposits	14 612
Oblig. of other U. S. Gov't agencies & corporations ..	6 995	U. S. Gov't deposits	42
Oblig. of States & political subdivisions	6 942	Public funds	3 494
All other securities including		Total Deposits	27 886
corporate stocks	825	All other liabilities	399
Excess funds sold	500	Total Liabilities	28 285
Loans (Net)	11 644		
Bank premises, furniture and fixtures	539	Equity Capital	
All other assets	575	Capital stock	300
TOTAL	31 085	Surplus	1 700
		Undivided profits	800
		Total Equity Capital	2 800
		TOTAL	31 085

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, President and
 Chairman of the Board
 Keneth Smith
 Herbert Holzhauer
 Frank C. Wolfe
 Murl Long
 W. P. Hackney
 Darrel Nichols
 Jerry M. Dyer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	675	Demand deposits	2 127
U. S. Treasury securities ..	654	Time deposits	3 710
Oblig. of other U. S. Gov't		U. S. Gov't deposits	20
agencies & corporations ..	200	Public funds	406
Oblig. of States &		Total Deposits	6 263
political subdivisions	1 009	All other liabilities	19
Loans (Net)	4 237	Total Liabilities	6 282
Bank premises, furniture			
and fixtures	94	Equity Capital	
All other assets	10	Capital stock	150
		Surplus	250
		Undivided profits	114
		Capital reserves	83
		Total Equity Capital	597
TOTAL	6 879	TOTAL	6 879

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

*John T. Crews President
 Justin Dupre Vice Pres.
 Doris Hutchings .. Asst. Vice Pres.
 Patricia Duke Cashier

Directors

R. B. Shofstall, Jr.
 Victor H. Cox
 John T. Crews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 064	Demand deposits	3 224
U. S. Treasury securities ..	550	Time deposits	4 291
Oblig. of other U. S. Gov't		U. S. Gov't deposits	23
agencies & corporations ..	915	Public funds	537
Oblig. of States &		Total Deposits	8 075
political subdivisions	892	All other liabilities	1
Excess funds sold	864	Total Liabilities	8 076
Loans (Net)	4 188		
Bank premises, furniture			
and fixtures	114		
All other assets	70		
		Equity Capital	
		Capital stock	100
		Surplus	400
		Undivided profits	81
		Total Equity Capital	581
TOTAL	8 657	TOTAL	8 657

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 1st Vice Pres.
 Mary L. Nolen Asst. Vice Pres.
 & Cashier
 Carolyn Knight Asst. Cashier
 Ellen Robertson Asst. Cashier

Directors

Harold H. Reid
 W. H. Carder
 Berzent Blagg
 R. W. Jones
 R. O. Johnson
 W. J. Boren
 Howard Holthoff
 T. M. Fish
 Kenneth Johnson
 Harry Norris
 Don Eifling
 T. H. Free

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	496	Demand deposits	2 268
U. S. Treasury securities ..	500	Time deposits	4 188
Oblig. of States & political subdivisions	863	U. S. Gov't deposits	22
All other securities including		Public funds	848
corporate stocks	50	Total Deposits	7 326
Excess funds sold	200	All other liabilities	1
Loans (Net)	5 608	Total Liabilities	7 327
Bank premises, furniture and fixtures	232		
All other assets	34		
		Equity Capital	
TOTAL	7 983	Capital stock	100
		Surplus	400
		Undivided profits	156
		Total Equity Capital	656
		TOTAL	7 983

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, Jr. President
 *John R. Meade .. Exec. Vice Pres.
 Stokes Ballard Vice Pres.
 C. E. McAllister Vice Pres.
 Vernon Austin Vice Pres.
 Larry L. Wilmoth Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 932	Demand deposits	4 306
U. S. Treasury securities ..	1 604	Time deposits	9 549
Oblig. of other U. S. Gov't agencies & corporations ..	492	U. S. Gov't deposits	48
Oblig. of States & political subdivisions	2 872	Public funds	842
Excess funds sold	1 050	Total Deposits	14 745
Loans (Net)	7 866	Total Liabilities	14 745
Bank premises, furniture and fixtures	237	Equity Capital	
All other assets	15	Capital stock	100
		Surplus	300
		Undivided profits	923
		Total Equity Capital	1 323
TOTAL	16 068	TOTAL	16 068

FARMERS BANK, GREENWOOD

Population 2,032 Sebastian County
 Chartered August 7, 1907 P. O. Box 610 Telephone Number 996-4171
 Zip Code 72936

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

Officers

*Means Wilkinson Chairman &
 CEO
 Betty Wilkinson President
 Lorene Carnes Vice President
 & Cashier
 Genevieve Harris Asst. Cashier

Directors

Means Wilkinson
 Betty Wilkinson
 Bronson Andrews
 Lorene Carnes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 014	Demand deposits	3 871
U. S. Treasury securities ..	697	Time deposits	8 190
Oblig. of other U. S. Gov't		U. S. Gov't deposits	21
agencies & corporations ..	2 082	Public funds	1 370
Oblig. of States &		Total Deposits	13 452
political subdivisions	4 575	All other liabilities	120
All other securities		Total Liabilities	13 572
including			
corporate stocks	392		
Excess funds sold	700		
Loans (Net)	4 986		
Bank premises, furniture			
and fixtures	111		
All other assets	208		
TOTAL	14 765		

Equity Capital

Capital Stock	300
Surplus	700
Undivided profits	193
Total Equity Capital	1 193
TOTAL	14 765

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

*Joyce D. Straughn Cashier
 E. O. Yancey President
 E. D. Yancey Vice President

Directors

M. O. Thompson
 E. D. Yancey
 E. O. Yancey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	161	Demand deposits	862
U. S. Treasury securities ..	679	Time deposits	1 027
Oblig. of other U. S. Gov't		U. S. Gov't deposits	1
agencies & corporations ..	98	Public funds	78
Oblig. of States &		Total Deposits	1 968
political subdivisions	514	Total Liabilities	1 968
Excess funds sold	175		
Loans (Net)	535		
Bank premises, furniture		Equity Capital	
and fixtures	4	Capital stock	25
		Surplus	125
		Undivided profits	46
		Capital reserves	2
		Total Equity Capital	198
TOTAL	2 166	TOTAL	2 166

CLARK COUNTY BANK, GURDON

Population 2,075 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 H. Jackson President
 *Edward L. Holt Exec. Vice Pres.
 Jean Boulden Vice Pres.
 & Cashier

Directors

C. W. Abrams
 John H. Jackson
 Edward Holt
 A. A. Horne
 Dick Jackson
 Jimmy Robbs
 Maurice Stricklin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	608	Demand deposits	1 949
U. S. Treasury securities ..	59	Time deposits	4 650
Oblig. of other U. S. Gov't agencies & corporations ..	25	U. S. Gov't deposits	5
Oblig. of States & political subdivisions	2 453	Public funds	763
Loans (Net)	6 096	Total Deposits	7 367
Bank premises, furniture and fixtures	104	Excess funds purchased	650
All other assets	56	All other liabilities	359
		Total Liabilities	8 376
		Equity Capital	
		Capital stock	700
		Surplus	200
		Undivided profits	125
		Total Equity Capital	1 025
TOTAL	9 401	TOTAL	9 401

FARMERS BANK, HAMBURG

Population 3,102 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

W. E. Foote, Jr. President
 *Louie G. Foote .. Exec. Vice Pres.
 Earl J. Scott Vice President
 Jim Courson Vice President
 Velma J. Farmer Vice President
 Ima L. White Asst. to Exec.
 Vice President
 Allen Farmer Cashier

Directors

P. E. Barnes
 F. P. Blanks
 Bob L. Brewer
 Bruin L. Campbell
 Lloyd Engelkes
 Louie G. 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. Wilcoxon, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	810	Demand deposits	2 819
U. S. Treasury securities ..	313	Time deposits	7 547
All other securities		U. S. Gov't deposits	34
including		Public funds	1 068
corporate stocks	3 636	Deposits of banks	10
Loans (Net)	8 322	Total Deposits	11 478
Bank premises, furniture		All other liabilities	828
and fixtures	201	Total Liabilities	12 306
All other assets	45		
		Equity Capital	
		Capital stock	100
		Surplus	500
		Undivided profits	412
		Capital reserves	9
		Total Equity Capital	1 021
TOTAL	13 327	TOTAL	13 327

CALHOUN COUNTY BANK, HAMPTON

Population 1,242
Chartered October 26, 1906

P. O. Box 8
Zip Code 71744

Calhoun County
Telephone Number 798-2207

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	446	Demand deposits	2 237
U. S. Treasury securities ..	730	Time deposits	4 524
Oblig. of other U. S. Gov't agencies & corporations ..	623	U. S. Gov't deposits	6
Oblig. of States & political subdivisions	2 355	Public funds	1 278
All other securities including		Total Deposits	8 045
corporate stocks	125	All other liabilities	23
Excess funds sold	50	Total Liabilities	8 068
Loans (Net)	4 585		
Bank premises, furniture and fixtures	161	Equity Capital	
All other assets	9	Capital stock	100
TOTAL	9 084	Surplus	400
		Undivided profits	516
		Total Equity Capital	1 016
		TOTAL	9 084

THE BANK OF HARRISBURG, HARRISBURG

Population 1,931 Poinsett County
 Chartered December 2, 1930 P. O. Box 17 Telephone Number 578-5427
 Zip Code 72432

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

Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 230	Demand deposits	5 350
U. S. Treasury securities ..	450	Time deposits	8 844
Oblig. of other U. S. Gov't		U. S. Gov't deposits	23
agencies & corporations ..	384	Public funds	1 340
Oblig. of States &		Deposits of banks	3
political subdivisions	2 943	Total Deposits	15 560
Loans (Net)	11 632	Total Liabilities	15 560
Bank premises, furniture			
and fixtures	435	Equity Capital	
		Capital stock	100
		Surplus	700
		Undivided profits	714
		Total Equity Capital	1 514
TOTAL	17 074	TOTAL	17 074

Population 7,239 Boone County
Chartered November 20, 1931 P. O. Box 1078 Telephone Number 365-8201
Zip Code 72601

Officers

* Wayne Clark President & C.E.O.
L. E. Durand Vice Chairman of
Board
Jim Phillips Vice Pres.
Wallace E. Nickels Vice Pres.
 & Farm Rep.
Gene Waters Vice Pres.
Richard L. McBee Cashier

Roy L. Baker, Sr.
Wayne Clark
L. E. Durand
Paul L. Rogers
Tom W. Rogers, Jr.
E. R. Tims
W. S. Walker

STATEMENT AS OF JUNE 30, 1976

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	235	Demand deposits	14	199
U. S. Treasury securities ..	3	089	Time deposits	19	927
Oblig. of other U. S. Gov't agencies & corporations ..	4	867	U. S. Gov't deposits		162
Oblig. of States & political subdivisions	8	370	Public funds	3	167
All other securities including			Deposits of banks		191
corporate stocks		594	Total Deposits	37	646
Loans (Net)	21	370	Excess funds purchased		800
Bank premises, furniture and fixtures		510	All other liabilities		355
All other assets		913	Total Liabilities	38	801
			Equity Capital		
			Capital stock		450
			Surplus	1	550
			Undivided profits	1	695
			Capital reserves		32
			Total Equity Capital	3	727
			Subordinated notes & debentures		420
TOTAL	42	948	TOTAL	42	948

PRAIRIE COUNTY BANK, HAZEN

Population 1,608 Prairie County
 Chartered July 17, 1945 P. O. Box 317 Telephone Number 255-4525
 Zip Code 72064

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

Officers

Jerry J. Screeton President
 *James E. Sparks .. Exec. Vice Pres.
 Jerry V. Sparks Vice Pres.
 & Cashier
 Helen C. Tull Asst. Vice Pres.
 Dolores L. Perry .. Asst. Vice Pres.
 Kathie Gunter Asst. Vice Pres.
 Melba S. Stine Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	702	Demand deposits	3 330
U. S. Treasury securities ..	1 212	Time deposits	4 828
Oblig. of other U. S. Gov't		U. S. Gov't deposits	26
agencies & corporations ..	2 073	Public funds	915
Oblig. of States &		Total Deposits	9 099
political subdivisions	3 710	Excess funds purchased	200
All other securities		All other liabilities	42
including		Total Liabilities	9 341
corporate stocks	45		
Loans (Net)	1 976	Equity Capital	
Bank premises, furniture		Capital stock	75
and fixtures	434	Surplus	550
All other assets	27	Undivided profits	213
TOTAL	10 179	Total Equity Capital	838
		TOTAL	10 179

Population 2,497
Chartered December 16, 1930
Zip Code 72543

Cleburne County
Telephone Number 362-2456

Directors

Jerome Johnson
Walter Aldridge
Jim Tom Butler
Wetzel Stark
R. W. Butler
Richie Lee
Dr. Ricky L. Johnson
L. E. Roberts

*Designates Chief Executive Officer

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 749	Demand deposits	6 301
U. S. Treasury securities ..	1 975	Time deposits	13 802
Oblig. of other U. S. Gov't agencies & corporations ..	5 034	U. S. Gov't deposits	14
Oblig. of States & political subdivisions	4 239	Public funds	349
Loans (Net)	9 035	Total Deposits	20 466
Bank premises, furniture and fixtures	133	Total Liabilities	20 466
		Equity Capital	
		Capital stock	120
		Surplus	430
		Undivided profits	849
		Total Equity Capital	1 399
		Subordinated notes & debentures	300
TOTAL	22 165	TOTAL	22 165

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

*J. F. Phillips, Jr. President
 Elizabeth C. Reid Cashier
 Jean Kirkpatrick Asst. Cashier
 Mildred E. Craig Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	445	Demand deposits	2 080
U. S. Treasury securities ..	350	Time deposits	4 778
Oblig. of other U. S. Govt. agencies & corporations ..	2 338	U. S. Gov't deposits	14
Oblig. of States & political subdivisions	2 670	Public funds	875
Excess funds sold	400	Total Deposits	7 747
Loans (Net)	2 547	Total Liabilities	7 747
Bank premises, furniture and fixtures	25		
All other assets	4		
		Equity Capital	
		Capital stock	60
		Surplus	440
		Undivided profits	532
		Total Equity Capital	1 032
TOTAL	8 779	TOTAL	8 779

HORATIO STATE BANK, HORATIO

Population 850 Sevier County
 Chartered May 15, 1905 P O. Box 347 Telephone Number 832-3211
 Zip Code 71842

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

Officers

*C. E. Hendrix, Jr. President
 Edith Hendrix Smith Exec Vice
 President
 Wilburn Smith Exec. Vice Pres.
 & Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	499	Demand deposits	2 081
U. S. Treasury securities ..	275	Time deposits	6 247
Oblig. of other U. S. Govt. agencies & corporations ..	2 149	U. S. Gov't deposits	5
Oblig. of States & political subdivisions	1 157	Public funds	811
All other securities including		Total Deposits	9 144
corporate stocks	52	All other liabilities	41
Excess funds sold	750	Total Liabilities	9 185
Loans (Net)	5 137	Equity Capital	
Bank premises, furniture and fixtures	123	Capital stock	100
All other assets	4	Surplus	500
TOTAL	10 146	Undivided profits	322
		Capital reserves	39
		Total Equity Capital	961
		TOTAL	10 146

THE BANK OF FRANKLIN, HORSESHOE BEND

Population 1,300 Izard County
 Chartered June 13, 1905 P. O. Box 157 Telephone Number 670-5131
 Zip Code 72512

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

Officers

*William R. Pratt President
 Tommie Billingsley Vice Pres.
 Jean Ferguson Cashier
 Rose Heck Asst. Cashier

Directors

William R. Pratt
 Tommie Billingsley
 J. E. Godwin
 Linn Garner
 Jan Pratt Sink

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	260	Demand deposits	1 336
U. S. Treasury securities ..	450	Time deposits	4 230
Oblig. of other U. S. Govt. agencies & corporations ..	1 301	U. S. Gov't deposits	8
Oblig. of States & political subdivisions	666	Public funds	152
Excess funds sold	1 400	Total Deposits	5 726
Loans (Net)	2 121	All other liabilities	18
Bank premises, furniture and fixtures	54	Total Liabilities	5 744
		Equity Capital	
		Capital stock	225
		Surplus	100
		Undivided profits	183
		Total Equity Capital	508
TOTAL	6 252	TOTAL	6 252

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 Exec. 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.
 Palmer Vanderburg Sr. Vice Pres.
 Freeman Baldwin Vice Pres.
 J. O. Brown Vice Pres.
 Floyd Bryant Vice Pres.
 Frank Carnathan Vice Pres.
 Loyd Emerson Vice Pres.
 Mort Cox Vice Pres.
 Gene Parker Vice Pres.
 Joe Terry Vice Pres.
 Jerry Thompson Vice Pres.
 Eldon Sprague Vice Pres.
 Debert Graves Vice Pres.
 & Cashier
 Dale Hoggard Vice Pres.

Officers

Dorothy Wall Vice Pres.
 Ralph White Vice Pres.
 Jo Ann Bass Vice Pres.
 Frank Bolton Auditor
 Jess Moore Personnel Officer
 Ron Steed Director of Marketing
 Ed Krenzeloek Travel—Manager

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	14 831	Demand deposits	30 244
U. S. Treasury securities ..	5 372	Time deposits	73 358
Oblig. of other U. S. Gov't agencies & corporations ..	6 609	U. S. Gov't deposits	250
Oblig. of States & political subdivisions	15 682	Public funds	6 265
All other securities including		Deposits of banks	2 567
corporate stocks	408	Total Deposits	112 684
Excess funds sold	7 100	Excess funds purchased	900
Loans (Net)	67 812	All other liabilities	1 138
Bank premises, furniture & fixtures	3 066	Total liabilities	114 722
All other assets	1 878		
TOTAL	122 758	Equity Capital	
		Capital stock	2 025
		Surplus	1 600
		Undivided profits	2 411
		Total Equity Capital	6 036
		Subordinated notes & debentures	2 000
		TOTAL	122 758

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—1

Officers

*Amos David Chairman & Pres.
 J. R. David, Jr. Exec. V. Pres.
 Stephen E. Jones Sr. V. Pres.
 & Cashier
 Leland Mize Asst. V. Pres. &
 Branch Mgr.-Strawberry Branch
 Clarence Freeze Vice Pres.
 Douglas Bradley Legal Officer
 Mary Lea McLeod Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	724	Demand deposits	1 475
U. S. Treasury securities ..	292	Time deposits	3 096
Oblig. of other U. S. Gov't		U. S. Gov't deposits	1
agencies & corporations ..	432	Public funds	614
Oblig. of States &		Deposits of banks	30
political subdivisions	179	Total Deposits	5 216
All other securities		Total Liabilities	5 216
including			
corporate stocks	10	Equity Capital	
Excess funds sold	650	Capital stock	165
Loans (Net)	3 211	Surplus	85
Bank premises, furniture		Undivided profits	195
and fixtures	161	Total Equity Capital	445
All other assets	2		
TOTAL	5 661	TOTAL	5 661

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 23,000 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

*Kenneth Pat Wilson President
 Melda A. Rice Sr. Vice Pres. &
 Trust Officer
 Sibyl H. Adams Vice Pres. &
 Auditor
 Jerry Davis Vice Pres. &
 Loan Officer
 Robert Moore Vice Pres. &
 Loan Officer
 Robert Sims Vice Pres. &
 Loan Officer
 David Shewmaker Vice Pres. &
 Trust Officer
 Larry T. Wilson Vice Pres. &
 Loan Officer

Directors

Kenneth Pat Wilson
 Bartus M. Gray
 Carl A. Williams
 Melda A. Rice
 Larry T. Wilson
 Thomas A. Wortham, M. D.
 Harry K. Dougherty

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	4 011	Demand deposits	12 088
U. S. Treasury securities ..	765	Time deposits	13 979
Oblig. of other U. S. Gov't agencies & corporations ..	694	U. S. Gov't deposits	368
Oblig. of States & political subdivisions	10 119	Public funds	5 421
All other securities including		Total Deposits	31 856
corporate stocks	388	Excess funds purchased	500
Excess funds sold	4 000	All other liabilities	216
Loans (Net)	14 951	Total Liabilities	32 572
Bank premises, furniture and fixtures	724		
All other assets	378	Equity Capital	
TOTAL	36 030	Capital stock	1 000
		Surplus	1 000
		Undivided profits	1 391
		Capital reserves	67
		Total Equity Capital	3 458
		TOTAL	36 030

NEWTON COUNTY BANK, JASPER

Population 539 Newton County
 Chartered March 24, 1903 P. O. Box 437 Telephone Number 446-2265
 Zip Code 72641

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

Officers

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

Directors

Alta Gorden
 Neil Wilkins
 Gene Jones
 Ernest B. Wilson
 Joe C. Nance
 Clyde Atkinson

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	636	Demand deposits	2 015
U. S. Treasury securities ..	976	Time deposits	3 952
Oblig. of other U. S. Gov't		U. S. Gov't deposits	10
agencies & corporations ..	902	Public funds	884
Oblig. of States &		Total Deposits	6 861
political subdivisions	1 698	All other liabilities	15
Excess funds sold	250	Total Liabilities	6 876
Loans (Net)	2 949		
Bank premises, furniture			
and fixtures	84		
		Equity Capital	
		Capital stock	58
		Surplus	293
		Undivided profits	268
		Total Equity Capital	619
TOTAL	7 495	TOTAL	7 495

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 32,000 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
 Bob Wimpy Vice President
 Loyce Mink Cashier
 Eva Beeler Asst. Cashier

Directors

Edward H. Cherry
 Edward O. Cherry
 A. B. Clark
 Wallace Fowler
 Grover D. Poole, M. D.
 George E. Spaeth
 J. A. Tomlinson
 Howard Vance
 Weldon T. Rainwater, M. D.

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 179	Demand deposits	4 961
U. S. Treasury securities ..	649	Time deposits	12 224
Oblig. of other U. S. Gov't		U. S. Gov't deposits	72
agencies & corporations ..	600	Public funds	3 343
Oblig. of States &		Total Deposits	20 600
political subdivisions	2 317	Total Liabilities	20 600
All other securities			
including		Equity Capital	
corporate stocks	220	Capital stock	450
Excess funds sold	850	Surplus	300
Loans (Net)	15 410	Undivided profits	153
Bank premises, furniture		Total Equity Capital	903
and fixtures	179	Subordinated notes	
All other assets	449	& debentures	350
TOTAL	21 853	TOTAL	21 853

CITIZENS BANK OF JONESBORO, JONESBORO

Population 32,000 Craighead County
 Chartered July 25, 1919 P. O. Drawer 1090 Telephone Number 932-6603
 Zip Code 72401

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

Officers

H. H. McAdams .. Chairman of the
 Board & Chief Exec. Officer
 *Walter A. DeRoeck President
 Eugene B. Smith Asst. to Pres.
 Donald Timms Exec. Vice Pres.
 Ralph Halk Admin. Vice Pres.
 Donald Crews Sr. Operations
 Officer
 M. S. Rubenstein .. First Vice Pres.
 L. D. Walker Sr. Vice Pres.
 Curtis V. McKinney .. Sr. V. Pres.
 James R. Hall Sr. Vice Pres.
 Charles D. Campbell Vice Pres.
 Robert C. Connor Vice Pres.
 Major Griffin Vice Pres.
 Max Moore Vice Pres.

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	10 761	Demand deposits	22 978
U. S. Treasury securities ..	4 073	Time deposits	45 285
Oblig. of other U. S. Gov't agencies & corporations ..	3 655	U. S. Gov't deposits	127
Oblig. of States & political subdivisions	7 475	Public funds	5 474
All other securities including		Deposits of banks	4 343
corporate stocks	1 936	Total Deposits	78 207
Loans (Net)	54 635	Excess funds purchased	800
Bank premises, furniture and fixtures	1 160	All other liabilities	1 178
All other assets	1 767	Total Liabilities	80 185
		Equity Capital	
		Capital stock	2 000
		Surplus	1 000
		Undivided profits	855
		Capital reserves	322
		Total Equity Capital	4 177
		Subordinated notes & debentures	1 100
TOTAL	85 462	TOTAL	85 462

MERCANTILE BANK, JONESBORO

Population 32,000 Craighead County
 Chartered January 7, 1932 P. O. Box 6018 Telephone Number 935-5521
 Zip Code 72401

Number of Branches: Inside City—4; Outside City—2

Officers

*Charles Frierson, III President
 George F. Delaney, Jr. .. Exec. Vice President
 Carey Smith Sr. Vice President
 Earl Gairhan Vice President
 Naomi Craft Vice President
 Hugh Harrington .. Vice President
 Betty Pittman Vice President
 Norman Leonard Vice President
 Herbert J. Parker .. Vice President
 Jim Wilkins Vice President

Directors

Charles Frierson, III,
 Chairman of the Board
 Roy Cooper
 J. W. Ledbetter
 George F. Delaney, Jr.
 Tom Loberg
 W. M. Freeze, Jr.
 J. C. Mahon
 Lynn Greene
 Alan Patterson, Jr.
 George Heinemann
 M. O. Peeler
 A. M. Heringer, Jr.
 S. L. Simpson
 Ben Lamberth
 James E. Sloan
 Frank Snellgrove
 M. G. Spurlock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	5 601	Demand deposits	19 354
U. S. Treasury securities ..	2 161	Time deposits	40 108
Oblig. of other U. S. Gov't	'	U. S. Gov't deposits	191
agencies & corporations ..	491	Public funds	6 603
Oblig. of States &		Deposits of banks	173
political subdivisions	12 257	Total Deposits	66 429
All other securities		All other liabilities	830
including		Total Liabilities	67 259
corporate stocks	70		
Excess funds sold	3 000	Equity Capital	
Loans (Net)	47 110	Capital stock	820
Bank premises, furniture		Surplus	2 100
and fixtures	1 295	Undivided profits	2 329
All other assets	1 023	Total Equity Capital	5 249
		Subordinated notes	
		& debentures	500
TOTAL	73 008	TOTAL	73 008

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 1,500 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

E. O. Yancey Chairman of the
 Board
 E. D. Yancey President
 C. I. Stevens Secretary
 *Jim Emfinger ... Exec. Vice Pres.
 J. H. Graves Vice Pres.
 Thelma Stevens Cashier
 Jo Ann Kirk Asst. Cashier

Directors

E. O. Yancey
 Elmer D. Yancey
 J. H. Graves
 C. I. Stevens
 W. R. Meador, Jr.

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	305	Demand deposits	1 539
U. S. Treasury securities ..	953	Time deposits	1 541
Oblig. of States & political subdivisions	841	U. S. Gov't deposits	15
Excess funds sold	300	Public funds	204
Loans (Net) 1	332	Total Deposits	3 299
Bank premises, furniture and fixtures	4	All other liabilities	7
		Total Liabilities	3 306
		Equity Capital	
		Capital stock	35
		Surplus	165
		Undivided profits	219
		Capital reserves	10
		Total Equity Capital	429
TOTAL	3 735	TOTAL	3 735

UNION STATE BANK, JUNCTION CITY

Population 1,366 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

*John F. Marsh President
 John B. Gillespie Asst. V. Pres.
 Barbara Daniels Cashier
 Veda P. Jones Asst. Cashier
 Mary C. Jones Asst. Cashier

Directors

J. B. Allen
 T. N. Couch
 T. T. Fields
 Alvin Green, Chairman
 John F. Marsh
 C. A. Reed, Jr.
 John M. Shackelford, Jr.

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	475	Demand deposits	1 669
U. S. Treasury securities ..	1 814	Time deposits	4 553
Oblig. of other U. S. Gov't		U. S. Gov't deposits	14
agencies & corporations ..	200	Public funds	442
Oblig. of States &		Total Deposits	6 678
political subdivisions	20	All other liabilities	57
Excess funds sold	760	Total Liabilities	6 735
Loans (Net)	3 685		
Bank premises, furniture		Equity Capital	
and fixtures	13	Capital stock	200
All other assets	202	Surplus	100
		Undivided profits	134
		Total Equity Capital	434
TOTAL	7 169	TOTAL	7 169

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

*John H. Johnston President
 John H. Johnston, Jr. .. Vice Pres.
 Roger Q. Mills Vice Pres.
 Thelma Roth Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	289	Demand deposits	895
Oblig. of other U. S. Gov't agencies & corporations ..	900	Public funds	70
Excess funds sold	100	Total Deposits	965
Bank premises, furniture and fixtures	7	Total Liabilities	965
		Equity Capital	
		Capital stock	50
		Surplus	10
		Undivided profits	271
		Total Equity Capital	331
TOTAL	1 296	TOTAL	1 296

BANK OF KINGSTON, KINGSTON

Population 250 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

*Wilson Bunch Cashier &
 Vice President
 Gary W. Bunch Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	205	Demand deposits	562
U. S. Treasury securities ..	493	Time deposits	665
Oblig. of other U. S. Gov't		Total Deposits	1 227
agencies & corporations ..	50	Total Liabilities	1 227
Oblig of States &			
political subdivisions	156	Equity Capital	
Excess funds sold	200	Capital stock	10
Loans (Net)	240	Surplus	40
Bank premises, furniture		Undivided profits	68
and fixtures	3	Capital reserves	2
		Total Equity Capital	120
TOTAL	1 347	TOTAL	1 347

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—1; Outside City—None

Officers**Directors**

*Hermon Carlton Exec. V. Pres.
 R. Trafton Williams V. Pres.
 Joyce Bell Auditor
 Dessie Lee Gibbs Cashier
 Terence J. Alpe Asst. Cashier
 Jakie June Gibson .. Asst. Cashier
 Marilyn Craig Asst. Cashier
 & Branch Manager

Sam Angel
 Dr. J. H. Burge
 Hermon Carlton
 David F. Gillison, Sr.
 Ned Mazzanti
 George Pine
 Linwood Smith
 Douglas C. Wynn

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 038	Demand deposits	5 144
U. S. Treasury securities ..	2 110	Time deposits	10 322
Oblig. of other U. S. Gov't		U. S. Gov't deposits	41
agencies & corporations ..	3 520	Public funds	1 602
Oblig of States &		Total Deposits	17 109
political subdivisions	2 811	All other liabilities	9
Loans (Net)	8 745	Total Liabilities	17 118
Bank premises, furniture			
and fixtures	312		
		Equity Capital	
		Capital stock	150
		Surplus	850
		Undivided profits	418
		Total Equity Capital	1 418
TOTAL	18 536	TOTAL	18 536

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

*Fred P. Michael President
 Ben V. Floriani Vice President
 & Cashier
 Michael S. Cashion Asst.
 Vice President
 Rebecca Brogdon Asst. Cashier

Directors

W. Henry Anthony
 Herman Berkemeyer
 James R. Burchfield
 Ohmer C. Burnside
 C. A. Cox, Jr.
 William H. Drew
 Ben V. Floriani
 J. P. Hampton
 Doyne W. Loyd
 Marvin D. Loyd
 Geno Mazzanti, Jr.
 Fred P. Michael
 Gordan A. Norris
 Carl O. Powell
 Richard L. Pratt
 John H. Ralph

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	843	Demand deposits	2 945
U. S. Treasury securities ..	799	Time deposits	5 782
Oblig. of other U. S. Gov't		U. S. Gov't deposits	11
agencies & corporations ..	820	Public funds	1 364
Oblig of States &		Deposits of banks	8
political subdivisions	2 120	Total Deposits	10 110
Excess funds sold	1 000	Total Liabilities	10 110
Loans (Net)	5 360		
Bank premises, furniture		Equity Capital	
and fixtures	48	Capital stock	100
All other assets	64	Surplus	400
		Undivided profits	174
		Total Equity Capital	674
		Subordinated notes	
		& debentures	270
TOTAL	11 054	TOTAL	11 054

CITIZENS BANK OF LAVACA, LAVACA

Population 738 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

*James M. Llewellyn, Jr. .. President
 Nelle B. Llewellyn Exec. Vice
 President
 Charles W. Elliott .. Asst. V. Pres.
 Wanda Leber Asst. Cashier
 Paulette Chronister .. Asst. Cashier

Directors

Robert T. Dawson
 Nelle B. Llewellyn
 James M. Llewellyn, Jr.

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	393	Demand deposits	1 498
U. S. Treasury securities ..	748	Time deposits	2 314
Oblig. of other U. S. Gov't		Public funds	90
agencies & corporations ..	120	Total Deposits	3 902
Oblig. of States &		All other liabilities	13
political subdivisions	10	Total Liabilities	3 915
Excess funds sold	200		
Loans (Net)	2 604	Equity Capital	
Bank premises, furniture		Capital stock	90
and fixtures	74	Surplus	120
All other assets	97	Undivided profits	71
		Total Equity Capital	281
		Subordinated notes	
		& debentures	50
TOTAL	4 246	TOTAL	4 246

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,884 Mississippi County
 Chartered January 23, 1951 P. O. Box 140 Telephone Number 539-6354
 Zip Code 72438

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

Officers

*J. Lee Bearden President
 Edna L. Kennett .. Exec. Vice Pres.

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	617	Demand deposits	1 564
U. S. Treasury securities ..	800	Time deposits	2 445
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	1 485	Public funds	1 204
Oblig of States &		Total Deposits	5 219
political subdivisions	1 309	Total Liabilities	5 219
Excess funds sold	300		
Loans (Net)	1 379	Equity Capital	
Bank premises, furniture		Capital stock	100
and fixtures	68	Surplus	400
		Undivided profits	239
		Total Equity Capital	739
TOTAL	5 958	TOTAL	5 958

Population 1,864 Poinsett County
Chartered November 21, 1919 P. O. Drawer 340 Telephone Number 475-2306
Zip Code 72354

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

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

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	694	Demand deposits	2 613
U. S. Treasury securities ..	2 066	Time deposits	6 298
Oblig. of other U. S. Gov't agencies & corporations ..	2 692	U. S. Gov't deposits	16
Oblig. of States & political subdivisions	2 107	Public funds	1 252
All other securities including		Total Deposits	10 179
corporate stocks	75	All other liabilities	143
Excess funds sold	400	Total Liabilities	10 322
Loans (Net)	3 404		
Bank premises, furniture and fixtures	44	Equity Capital	
All other assets	224	Capital stock	200
TOTAL	11 706	Surplus	600
		Undivided profits	584
		Total Equity Capital	1 384
		TOTAL	11 706

LESLIE STATE BANK, LESLIE

Population 563 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

Jim Tilley Chairman of Board
 Ben Allen President
 *Helen McBride Vice President
 William M. Seeger Asst. Vice
 President
 Mary Jane Horton Cashier
 Ronald G. Housley .. Asst. Cashier

Directors

Jim Tilley
 Ben Allen
 William M. Seeger
 Jerald Barnett
 Robert G. Derickson
 J. Virgil Blair
 Lex Treece

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	424	Demand deposits	1 690
U. S. Treasury securities ..	1 087	Time deposits	3 043
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	180	Public funds	390
Oblig. of States &		Total Deposits	5 129
political subdivisions	140	All other liabilities	45
Loans (Net)	3 749	Total Liabilities	5 174
Bank premises, furniture			
and fixtures	68		
All other assets	5		
		Equity Capital	
		Capital stock	130
		Surplus	235
		Undivided profits	95
		Capital reserves	19
		Total Equity Capital	479
TOTAL	5 653	TOTAL	5 653

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,604 Lafayette County
 Chartered August 25, 1911 P. O. Box 280 Telephone Number 921-4244
 Zip Code 71845

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

Officers

*J. C. Landes President &
 Chairman of Board
 Wilma Willbanks Cashier
 P. D. Burton, Jr. Vice President
 Venora Hooper Asst. Cashier
 Annette D. Shaver .. Asst. Cashier
 P. D. Burton, III Opr. & Sec.
 Officer

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 362	Demand deposits	2 243
U. S. Treasury securities ..	2 094	Time deposits	7 056
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	1 113	Public funds	879
Oblig. of States &		Total Deposits	10 184
political subdivisions	1 210	All other liabilities	68
All other securities		Total Liabilities	10 252
including			
corporate stocks	68		
Excess funds sold	100		
Loans (Net)	4 891		
Bank premises, furniture			
and fixtures	97		
All other assets	2		
TOTAL	10 937		

Equity Capital

Capital stock	100
Surplus	350
Undivided profits	235
Total Equity Capital	685
TOTAL	10 937

BANK OF LINCOLN, LINCOLN

Population 1,100 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

*Lloyd R. Swope President
 Kenneth D. Cox Exec. V. Pres.
 Jim Talbot Vice Pres.
 Ronnie Rinehart Asst. V. Pres.
 Larry Karnes Cashier
 Darlene Cheatham Asst. Cashier
 Nell Kidd Accounting Officer

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 225	Demand deposits	3 351
U. S. Treasury securities ..	1 227	Time deposits	9 111
Oblig. of other U. S. Gov't		U. S. Gov't deposits	35
agencies & corporations ..	674	Public funds	845
Oblig. of States &		Total Deposits	13 342
political subdivisions	2 555	Total Liabilities	13 342
Excess funds sold	500		
Loans (Net)	8 026		
Bank premises, furniture		Equity Capital	
and fixtures	131	Capital stock	200
All other assets	19	Surplus	200
		Undivided profits	315
		Total Equity Capital	715
		Subordinated notes	
		& debentures	300
TOTAL	14 357	TOTAL	14 357

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 132,483 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

*James C. East .. Chief Exec. Off. &
 Chairman of the Board
 J. A. McEntire, III .. Vice Chairman
 of Board
 Gerald S. Ralston .. Sr. Vice Pres.
 David L. Bain Vice Pres.
 Lynn Mayhan Vice Pres.
 James N. Pierce Vice Pres.
 Marilyn S. Pearce Vice Pres.
 Joe A. Woodson Vice Pres.
 K. G. McRae, IV Vice Pres.
 & Cashier
 Tony Bentley Data Processing
 Officer
 Joyce Ereman Vice Pres.
 Thomas Purifoy Pres., Pulaski
 Mortgage Co.

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	3	435	Demand deposits	9	516
U. S. Treasury securities ..	3	479	Time deposits	18	276
Oblig. of other U. S. Gov't			U. S. Gov't deposits		55
agencies & corporations ..	7	646	Public funds	4	654
Oblig. of States &			Deposits of banks		50
political subdivisions	7	383	Total Deposits	32	551
Loans (Net)	22	825	Excess funds purchased	10	311
Bank premises, furniture			All other liabilities	2	004
and fixtures		944	Total Liabilities	44	866
All other assets	2	823			
			Equity Capital		
			Capital stock	1	663
			Surplus		762
			Undivided profits		544
			Total Equity Capital	2	969
			Subordinated notes		
			& debentures		700
TOTAL		48 535	TOTAL		48 535

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

*Leonard L. Hampson Chairman
 of Board
 James F. Lea President
 Bobbie Joyce Simmons Cashier
 Mary F. Hampson Vice Pres.
 Danny L. Carson .. Asst. Vice Pres.
 Barbara Kitchens Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	423	Demand deposits	1 276
U. S. Treasury securities ..	408	Time Deposits	2 251
Oblig. of other U. S. Gov't		U. S. Gov't deposits	1
agencies & corporations ..	669	Public funds	472
Oblig. of States &		Total Deposits	4 000
political subdivisions	767	All other liabilities	67
Excess funds sold	450	Total Liabilities	4 067
Loans (Net)	1 751		
Bank premises, furniture		Equity Capital	
and fixtures	9	Capital stock	75
All other assets	12	Surplus	125
		Undivided profits	222
		Total Equity Capital	422
TOTAL	4 489	TOTAL	4 489

FIRST STATE BANK, LONOKE

Population 3,400 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 .. Chairman-President
 Charles E. Ford .. Exec. Vice Pres.
 Lorine L. Pitts Cashier
 J. W. Rye Asst. Cashier
 Mary Strickland Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 417	Demand deposits	7 129
U. S. Treasury securities ..	798	Time deposits	8 311
Oblig. of States & political subdivisions	3 406	U. S. Gov't deposits	10
Loans (Net)	15 946	Public funds	3 423
Bank premises, furniture and fixtures	241	Total Deposits	18 873
All other assets	67	Excess funds purchased	1 500
		All other liabilities	90
		Total Liabilities	20 463
		Equity Capital	
		Capital stock	400
		Surplus	1 100
		Undivided profits	815
		Capital reserves	97
		Total Equity Capital	2 412
TOTAL	22 875	TOTAL	22 875

FARMERS BANK AND TRUST COMPANY, MAGNOLIA

Population 11,503 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
 W. N. Paschal
 Mrs. T. H. Reeves
 R. S. Warnock, Jr.
 Joe D. Woodward

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 721	Demand deposits	7 935
U. S. Treasury securities ..	5 370	Time deposits	9 425
Oblig. of other U. S. Gov't		U. S. Gov't deposits	30
agencies & corporations ..	6 799	Public funds	1 761
Oblig. of States &		Total Deposits	19 151
political subdivisions	4 917	Total Liabilities	19 151
Excess funds sold	1 200		
Loans (Net)	1 393		
Bank premises, furniture			
and fixtures	121		
		Equity Capital	
		Capital stock	100
		Surplus	200
		Undivided profits	2 003
		Capital reserves	67
		Total Equity Capital	2 370
TOTAL	21 521	TOTAL	21 521

PEOPLES BANK, MAMMOTH SPRING

Population 1,250 Fulton County
 Chartered February 8, 1921 P. O. Box 310 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
 *William O. Pace Vice President
 Charles David Smith Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	483	Demand deposits	2 245
U. S. Treasury securities ..	2 138	Time deposits	3 076
Oblig. of other U. S. Gov't		U. S. Gov't deposits	15
agencies & corporations ..	1 465	Public funds	307
Oblig. of States &		Total Deposits	5 643
political subdivisions	1 111	Total Liabilities	5 643
Loans (Net)	1 023		
Bank premises, furniture		Equity Capital	
and fixtures	12	Capital stock	100
		Surplus	100
		Undivided profits	389
		Total Equity Capital	589
TOTAL	6 232	TOTAL	6 232

MERCHANTS & PLANTERS BANK, MANILA

Population 1,961

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

*Peggy F. Cheadle Chairman of
the Board
Lora M. Fleeman President
Max H. Schrader Exec. V. Pres.
James B. Cheadle Vice Pres.
Norma Jackson Cashier
Hulen Faulkner Asst. Cashier

Directors

Peggy F. Cheadle
Lora M. Fleeman
Betty F. Schrader
James B. Cheadle
Wm. Borowsky
L. E. Townsend
Bobby L. White
Hulen Faulkner
Max H. Schrader

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	450	Demand deposits	1 691
U. S. Treasury securities ..	140	Time deposits	1 495
Oblig. of other U. S. Gov't agencies & corporations ..	535	U. S. Gov't deposits	18
Oblig. of States & political subdivisions	384	Public funds	714
All other securities including		Total Deposits	3 918
corporate stocks	12	Total Liabilities	3 918
Excess funds sold	450	Equity Capital	
Loans (Net)	2 351	Capital stock	100
Bank premises, furniture and fixtures	175	Surplus	150
TOTAL	4 497	Undivided profits	329
		Total Equity Capital	579
		TOTAL	4 497

BANK OF MANSFIELD, MANSFIELD

Population 1,060 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

Bruce H. Shaw Chairman of
 the Board
 *Joe McCain President
 Richard D. Foster Vice Pres.
 Gilmer K. Dixon Vice President
 Richard B. Shaw Vice President
 Melba Conaway Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	892	Demand deposits	2 580
U. S. Treasury securities ..	400	Time deposits	4 967
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	1 213	Public funds	342
Oblig. of States &		Total Deposits	7 895
political subdivisions	1 360	All other liabilities	93
Excess funds sold	610	Total Liabilities	7 988
Loans (Net)	4 001		
Bank premises, furniture			
and fixtures	118		
All other assets	141		
		Equity Capital	
		Capital stock	240
		Surplus	240
		Undivided profits	234
		Capital reserves	33
		Total Equity Capital	747
TOTAL	8 735	TOTAL	8 735

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
the Board
*Ben M. Perkins President
John F. Miller Vice President
William J. McClain .. Vice President
& Cashier

Directors

James Burkett
Thomas H. Gist, Jr.
A. C. Mahan, Sr.
John F. Miller
William J. McClain
Ben M. Perkins
A. E. Prestridge

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	943	Demand deposits	4 079
U. S. Treasury securities ..	899	Time deposits	3 596
Oblig. of other U. S. Gov't agencies & corporations ..	1 583	U. S. Gov't deposits	10
Oblig. of States & political subdivisions	1 106	Public funds	940
All other securities including		Total Deposits	8 625
corporate stocks	703	Total Liabilities	8 625
Excess funds sold	350		
Loans (Net)	3 618	Equity Capital	
Bank premises, furniture and fixtures	131	Capital stock	75
		Surplus	460
		Undivided profits	101
		Capital reserves	19
		Total Equity Capital	655
		Subordinated notes & debentures	53
TOTAL	9 333	TOTAL	9 333

CITIZENS BANK, MARION

Population 1,620 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

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	839	Demand deposits	2 696
U. S. Treasury securities ..	437	Time deposits	3 888
Oblig. of other U. S. Gov't		U. S. Gov't deposits	97
agencies & corporations ..	1 185	Public funds	1 772
Oblig. of States &		Total Deposits	8 453
political subdivisions	3 114	Total Liabilities	8 453
Excess funds sold	1 400		
Loans (Net)	2 535	Equity Capital	
Bank premises, furniture		Capital stock	150
and fixtures	8	Surplus	450
		Undivided profits	465
		Total Equity Capital	1 065
TOTAL	9 518	TOTAL	9 518

MARKED TREE BANK, MARKED TREE

Population 3,280 Poinsett County
 Chartered March 3, 1932 P. O. Box 160 Telephone Number 358-2600
 Zip Code 72365

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

Officers

Gloria N. Ritter Chm. of Board
 John Brunner, Jr. President
 *L. H. Goad .. Exec. Vice President

Directors

Mary Ann Arnold
 Frank Brunner, Jr.
 John Brunner, Jr.
 J. Robert Brunner
 L. H. Goad
 Gloria N. Ritter

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	935	Demand deposits	4 119
U. S. Treasury securities ..	4 558	Time deposits	6 630
Oblig. of other U. S. Gov't		U. S. Gov't deposits	16
agencies & corporations ..	2 781	Public funds	460
Oblig. of States &		Total Deposits	11 225
political subdivisions	918	Total Liabilities	11 225
Loans (Net)	2 821		
Bank premises, furniture		Equity Capital	
and fixtures	140	Capital stock	250
		Surplus	300
		Undivided profits	378
		Total Equity Capital	928
TOTAL	12 153	TOTAL	12 153

THE CITIZENS BANK, MARSHALL

Population 1,397 Searcy County
 Chartered February 26, 1940 P. O. Box 250 Telephone Number 448-3341
 Zip Code 72650

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

Officers

*Jim Tilley Board Chairman
 James W. Daniel .. Vice President
 Bill O. Watts Vice President
 Brenda Harness Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 122	Demand deposits	3 490
U. S. Treasury securities ..	190	Time deposits	5 945
Oblig. of other U. S. Gov't		U. S. Gov't deposits	26
agencies & corporations ..	44	Public funds	1 384
Oblig. of States &		Total Deposits	10 845
political subdivisions	415	All other liabilities	4
Loans (Net)	8 672	Total Liabilities	10 849
Bank premises, furniture			
and fixtures	185	Equity Capital	
All other assets	31	Capital stock	200
		Surplus	400
		Undivided profits	210
		Total Equity Capital	810
TOTAL	11 659	TOTAL	11 659

BANK OF MARVELL, MARVELL

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

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

Officers

*Gibson Turley, Sr. Chairman &
 CEO
 Jesse M. Collins President
 Gibson Turley, Jr. Vice Pres.
 Tommie E. Shackelford, Jr. Vice
 Pres. & Cashier
 Corrine Williams Asst. Cashier
 Bobbie Chisnall Asst. Cashier

Directors

Gibson Turley, Sr.
 Jesse M. Collins
 Gibson Turley, Jr.
 J. A. Hill
 Virginia N. Turley
 James H. Hill

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	578	Demand deposits	2 591
U. S. Treasury securities ..	1 050	Time deposits	4 309
Oblig. of other U. S. Gov't		U. S. Gov't deposits	30
agencies & corporations ..	1 354	Public funds	760
Oblig. of States &		Total Deposits	7 690
political subdivisions	2 783	Total Liabilities	7 690
Excess funds sold	50		
Loans (Net)	2 482		
Bank premises, furniture		Equity Capital	
and fixtures	36	Capital stock	150
All other assets	23	Surplus	350
		Undivided profits	66
		Capital reserves	100
		Total Equity Capital	666
TOTAL	8 356	TOTAL	8 356

BANK OF McCrORY, McCrORY

Population 1,378 Woodruff County
 Chartered June 8, 1903 P. O. Box 367 Telephone Number 731-2521
 Zip Code 72101

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

Officers

*I. N. Arnof Chairman of Board
 Hulon Cain President
 John G. Thompson .. Vice Chairman
 H. Ripley Thompson .. Sr. V. Pres.
 John D. Eldridge Sr. V. Pres.
 & Attorney
 James W. Taylor Cashier
 Margaret Collier Trust Officer
 Joyce Ball Asst Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	4 698	Demand deposits	8 220
U. S. Treasury securities ..	1 733	Time deposits	10 503
Oblig. of other U. S. Gov't		U. S. Gov't deposits	19
agencies & corporations ..	1 095	Public funds	1 250
Oblig. of States &		Deposits of banks	21
political subdivisions	1 537	Total Deposits	20 013
All other securities		All other liabilities	410
including		Total Liabilities	20 423
corporate stocks	100		
Excess funds sold	1 900	Equity Capital	
Loans (Net)	10 402	Capital stock	300
Bank premises, furniture		Surplus	600
and fixtures	199	Undivided profits	655
All other assets	314	Total Equity Capital	1 555
TOTAL	21 978	TOTAL	21 978

McGEHEE BANK, McGEHEE

Population 5,200 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

*Sam Bowman President
 M. E. Sherland, Jr. .. Sr. Vice Pres.
 J. H. Potter Vice Pres.
 W. W. Williams, Jr. Vice Pres.
 & T. O.
 Bill Bowman Vice Pres.
 Tom Bartholomew .. Asst. V. Pres.
 Charles Lloyd Asst. V. Pres.
 Roy Ferrell Asst. V. Pres.

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 308	Demand deposits	11 162
U. S. Treasury securities ..	805	Time deposits	17 382
Oblig. of other U. S. Gov't		U. S. Gov't deposits	56
agencies & corporations ..	431	Public funds	3 030
Oblig. of States &		Total Deposits	31 630
political subdivisions	5 181	All other liabilities	94
All other securities		Total Liabilities	31 724
including			
corporate stocks	900	Equity Capital	
Excess funds sold	500	Capital stock	800
Loans (Net)	22 807	Surplus	1 000
Bank premises, furniture		Undivided profits	1 416
and fixtures	407	Total Equity Capital	3 216
All other assets	601	TOTAL	34 940
TOTAL	34 940		

THE BANK OF MELBOURNE, MELBOURNE

Population 1,043 Iazard 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

J. C. Miller President
 Tom Simpson Vice President
 *A. J. Younger Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	1	579	Demand deposits	3	128
U. S. Treasury securities ..	1	429	Time deposits	2	049
Oblig. of other U. S. Gov't agencies & corporations ..		147	U. S. Gov't deposits		14
Oblig. of States & political subdivisions	2	474	Public funds		956
All other securities including			Total Deposits	6	147
corporate stocks		200	All other liabilities		37
Loans (Net)	1	018	Total Liabilities	6	184
Bank premises, furniture and fixtures		66	Equity Capital		
TOTAL	6	913	Capital stock		50
			Surplus		200
			Undivided profits		469
			Capital reserves		10
			Total Equity Capital		729
			TOTAL	6	913

THE UNION BANK OF MENA, MENA

Population 4,850 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

Officers

Clift C. Lane .. Chairman of Board
 *L. L. Morrow President and
 Executive Officer
 Bill Lauck Wood Sr. Vice Pres.
 R. A. Carver Vice President
 Kenneth Shirley Vice President
 & Cashier
 Gregory Bourns Vice President
 Buddy Newbolt .. Asst. Vice Pres.
 Ruby Lunsford Asst. Cashier
 Eva Capehart Asst. Cashier
 Gloria Higginbottom .. Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 836	Demand deposits	7 480
U. S. Treasury securities ..	1 708	Time deposits	11 740
Oblig. of other U. S. Gov't agencies & corporations ..	3 552	U. S. Gov't deposits	120
Oblig. of States & political subdivisions	5 536	Public funds	2 488
Excess funds sold	300	Total Deposits	21 828
Loans (Net)	10 976	All other liabilities	210
Bank premises, furniture and fixtures	462	Total Liabilities	22 038
All other assets	396		
		Equity Capital	
		Capital stock	600
		Surplus	800
		Undivided profits	1 328
		Total Equity Capital	2 728
TOTAL	24 766	TOTAL	24 766

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
 Billy Clark Vice President
 Verlene Fullen Vice President
 Shirley Bronaugh .. Vice President
 Howard Wortham .. Asst. V. Pres.
 Carolyn Turner Asst. Cashier
 Margaret Abel Asst. Cashier
 Aileen Bell Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 685	Demand deposits	4 805
U. S. Treasury securities ..	324	Time deposits	8 784
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	499	Public funds	1 073
Oblig. of States &		Total Deposits	14 668
political subdivisions	2 093	Total Liabilities	14 668
Loans (Net)	11 148		
Bank premises, furniture		Equity Capital	
and fixtures	243	Capital stock	200
All other assets	2	Surplus	600
		Undivided profits	526
		Total Equity Capital	1 326
TOTAL	15 994	TOTAL	15 994

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—2; Outside City—None

Officers

*Bennie Ryburn, Sr. President
 & Chairman of the Board
 J. Ted Blagg Exec. Vice Pres.
 & Trust Officer
 Jerry N. Wilson Vice President
 Kin Priest Vice President

Directors

E. A. Baker
 Hunter Blanco
 Joe Brannen
 William C. Bulloch
 Cole Castellaw
 Charles S. Gibson
 W. B. Holloway
 R. D. Jones, Jr.
 L. D. Long
 Lamar Miles
 W. L. Quattlebaum, Jr.
 James A. Ross
 Bennie Ryburn, Jr.
 W. E. Smith
 John Spivey
 Kim Ward
 Frank Wolfe

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	2	070	Demand deposits	4	799
U. S. Treasury securities ..		392	Time deposits	11	688
Oblig. of States & political subdivisions	2	935	U. S. Gov't deposits		68
All other securities including			Public funds	2	785
corporate stocks		13	Deposits of banks		84
Loans (Net)	15	824	Total Deposits	19	424
Bank premises, furniture and fixtures		250	Excess funds purchased		500
All other assets		50	All other liabilities		27
			Total Liabilities	19	951
			Equity Capital		
			Capital stock		200
			Surplus		900
			Undivided profits		483
			Total Equity Capital	1	583
TOTAL	21	534	TOTAL	21	534

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

*Zach McClendon, Jr. President
 & Chief Executive
 Virginia Pierce Sr. Vice Pres.
 Ben Carroll Vice Pres.
 & Cashier

Directors

R. H. Adcock
 W. K. Ball
 Brown Calhoun
 Frank Carson, Jr.
 Billy H. Hartness
 Charles E. Jackson
 Ervin McClain
 Zach McClendon, Sr.
 Zach McClendon, Jr.
 Wells Moffatt
 Dr. J. P. Price
 John Porter Price
 Allen G. Williams

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	890	Demand deposits	6 674
U. S. Treasury securities ..	1 119	Time deposits	15 109
Oblig. of other U. S. Gov't		U. S. Gov't deposits	35
agencies & corporations ..	1 050	Public funds	1 985
Oblig. of States &		Deposits of banks	1
political subdivisions	5 274	Total Deposits	23 804
Excess funds sold	800	All other liabilities	251
Loans (Net)	16 136	Total Liabilities	24 055
Bank premises, furniture			
and fixtures	790		
All other assets	408		
		Equity Capital	
		Capital stock	800
		Surplus	800
		Undivided profits	678
		Capital reserves	134
		Total Equity Capital	2 412
TOTAL	26 467	TOTAL	26 467

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—2; Outside City—1

Officers

Cleo Cheek Chairman of Board
 *S. E. McReynolds President
 H. J. Kordsmeier .. Exec. V. Pres.
 & Cashier
 Bill Davidson Vice President
 J. H. Wilcox Vice President

Directors

Cleo Cheek
 A. J. Gordon
 Dr. T. H. Hickey
 H. J. Kordsmeier
 Otto Lienhart
 W. E. Love
 S. E. McReynolds
 Louis Oates
 Charles L. Ormond

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 639	Demand deposits	10 258
U. S. Treasury securities ..	4 418	Time deposits	14 118
Oblig. of other U. S. Gov't		U. S. Gov't deposits	117
agencies & corporations ..	202	Public funds	1 754
Oblig. of States &		Total Deposits	26 247
political subdivisions	7 023	All other liabilities	387
Excess funds sold	1 400	Total Liabilities	26 634
Loans (Net)	12 659		
Bank premises, furniture		Equity Capital	
and fixtures	683	Capital stock	500
All other assets	577	Surplus	600
		Undivided profits	1 873
		Capital reserves	(6)
		Total Equity Capital	2 967
TOTAL	29 601	TOTAL	29 601

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—1; Outside City—1

Officers

*Howard E. Jones President
 S. W. Callihan Vice Pres.
 & Cashier
 Bob Staley Asst. Vice Pres.
 Jean Jones Asst. Cashier
 Lavernia Bridgman .. Asst. Cashier
 Thomasine Williams .. Asst. Cashier

Directors

Ed Cross
 Edward Gordon
 Nathan Gordon
 Marion Hightower
 Howard E. Jones
 Edward Ruff
 Edward L. Eddy

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 331	Demand deposits	4 899
U. S. Treasury securities ..	2 362	Time deposits	7 927
Oblig. of other U. S. Gov't		U. S. Gov't deposits	12
agencies & corporations ..	1 062	Public funds	953
Oblig. of States &		Total Deposits	13 791
political subdivisions	1 739	All other liabilities	164
Excess funds sold	546	Total Liabilities	13 955
Loans (Net)	8 002		
Bank premises, furniture			
and fixtures	306	Equity Capital	
All other assets	26	Capital stock	225
		Surplus	275
		Undivided profits	889
		Capital reserves	30
		Total Equity Capital	1 419
TOTAL	15 374	TOTAL	15 374

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

*Neil Nelson President
 Charles A. Morton .. Sr. Vice Pres.
 Larry G. Nelson Vice Pres.
 Clyde R. Thorn, Jr. Vice Pres.
 Rudell Pannell Vice Pres.
 Irene Martin Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	4	080	Demand deposits	11	122
U. S. Treasury securities ..	3	056	Time deposits	26	101
Oblig. of other U. S. Gov't agencies & corporations ..	3	197	U. S. Gov't deposits		82
Oblig. of States & political subdivisions	7	692	Public funds	1	983
Excess funds sold		400	Total Deposits	39	288
Loans (Net)	23	797	All other liabilities		524
Bank premises, furniture and fixtures		377	Total Liabilities	39	812
All other assets		767			
TOTAL	43	366	Equity Capital		
			Capital stock	1	100
			Surplus	1	100
			Undivided profits	1	186
			Capital reserves		118
			Total Equity Capital	3	504
			Subordinated notes & debentures		50
TOTAL	43	366	TOTAL	43	366

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

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

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	806	Demand deposits	4 408
U. S. Treasury securities ..	1 336	Time deposits	5 328
Oblig. of other U. S. Gov't agencies & corporations ..	1 035	U. S. Gov't deposits	12
Oblig. of States & political subdivisions	2 529	Public funds	1 366
Excess funds sold	550	Total Deposits	11 114
Loans (Net)	5 988	Total Liabilities	11 114
Bank premises, furniture and fixtures	82	Equity Capital	
All other assets	44	Capital stock	100
		Surplus	500
		Undivided profits	656
		Total Equity Capital	1 256
TOTAL	12 370	TOTAL	12 370

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 950 Montgomery County
 Chartered November 26, 1930 P. O. Box 435 Telephone Number 867-3148
 Zip Code 71957

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

Officers

R. W. Butler Chairman of
 the Board
 *John Beavers President
 Jim Tom Butler Vice President
 Robert Campbell .. Vice President
 Geneva Henson Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 171	Demand deposits	3 595
U. S. Treasury securities ..	2 005	Time deposits	8 058
Oblig. of other U. S. Gov't agencies & corporations ..	2 031	U. S. Gov't deposits	15
Oblig. of States & political subdivisions	4 055	Public funds	1 132
Excess funds sold	200	Total Deposits	12 800
Loans (Net)	4 551	All other liabilities	9
Bank premises, furniture and fixtures	71	Total Liabilities	12 809
All other assets	38		
		Equity Capital	
		Capital stock	100
		Surplus	600
		Undivided profits	613
		Total Equity Capital	1 313
TOTAL	14 122	TOTAL	14 122

BANK OF MULBERRY, MULBERRY

Population 1,340 Crawford County
 Chartered January 15, 1902 Drawer "A" Telephone Number 997-2591
 Zip Code 72947

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

Officers

*T. J. House President-Cashier
 S. B. Stevinson Vice President
 J. B. House Vice President
 Phyllis Douglas Asst. Cashier
 Katy McCollum Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks		943	Demand deposits	2	245
U. S. Treasury securities ..	2	429	Time deposits	3	342
Oblig. of States & political subdivisions		900	U. S. Gov't deposits		6
Excess funds sold		275	Public funds		393
Loans (Net)	1	799	Total Deposits	5	986
Bank premises, furniture and fixtures		50	Total Liabilities	5	986
All other assets		19			
			Equity Capital		
			Capital stock		50
			Surplus		200
			Undivided profits		175
			Capital reserves		4
			Total Equity Capital		429
TOTAL		6 415	TOTAL		6 415

PIKE COUNTY BANK, MURFREESBORO

Population 1,470 Pike County
 Chartered December 19, 1904 P. O. Box 279 Telephone Number 285-2172
 Zip Code 71958

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

Officers

Clift Lane Chairman
 *Bill R. Philpot President &
 Chief Exec. Officer
 Cleo Risner Sr. Vice Pres.
 & Cashier
 Jack R. Dees Vice Pres.
 Brenda Smith Vice Pres.-Loan
 Dept.
 Harold A. Smith Asst. V. P. &
 Mgr., MSB
 Bobby Jo McAllister .. Asst. Cashier
 Brenda Roberts Asst. Cashier
 Helen Henderson Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 051	Demand deposits	4 109
U. S. Treasury securities ..	705	Time deposits	6 913
Oblig. of other U. S. Gov't		U. S. Gov't deposits	40
agencies & corporations ..	803	Public funds	1 163
Oblig. of States &		Total Deposits	12 225
political subdivisions	3 060	All other liabilities	201
Excess funds sold	450	Total Liabilities	12 426
Loans (Net)	7 352		
Bank premises, furniture		Equity Capital	
and fixtures	88	Capital stock	400
All other assets	285	Surplus	300
		Undivided profits	668
		Total Equity Capital	1 368
TOTAL	13 794	TOTAL	13 794

CITIZENS STATE BANK, NASHVILLE

Population 4,406 Howard County
 Chartered July 23, 1974 P. O. Box 832 Telephone Number 845-4451
 Zip Code 71852

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

Officers

*Roy Reaves President
 H. L. (Hob) Pope Executive
 Vice President
 Bill Simpson Vice President
 & Cashier
 Charles W. Darnall .. Vice President

Directors

Bobby Steel, Chmn.
 Roy A. Reaves
 H. L. (Hob) Pope
 James Chandler
 Marion Mabry
 Larry Renard
 Connie Milum
 Jimmy Latimer
 Tim Freel
 York Gary
 David Pile
 Dwight Jones

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 182	Demand deposits	2 800
U. S. Treasury securities ..	501	Time Deposits	3 736
Oblig. of other U. S. Gov't agencies & corporations ..	448	U. S. Gov't deposits	26
Oblig. of States & political subdivisions	195	Public funds	1 272
Excess funds sold	1 050	Total Deposits	7 834
Loans (Net)	5 251	Total Liabilities	7 834
Bank premises, furniture and fixtures	229	Equity Capital	
All other assets	1	Capital stock	300
TOTAL	8 857	Surplus	300
		Undivided profits	223
		Total Equity Capital	823
		Subordinated notes & debentures	200
		TOTAL	8 857

BANK OF NEWARK, NEWARK

Population 800 Independence County
 Chartered October 10, 1944 P. O. Box 320 Telephone Number 799-3221
 Zip Code 72562

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

Officers

J. W. Freeze President
 *Joe D. Reynolds Exec. V. Pres.
 Houston House Cashier
 Jo J. Magness Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	570	Demand deposits	1 467
U. S. Treasury securities ..	100	Time deposits	357
Oblig. of other U. S. Gov't		U. S. Gov't deposits	16
agencies & corporations ..	312	Public funds	99
All other securities		Total Deposits	1 939
including		Total Liabilities	1 939
corporate stocks	238		
Loans (Net)	930	Equity Capital	
Bank premises, furniture		Capital stock	25
and fixtures	12	Surplus	100
All other assets	15	Undivided profits	113
		Total Equity Capital	238
TOTAL	2 177	TOTAL	2 177

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 60,040 Pulaski County
 Chartered March 21, 1935 P. O. Box 5581 Telephone Number 372-4700
 Zip Code 72119

Number of Branches: Inside City—8; Outside City—None

Officers

*T. E. Renaud Chairman of Board
 & President
 James G. Williamson, Jr. Vice
 President & Cashier
 Edward M. Penick, Jr. Exec.
 Vice President
 Thomas R. Bailey .. Sr. Operations
 Officer
 Kenneth J. Pennebaker Exec.
 Vice President
 Robert F. Birch Senior Officer
 Market Mgr.
 Bill H. Gieck V. Pres. & Reg.
 Branch Officer
 Dale A. Renaud Vice President
 & Comptroller
 C. H. Fuller Auditor
 John Schick Vice President
 Kenneth D. Hammonds .. Trust Off.
 Benny R. Scroggin .. Vice President
 & Regional Branch Off.
 Michael Waddington Vice Pres.

Directors

John Blodgett
 Martin Borchert
 Ralph Cotham, Jr.
 Frank Lyon, Jr.
 J. O. Mayhugh
 George M. Rozzell, Jr.
 Mike Mehaffy
 Samuel S. Sparks
 Eugene M. Pfeifer, III
 Father George Tribou
 T. E. Renaud

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	5 400	Demand deposits	27 386
U. S. Treasury securities ..	3 515	Time deposits	42 367
Oblig. of other U. S. Gov't agencies & corporations ..	8 835	U. S. Gov't deposits	216
Oblig. of States & political subdivisions	11 940	Public funds	15 465
All other securities including		Deposits of banks	150
corporate stocks	58	Total Deposits	85 584
Excess funds sold	20	Excess funds purchased	1 276
Loans (Net)	59 949	All other liabilities	631
Bank premises, furniture and fixtures	1 744	Total Liabilities	87 491
All other assets	2 611		
TOTAL	94 072	Equity Capital	
		Capital stock	2 700
		Surplus	800
		Undivided profits	987
		Capital reserves	294
		Total Equity Capital	4 781
		Subordinated notes & debentures	1 800
		TOTAL	94 072

THE PLANTERS BANK, OSCEOLA

Population 8,500

Mississippi County

Chartered April 13, 1944

P. O. Box 407 Telephone Number 563-2666
Zip Code 72370

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

Officers

Sloan Rainwater, Jr. President
 *Jim Hinkle Exec. Vice Pres.
 Marjorie Doyle Vice Pres.
 June Welborn Vice Pres.
 Betty Rue Cashier
 Pauline Alsworth Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 192	Demand deposits	5 846
U. S. Treasury securities ..	1 250	Time deposits	10 454
Oblig. of other U. S. Gov't agencies & corporations ..	2 903	U. S. Gov't deposits	20
Oblig. of States & political subdivisions	2 443	Public funds	2 369
Excess funds sold	2 200	Total Deposits	18 689
Loans (Net)	8 596	All other liabilities	230
Bank premises, furniture and fixtures	311	Total Liabilities	18 919
All other assets	365		
		Equity Capital	
		Capital stock	300
		Surplus	500
		Undivided profits	401
		Total Equity Capital	1 201
		Subordinated notes & debentures	140
TOTAL	20 260	TOTAL	20 260

BANK OF OZARK, OZARK

Population 3,000 Franklin County
 Chartered June 9, 1937 P. O. Box 196 Telephone Number 667-2181
 Zip Code 72949

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

Officers

*Carl G. Holt Chairman of the
 Board
 Kenneth P. Sanders President
 Harold D. Beck Sr. Vice Pres.
 & Cashier
 Don Smith Sr. Vice Pres.
 Harold E. Hull Sr. Vice Pres.
 Bobby Goodman Vice Pres.

Directors

Carl G. Holt
 William Holt
 Jim H. Hillard
 Kay Van Train
 O. P. Hillard
 W. Dee Gober
 Harold E. Hull
 Coy Kirkpatrick
 Kenneth P. Sanders
 Rosemary D. Holt
 Don Smith
 Frances Caleb
 Glen Ross

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 118	Demand deposits	6 085
U. S. Treasury securities ..	149	Time deposits	11 118
Oblig. of other U. S. Gov't agencies & corporations ..	2 657	U. S. Gov't deposits	60
Oblig. of States & political subdivisions	5 046	Public funds	2 475
Excess funds sold	750	Total Deposits	19 738
Loans (Net)	9 816	All other liabilities	169
Bank premises, furniture and fixtures	322	Total Liabilities	19 907
All other assets	334		
		Equity Capital	
		Capital stock	300
		Surplus	700
		Undivided profits	285
		Total Equity Capital	1 285
TOTAL	21 192	TOTAL	21 192

SECURITY BANK, PARAGOULD

Population 13,128 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

*Marlin D. Jackson President &
 Chairman of the Board
 William B. Fisher .. Exec. V. Pres.
 Fred W. Wilcox Cashier
 George M. Jackson Sr. V. Pres.
 Herbert F. Bland Vice Pres.
 Melvin Wamock Vice Pres.
 Sandra Kasserman .. Admin. Asst.

Directors

Scott Noel
 William C. Adair
 Nan C. Dickey
 William B. Fisher
 Marlin D. Jackson
 Robert Rose
 Tommy Kirk
 Charles Gordon
 Earl Gramling
 Thomas Hall
 G. I. Higgins
 Paul Keeton
 D. G. White
 Vernon Williams
 Donald I. Purcell

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 891	Demand deposits	8 770
U. S. Treasury securities ..	2 404	Time deposits	23 320
Oblig. of other U. S. Gov't		U. S. Gov't deposits	80
agencies & corporations ..	4 176	Public funds	3 062
Oblig. of States &		Deposits of banks	88
political subdivisions	4 370	Total Deposits	35 320
All other securities		Excess funds purchased	691
including		All other liabilities	331
corporate stocks	1 505	Total Liabilities	36 342
Excess funds sold	200		
Loans (Net)	22 182	Equity Capital	
Bank premises, furniture		Capital stock	600
and fixtures	266	Surplus	700
All other assets	824	Undivided profits	751
		Total Equity Capital	2 051
		Subordinated notes	
		& debentures	425
TOTAL	38 818	TOTAL	38 818

BANK OF PARKDALE, PARKDALE

Population 504 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

Gus Pugh Chairman of Board
 George L. Pugh President
 *J. A. Gibson Exec. Vice Pres.
 Dorothy Caldwell Cashier
 Geraldine Zatwasky .. Asst. Cashier

Directors

Gus Pugh
 George Pugh
 Tom Pugh
 Augustus Pugh
 Carl Wells
 J. C. Larrison
 Harrison Ralph
 Jim Newton
 Garrard Mountjoy
 J. A. Gibson

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	251	Demand deposits	1 336
U. S. Treasury securities ..	1 375	Time deposits	2 225
Oblig. of other U. S. Gov't		U. S. Gov't deposits	2
agencies & corporations ..	42	Public funds	202
Oblig. of States &		Total Deposits	3 765
political subdivisions	707	Total Liabilities	3 765
Loans (Net)	1 829		
Bank premises, furniture		Equity Capital	
and fixtures	19	Capital stock	30
		Surplus	220
		Undivided profits	206
		Capital reserves	2
		Total Equity Capital	458
TOTAL	4 223	TOTAL	4 223

FIRST STATE BANK, PARKIN

Population 2,056 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

*Wallace Martin President
 Fred E. Brenner, Jr. Vice Pres.
 S. N. Green Exec. Vice Pres.
 & Cashier
 William R. Powell, Jr. Asst.
 Vice Pres.
 Patsy M. Wootten Asst. Cashier

Directors

Fred E. Brenner, Jr.
 John A. Brenner
 S. N. Green
 J. E. McNeil, Jr.
 Wallace Martin
 C. W. Martin, III
 Charles Ruston, Jr.
 Charles D. Thomas

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 367	Demand deposits	1 781
U. S. Treasury securities ..	140	Time deposits	3 240
Oblig. of other U. S. Gov't		U. S. Gov't deposits	15
agencies & corporations ..	398	Public funds	806
Oblig. of States &		Total Deposits	5 842
political subdivisions	1 951	Total Liabilities	5 842
Loans (Net)	2 481		
Bank premises, furniture		Equity Capital	
and fixtures	85	Capital stock	100
All other assets	63	Surplus	300
		Undivided profits	243
		Total Equity Capital	643
TOTAL	6 485	TOTAL	6 485

BANK OF PEA RIDGE, PEA RIDGE

Population 1,336
Chartered May 6, 1911

P. O. Box 5
Zip Code 72751

Benton County
Telephone Number 451-8155

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

Officers

Sam M. Walton Chairman
*Alton R. Cash President
L. E. Hardy Exec. Vice Pres.
Rick E. Buck Vice Pres.
 & Cashier
Barbara J. Sheppard .. Asst. Cashier
Janice Sue Lyons Asst. Cashier

Directors

Sam M. Walton
John B. Easley
C. M. Webb
Franklin Miller
L. E. Hardy
Hearn Oliver
Carl Baggett
R. E. Buck
Alton R. Cash
Rick Buck

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	438	Demand deposits	1 495
Oblig. of other U. S. Gov't agencies & corporations ..	510	Time deposits	3 088
Oblig. of States & political subdivisions	1 081	U. S. Gov't deposits	9
Loans (Net)	3 737	Public funds	475
Bank premises, furniture and fixtures	24	Total Deposits	5 067
All other assets	36	Excess funds purchased	200
		Total Liabilities	5 267
		Equity Capital	
		Capital stock	83
		Surplus	290
		Undivided profits	186
		Total Equity Capital	559
TOTAL	5 826	TOTAL	5 826

THE PERRY COUNTY BANK, PERRYVILLE

Population 948 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

*J. H. Moore Exec. Vice Pres.
 Charles W. Gillespie Vice Pres.
 Alice Holbrook Cashier

Directors

M. J. Van Dalsem
 J. D. Farish
 J. H. Moore
 T. O. Spence
 Mildred Farish
 Mar Jo Spence
 Howard L. Jones
 Charles W. Gillespie

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	723	Demand deposits	2 718
U. S. Treasury securities ..	519	Time deposits	5 067
Oblig. of other U. S. Gov't agencies & corporations ..	1 196	U. S. Gov't deposits	8
Oblig. of States & political subdivisions	1 696	Public funds	1 268
Excess funds sold	300	Total Deposits	9 061
Loans (Net)	5 351	All other liabilities	47
Bank premises, furniture and fixtures	74	Total Liabilities	9 108
All other assets	1		
TOTAL	9 860	Equity Capital	
		Capital stock	100
		Surplus	300
		Undivided profits	313
		Capital reserves	39
		Total Equity Capital	752
		TOTAL	9 860

PIGGOTT STATE BANK, PIGGOTT

Population 3,353 Clay County
 Chartered March 10, 1930 P. O. Box 307 Telephone Number 598-3802
 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 Blackwell Asst. Cashier

Directors

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

* Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Liabilities	Mil. Thou.	Assets	Mil. Thou.
Cash & due from banks	1 002	Demand deposits	5 406
U. S. Treasury securities ..	4 475	Time deposits	2 817
Oblig. of other U. S. Gov't agencies & corporations ..	400	U. S. Gov't deposits	19
Oblig. of States & political subdivisions	1 992	Public funds	2 587
All other securities including		Total Deposits	10 829
corporate stocks	1	All other liabilities	2
Excess funds sold	500	Total Liabilities	10 831
Loans (Net)	3 068	Equity Capital	
Bank premises, furniture and fixtures	212	Capital stock	100
TOTAL	11 650	Surplus	200
		Undivided profits	319
		Capital reserves	200
		Total Equity Capital	819
		TOTAL	11 650

FIRST STATE BANK, PLAINVIEW

Population 677

Yell County

Chartered January 12, 1934

P. O. Box 277

Telephone Number 272-4221

Zip Code 72857

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

Officers**Directors**

*John Clement President
 Thelma W. Clement Vice Pres.
 Vernon E. Lambert Vice Pres.
 W. E. Watson Asst. Vice Pres.
 & Cashier
 Verna T. Daniel .. Asst. Vice Pres.

John Clement
 Thelma W. Clement
 Helen Harris
 Edward H. Smoot
 George Tippin

—
 * Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	612	Demand deposits	2 411
U. S. Treasury securities ..	151	Time deposits	6 101
Oblig. of other U. S. Gov't		U. S. Gov't deposits	29
agencies & corporations ..	258	Public funds	340
Oblig. of States &		Total Deposits	8 881
political subdivisions	1 734	Excess funds purchased	250
Loans (Net)	6 927	Total Liabilities	9 131
Bank premises, furniture			
and fixtures	78		
All other assets	14		
		Equity Capital	
		Capital stock	100
		Surplus	240
		Undivided profits	203
		Total Equity Capital	543
		Subordinated notes	
		& debentures	100
TOTAL	9 774	TOTAL	9 774

BANK OF POCAHONTAS, POCAHONTAS

Population 5,448 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

*Harry A. Belford President
 J. R. Jackson Vice President
 G. B. Johnson Vice President
 & Cashier
 John R. Jackson, Jr. Vice Pres.

Directors

Harry A. Belford
 Don R. Cox
 E. C. Cox
 J. M. Futrell
 J. R. Jackson
 John R. Jackson, Jr.
 H. Gardner McNabb
 M. C. McNabb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 521	Demand deposits	7 425
U. S. Treasury securities ..	2 492	Time deposits	8 719
Oblig. of other U. S. Gov't agencies & corporations ..	2 533	U. S. Gov't deposits	45
Oblig. of States & political subdivisions	3 451	Public funds	1 000
Excess funds sold	1 000	Deposits of banks	5
Loans (Net)	6 546	Total Deposits	17 194
Bank premises, furniture and fixtures	83	Total Liabilities	17 194
TOTAL	18 626	Equity Capital	
		Capital stock	125
		Surplus	600
		Undivided profits	492
		Capital reserves	15
		Total Equity Capital	1 232
		Subordinated notes & debentures	200
		TOTAL	18 626

PLANTERS AND STOCKMEN BANK, POCAHONTAS

Population 5,448 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

W. J. Barthel Chairman
 *Jeriel A. Summitt President
 Frances Jones Vice President
 & Cashier
 Ted Griffith Asst. Vice Pres.
 & Loan Officer
 Robert Sorg Asst. Vice Pres.
 & Loan Officer
 Bea Mathews Asst. Cashier
 & Head Teller
 Oneta Thompson Asst. Cashier
 & Head Bookkeeper

Directors

W. J. Barthel
 Jerrell Broadway
 A. J. Baltz, Sr.
 William Baltz
 Everett Bates
 Dr. Thomas DeClerk
 C. T. Johnson
 O. B. Rickman
 Fay Saltee
 Dick Trammel
 Jeriel A. Summitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 268	Demand deposits	4 965
U. S. Treasury securities ..	197	Time deposits	6 766
Oblig. of other U. S. Gov't		U. S. Gov't deposits	14
agencies & corporations ..	785	Public funds	1 041
Oblig. of States &		Total Deposits	12 786
political subdivisions	2 383	Total Liabilities	12 786
Excess funds sold	1 050		
Loans (Net)	7 868	Equity Capital	
Bank premises, furniture		Capital stock	200
and fixtures	130	Surplus	400
All other assets	4	Undivided profits	299
		Total Equity Capital	899
TOTAL	13 685	TOTAL	13 685

THE LAWRENCE COUNTY BANK, PORTIA

Population 381 Lawrence County
 Chartered March 23, 1901 P. O. Box 160 Telephone Number 528-3911
 Zip Code 72457

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

Officers

R. S. Rainwater President
 *Boyce Durham Vice President
 A. M. Starr Vice President
 Sloan Rainwater Secretary

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	413	Demand deposits	1 508
Oblig. of other U. S. Gov't agencies & corporations ..	102	Time deposits	1 820
Oblig. of States & political subdivisions	506	U. S. Gov't deposits	2
Excess funds sold	400	Public funds	303
Loans (Net)	2 493	Deposits of banks	54
Bank premises, furniture and fixtures	186	Total Deposits	3 687
		Total Liabilities	3 687
		Equity Capital	
		Capital stock	125
		Surplus	125
		Undivided profits	163
		Total Equity Capital	413
TOTAL	4 100	TOTAL	4 100

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

*John Hampton
 (Hamp) Pugh President
 Victor Edwards Chairman
 Mary Dean Pugh Vice Pres.
 John H. Fish Cashier
 Julia A. Sadler Asst. Cashier
 John Tipton (Tip) Pugh Asst.
 Cashier

Directors

Jack D. Edwards
 Victor Edwards
 Edwin D. Gregory
 J. H. Pugh
 Mary D. Pugh
 J. T. Pugh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	198	Demand deposits	1 561
U. S. Treasury securities ..	2 099	Time deposits	2 349
Oblig. of other U. S. Gov't		U. S. Gov't deposits	2
agencies & corporations ..	611	Public funds	401
Oblig. of States &		Total Deposits	4 313
political subdivisions	674	Total Liabilities	4 313
Loans (Net)	1 411		
Bank premises, furniture		Equity Capital	
and fixtures	22	Capital stock	100
		Surplus	350
		Undivided profits	252
		Total Equity Capital	702
TOTAL	5 015	TOTAL	5 015

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—1

Officers

*Mack Borgognoni President
 Vanita Grantham Cashier
 Robert D. Pugh Chairman
 of Board
 R. B. Newcome Vice Chairman
 of Board

Directors

Gus Pugh
 R. B. Newcome
 Tom Pugh
 Robert D. Pugh
 George L. Pugh
 Benton Newcome
 Gus Pugh, Jr.
 Joel Newcome
 Mack Borgognoni

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	547	Demand deposits	1 815
U. S. Treasury securities ..	594	Time deposits	4 098
Oblig. of other U. S. Gov't		U. S. Gov't deposits	3
agencies & corporations ..	520	Public funds	818
Oblig. of States &		Total Deposits	6 734
political subdivisions	1 757	All other liabilities	18
Loans (Net)	4 094	Total Liabilities	6 752
Bank premises, furniture			
and fixtures	133	Equity Capital	
All other assets	3	Capital stock	100
		Surplus	500
		Undivided profits	276
		Capital reserves	20
		Total Equity Capital	896
TOTAL	7 648	TOTAL	7 648

FARMERS & MERCHANTS BANK, PRAIRIE GROVE

Population 1,682 Washington County
 Chartered August 29, 1904 P. O. Box 207 Telephone Number 846-2115
 Zip Code 72753

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

Officers

D. E. Rieff President (Inactive)
 *W. H. Thompson Executive
 Vice President
 J. C. Rieff First Vice President

Directors

Argil Bartholomew
 Billy Joe Bartholomew
 Barry H. Parks
 D. E. Rieff
 J. C. Rieff
 W. H. Thompson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 186	Demand deposits	4 585
U. S. Treasury securities ..	898	Time deposits	10 710
Oblig. of other U. S. Gov't		U. S. Gov't deposits	73
agencies & corporations ..	297	Public funds	901
Oblig. of States &		Total Deposits	16 269
political subdivisions	3 048	All other liabilities	46
Loans (Net)	10 751	Total Liabilities	16 315
Bank premises, furniture			
and fixtures	415	Equity Capital	
All other assets	59	Capital stock	150
		Surplus	300
		Undivided profits	889
		Total Equity Capital	1 339
TOTAL	17 654	TOTAL	17 654

BANK OF PRESCOTT, PRESCOTT

Population 4,000 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

Officers

Olen Hendrix Board Chairman
 W. R. Hambright Board Vice
 Chairman
 *Johnny Brannan President
 M. D. Tippit Vice President
 James A. Pullen Vice President
 B. A. DeLamar Vice President
 Emogene W. Davis Cashier

Directors

Rodrick E. Black
 Johnny Brannan
 Carl Dalrymple, Jr.
 B. A. DeLamar
 Robert L. Godwin
 Gerald Hendrix
 Olen Hendrix
 James H. McKenzie
 R. W. Murry
 James A. Pullen
 Milburn D. Tippit
 John Vansickle

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 265	Demand deposits	7 436
U. S. Treasury securities ..	1 096	Time deposits	7 925
Oblig. of other U. S. Gov't		U. S. Gov't deposits	47
agencies & corporations ..	1 391	Public funds	2 321
Oblig. of States &		Total Deposits	17 729
political subdivisions	6 147	Total Liabilities	17 729
Excess funds sold	600		
Loans (Net)	8 695	Equity Capital	
Bank premises, furniture		Capital stock	600
and fixtures	426	Surplus	900
All other assets	5	Undivided profits	396
		Total Equity Capital	1 896
TOTAL	19 625	TOTAL	19 625

BANK OF QUITMAN, QUITMAN

Population 350 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

Officers

*Joe Siebenmorgen Chairman &
 Chief Exec. Officer
 Harry M. Clark Vice Pres.
 Darrell R. Odom Vice Pres.
 Edith Ellis Cashier
 Eva Lois Ellis Asst. Cashier

Directors

Joe Siebenmorgen
 Ben F. Clark
 Harry M. Clark
 Edith Ellis
 J. A. Bailey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	680	Demand deposits	2 926
U. S. Treasury securities ..	198	Time deposits	5 661
Oblig. of other U. S. Gov't		U. S. Gov't deposits	6
agencies & corporations ..	92	Public funds	381
Oblig. of States &		Total Deposits	8 974
political subdivisions	1 354	Total Liabilities	8 974
All other securities			
including		Equity Capital	
corporate stocks	5	Capital stock	100
Loans (Net)	7 154	Surplus	200
Bank premises, furniture		Undivided profits	261
and fixtures	243	Total Equity Capital	561
All other assets	9	Subordinated notes	
		& debentures	200
TOTAL	9 735	TOTAL	9 735

THE BANK OF RECTOR, RECTOR

Population 2,385 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

Officers

*J. A. Marlar President
 Mary H. Sigsby Exec. Vice Pres.
 R. D. Cranford Vice Pres.
 & Cashier

Directors

J. C. Hardin
 J. A. Marlar
 Mary H. Sigsby
 R. D. Cranford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	824	Demand deposits	4 016
U. S. Treasury securities ..	1 348	Time deposits	6 231
Oblig. of other U. S. Gov't agencies & corporations ..	949	U. S. Gov't deposits	17
Oblig. of States & political subdivisions	2 921	Public funds	861
All other securities including		Total Deposits	11 125
corporate stocks	743	Total Liabilities	11 125
Excess funds sold	500	Equity Capital	
Loans (Net)	4 913	Capital stock	100
Bank premises, furniture and fixtures	35	Surplus	725
All other assets	1	Undivided profits	284
TOTAL	12 234	Total Equity Capital	1 109
		TOTAL	12 234

FARMERS & MERCHANTS BANK, REYNO

Population 506 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—1

Officers

*William A. Sandlin President
James A. Edington Vice Pres.
Branch Mgr.
Sarah P. Sandlin Secretary
Dora B. Graham Asst. V. Pres.
Phyllis Burrow Cashier
Mary Rapert Asst. Cashier
Theda Ferguson Asst. V. Pres.

Directors

R. C. Luter
Delano Edington
J. A. Rapert
Quinn Brown
William A. Sandlin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	621	Demand deposits	1 813
U. S. Treasury securities ..	360	Time deposits	4 479
Oblig. of other U. S. Gov't agencies & corporations ..	44	U. S. Gov't deposits	5
Oblig. of States & political subdivisions	774	Public funds	472
Excess funds sold	950	Total Deposits	6 769
Loans (Net)	4 204	Total Liabilities	6 769
Bank premises, furniture and fixtures	181		
All other assets	71		
		Equity Capital	
		Capital stock	75
		Surplus	150
		Undivided profits	86
		Total Equity Capital	311
		Subordinated notes & debentures	125
TOTAL	7 205	TOTAL	7 205

THE BANK OF RISON, RISON

Population 1,289 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

Herman Davidson Chairman
 *James R. Hopson President
 James L. Moore Vice President
 John W. Elrod Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks		396	Demand deposits	2	094
U. S. Treasury securities ..	2	633	Time deposits	2	615
Oblig. of other U. S. Gov't			U. S. Gov't deposits		5
agencies & corporations ..	1	450	Public funds		458
Excess funds sold		200	Total Deposits	5	172
Loans (Net)	1	288	Total Liabilities	5	172
Bank premises, furniture					
and fixtures		11			
All other assets		4			
			Equity Capital		
			Capital stock		100
			Surplus		100
			Undivided profits		593
			Capital reserves		17
			Total Equity Capital		810
TOTAL		5 982	TOTAL		5 982

Population 13,189 Benton County
Chartered March 13, 1956 P. O. Box 250 Telephone Number 636-4233
Zip Code 72756

PEOPLES BANK & TRUST COMPANY, RUSSELLVILLE

Population 13,909 Pope County
 Chartered March 24, 1890 P. O. Box 220 Telephone Number 968-2112
 Zip Code 72801

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

Officers

*George C. Jackson President &
 Chief Exec. Officer
 Ward J. Ramsey Exec. V. Pres.
 M. L. Dickerson Sr. V. Pres.
 J. Madison White Vice Pres.
 Tom Hargis Vice Pres.
 Trust Officer
 Charles F. Howell Vice Pres.
 & Cashier
 Jerry L. Smith Asst. Vice Pres.
 Phillip Madar Asst. Vice Pres.

Directors

James Bibler
 Cleo Cheek
 G. M. Cook
 M. L. Dickerson
 George C. Jackson
 Ward J. Ramsey
 Roy I. Millard, M. D.
 Van A. R. Moores
 Flave W. Peters
 J. Madison White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	6 596	Demand deposits	13 663
U. S. Treasury securities ..	5 300	Time deposits	23 879
Oblig. of other U. S. Gov't		U. S. Gov't deposits	328
agencies & corporations ..	4 456	Public funds	3 320
Oblig. of States &		Deposits of banks	216
political subdivisions	9 260	Total Deposits	41 406
All other securities		All other liabilities	748
including		Total Liabilities	42 154
corporate stocks	254		
Loans (Net)	18 984	Equity Capital	
Bank premises, furniture		Capital stock	600
and fixtures	474	Surplus	1 200
All other assets	403	Undivided profits	1 773
		Total Equity Capital	3 573
TOTAL	45 727	TOTAL	45 727

BANK OF SALEM, SALEM

Population 1,277 Fulton County
 Chartered December 9, 1908 P. O. Box 338 Telephone Number 895-2591
 Zip Code 72576

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

Officers

*Jim Humphries President &
 Chairman
 Richard Humphries .. Exec. V. Pres.
 Corwin Mosey Vice Pres.
 George Humphries Vice Pres.
 Bess Northcutt Cashier
 Mike Humphries Asst. Cashier
 Janiece Butler Asst. Cashier
 Frances Atkins Asst. Cashier
 Shirley Walling Asst. Cashier
 Brenda Barnes Asst. Cashier
 Joyce Carter Asst. Cashier
 Marsha Manry Asst. Cashier

Directors

Jim Humphries
 Richard Humphries
 Jean Humphries
 George Humphries
 Fay Castleberry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	940	Demand deposits	5 120
U. S. Treasury securities ..	1 198	Time deposits	7 207
Oblig. of other U. S. Gov't		U. S. Gov't deposits	23
agencies & corporations ..	1 165	Public funds	1 303
Oblig. of States &		Total Deposits	13 653
political subdivisions	3 511	All other liabilities	12
Excess funds sold	100	Total Liabilities	13 665
Loans (Net)	7 793		
Bank premises, furniture		Equity Capital	
and fixtures	160	Capital stock	100
All other assets	16	Surplus	600
		Undivided profits	518
		Total Equity Capital	1 218
TOTAL	14 883	TOTAL	14 883

LOGAN COUNTY BANK, SCRANTON

Population 300 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

*Joe Fritsche President
 J. B. Layes Vice President
 Margaret Ahne Cashier
 Mildred Fritsche Asst. Cashier
 Regina M. Lays Asst. Cashier
 Emma M. Raper Asst. Cashier

Directors

Joe Fritsche
 J. B. Layes
 Margaret Ahne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	318	Demand deposits	2 036
U. S. Treasury securities ..	1 436	Time deposits	2 170
Oblig. of other U. S. Gov't		U. S. Gov't deposits	7
agencies & corporations ..	270	Public funds	141
Oblig. of States &		Total Deposits	4 354
political subdivisions	985	All other liabilities	16
Loans (Net)	1 812	Total Liabilities	4 370
Bank premises, furniture			
and fixtures	28		
All other assets	2		
		Equity Capital	
		Capital stock	50
		Surplus	100
		Undivided profits	331
		Total Equity Capital	481
TOTAL	4 851	TOTAL	4 851

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

*Bert Mullens President
E. D. Yancey Exec. Vice Pres.
Ralph Duncan Sr. Vice Pres.
E. D. Crow Vice Pres. & Cashier
Jim Wilson Vice Pres.

Directors

Dr. Clifton Ganus
B. C. Huddleston
W. R. Meador
Bert Mullens
Joe S. Pierce
Kenny Rand
J. W. Sanford
Jim Tarkington
M. O. Thompson
Alvin Van Hook
E. D. Yancey
E. O. Yancey, Chairman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 305	Demand deposits	13 644
U. S. Treasury securities ..	3 438	Time deposits	17 478
Oblig. of other U. S. Gov't agencies & corporations ..	1 497	U. S. Gov't deposits	62
Oblig. of States & political subdivisions	7 519	Public funds	3 787
All other securities including		Deposits of banks	225
corporate stocks	201	Total Deposits	35 196
Excess funds sold	200	All other liabilities	547
Loans (Net)	21 858	Total Liabilities	35 743
Bank premises, furniture and fixtures	542		
All other assets	604	Equity Capital	
		Capital stock	600
		Surplus	1 900
		Undivided profits	787
		Capital reserves	134
		Total Equity Capital	3 421
TOTAL	39 164	TOTAL	39 164

GRANT COUNTY BANK, SHERIDAN

Population 2,980 Grant County
 Chartered July 29, 1903 P. O. Box 67 Telephone Number 942-3145
 Zip Code 72150

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

Officers

D. E. McCoy, Sr. Chairman of
 Board
 *D. E. McCoy, Jr. President
 Harold Boatright Exec. V. Pres.
 & Cashier
 Jerry L. Coleman Vice Pres.

Directors

Rolland D. Brown
 Delmar E. Gatzke
 D. E. McCoy, Sr.
 D. E. McCoy, Jr.
 Van S. Reid
 W. Lee Tucker
 Robert E. Wellborn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 131	Demand deposits	4 953
U. S. Treasury securities ..	1 242	Time deposits	9 616
Oblig. of other U. S. Gov't		U. S. Gov't deposits	47
agencies & corporations ..	52	Public funds	1 673
Oblig. of States &		Total Deposits	16 289
political subdivisions	4 416	All other liabilities	50
Loans (Net)	10 513	Total Liabilities	16 339
Bank premises, furniture			
and fixtures	359	Equity Capital	
All other assets	57	Capital stock	150
		Surplus	350
		Undivided profits	885
		Capital reserves	46
		Total Equity Capital	1 431
TOTAL	17 770	TOTAL	17 770

FIRST STATE BANK, SHERWOOD

Population 6,246 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

*Mark M. Davis Exec. Vice Pres.
 Jesse R. Rich Vice Pres.
 H. J. Dent Vice Pres.
 Robert F. Holloway, III Asst.
 Vice Pres.
 Annette Martin Asst. Vice Pres.
 Bernice Orsini Cashier

Directors

Mark M. Davis
 H. J. Dent
 B. E. Henson
 James C. Nichols
 Jesse R. Rich
 J. A. Wellons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	965	Demand deposits	3 789
U. S. Treasury securities ..	1 500	Time deposits	5 543
Oblig. of other U. S. Gov't agencies & corporations ..	100	U. S. Gov't deposits	22
Oblig. of States & political subdivisions	2 713	Public funds	2 779
Loans (Net)	8 042	Total Deposits	12 133
Bank premises, furniture and fixtures	97	Total Liabilities	12 133
All other assets	1		
		Equity Capital	
		Capital stock	100
		Surplus	400
		Undivided profits	683
		Capital reserves	102
		Total Equity Capital	1 285
TOTAL	13 418	TOTAL	13 418

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

*Thos. A. Bone President
 Roberta L. Ford Vice President
 Atalee C. Pounders Cashier

Directors

Atalee C. Pounders
 Thos. A. Bone
 Roberta L. Ford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	77	Demand deposits	587
U. S. Treasury securities ..	517	Public funds	14
Loans (Net)	46	Total Deposits	601
Bank premises, furniture and fixtures	5	Total Liabilities	601
		Equity Capital	
		Capital stock	5
		Surplus	18
		Undivided profits	21
		Total Equity Capital	44
TOTAL	645	TOTAL	645

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 6,367 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

Officers

Delbert E. Allen	Chairman of Board
*Ross Stout	President
Henry Brosell, Jr.	Vice Pres. & Cashier
William A. Hasseberg, Jr.	Vice Pres.
Homer Bynum	Vice Pres.

Directors

Roderick L. Allen
D. E. Allen, Sr.
D. E. Allen, Jr.
Homer Bynum
Preston Bynum
Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 360	Demand deposits	6 641
U. S. Treasury securities ..	125	Time deposits	6 237
Oblig. of other U. S. Gov't agencies & corporations ..	1 504	U. S. Gov't deposits	48
Oblig. of States & political subdivisions	2 903	Public funds	886
Excess funds sold	500	Total Deposits	13 812
Loans (Net)	6 477	All other liabilities	92
Bank premises, furniture and fixtures	97	Total Liabilities	13 904
All other assets	8		
		Equity Capital	
		Capital stock	240
		Surplus	100
		Undivided profits	730
		Total Equity Capital	1 070
TOTAL	14 974	TOTAL	14 974

SMACKOVER STATE BANK, SMACKOVER

Population 2,050 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

*Max A. Mitcham Chairman of
 Board & Chief Exec. Officer
 Max O. Taylor President
 Audna Ward V. Pres & Cashier
 Bob Willett Asst. V. President
 Evelyn Long Asst. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 055	Demand deposits	4 469
U. S. Treasury securities ..	1 424	Time deposits	8 820
Oblig. of States & political subdivisions	4 147	U. S. Gov't deposits	51
Excess funds sold	500	Public funds	2 008
Loans (Net)	9 285	Total Deposits	15 348
Bank premises, furniture and fixtures	221	All other liabilities	35
All other assets	11	Total Liabilities	15 383
		Equity Capital	
		Capital stock	500
		Surplus	700
		Undivided profits	60
		Total Equity Capital	1 260
TOTAL	16 643	TOTAL	16 643

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

B. J. Ford .. Chairman of the Board
 *T. Q. (Kit) Carson President
 Doris Mann Cashier
 Patricia Shaddock Asst. Cashier

Directors

B. J. Ford
 T. Q. Carson
 Ray White
 Garland Gaston
 Benton Taylor
 G. W. DeLaughter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	352	Demand deposits	1 281
U. S. Treasury securities ..	500	Time deposits	2 559
Oblig. of other U. S. Gov't agencies & corporations ..	524	U. S. Gov't deposits	12
Oblig. of States & political subdivisions	469	Public funds	233
Excess funds sold	650	Total Deposits	4 085
Loans (Net)	1 818	All other liabilities	12
Bank premises, furniture and fixtures	76	Total Liabilities	4 097
All other assets	3		
		Equity Capital	
TOTAL	4 392	Capital stock	75
		Surplus	75
		Undivided profits	145
		Total Equity Capital	295
		TOTAL	4 392

FIRST STATE BANK, SPRINGDALE

Population 19,962 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

Walter Turnbow Vice Chairman
 of the Board
 *J. T. Bain President
 Mace D. Howell .. Exec. Vice Pres.
 R. A. Bryant Vice Pres.
 Arthur Morris Vice Pres.
 M. David Howell Vice Pres.
 & Cashier
 Nathan L. Combs Vice Pres.
 & Trust Officer

Directors

Tom Hargis
 Dr. Friedman Sisco
 Elmer Johnson
 Mace D. Howell
 J. T. Bain
 Thurman (Shorty) Parsons
 J. E. Hinshaw
 Dr. J. W. Dorman
 Joe S. Boone
 R. A. Bryant
 Walter Turnbow
 Phillip Steele

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	6 678	Demand deposits	15 872
U. S. Treasury securities ..	3 780	Time deposits	31 839
Oblig. of other U. S. Gov't		U. S. Gov't deposits	220
agencies & corporations ..	4 199	Public funds	7 358
Oblig. of States &		Deposits of banks	100
political subdivisions	10 566	Total Deposits	55 389
All other securities		Excess funds purchased	410
including		All other liabilities	938
corporate stocks	197	Total Liabilities	56 737
Excess funds sold	300		
Loans (Net)	33 045	Equity Capital	
Bank premises, furniture		Capital stock	600
and fixtures	819	Surplus	900
All other assets	936	Undivided profits	2 263
		Capital reserves	20
		Total Equity Capital	3 783
TOTAL	60 520	TOTAL	60 520

BODCAW BANK, STAMPS

Population 2,448 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

Officers

J. C. Cabe Chairman
 *James Nipper President
 & Cashier
 C. C. Russell Vice Pres.
 H. L. Wilkinson Vice Pres.
 Jennie Lovell Asst. Cashier
 Bonnie Moreland Asst. Cashier
 Danny Fitzpatrick .. Asst. V. Pres.

Directors

J. C. Cabe
 A. C. Cross
 Roy Z. Kimbell
 James Nipper
 C. C. Russell
 A. O. Smith
 H. L. Wilkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	783	Demand deposits	2 725
U. S. Treasury securities ..	2 581	Time deposits	6 189
Oblig. of other U. S. Gov't		U. S. Gov't deposits	5
agencies & corporations ..	1 018	Public funds	1 062
Oblig. of States &		Total Deposits	9 981
political subdivisions	2 065	All other liabilities	5
All other securities		Total Liabilities	9 986
including			
corporate stocks	210		
Loans (Net)	3 862	Equity Capital	
Bank premises, furniture		Capital stock	50
and fixtures	321	Surplus	600
All other assets	6	Undivided profits	210
		Total Equity Capital	860
TOTAL	10 846	TOTAL	10 846

BANK OF STAR CITY, STAR CITY

Population 2,057 Lincoln County
 Chartered April 27, 1925 P. O. Box 69 Telephone Number 628-4286
 Zip Code 71667

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

Officers

*Robert O. Trout President
 William R. Davidson Vice Pres.
 Annetta R. Moore Vice Pres.
 Karen Burns Cashier
 Franklin Collins Asst. Cashier

Directors

Robert E. Beard
 Harold Evans
 Burnice Frizzell
 B. W. Gibbs, DDS
 R. C. Petty, MD
 Neb Ryall, Jr.
 Lynn Thomasson
 Robert O. Trout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	697	Demand deposits	3 013
U. S. Treasury securities ..	100	Time deposits	5 000
Oblig. of States & political subdivisions	1 474	U. S. Gov't deposits	31
Loans (Net)	7 616	Public funds	850
Bank premises, furniture and fixtures	124	Total Deposits	8 894
All other assets	5	Excess funds purchased	400
		Total Liabilities	9 294
		Equity Capital	
		Capital stock	150
		Surplus	250
		Undivided profits	322
		Total Equity Capital	722
TOTAL	10 016	TOTAL	10 016

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

*Cole Martin President & CEO
 Sam L. Curry Exec. Vice Pres.
 & Cashier
 Juanita Poindexter Vice Pres.
 Elizabeth Smith Vice Pres.

Directors

Sam A. Curry
 Joe J. Wade
 Grady P. Arrington
 Joe Creighton
 Charles Reveley
 Guy R. Smith
 Herbert R. Henderson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	684	Demand deposits	2 141
U. S. Treasury securities ..	100	Time deposits	4 748
Oblig. of other U. S. Gov't		U. S. Gov't deposits	26
agencies & corporations ..	702	Public funds	496
Oblig. of States &		Total Deposits	7 411
political subdivisions	1 290	Total Liabilities	7 411
Loans (Net)	5 097		
Bank premises, furniture		Equity Capital	
and fixtures	51	Capital stock	275
All other assets	137	Surplus	75
		Undivided profits	300
		Total Equity Capital	650
TOTAL	8 061	TOTAL	8 061

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
 Ray B. Finney Asst. Secretary
 Chadd L. Durrett .. Asst. Secretary
 Laura K. Robertson Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	363	Demand deposits	1 402
U. S. Treasury securities ..	924	Time deposits	1 548
Oblig. of other U. S. Gov't agencies & corporations ..	332	U. S. Gov't deposits	6
Oblig. of States & political subdivisions	719	Public funds	268
All other securities including		Total Deposits	3 224
corporate stocks	129	All other liabilities	2
Excess funds sold	280	Total Liabilities	3 226
Loans (Net)	1 079		
Bank premises, furniture and fixtures	4	Equity Capital	
All other assets	20	Capital stock	200
TOTAL	3 850	Surplus	100
		Undivided profits	324
		Total Equity Capital	624
		TOTAL	3 850

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 13,500

Arkansas County

Chartered December 29, 1945 P. O. Box 947 Telephone Number 673-1661
Zip Code 72160

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

Officers

*Artie Seidenschwarz President
 Lloyd Ratcliff Vice Pres.
 Leonard H. DeVun Vice Pres.
 & Cashier
 Don Pattillo Vice Pres.
 & Trust Officer
 James M. Yarbrough Vice Pres.
 Don Underwood Vice Pres.
 William R. Trice .. Asst. Vice Pres.
 & EDP Mgr.
 Ralph W. Wilson .. Asst. Vice Pres.
 Louise Kelly Asst. Cashier &
 Auditor

Directors

James R. Oliver
 Lloyd Ratcliff
 Artie Seidenschwarz
 Horace "Pete" Sickel
 Curtis Siems
 Billy E. Simpson
 B. J. St. John
 D. W. Tweedy
 Ralph Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	3 476	Demand deposits	16 090
U. S. Treasury securities ..	524	Time deposits	23 253
Oblig. of other U. S. Gov't		U. S. Gov't deposits	62
agencies & corporations ..	703	Public funds	2 278
Oblig. of States &		Deposits of banks	877
political subdivisions	6 151	Total Deposits	42 560
Excess funds sold	2 050	All other liabilities	527
Loans (Net)	32 022	Total Liabilities	43 087
Bank premises, furniture			
and fixtures	788	Equity Capital	
All other assets	1 086	Capital stock	1 000
		Surplus	1 100
		Undivided profits	1 513
		Capital reserves	100
		Total Equity Capital	3 713
TOTAL	46 800	TOTAL	46 800

CITIZENS BANK, TILLAR

Population 300 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

*Jim Selman Exec. Vice Pres.
 Marcia Zeno Cashier
 Glenda Cary Asst. Cashier

Directors

Bennie Ryburn, Sr.
 Bennie Ryburn, Jr.
 J. Ted Blagg
 J. A. Gibson
 Jim Selman
 C. R. Prewitt
 Tommy Henley
 Dee Cummings
 Don Cash
 Hayes Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	236	Demand deposits	1 040
U. S. Treasury securities ..	55	Time deposits	2 807
Oblig. of States & political subdivisions	689	U. S. Gov't deposits	5
Loans (Net)	3 881	Public funds	680
Bank premises, furniture and fixtures	74	Total Deposits	4 532
All other assets	31	All other liabilities	30
		Total Liabilities	4 562
		Equity Capital	
		Capital stock	121
		Surplus	204
		Undivided profits	79
		Total Equity Capital	404
TOTAL	4 966	TOTAL	4 966

BANK OF TRUMANN, TRUMANN

Population 6,402 Poinsett County
 Chartered October 26, 1911 P. O. Box 48 Telephone Number 483-6333
 Zip Code 72472

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

Officers

J. C. Stuckey President
 *Clyde Robertson, Jr. Exec.
 Vice Pres.
 Eugene Pounds Sr. Vice Pres.
 Wilburn J. Cole Vice Pres.
 & Cashier

Directors

J. C. Stuckey
 Clyde Robertson, Jr.
 Eugene Pounds
 Wilburn J. Cole
 Kenneth Yarbrough
 J. F. Lady
 Leon Massey
 Clifford Purvis
 Terry Clogston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	1	343	Demand deposits	4	744
U. S. Treasury securities ..	1	114	Time deposits	9	992
Oblig. of other U. S. Gov't			U. S. Gov't deposits		19
agencies & corporations ..	3	974	Public funds		819
Oblig. of States &			Total Deposits	15	574
political subdivisions	1	585	Excess funds purchased		800
All other securities			Total Liabilities	16	374
including					
corporate stocks		2			
Loans (Net)	9	650			
Bank premises, furniture					
and fixtures		143			
TOTAL		17 811			

Equity Capital

Capital stock	100
Surplus	1 000
Undivided profits	241
Capital reserves	96
Total Equity Capital	1 437
TOTAL	17 811

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

Directors

*Van Smith President
Cornelius Adcox Cashier

Scotty Armstrong
 Dr. R. O. Norris
 Bob Penix
 Van Smith
 O. B. Armstrong (Advisory)

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	629	Demand deposits	3 474
U. S. Treasury securities ..	701	Time deposits	3 516
Oblig. of other U. S. Gov't agencies & corporations ..	1 441	U. S. Gov't deposits	15
Oblig. of States & political subdivisions	1 291	Public funds	938
All other securities including		Deposits of banks	11
corporate stocks	61	Total Deposits	7 954
Excess funds sold	1 090	All other liabilities	92
Loans (Net)	3 676	Total Liabilities	8 046
Bank premises, furniture and fixtures	30		
All other assets	81	Equity Capital	
		Capital stock	100
		Surplus	300
		Undivided profits	454
		Capital reserves	100
		Total Equity Capital	954
TOTAL	9 000	TOTAL	9 000

TYRONZA BANK, TYRONZA

Population 601 Poinsett County
 Chartered October 31, 1951 P. O. Box 95 Telephone Number 487-2161
 Zip Code 72386

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

Officers

*Charles F. Luter President
 Maxyne Ursery Cashier

Directors

A. A. Banks
 G. E. Beley
 John H. Emrich
 Charles F. Luter
 H. F. Norcross, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	780	Demand deposits	2 043
U. S. Treasury securities ..	267	Time deposits	4 761
Oblig. of other U. S. Gov't agencies & corporations ..	1 180	U. S. Gov't deposits	5
Oblig. of States & political subdivisions	2 164	Public funds	804
Excess funds sold	100	Deposits of banks	6
Loans (Net)	3 798	Total Deposits	7 619
Bank premises, furniture and fixtures	48	Total Liabilities	7 619
All other assets	79		
		Equity Capital	
		Capital stock	50
		Surplus	375
		Undivided profits	372
		Total Equity Capital	797
TOTAL	8 416	TOTAL	8 416

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 9,500 Crawford County
 Chartered December 20, 1910 P. O. Box 469 Telephone Number 474-1201
 Zip Code 72956

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

Officers

Doyle Hopkins Chairman of
 The Board
 *Dane Riggs President
 R. H. Terry Vice President
 & Trust Officer
 L. C. Gunn Vice President
 S. D. White Vice President,
 Farm Credit
 John Johnson Vice President
 Eugene P. Hobbs Cashier
 Eva Maye Laws Asst. Cashier

Directors

Doyle Hopkins
 Dane Riggs
 Lonnie Batchelor
 Edgar E. Bethel
 C. C. Gunn
 Jack E. White
 Eugene P. Hobbs

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 683	Demand deposits	7 738
U. S. Treasury securities ..	1 009	Time deposits	8 849
Oblig. of other U. S. Gov't agencies & corporations ..	805	U. S. Gov't deposits	75
Oblig. of States & political subdivisions	2 458	Public funds	1 037
All other securities including		Total Deposits	17 699
corporate stocks	2	All other liabilities	108
Excess funds sold	900	Total Liabilities	17 807
Loans (Net)	11 650		
Bank premises, furniture and fixtures	221	Equity Capital	
All other assets	20	Capital stock	400
TOTAL	19 748	Surplus	700
		Undivided profits	841
		Total Equity Capital	1 941
		TOTAL	19 748

PEOPLES BANK & TRUST COMPANY, VAN BUREN

Population 9,500

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 Chairman of
Board
J. J. Izard President Emeritus
William W. Thomas President
Carl Creekmore Vice President
Frank Wofford Cashier
Carolyn A. Johnson Exec. Sec.
Vince Haney Asst. Cashier
Deweese Jackson Asst. Cashier
Jo Ann Meadors Asst. Cashier
Frances Rapier Asst. Cashier

Directors

Bessie Maud Izard
C. E. Izard
J. J. Izard
C. J. Franklin
Carl Creekmore
Wesley Warnock
Frank Wofford
William W. Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 873	Demand deposits	6 173
U. S. Treasury securities ..	699	Time deposits	8 109
Oblig. of other U. S. Gov't agencies & corporations ..	1 641	U. S. Gov't deposits	29
Oblig. of States & political subdivisions	1 904	Public funds	1 352
Excess funds sold	950	Total Deposits	15 663
Loans (Net)	10 162	All other liabilities	22
Bank premises, furniture and fixtures	155	Total Liabilities	15 685
All other assets	13		
		Equity Capital	
		Capital stock	200
		Surplus	800
		Undivided profits	683
		Capital reserves	29
		Total Equity Capital	1 712
TOTAL	17 397	TOTAL	17 397

BANK OF WALDO, WALDO

Population 1,800 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

J. Thurston Howell President
 Mrs. J. Thurston Howell V. Pres.
 *Mrs. Mary H. Martin Cashier

Directors

J. Thurston Howell
 Mrs. J. Thurston Howell
 Mrs. Mary H. Martin

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	274	Demand deposits	1 745
U. S. Treasury securities ..	2 201	Time deposits	1 794
Oblig. of other U. S. Gov't		U. S. Gov't deposits	27
agencies & corporations ..	250	Public funds	52
All other securities		Total Deposits	3 618
including		Total Liabilities	3 618
corporate stocks	200		
Excess funds sold	625	Equity Capital	
Loans (Net)	441	Capital stock	50
All other assets	3	Surplus	25
		Undivided profits	40
		Capital reserves	261
		Total Equity Capital	376
TOTAL	3 994	TOTAL	3 994

THE PEOPLES BANK, WALDO

Population 1,800 Columbia County
 Chartered June 22, 1910 P. O. Box 426 Telephone Number 693-5551
 Zip Code 71770

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

Officers

*Harold Fincher President
 Richard P. Clark Exec. Vice
 President
 Joyce N. Crane Cashier

Directors

Harold Fincher
 Dorothy J. Fincher
 Richard P. Clark
 Imogene M. Clark
 G. F. Scott
 Betty Lou Scott
 Steven Clark Fincher

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	560	Demand deposits	2 116
Oblig. of other U. S. Gov't agencies & corporations ..	3 191	Time deposits	4 087
Oblig. of States & political subdivisions	1 575	U. S. Gov't deposits	6
Loans (Net)	2 536	Public funds	693
		Deposits of banks	10
		Total Deposits	6 912
		Excess funds purchased	140
		Total Liabilities	7 052
		Equity Capital	
		Capital stock	62
		Surplus	138
		Undivided profits	562
		Capital reserves	48
		Total Equity Capital	810
TOTAL	7 862	TOTAL	7 862

BANK OF WALDRON, WALDRON

Population 2,396 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
 Wm. Knox Dozier .. Sr. Vice Pres.
 Patsy Hawkins Asst. Vice Pres.
 & Cashier
 Pat Davenport Asst. Vice Pres.
 Wanda Kuhlmann Asst. Cashier

Directors

M. C. Bird
 Isom Crutchfield
 W. W. Davis
 Charlye V. Davidson
 Wm. Knox Dozier
 Dale Rodgers
 O. K. Goodner
 S. E. Mitchell
 Marvin E. Phelps

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 133	Demand deposits	5 299
U. S. Treasury securities ..	969	Time deposits	10 128
Oblig. of other U. S. Gov't		U. S. Gov't deposits	29
agencies & corporations ..	3 279	Public funds	1 733
Oblig. of States &		Total Deposits	17 189
political subdivisions	3 866	All other liabilities	278
All other securities		Total Liabilities	17 467
including			
corporate stocks	269		
Excess funds sold	50		
Loans (Net)	9 306		
Bank premises, furniture			
and fixtures	52		
All other assets	222		
TOTAL	19 146		

Equity Capital

Capital stock	300
Surplus	700
Undivided profits	668
Capital reserves	11
Total Equity Capital	1 679
TOTAL	19 146

WARREN BANK & TRUST COMPANY, WARREN

Population 6,433

Bradley County

Chartered December 28, 1901 P. O. Box 350 Telephone Number 226-2621

Zip Code 71671

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

Officers

L. W. Ederington Chairman
 *G. C. Sangster President
 Gerald D. Burton Sr. V. Pres.,
 Cashier & Trust Officer
 Pauline Hollingsworth .. Vice Pres.
 O. Harold Moore Vice Pres.

Directors

L. H. Derby, Jr.
 L. W. Ederington
 John B. Frazer, Jr.
 F. Martin Hankins
 W. Sykes Harris
 J. E. Hurley, Jr.
 Charles A. Milton
 G. C. Sangster
 G. French Wynne, M. D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	1	636	Demand deposits	6	836
U. S. Treasury securities ..		926	Time deposits	18	710
Oblig. of other U. S. Gov't			U. S. Gov't deposits		48
agencies & corporations ..		314	Public funds	1	692
Oblig. of States &			Total Deposits	27	286
political subdivisions	5	217	All other liabilities		304
All other securities			Total Liabilities	27	590
including					
corporate stocks	2	000			
Excess funds sold		600			
Loans (Net)	17	940			
Bank premises, furniture					
and fixtures		836			
All other assets		490			
TOTAL		29 959			

Equity Capital		Mil. Thou.
Capital stock		300
Surplus		400
Undivided profits		434
Capital reserves	1	235
Total Equity Capital	2	369
TOTAL		29 959

BANK OF WEINER, WEINER

Population 700 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 Chairman &
 President
 H. E. Winters .. Sr. Vice President
 Niles Bise Sr. Vice President
 & Cashier

Directors

John R. Hogue
 H. E. Winters
 Niles Bise
 Ronald L. Hogue
 Malcolm C. Hogue
 Ernest L. Hogue
 R. H. Ziegenhorn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	743	Demand deposits	4 396
U. S. Treasury securities ..	1 865	Time deposits	9 948
Oblig. of other U. S. Gov't agencies & corporations ..	4 591	U. S. Gov't deposits	17
Oblig. of States & political subdivisions	2 120	Public funds	779
All other securities including		Deposits of banks	121
corporate stocks	101	Total Deposits	15 261
Loans (Net)	7 034	Excess funds purchased	200
Bank premises, furniture and fixtures	228	All other liabilities	33
All other assets	11	Total Liabilities	15 494
		Equity Capital	
		Capital stock	200
		Surplus	600
		Undivided profits	376
		Capital reserves	23
		Total Equity Capital	1 199
TOTAL	16 693	TOTAL	16 693

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

S. H. Hurst Chairman of the
 Board
 *Doug Simmons President
 Roy B. Warren Sr. Vice Pres.
 James A. Bogle Vice Pres.
 & Cashier
 Gordon M. White Vice Pres.
 E. F. Kalb, Jr. Vice Pres.

Directors

James P. Baker, Jr.
 James E. Boyd
 Brooks Griffin
 S. H. Hurst
 C. L. Harris
 E. F. Kalb, Sr.
 J. L. Linder
 Jesse Porter
 Doug Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	2 414	Demand deposits	6 128
U. S. Treasury securities ..	100	Time deposits	13 513
Oblig. of other U. S. Gov't		U. S. Gov't deposits	56
agencies & corporations ..	6 676	Public funds	3 351
Oblig. of States &		Total Deposits	23 048
political subdivisions	1 643	Excess funds purchased ...	500
All other securities		All other liabilities	41
including		Total Liabilities	23 589
corporate stocks	100		
Loans (Net)	13 976	Equity Capital	
Bank premises, furniture		Capital stock	275
and fixtures	141	Surplus	400
All other assets	87	Undivided profits	744
		Capital reserves	129
		Total Equity Capital	1 548
TOTAL	25 137	TOTAL	25 137

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 30,000

Crittenden County

Chartered April 21, 1928

P. O. Box 128

Telephone Number 735-2922

Zip Code 72301

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

Officers

W. K. Ingram Chairman
 Zach McClendon Vice Chairman
 *Jack K. Hogan President
 Robert L. Wright Exec. V. Pres.
 Paul Neal Vice Pres.
 Wayne Stafford Vice Pres.
 Mary Goe Asst. Vice Pres.
 & Asst. Trust Officer
 Ruth Manchester .. Asst. Vice Pres.
 Patsy P. Morgan .. Asst. Vice Pres.
 Josephine Duncan Cashier
 Judy Gobbell Asst. Cashier
 Ola Jones Asst. Cashier
 Doris Swindler Asst. Cashier
 Janie L. Tate Asst. Cashier
 Jan Willis Asst. Cashier
 James W. Russell Trust Officer
 Robert L. Naylor Auditor

Directors

Davis Biggs
 H. R. Dabbs
 R. E. Eden
 James C. Hale
 James A. Heath
 Jack K. Hogan
 W. K. Ingram
 W. Kent Ingram, Jr.
 Robert McCarley
 Zach McClendon, Sr.
 Zach McClendon, Jr.
 Lloyd C. McCuiston, Jr.
 Paul O'Neal
 W. F. Slaughter
 J. H. Spears
 J. C. Tennison
 Richard H. Upton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	4 235	Demand deposits	13 190
U. S. Treasury securities ..	4 068	Time deposits	16 978
Oblig. of other U. S. Gov't		U. S. Gov't deposits	267
agencies & corporations ..	3 798	Public funds	2 972
Oblig. of States &		Deposits of banks	10
political subdivisions	6 345	Total Deposits	33 417
All other securities		All other liabilities	258
including		Total Liabilities	33 675
corporate stocks	111		
Excess funds sold	3 000	Equity Capital	
Loans (Net)	14 050	Capital stock	1 000
Bank premises, furniture		Surplus	1 000
and fixtures	374	Undivided profits	817
All other assets	537	Capital reserves	26
		Total Equity Capital	2 843
TOTAL	36 518	TOTAL	36 518

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

William B. de Yampert .. President
 *John Crews Exec. Vice Pres.
 & Cashier
 N. R. Kirkwood Vice Pres.
 Sue Johnson Asst. Cashier

Directors

William B. de Yampert
 John B. Currie
 N. R. Kirkwood
 John B. Currie, Jr.
 Louis C. Shackelford, Jr.
 Henry Morschheimer, Jr.

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	657	Demand deposits	1 301
U. S. Treasury securities ..	449	Time deposits	1 046
Oblig. of other U. S. Gov't agencies & corporations ..	299	U. S. Gov't deposits	27
Oblig. of States & political subdivisions	392	Public funds	613
Loans (Net)	1 984	Total Deposits	2 987
Bank premises, furniture and fixtures	2	Total Liabilities	2 987
		Equity Capital	
		Capital stock	120
		Surplus	405
		Undivided profits	242
		Capital reserves	29
		Total Equity Capital	796
TOTAL	3 783	TOTAL	3 783

BANK OF WILSON, WILSON

Population 1,109 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

R. E. L. Wilson Chairman of
 the Board
 *J. B. Gwyn President
 J. T. Shenep Cashier
 Mrs. Florabel Bishop Asst. Cashier
 Mrs. Gatha Watson .. Asst. Cashier

Directors

Michael E. Wilson
 R. E. L. Wilson
 J. B. Gwyn
 C. J. Lowrance, Jr.
 C. L. Denton, Jr.
 J. B. Hilliard
 Hudson Wren

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 499	Demand deposits	3 723
U. S. Treasury securities ..	1 622	Time deposits	3 697
Oblig. of other U. S. Gov't agencies & corporations ..	700	U. S. Gov't deposits	32
Oblig. of States & political subdivisions	1 303	Public funds	1 730
Excess funds sold	2 350	Deposits of banks	10
Loans (Net)	3 028	Total Deposits	9 192
Bank premises, furniture and fixtures	22	All other liabilities	20
		Total Liabilities	9 212
		Equity Capital	
		Capital stock	100
		Surplus	800
		Undivided profits	412
		Total Equity Capital	1 312
TOTAL	10 524	TOTAL	10 524

CROSS COUNTY BANK, WYNNE

Population 7,500 Cross County
Chartered June 5, 1891 P. O. Box 9 Telephone Number 238-8173
 Zip Code 72396

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

Officers

Rafe Andrews President
*Ken McClanahan ... Exec. V. Pres.
Winifred G. Sigman Cashier
Bobbie Nell Brown Vice Pres.
Mazie Ballard Vice Pres.
Ann Jones Asst. Cashier

Directors

Rafe Andrews
Gerald L. Blackburn
David Block, Jr.
David Drexler
Eugene Goodart
John H. Johnston, Jr.
Ken McClanahan
R. E. Robinson
W. W. Shaver, Jr.
I. M. Steinberg

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 153	Demand deposits	6 923
U. S. Treasury securities ..	1 036	Time deposits	9 769
Oblig. of other U. S. Gov't		U. S. Gov't deposits	43
agencies & corporations ..	3 084	Public funds	1 631
Oblig. of States &		Total Deposits	18 366
political subdivisions	4 782	All other liabilities	10
All other securities		Total Liabilities	18 376
including			
corporate stocks	2		
Excess funds sold	350		
Loans (Net)	9 319	Equity Capital	
Bank premises, furniture		Capital stock	250
and fixtures	398	Surplus	750
All other assets	17	Undivided profits	752
		Capital reserves	13
		Total Equity Capital	1 765
TOTAL	20 141	TOTAL	20 141

THE BANK OF YELLVILLE, YELLVILLE

Population 1,000

Marion County

Chartered December 13, 1945 P. O. Drawer 325 Telephone Number 449-4231

Zip Code 72687

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

Officers

Wyona Willingham	Chairman of Board
Bernice Berry	President
John E. Linton	Vice Pres.
James N. Thomason ...	Vice Pres.
Duane C. Price	Vice Pres.

Directors

Bernice Berry
Wyona Willingham
Fred A. Berry
H. A. Burns
Thelma G. Doshier
Karl King
John E. Linton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	1 215	Demand deposits	4 117
U. S. Treasury securities ..	1 681	Time deposits	8 348
Oblig. of States & political subdivisions	2 004	U. S. Gov't deposits	5
Excess funds sold	1 200	Public funds	1 310
Loans (Net)	8 150	Total Deposits	13 780
Bank premises, furniture and fixtures	440	All other liabilities	119
All other assets	249	Total Liabilities	13 899
		Equity Capital	
		Capital stock	175
		Surplus	400
		Undivided profits	465
		Total Equity Capital	1 040
TOTAL	14 939	TOTAL	14 939

SIXTY-SECOND 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, 1976**

GUARANTY LOAN & TRUST COMPANY, HELENA

Population 10,415 Phillips County
 Chartered February 9, 1910 P. O. Box 219 Telephone Number 338-6708
 Zip Code 72342

(Not engaged in commercial banking)

Officers

S. J. Howe Chairman of Board
 *Otis W. Howe, Jr. President
 J. M. Howe Vice President
 Carl D. Morris Sec.-Treas.

Directors

S. J. Howe
 Otis W. Howe, Jr.
 J. M. Howe
 R. F. Howe
 Carl D. Morris

 *Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	74	Trust Funds	49
All other securities		Total Trust Funds	49
including		All other liabilities	26
corporate stocks	25	Total Liabilities	75
Loans (Net)	120		
Business prem., furniture		Equity Capital	
and fixtures	2	Capital stock	50
All other assets	2	Surplus	50
		Undivided profits	48
		Total Equity Capital	148
TOTAL	223	TOTAL	223

MATTHEWS COMPANY, NORTH LITTLE ROCK

Population 60,040

Pulaski County

Chartered February 16, 1955 P. O. Box 4088 Telephone Number 753-3455
Zip Code 72116

(Not engaged in commercial banking)

Officers

*James P. Matthews President
 Martha D. Matthews Vice Pres.
 Eunice Kumpe Vice Pres.
 Alice Hicks Secretary

Directors

Martha D. Matthews
 James P. Matthews
 John P. Matthews, Jr.
 Catherine Martin
 Charles Martin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	4	All other liabilities	5 941
All other securities		Total Liabilities	5 941
including			
corporate stocks	723	Equity Capital	
Loans (Net)	5 165	Capital stock	100
Business prem., furniture		Surplus	55
and fixtures	30	Undivided profits	183
All other assets	357	Total Equity Capital	338
TOTAL	6 279	TOTAL	6 279

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 60,040 Pulaski County
 Chartered June 5, 1925 P. O. Box 4143 Telephone Number 758-1212
 Zip Code 72116

(Not engaged in commercial banking)

Officers

*Justin Matthews, III President
 Walter L. Burroughs Vice Pres.
 Eva M. Hale Secy.-Treas.
 Betty A. Couch Asst. Secy.

Directors

Richard B. Adkisson
 Justin Matthews, III
 Eva M. Hale
 Lila B. Horner
 Walter L. Burroughs
 Anne M. Glenn
 Howard Cockrill
 James E. Simpson
 Robert K. Beal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	429	All other liabilities	31
Oblig. of States & political subdivisions	50	Total Liabilities	31
Business prem., furniture and fixtures	3	Equity Capital	
All other assets	159	Capital stock	164
		Surplus	20
		Undivided profits	426
		Total Equity Capital	610
TOTAL	641	TOTAL	641

SIXTY-SECOND 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, 1976**

SOUTHERN CREDIT CORPORATION, MALVERN

Population 9,856 Hot Spring County
 Chartered October 9, 1959 P. O. Box 400 Telephone Number 332-2462
 Zip Code 72104

Act 111, Industrial Loan Institution
 (Not engaged in commercial banking)

Officers

*W. H. McClure President
 Vance Jernigan Vice President
 Ray Cook Vice President
 Jewelle Johnson Vice President
 A. J. Wilks Vice President
 George L. McClure Treasurer
 Layne Sparks Sec.-Comptroller

Directors

W. H. McClure
 Vance Jernigan
 Ray Cook
 Jewelle Johnson
 A. J. Wilks
 George L. McClure
 Layne Sparks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	911	Investment Certificates	5 403
Oblig. of States & political subdivisions	1 150	Total Certificates	5 403
All other securities		All other liabilities	230
including		Total Liabilities	5 633
corporate stocks	703		
Loans (Net)	3 328	Equity Capital	
All other assets	58	Capital stock	242
		Surplus	258
		Undivided profits	17
		Total Equity Capital	517
TOTAL	6 150	TOTAL	6 150

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

*D. M. Fitzgerald President
William Brandon Treasurer
Dorrance A. Williams Secretary

Directors

D. M. Fitzgerald
William Brandon
Dorrance A. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	241	Investment Certificates	1 055
Loans (Net)	948	Total Certificates	1 055
Business prem., furniture and fixtures	5	All other liabilities	68
All other assets	65	Total Liabilities	1 123
		Equity Capital	
		Capital stock	37
		Surplus	99
		Total Equity Capital	136
TOTAL	1 259	TOTAL	1 259

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

*David G. Dennie, Jr. President
 George E. Puddephatt Sr. Vice
 President
 Clifford A. Davies Sect., Vice
 Chairman
 Ted N. Drake Chairman
 Dan Horton Treasurer
 Wanda A. Taylor .. Asst. Secretary

Directors

Clifford A. Davies
 David G. Dennie, Jr.
 Richard Dixon
 Ted N. Drake
 Robert L. Fikes
 Morrell Gathright
 William D. Jones
 Simon Joseph
 James O'Guinn
 Albert F. Otten

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1976

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	890	Investment Certificates	4 976
U. S. Treasury securities ..	200	Total Certificates	4 976
Loans (Net)	3 188	All other liabilities	57
Business prem., furniture and fixtures	14	Total Liabilities	5 033
All other assets	1 214		
		Equity Capital	
		Capital stock	125
		Surplus	225
		Undivided profits	123
		Total Equity Capital	473
TOTAL	5 506	TOTAL	5 506

