

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS**

**1977**



**DAVID PRYOR**  
Governor

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

**JIM WOOTEN**  
Director  
Department of Commerce

**SIXTY-THIRD REPORT**  
**OF THE**  
**BANK COMMISSIONER**  
**OF THE**  
**STATE OF ARKANSAS**

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**FOR THE YEAR ENDED JUNE 30, 1977**

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**HARVEL C. ADAMS**

**State Bank Commissioner**



**LIBRARY**

# STATE OF ARKANSAS OFFICE OF STATE BANK DEPARTMENT

July 1, 1977

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-Third Annual Report of the State Bank Department for the fiscal year ended June 30, 1977.

At June 30, 1977, there were 188 active State-chartered commercial banks under supervision of the State Bank Department as compared to the total of 183 on June 30, 1976. The gain of the additional five banks during the past fiscal year was the result of one new State bank being chartered together with four former National banks converting to State-chartered status. The new State-chartered bank is the Caddo State Bank, Glenwood, Arkansas. The converted National banks and their respective former and present corporate titles are as follows: Citizens First National Bank, Arkadelphia, to Citizens First State Bank; First National Bank, Dermott, to First State Bank of Dermott; Arkansas National Bank, Heber Springs, to Heber Springs State Bank; and First National Bank of Jonesboro, to First Bank and Trust of Jonesboro. The combined assets of these five banks totaled \$80,253,000 as of June 30, 1977.

The growth rate of the State banks took an upswing during the past year with total assets of \$3,596,995,000 reported for June 30, 1977, compared to total assets of \$3,138,905,000 this time last year, a dollar increase of \$458,090,000 or 14.59%. The increase reported for last year was \$291,492,000 or 10.23%.

In addition to the 188 Commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 193 financial institutions.

Examinations for 1977 are on schedule and it is expected that all institutions will be examined during the calendar year 1977, as has been the case for the nine calendar years prior to 1977.

In addition to the information set out above, this report reflects in detail the condition of each of the 193 institutions as of June 30, 1977. 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  
 Don R. Clark ..... Assistant Bank Commissioner  
 Harry E. Meek ..... Department Attorney

**SENIOR BANK EXAMINERS**

Terry Q. Carson	Charles S. Penick
John A. Gordon	J. Stan Thompson
Larry M. Hillyard	John W. Vinson
Edward W. Paschal	Olan B. Wages

**FINANCIAL ANALYST**

Louis W. Elkins

**JUNIOR AND ASSISTANT BANK EXAMINERS**

Arbra D. Ackee	Mitchell D. Mayo
Tod W. Alstadt	I. Joe Miles
Carolyn J. Bearden	Steven L. Purdy
William D. Berry	Lindley V. Smith, Jr.
Richard P. Clark, II	Donald J. Tackett
James C. Fritts	Benny C. Thomasson
R. Clinton Hawkins	Elizabeth B. Thompson
James H. Hearnberger	Cynthia A. White

**SECRETARIES**

Jackie Dicus	Ann Smith
Sharon Fuhrman	Wyvonne Stark

**STATE BANKING BOARD**

Max A. Mitcham, Chairman	Smackover
Dorman F. Bushong	Rogers
Edward H. Cherry	Jonesboro
James H. Cone	Little Rock
Maurice S. Woodruff	Carlisle
Don R. Clark, 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 is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1976 through June 30, 1977.

### RECEIPTS

Cash Balance June 30, 1976 .....	\$115,864.23	
Examination and Assessment Fees .....	\$639,033.01	
Charter and Amendment Fees .....	28,640.64	
Teller's Facility Application and Protest Fees .....	9,000.00	
Penalties for Reserve Deficiencies .....	7,733.94	
Miscellaneous Fees .....	615.10	
Refund to Expenditures .....	2,277.59	
Reimbursement for M & R Sales .....	<u>6,375.00</u>	
		693,675.28
		<u>\$809,539.51</u>

### DISBURSEMENTS

Salaries .....	\$357,399.07	
Extra Help .....	5,593.01	
Maintenance and General Operations* .....	184,602.68	
Social Security & Retirement Matching .....	55,043.08	
Group Health Insurance Matching .....	5,121.06	
Professional Services .....	5,200.00	
Service Charge by State Treasurer .....	10,266.12	
Pro-Rata Cost of Central Office of the Department of Commerce .....	16,670.00	
Unemployment Claims .....	1,320.53	641,215.55
Cash Balance June 30, 1977 .....		<u>168,323.96</u>
		\$809,539.51

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

**ARKANSAS BANKERS ASSOCIATION  
1977-78**

President ..... Cecil W. Cupp, Jr., President, Arkansas  
Bank & Trust Co., Hot Springs

President-Elect..... Doyl E. Brown, President, The First  
National Bank, Wynne

Vice-President ..... James C. Hobgood, Board Chairman,  
Merchants & Planters Bank & Trust  
Company, Arkadelphia

Treasurer ..... Artie L. Seidenschwarz, President,  
The Farmers and Merchants Bank,  
Stuttgart

Executive Manager  
and Secretary ..... H. C. Carvill, Pyramid Bldg.,  
Little Rock

**EXECUTIVE COUNCIL**

Edward Hurley ..... El Dorado

George C. Jackson ..... Russellville

Robert F. Lawyer ..... Mountain Home

William C. Norman, Jr. .... Crossett

J. C. Vaughn, Jr. .... Paragould

Millard E. Aud ..... Arkadelphia

Jack C. Owen ..... Newport

Louis J. Ramsey, Jr. .... Pine Bluff

Harold Henson, Jr. .... Fort Smith

Neil Wilkins ..... Jasper

**OFFICERS JUNIOR BANKERS  
SECTION  
ARKANSAS BANKERS ASSOCIATION**

President ..... Bruce Loftin ..... Fayetteville

Vice President ..... Bob Gantt ..... Pine Bluff

Secretary ..... Harry J. Webb ..... Helena

Treasurer ..... James Kelly ..... No. Little Rock



**THE REGIONAL ADMINISTRATOR  
OF NATIONAL BANKS**

**Eighth National Bank Region, 165 Madison Avenue, Suite 800  
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 444-8444 ..... Area Code 314

President .....	Lawrence K. Roos
First Vice President .....	Vacancy
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 .....	Eugene F. Orf
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
Vice President .....	Charles D. Zettler

**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  
One Commerce Square, Suite 1800  
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  
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  
Jerry W. Cox ..... Memphis  
Baggott H. Frier ..... 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, 1977**

(With Comparative Statement as of June 30, 1976, reported  
in millions & nearest thousand)

**COMMERCIAL BANKS ONLY**

	June 30, 1977 188 Banks Mil. Thou.	June 30, 1976 183 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
<b>ASSETS</b>			
Cash and Balances with other banks.....	\$ 308 406	\$ 290 530	\$ 17 876
U.S. Treasury Securities.....	264 651	261 206	3 445
Obligations of other U.S. Government agencies and corporations.....	253 054	264 972	( 11 918)
Obligations of States and political subdivisions.....	547 961	524 298	23 663
Other securities (including corporate stocks).....	25 842	22 853	2 989
Trading account securities .....	423	100	323
Excess funds sold and securities purchased under agreement to resell .....	93 059	90 355	2 704
Loans and discounts (Net) .....	2,000 291	1,599 794	400 497
Bank premises, furniture and fixtures, and other assets representing bank premises ..	55 716	47 619	8 097
Real estate owned other than bank premises .....	4 883	2 383	2 500
All other assets .....	42 709	34 795	7 914
<b>TOTAL ASSETS.....</b>	<u>\$3,596 995</u>	<u>\$3,138 905</u>	<u>\$458 090</u>

	June 30, 1977 188 Banks Mil. Thou.		June 30, 1976 183 Banks Mil. Thou.		Increase (Decrease) Mil. Thou.	
<b>LIABILITIES</b>						
Demand deposits, individs., partnerships, and corps.....	\$ 974	605	\$ 909	351	\$ 65	254
Time deposits, individuals, partnerships, and corps.....	1,890	090	1,596	612	293	478
Deposits of U.S. Government ...	8	851	8	095		756
Deposits of States and political subdivisions.....	314	565	281	907	32	658
Deposits of banks .....	15	925	16	279	(	354)
Certified and officers' checks, etc. ....	18	900	16	821	2	079
<b>TOTAL DEPOSITS .....</b>	<u>3,222</u>	<u>936</u>	<u>2,829</u>	<u>065</u>	<u>393</u>	<u>871</u>
Total Demand .....	[1,124	440]	[1,043	233]	[ 81	207]
Total Time.....	[2,098	496]	[1,785	832]	[312	664]
Excess funds purchased and securities sold under agreement to repurchase .....	39	315	26	453	12	862
Other liabilities for borrowed money .....		686		552		134
All other liabilities .....	25	337	22	972	2	365
<b>TOTAL LIABILITIES .....</b>	<u>3,288</u>	<u>274</u>	<u>2,879</u>	<u>042</u>	<u>409</u>	<u>232</u>
<b>EQUITY CAPITAL</b>						
Capital stock .....	62	099	52	692	9	407
Surplus .....	102	726	89	742	12	984
Undivided profits .....	119	414	99	121	20	293
Capital reserves.....	6	244	5	903		341
<b>TOTAL EQUITY CAPITAL....</b>	<u>290</u>	<u>483</u>	<u>247</u>	<u>458</u>	<u>43</u>	<u>025</u>
Subordinated notes and debentures .....	18	238	12	405	5	833
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<u>\$3,596</u>	<u>995</u>	<u>\$3,138</u>	<u>905</u>	<u>\$458</u>	<u>090</u>

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

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Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Gov't. Bonds	Capital Structure	Total Resources
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	1,252,920,282
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,391
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
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000

State of Arkansas: Bank Department

**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	2
Benton .....	7	2	5
Boone .....	1	1	3
Bradley .....	1	1	2
Calhoun .....	1		
Carroll .....	1	2	
Chicot .....	5		
Clark .....	5	1	2
Clay .....	3		2
Cleburne .....	3		1
Cleveland .....	2		
Columbia .....	3	1	2
Conway .....	2		2
Craighead .....	6		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	5
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		1
Newton .....	1		1
Ouachita .....	3	1	2

**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)
Perry .....	1		
Phillips .....	3	2	
Pike .....	4		
Poinsett .....	6	1	1
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	3
White .....	6	1	3
Woodruff .....	2		1
Yell .....	4		1
	*188	71	116

\*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
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Sucess	Clay
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	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleberne
The Bank of Franklin	Horseshoe Bend	Franklin	Izard
Arkansas Bank & Trust Company	Hot Springs	Hot Springs Village	Garland
Bank of Imboden	Imboden	Strawberry	Lawrence
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank and Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Watson	Desha



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

Name of Bank	Location	Location of Facility	County
The Union Bank of Mena . . . . .	Mena	Wickes	Polk
Union Bank & Trust Company . . . . .	Monticello	Wilmar	Drew
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 and Merchants Bank . . . . .	Prairie Grove	Farmington	Washington
Bank of Prescott . . . . .	Prescott	Emmet (CBCT)	Nevada
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 .....	Alzheimer	Jefferson
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
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
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
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
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

## NATIONAL BANKS IN ARKANSAS

Name	Location	County
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
First National Bank .....	Hot Springs	Mtn. Pine	Garland
The First National Bank .....	Huntsville	Hindsville	Madison
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
First National Bank & Trust Co. ...	Mtn. Home	Lakeview	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 .....	Rogers	Lowell	Benton
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
The First National Bank of Lawrence County .....	Walnut Ridge	Black Rock	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 .....	\$1 300
	Batesville	
August 23, 1918	Farmers Bank & Trust Company .....	2 500
	Blytheville	
January 7, 1944	McIlroy Bank.....	3 500
	Fayetteville	
September 25, 1942	Arkansas Bank & Trust Company .....	4 050
	Hot Springs	
July 26, 1945	Peoples Bank & Loan Company .....	550
	Lewisville	
August 23, 1923	Peoples Bank & Trust Company .....	1 800
	Russellville	

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

Name	Location
Bank of Sidney .....	Sidney

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

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

**INDUSTRIAL LOAN INSTITUTIONS, ACT III**

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

**AMENDMENTS ALTERING CAPITAL STRUCTURE****July 1, 1976 to June 30, 1977**

1. Union State Bank, Junction City, increased capital stock from \$200,000 to \$300,000 by sale of new stock.
2. Cross County Bank, Wynne, increased capital stock from \$250,000 to \$500,000 by transferring funds from the Certified Surplus Account.
3. Bank of Glenwood, Glenwood, increased capital stock from \$50,000 to \$100,000 by transferring funds from the Undivided Profits Account.
4. Bank of Ozark, Ozark, increased capital stock from \$300,000 to \$375,000 by sale of new stock.
5. Merchants & Farmers Bank, West Helena, increased capital stock from \$275,000 to \$500,000 by transferring funds from the Undivided Profits Account.
6. Citizens Bank, Beebe, increased capital stock from \$100,000 to \$200,000 by transferring funds from the Surplus Account.
7. The Bank of Yellville, Yellville, increased capital stock from \$175,000 to \$235,000 by a 10 to 1 stock split and by sale of new stock.
8. Bank of Bearden, Bearden, increased capital stock from \$25,000 to \$50,000 by a transfer of funds from the Undivided Profits Account.
9. Bank of Bearden, Bearden, increased capital stock from \$50,000 to \$100,000 by a transfer of funds from the Surplus Account.
10. McIlroy Bank & Trust, Fayetteville, increased capital stock from \$590,450 to \$2,600,000 by a transfer of funds from the Surplus Account.
11. First State Bank and Trust Company, Conway, increased capital stock from \$600,000 to \$1,000,000 by a transfer of funds from the Undivided Profits Account.
12. Clark County Bank, Gurdon, increased capital stock from \$700,000 to \$800,000 by a stock dividend payable out of the Undivided Profits Account.
13. Decatur State Bank, Decatur, increased capital stock from \$175,000 to \$350,000 by a transfer of funds from the Undivided Profits Account.
14. Farmers & Merchants Bank, Reyno, increased capital stock from \$75,000 to \$300,000 by a stock dividend payable out of the Undivided Profits Account.
15. Peoples Bank and Trust Company, Mountain Home, increased capital stock from \$1,100,000 to \$1,200,000 by a transfer of funds from the Undivided Profits Account.
16. Morrilton Security Bank, Morrilton, increased capital stock from \$225,000 to \$450,000 by a transfer of funds from the Undivided Profits Account.
17. Arkansas Valley Bank, Dardanelle, increased capital stock from \$150,000 to \$300,000 by a transfer of funds from the Undivided Profits Account.
18. American State Bank, Charleston, increased capital stock from \$100,000 to \$300,000 by a transfer of funds from the Undivided Profits Account.
19. First Jacksonville Bank, Jacksonville, increased capital stock from \$1,000,000 to \$2,000,000 by a stock dividend payable out of the Undivided Profits Account.
20. Dermott State Bank, Dermott, increased capital stock from \$300,000 to \$450,000 by a stock dividend payable out of the Surplus Account.

**AMENDMENTS ALTERING CAPITAL STRUCTURE****(Cont'd)**

21. The Planters Bank, Osceola, increased capital stock from \$300,000 to \$500,000 by a stock dividend payable out of the Undivided Profits Account.
22. Bank of Dover, Dover, increased capital stock from \$100,000 to \$200,000 by a transfer of funds from the Undivided Profits Account.
23. The Security Bank, Harrison, increased capital stock from \$450,000 to \$1,800,000 by a transfer of funds from the Certified Surplus Account and the Undivided Profits Account.
24. First State Bank, Springdale, increased capital stock from \$600,000 to \$660,000 by a transfer of funds from the Undivided Profits Account.
25. Farmers & Merchants Bank, Des Arc, increased capital stock from \$300,000 to \$330,000 by a transfer from the Undivided Profits Account.
26. Arkansas State Bank, Siloam Springs, increased capital stock from \$240,000 to \$480,000 by a stock dividend payable out of the Undivided Profits Account.
27. Bank of Waldron, Waldron, increased capital stock from \$300,000 to \$600,000 by a stock dividend payable out of the Undivided Profits Account.
28. Mercantile Bank, Jonesboro, increased capital stock from \$820,000 to \$1,000,000 by a stock dividend payable out of the Undivided Profits Account.
29. Citizens Bank & Trust, Carlisle, increased capital stock from \$243,750 to \$487,500 by a stock dividend payable out of the Undivided Profits Account.
30. Citizens Bank and Trust Company, Flippin, increased capital \$274,230 to \$365,850 by the sale of new stock.
31. Earle State Bank, Earle, increased capital stock from \$300,000 to \$400,000 by a transfer of funds from the Undivided Profits Account.
32. Bank of Parkdale, Parkdale, increased capital stock from \$30,000 to \$40,000 by the sale of new stock.
33. Logan County Bank, Scranton, increased capital stock from \$50,000 to \$100,000 by a transfer of funds from the Undivided Profits Account.
34. The Peoples Bank, Waldo, increased capital stock from \$62,500 to \$250,000 by a transfer of funds from the Undivided Profits Account.
35. Bank of Elkins, Elkins, increased capital stock from \$50,000 to \$312,500 by a transfer of funds from the Undivided Profits Account.
36. First State Bank, Plainview, increased capital stock from \$100,000 to \$200,000 by a transfer of funds from the Undivided Profits Account.

## **AMENDMENTS CHANGING NUMBER OF DIRECTORS**

**July 1, 1976 to June 30, 1977**

1. Metropolitan Trust Company, North Little Rock, from 5; to 5 to 12.
2. Citizens Bank, Beebe, from 7; to 3 to 15.
3. McIlroy Bank & Trust, Fayetteville, from 7 to 15; to 18.
4. Farmers & Merchants Bank, Reyno, from 3 to 7; to 5 to 11.
5. The First Bank, Griffithville, from 4 or more; to 3 to 8.
6. Bank of Gravett, Gravette, from 3 to 7; to 3 to 11.
7. Farmers and Merchants Bank, Marianna, from 7 to 12; to 6 to 11.
8. Peoples Bank and Loan Company, Lewisville, from 5 to 8; to 5 to 10.
9. Citizens Bank, Booneville, from 3 to 7; to 3 to 10.
10. Monette State Bank, Monette, from 3 to 7; to 3 to 10.

## **AMENDMENT CHANGING PAR VALUE OF SHARES**

**July 1, 1976 to June 30, 1977**

1. Farmers and Merchants Bank, Rogers, reduced par value of its shares from \$50.00 to \$10.00.

## **AMENDMENT CHANGING CORPORATE NAME OF BANK**

**July 1, 1976 to June 30, 1977**

1. Citizens Bank, Flippin, changed its corporate name to "Citizens Bank and Trust Company"

## **AMENDMENTS ADOPTING TRUST POWERS**

**July 1, 1976 to June 30, 1977**

1. Planters and Merchants Bank, Gillett
2. Citizens Bank and Trust Company, Flippin



## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of capital accounts (including notes and debentures) to total resources of the 188 Arkansas State Banks as of June 30, 1977 is 8.6%. The following commercial banks equal or exceed this percentage.

Name	Location	Percentage
Commercial Bank at Alma	Alma	9.0
Bank of Amity	Amity	10.0
The Bank of Augusta	Augusta	10.5
First Security Bank & Trust Company	Barling	15.8
Citizens Bank	Beebe	12.9
The Union Bank of Benton	Benton	10.2
Bank of Bentonville	Bentonville	8.6
Farmers Bank & Trust Company	Blytheville	9.4
State Bank of Calico Rock	Calico Rock	9.2
American State Bank	Charleston	9.3
Arkansas State Bank	Clarksville	9.7
Bank of Dardanelle	Dardanelle	11.4
Decatur State Bank	Decatur	10.1
First State Bank of DeQueen	DeQueen	9.3
Dermott State Bank	Dermott	11.7
Farmers & Merchants Bank	Des Arc	11.8
DeWitt Bank & Trust Company	Dewitt	11.1
Peoples Bank	Dierks	11.7
Dumas State Bank	Dumas	12.6
Merchants and Farmers Bank	Dumas	10.2
Earle State Bank	Earle	8.8
The Delta State Bank	Elaine	23.4
Bank of England	England	9.6
The Citizens Bank	England	13.9
The Eudora Bank	Eudora	12.2
Bank of Eureka Springs	Eureka Springs	9.1
Bank of Evening Shade	Evening Shade	13.0
Citizens Bank and Trust Company	Flippin	9.2
Planters Bank and Trust Company	Forrest City	9.6
Planters and Merchants Bank	Gillett	9.5
The Bank of Glenwood	Glenwood	8.8
Caddo State Bank	Glenwood	23.2
Bank of Gravett	Gravette	8.7
Farmers Bank	Greenwood	9.0
The First Bank	Griffithville	9.1
Clark County Bank	Gurdon	11.3
Farmers Bank	Hamburg	8.8
Calhoun County Bank	Hampton	11.6
The Bank of Harrisburg	Harrisburg	8.9
The Security Bank	Harrison	9.1
Prairie County Bank	Hazen	8.8
Bank of Holly Grove	Holly Grove	12.8
Horatio State Bank	Horatio	9.4
First Jacksonville Bank	Jacksonville	10.7
Mercantile Bank	Jonesboro	8.6
Farmers and Merchants Bank	Judsonia	11.1
Bank of Kensett	Kensett	25.8
Bank of Kingston	Kingston	9.4
Leachville State Bank	Leachville	13.2
Little River Bank	Lepanto	12.5
Leslie State Bank	Leslie	8.6
Bank of Lockesburg	Lockesburg	9.9
First State Bank	Lonoke	10.9
Farmers Bank and Trust Company	Magnolia	10.9
Peoples Bank	Mammoth Spring	9.7

## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

Merchants & Planters Bank	Manila	13.4
Bank of Mansfield	Mansfield	9.1
Citizens Bank	Marion	10.0
Bank of Marvell	Marvell	9.5
McGehee Bank	McGehee	9.5
The Bank of Melbourne	Melbourne	13.1
The Union Bank of Mena	Mena	11.7
Union Bank & Trust Company	Monticello	8.9
The First State Bank	Morrilton	10.0
Bank of Mountain View	Mountain View	8.9
The Bank of Montgomery County	Mount Ida	9.7
Bank of Mulberry	Mulberry	14.6
Pike County Bank	Murfreesboro	10.0
Citizens State Bank	Nashville	9.5
Bank of Newark	Newark	11.2
Bank of New Edinburg	New Edinburg	10.5
Bank of Parkdale	Parkdale	9.4
First State Bank	Parkin	9.2
Bank of Pea Ridge	Pea Ridge	8.7
Planters and Stockmen Bank	Pocahontas	8.6
The Lawrence County Bank	Portia	9.7
The Peoples Bank	Portland	14.1
Portland Bank	Portland	11.1
Bank of Prescott	Prescott	10.5
The Bank of Rector	Rector	9.6
The Bank of Rison	Rison	12.3
Bank of Salem	Salem	8.8
Logan County Bank	Scranton	10.2
First Security Bank	Searcy	9.6
First State Bank	Sherwood	8.6
Arkansas State Bank	Siloam Springs	8.6
Citizens Bank	Strong	15.2
Bank of Tuckerman	Tuckerman	10.4
Tyronza Bank	Tyronza	10.4
Citizens Bank & Trust Co.	Van Buren	9.6
Peoples Bank & Trust Company	Van Buren	9.8
Bank of Waldo	Waldo	9.1
The Peoples Bank	Waldo	10.9
Bank of Waldron	Waldron	9.6
Rice Growers Bank	Wheatley	8.6
Wilnot State Bank	Wilnot	19.4
Bank of Wilson	Wilson	13.5
Cross County Bank	Wynne	9.5
The Bank of Yellville	Yellville	9.2

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

(Commercial Banks only)

**1967-1977**

	June 30, 1967	June 30, 1977
Number of banks with resources of		
less than \$1,000,000 .....	15	2
With resources of \$1,000,000 to \$2,000,000.....	22	2
With resources of \$2,000,000 to \$3,500,000.....	41	5
With resources of \$3,500,000 to \$5,000,000.....	28	8
With resources of \$5,000,000 to \$7,500,000.....	31	19
With resources of \$7,500,000 to \$10,000,000 .....	18	31
With resources of \$10,000,000 to \$15,000,000 .....	12	35
With resources of \$15,000,000 to \$20,000,000 .....	8	28
With resources of \$20,000,000 to \$30,000,000 .....	2	27
With resources of \$30,000,000 to \$50,000,000 .....	2	19
With resources over \$50,000,000 .....	1	12
	180	188

	June 30, 1967	June 30, 1977	Per cent Increase
	(Reported in millions and nearest thousand)		
Total resources.....	\$1,172,031	\$3,596,995	207%
Total loans .....	605,557	2,093,350	246%
All U.S. Gov't. oblig.....	221,419	517,705	134%
State, Municipal and Other Bonds .....	153,990	573,803	273%
Deposits .....	1,061,716	3,222,936	204%
Total Capital Accounts .....	100,963	308,721	206%

Sixty-Third Report

**SIXTY-THIRD REPORT**

**showing**

**THE CONDITION OF THE**

**188 ARKANSAS STATE CHARTERED BANKS**

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL**

**OF**

**JUNE 30, 1977**

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

Population figures and other information furnished by the various banks.

**COMMERCIAL BANK AT ALMA, ALMA**

Population 2,200      Crawford County  
 Chartered January 31, 1910      P.O. Box 369      Telephone Number 632-2257  
    Zip Code 72921  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers:**

Mrs. Caruth M. Alexander ..... Pres.  
 \*Ralph B. Ballentine .. Exec. Vice Pres.  
 Margaret B. Adams ..... Vice Pres.  
    & Cashier  
 Hilda M. Knight ..... Vice Pres.  
 Lucille Hayes ..... Assist. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	550	Demand deposits . . . . .	4    432
U. S. Treasury securities . . . . .	1    221	Time deposits . . . . .	4    481
Oblig. of other U. S. Gov't agencies & corporations . . . . .	307	U. S. Gov't deposits . . . . .	27
Oblig. of States & political subdivisions . . . . .	1    762	Public funds . . . . .	924
Excess funds sold . . . . .	1    500	Total Deposits . . . . .	9    864
Loans (Net) . . . . .	5    357	All other liabilities . . . . .	16
Bank premises, furniture and fixtures . . . . .	150	Total Liabilities . . . . .	9    880
All other assets . . . . .	6		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	200
		Undivided profits . . . . .	673
		Total Equity Capital . . . . .	973
<b>TOTAL</b> . . . . .	<b>10    853</b>	<b>TOTAL</b> . . . . .	<b>10    853</b>

**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

**Principal Officers:**

\*Cleda Olds . . . . . Pres. & Cashier  
 Joe F. Maxey . . . . . Vice Pres.  
 Ernie Dunlap . . . . . Vice Pres.  
 Peggy T. Adams . . . . . Ass't. Cashier  
 Hazel Richardson . . . . . Ass't. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 418	Demand deposits . . . . .	4 447
U. S. Treasury securities . . . . .	2 830	Time deposits . . . . .	10 442
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 120	U. S. Gov't deposits . . . . .	26
Oblig. of States & political subdivisions . . . . .	3 166	Public funds . . . . .	372
Excess funds sold . . . . .	650	Total Deposits . . . . .	15 287
Loans (Net) . . . . .	7 518	All other liabilities . . . . .	27
Bank premises, furniture and fixtures . . . . .	289	Total liabilities . . . . .	15 314
All other assets . . . . .	21	<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	600
		Undivided profits . . . . .	958
		Capital reserves . . . . .	40
		Total Equity Capital . . . . .	1 698
<b>TOTAL . . . . .</b>	<b>17 012</b>	<b>TOTAL . . . . .</b>	<b>17 012</b>

**CITIZENS FIRST STATE BANK, ARKADELPHIA**

(Formerly Citizens First National Bank, Arkadelphia)

Population 10,227 Clark County  
 Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411  
 (State) Zip Code 71923  
 Number of Branches: Inside City—1 Outside City—None

**Principal Officers**

\*R. Edward Snider, Jr. . . . . President  
 Raymond Toler . . . . . Exec. Vice Pres.  
 Johnnie Sue Huneycutt . . . . . Vice Pres.  
 & Cashier  
 Ross Conant . . . . . Vice Pres.  
 Jim Clevenger . . . . . Asst. Vice Pres.  
 & Data Proc. Manager  
 Wilma Sparks . . . . . Asst. Vice Pres.  
 George Mitchell . . . . . Assist. Vice Pres.  
 Judy Sligh . . . . . Admin. Officer

**Directors**

I. B. Fuller, Jr.  
 E. J. Alexander  
 Flavé Carpenter  
 Cecil Cupp, Jr.  
 Jerry Francis  
 Billy Bob Hardman  
 C. R. Huie  
 Ed McCorkle  
 John M. Moore  
 Cecil Orsburn  
 R. Edward Snider, Jr.  
 Raymond Toler  
 Ralph Williams

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 018	Demand deposits . . . . .	5 284
U. S. Treasury securities . . . . .	1 299	Time deposits . . . . .	10 777
Oblig. of States & political subdivisions . . . . .	2 610	U. S. Gov't deposits . . . . .	17
All other securities including corporate stocks . . . . .	90	Public funds . . . . .	1 472
Loans (Net) . . . . .	12 463	Total Deposits . . . . .	17 550
Bank premises, furniture and fixtures . . . . .	500	All other liabilities . . . . .	187
All other assets . . . . .	396	Total liabilities . . . . .	17 737
		<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	700
		Undivided profits . . . . .	584
		Capital reserves . . . . .	55
		Total Equity Capital . . . . .	1 489
		Subordinated notes & debentures . . . . .	150
<b>TOTAL</b> . . . . .	<u>19 376</u>	<b>TOTAL</b> . . . . .	<u>19 376</u>

**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

**Principal Officers:**

Clift C. Lane..... Chairman of Board  
 \*David E. Tyrone ..... President  
 Roy N. Shope ..... Exec. Vice Pres.  
 & Cashier  
 Raymond N. Smith .... Sr. Vice Pres.  
 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, 1977**

<b>Assets</b>		<b>Mil. Thou.</b>	<b>Liabilities</b>		<b>Mil. Thou.</b>		
Cash & due from banks	....	1	433	Demand deposits	.....	6	528
U. S. Treasury securities	....	1	115	Time deposits	.....	13	870
Oblig. of other U. S. Gov't	.....			U. S. Gov't deposits	.....		27
agencies & corporations	..	3	490	Public funds	.....	1	798
Oblig. of States & political	.....			Deposits of banks			
subdivisions	.....	3	727	Total Deposits	.....	22	223
All other securities including				All other liabilities	.....		232
corporate stocks	.....		100	Total liabilities	.....	22	455
Excess funds sold	.....	1	000				
Loans (Net)	.....	12	578	<b>Equity Capital</b>			
Bank premises, furniture				Capital stock	.....		600
and fixtures	.....		618	Surplus	.....		600
All other assets	.....		481	Undivided profits	.....		887
				Total Equity Capital	.....	2	087
TOTAL	.....	24	542	TOTAL	.....	24	542



**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

**Principal Officers**

James C. Hobgood ... Chmn. of Board  
Jett T. Black ..... Vice Chairman  
of the Board  
\*Millard E. Aud ..... President  
Larry Lineback ..... Senior Vice Pres.  
Barbara Evans ..... Vice Pres.  
& 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	1 548	Demand deposits.....	4 436
U. S. Treasury securities ...	2 145	Time deposits .....	9 156
Oblig. of other U. S. Gov't agencies & corporations ..	900	U. S. Gov't deposits .....	31
Oblig. of States & political subdivisions .....	1 457	Public funds .....	1 508
All other securities including corporate stocks.....	347	Total Deposits .....	<u>15 131</u>
Loans (Net).....	9 645	Total liabilities .....	<u>15 131</u>
Bank premises, furniture and fixtures.....	206	<b>Equity Capital</b>	
All other assets .....	101	Capital stock .....	100
		Surplus .....	400
		Undivided profits .....	<u>468</u>
		Total Equity Capital .....	968
		Subordinated notes & debentures .....	250
<b>TOTAL.....</b>	<u>16 349</u>	<b>TOTAL.....</b>	<u>16 349</u>

**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

**Principal Officers****Directors**

\*Bill R. Brown..... President  
 Robert L. Dennis..... Exec. V. Pres.  
                                     & Cashier  
 John Coleman ..... Vice Pres.  
 Janice Parkhill ..... Vice Pres.  
 Sue Daniel..... Asst. Vice Pres.  
 Linda Barfield ..... Asst. Cashier  
 Marie Findley..... Asst. Cashier

James A. Gunter, Jr.-Chmn.  
 Bill R. Brown  
 Martha Edmonson  
 Eunice Spigner  
 Wesley Strange  
 James Armstrong

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 157	Demand deposits . . . . .	2 531
U. S. Treasury securities . . .	503	Time deposits . . . . .	6 472
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	37
agencies & corporations ..	601	Public funds . . . . .	2 190
Oblig. of States & political		Total Deposits . . . . .	11 230
subdivisions . . . . .	745	All other liabilities . . . . .	86
Excess funds sold . . . . .	900	Total liabilities . . . . .	11 316
Loans (Net) . . . . .	7 940		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	293	Capital stock . . . . .	300
All other assets . . . . .	135	Surplus . . . . .	375
		Undivided profits . . . . .	283
		Total Equity Capital . . . .	958
<b>TOTAL</b> . . . . .	<u>12 274</u>	<b>TOTAL</b> . . . . .	<u>12 274</u>

**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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	520	Demand deposits.....	1 950
U. S. Treasury securities ...	862	Time deposits.....	3 280
Oblig. of States & political		U. S. Gov't deposits.....	24
subdivisions.....	1 588	Public funds.....	1 317
All other securities including		Total Deposits.....	<u>6 571</u>
corporate stocks.....	45	Excess funds purchased....	239
Loans (Net).....	4 327	All other liabilities.....	64
Bank premises, furniture		Total liabilities.....	<u>6 874</u>
and fixtures.....	61		
All other assets.....	110	<b>Equity Capital</b>	
		Capital stock.....	125
		Surplus.....	375
		Undivided profits.....	<u>139</u>
		Total Equity Capital.....	639
<b>TOTAL.....</b>	<u>7 513</u>	<b>TOTAL.....</b>	<u>7 513</u>

**THE BANK OF AUGUSTA, AUGUSTA**

Population 2,777 Woodruff County  
 Chartered February 20, 1935 P.O. Box Lock Box Y Telephone Number 347-2511  
 Zip Code 72006

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

**Principal Officers**

George L. Beard ..... President  
 R. E. Gregory ..... Vice Pres.  
 \*W. T. Mills, Jr. .... Exec. Vice Pres.  
 Dorothy Willis ..... Cashier  
 Sharon Rushing ..... Asst. Cashier  
 Woody Castleberry ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	2 193	Demand deposits.....	5 058
U. S. Treasury securities ...	2 048	Time deposits.....	8 156
Oblig. of other U. S. Gov't		U. S. Gov't deposits.....	8
agencies & corporations..	4 122	Public funds.....	2 093
Oblig. of States & political		Total Deposits.....	15 315
subdivisions.....	3 578	Excess funds purchased....	300
Excess funds sold.....	200	All other liabilities.....	26
Loans (Net).....	5 314	Total liabilities.....	15 641
Bank premises, furniture			
and fixtures.....	20	<b>Equity Capital</b>	
All other assets.....	4	Capital stock.....	100
		Surplus.....	500
		Undivided profits.....	1 215
		Capital reserves.....	23
		Total Equity Capital.....	1 838
<b>TOTAL.....</b>	<b>17 479</b>	<b>TOTAL.....</b>	<b>17 479</b>

**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—1; Outside City—1

**Principal Officers**

\*Juanita Litzelfelner ..... President  
 & Chm. of Board  
 Larry E. Kircher ..... Vice Pres.  
 & Cashier  
 David O. Ramey ..... Vice Pres.  
 Margaret Etheridge .. Asst. Vice Pres.  
 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	935	Demand deposits . . . . .	4 794
U. S. Treasury securities . . .	2 160	Time deposits . . . . .	4 145
Oblig. of other U. S. Gov't agencies & corporations . .	507	U. S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . . . .	2 920	Public funds . . . . .	1 085
Excess funds sold . . . . .	100	Total Deposits . . . . .	10 037
Loans (Net) . . . . .	4 335	Excess funds purchased . . . .	50
Bank premises, furniture and fixtures . . . . .	60	All other liabilities . . . . .	16
All other assets . . . . .	5	Total liabilities . . . . .	10 103
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	200
		Undivided profits . . . . .	396
		Capital reserves . . . . .	223
		Total Equity Capital . . . . .	919
<b>TOTAL</b> . . . . .	<u>11 022</u>	<b>TOTAL</b> . . . . .	<u>11 022</u>

**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

**Principal Officers:**

\*Darrell W. Glassco ..... President  
 Lila Graham ..... Vice Pres.  
 & Cashier  
 Bill Lockwood ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	172	Demand deposits.....	821
U. S. Treasury securities ...	300	Time deposits .....	1 250
Oblig. of other U. S. Gov't agencies & corporations ..	321	U. S. Gov't deposits .....	6
Oblig. of States & political subdivisions .....	45	Public funds .....	<u>566</u>
Excess funds sold .....	300	Total Deposits .....	2 643
Loans (Net) .....	1 815	All other liabilities .....	<u>3</u>
Bank premises, furniture and fixtures .....	174	Total liabilities .....	2 646
All other assets .....	17		
		<b>Equity Capital</b>	
		Capital stock .....	120
		Surplus .....	120
		Undivided profits .....	258
		Total Equity Capital .....	<u>498</u>
<b>TOTAL</b> .....	<u>3 144</u>	<b>TOTAL</b> .....	<u>3 144</u>

**THE CITIZENS BANK, BATESVILLE**

Population 7,129 Independence County  
 Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-3811  
 Zip Code 72501  
 Number of Branches: Inside City—1; Outside City—None

**Principal Officers**

\*T. G. Vinson ..... Pres.  
 Charles Arnold ..... Exec. Vice Pres.  
 David Hidy ..... Vice Pres.  
   & Cashier  
 David Ford ..... Vice Pres.  
 Richard Black ..... Vice Pres.  
 Mary Poole ..... Asst. Vice Pres.  
 Diane McClure ..... Asst. Vice Pres.  
 J. C. Craig ..... Asst. Vice Pres.  
 Greg Shaver ..... Auditor  
 Edna Morgan ..... Asst. Cashier  
 Maxine Stroud ..... Asst. Cashier  
 Lois Rasmussen ..... Asst. Cashier  
 Dorothy Caraway ..... Asst. Cashier  
 Connie Teague ..... Asst. Cashier  
 Roger Roush ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	3 313	Demand deposits . . . . .	11 071
U. S. Treasury securities . . .	1 039	Time deposits . . . . .	16 043
Oblig. of other U. S. Gov't agencies & corporations . . .	1 702	U. S. Gov't deposits . . . . .	84
Oblig. of States & political subdivisions . . . . .	3 376	Public funds . . . . .	2 315
All other securities including corporate stocks . . . . .	39	Deposits of banks . . . . .	1 064
Excess funds sold . . . . .	1 300	Total Deposits . . . . .	30 577
Loans (Net) . . . . .	21 298	All other liabilities . . . . .	393
Bank premises, furniture and fixtures . . . . .	778	Total liabilities . . . . .	30 970
All other assets . . . . .	534		
		<b>Equity Capital</b>	
		Capital stock . . . . .	350
		Surplus . . . . .	950
		Undivided profits . . . . .	993
		Capital reserves . . . . .	66
		Total Equity Capital . . . . .	2 359
		Subordinated notes & debentures . . . . .	50
<b>TOTAL . . . . .</b>	<b>33 379</b>	<b>TOTAL . . . . .</b>	<b>33 379</b>

**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

**Principal Officers**

John E. Anthony ..... President  
\*Roger E. Knox ..... Vice Pres.  
Rickey Green ..... Asst. Vice Pres.  
Jay Dickey, Jr. .... Vice Pres.  
Harold Mizell ..... Cashier  
Rosemary Barner ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	554	Demand deposits . . . . .	3 040
U. S. Treasury securities . . . . .	400	Time deposits . . . . .	5 081
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 112	U. S. Gov't deposits . . . . .	45
Oblig. of States & political subdivisions . . . . .	1 588	Public funds . . . . .	863
Excess funds sold . . . . .	750	Deposits of banks . . . . .	<u>200</u>
Loans (Net) . . . . .	5 364	Total Deposits . . . . .	9 229
Bank premises, furniture and fixtures . . . . .	150	All other liabilities . . . . .	<u>10</u>
All other assets . . . . .	2	Total liabilities . . . . .	9 239
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	500
		Undivided profits . . . . .	<u>81</u>
		Total Equity Capital . . . . .	681
<b>TOTAL . . . . .</b>	<b>9 920</b>	<b>TOTAL . . . . .</b>	<b>9 920</b>







**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

**Principal Officers**

**Directors**

\*Joe D. Powers . . . . . Chmn. of Board  
 & President  
 Larry Kinard . . . . . Sr. Vice Pres.  
 John G. McMahan . . . . . Sr. Vice Pres.  
 Gary Sproul . . . . . Vice Pres. & Compt.  
 Bill Anthony . . . . . Vice Pres.  
 Bill Lynch . . . . . Vice Pres. &  
 Manager Bryant Branch  
 Margaret Jefferson . . . . . Asst. Vice Pres.  
 Sandra Suggs . . . . . Asst. Vice Pres.  
 Ray Pennington . . . . . Asst. Vice Pres.  
 Van Wright . . . . . Asst. Vice Pres.  
 Mickey Taylor . . . . . Asst. Vice Pres.  
 Joe White . . . . . Asst. Vice Pres.  
 Mary Patterson . . . . . Asst. Cashier &  
 Mngr. Shannon Hills Br.  
 Jean Scott . . . . . Asst. Cashier &  
 Mngr. Military Br.  
 Phillip E. Prince, Jr. . . . . Asst. Cashier

Warren K. Bass  
 Ted Boswell  
 Hugh Bragg  
 Henry Brown  
 Lilburn W. Carlisle  
 J. D. Harris  
 R. G. Kuerner  
 I. E. McCray, Jr.  
 A. R. Morris  
 Joe D. Powers  
 J. Fred Walton, Jr.  
 Donald Miller

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 470	Demand deposits . . . . .	9 572
U. S. Treasury securities . . . . .	1 145	Time deposits . . . . .	20 015
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 124	U. S. Gov't deposits . . . . .	53
Oblig. of States & political subdivisions . . . . .	4 387	Public funds . . . . .	2 782
All other securities including corporate stocks . . . . .	763	Total Deposits . . . . .	32 422
Excess funds sold . . . . .	400	All other liabilities . . . . .	221
Loans (Net) . . . . .	24 207	Total liabilities . . . . .	32 643
Bank premises, furniture and fixtures . . . . .	1 379	<b>Equity Capital</b>	
All other assets . . . . .	480	Capital stock . . . . .	729
		Surplus . . . . .	729
		Undivided profits . . . . .	1 076
		Capital reserves . . . . .	128
		Total Equity Capital . . . . .	2 662
		Subordinated notes & debentures . . . . .	1 050
<b>TOTAL</b> . . . . .	<u>36 355</u>	<b>TOTAL</b> . . . . .	<u>36 355</u>









**CITIZENS BANK, BOONEVILLE**

Population 3,239 Logan County  
 Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747  
 Zip Code 72927  
 Number of Branches: Inside City—1; Outside City—2

**Principal Officers**

\*Jeral L. Hampton . . . . . President  
 Bill Landrum . . . . . Exec. Vice Pres.  
 Boyce Skeets . . . . . Vice Pres.  
 Bill Mitchell . . . . . Asst. Vice Pres.  
 Joe Earp . . . . . Asst. Vice Pres.  
 Lee Strickland . . . . . Asst. Cashier  
 Shirley Powell . . . . . Asst. Cashier

**Directors**

H. L. Thomas, Sr.  
 H. L. Thomas, Jr.  
 John E. Olsen  
 Ivan Wade  
 Robert E. Remy  
 Bill Landrum  
 Jeral Hampton  
 Richard Lippard  
 A. B. Littlefield

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 624	Demand deposits . . . . .	6 829
U. S. Treasury securities . . . . .	1 673	Time deposits . . . . .	18 077
Oblig. of other U. S. Gov't agencies & corporations . . . . .	650	U. S. Gov't deposits . . . . .	65
Oblig. of States & political subdivisions . . . . .	6 400	Public funds . . . . .	2 453
Loans (Net) . . . . .	18 746	Total Deposits . . . . .	27 424
Bank premises, furniture and fixtures . . . . .	425	Excess funds purchased . . . . .	700
All other assets . . . . .	518	All other liabilities . . . . .	275
		Total liabilities . . . . .	28 399
		<b>Equity Capital</b>	
		Capital stock . . . . .	400
		Surplus . . . . .	800
		Undivided profits . . . . .	1 404
		Capital reserves . . . . .	33
		Total Equity Capital . . . . .	2 637
<b>TOTAL</b> . . . . .	<b>31 036</b>	<b>TOTAL</b> . . . . .	<b>31 036</b>



**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

**Principal Officers**

\*Lane Pierce . . . . . President  
 Ann Darner . . . . . Cashier  
 C. C. Adams, Jr. . . . . Asst. Vice Pres.

**Directors**

Lane Pierce  
 Johnnie K. Hill  
 Gerald E. Crabtree

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	386	Demand deposits . . . . .	1 484
U. S. Treasury securities . . .	617	Time deposits . . . . .	3 100
Oblig. of other U. S. Gov't agencies & corporations . .	1 307	U. S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	821	Public funds . . . . .	1 252
Loans (Net) . . . . .	3 046	Total Deposits . . . . .	5 840
Bank premises, furniture and fixtures . . . . .	66	Total liabilities . . . . .	5 840
All other assets . . . . .	28	<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	175
		Undivided profits . . . . .	156
		Total Equity Capital . . . . .	431
<b>TOTAL . . . . .</b>	<b>6 271</b>	<b>TOTAL . . . . .</b>	<b>6 271</b>





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

Population 1,012 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

**Principal Officers**

\*Curtis J. Slocum . . . . . Exec. Vice Pres.  
 H. Davey Wyatt . . . . . President  
 Paul W. Seay . . . . . Vice Pres.  
 Randy Marshall . . . . . Asst. Vice Pres.  
 Boyce Hicks . . . . . Asst. Vice Pres.  
 E. C. Rodman . . . . . Cashier  
 Mondalyn Caldwell . . . . . Asst. Cashier  
 Joann Farmer . . . . . Adm. Assistant

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 481	Demand deposits . . . . .	3 775
U. S. Treasury securities . . . . .	303	Time deposits . . . . .	4 202
Oblig. of other U. S. Gov't agencies & corporations . . . . .	500	U. S. Gov't deposits . . . . .	7
Oblig. of States & political subdivisions . . . . .	1 793	Public funds . . . . .	595
Excess funds sold . . . . .	200	Total Deposits . . . . .	8 579
Loans (Net) . . . . .	5 575	Excess funds purchased . . . . .	500
Bank premises, furniture and fixtures . . . . .	160	All other liabilities . . . . .	32
All other assets . . . . .	17	Total liabilities . . . . .	9 111
		<b>Equity Capital</b>	
		Capital stock . . . . .	250
		Surplus . . . . .	200
		Undivided profits . . . . .	445
		Capital reserves . . . . .	23
		Total Equity Capital . . . . .	918
<b>TOTAL . . . . .</b>	<b>10 029</b>	<b>TOTAL . . . . .</b>	<b>10 029</b>

**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

**Principal Officers**

\*Bill J. Ford . . . . . President &  
 Chairman of Board  
 Robert H. Tinkle . . . . . Exec. Vice Pres.  
 E. L. Harrison . . . . . Sr. Vice Pres. &  
 Trust Officer  
 James M. Morgan . . . . . Vice Pres.  
 & Cashier  
 Billy G. Wright . . . . . Vice Pres.  
 Mrs. Lennie Betts . . . . . Asst. Vice Pres.  
 & Secretary  
 Mrs. Martha Hankins . . . . . Asst. Vice  
 President

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	2 337	Demand deposits . . . . .	9 558
U. S. Treasury securities . . .	1 008	Time deposits . . . . .	17 776
Oblig. of other U. S. Gov't agencies & corporations . . .	3 983	U. S. Gov't deposits . . . . .	79
Oblig. of States & political subdivisions . . . . .	6 106	Public funds . . . . .	1 914
All other securities including corporate stocks . . . . .	25	Deposits of banks . . . . .	50
Loans (Net) . . . . .	17 941	Total Deposits . . . . .	29 377
Bank premises, furniture and fixtures . . . . .	445	Excess funds purchased . . . .	500
All other assets . . . . .	569	All other liabilities . . . . .	239
		Total liabilities . . . . .	30 116
		<b>Equity Capital</b>	
		Capital stock . . . . .	750
		Surplus . . . . .	750
		Undivided profits . . . . .	725
		Capital reserves . . . . .	73
		Total Equity Capital . . . . .	2 298
<b>TOTAL</b> . . . . .	<b>32 414</b>	<b>TOTAL</b> . . . . .	<b>32 414</b>



**CITIZENS BANK & TRUST, CARLISLE**

Population 2,050 Lonoke County  
 Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571  
 Zip Code 72024  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*M. S. Woodruff . . . . . President &  
 Asst. Trust Officer  
 Ernest H. Allison . . . . . Vice Pres.  
 & Cashier  
 Billy J. Shoup . . . . . Vice Pres.  
 & Sec. Officer  
 Lavern Caldwell . . . . . Vice President  
 Hallie Hazelwood . . . . . Asst. Cashier  
 Barbara Felts . . . . . Asst. Cashier  
 Mike Stuart . . . . . Trust Officer

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 174	Demand deposits . . . . .	6 392
U. S. Treasury securities . . . . .	2 126	Time deposits . . . . .	11 243
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 080	U. S. Gov't deposits . . . . .	17
Oblig. of States & political subdivisions . . . . .	4 316	Public funds . . . . .	1 077
All other securities including corporate stocks . . . . .	60	Total Deposits . . . . .	18 729
Loans (Net) . . . . .	11 214	All other liabilities . . . . .	35
Bank premises, furniture and fixtures . . . . .	358	Total Liabilities . . . . .	18 764
All other assets . . . . .	5	<b>Equity Capital</b>	
		Capital stock . . . . .	488
		Surplus . . . . .	512
		Undivided profits . . . . .	569
		Total Equity Capital . . . . .	1 569
<b>TOTAL</b> . . . . .	<b>20 333</b>	<b>TOTAL</b> . . . . .	<b>20 333</b>





**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

**Principal Officers**

\*Joe S. Hiatt . . . . . President  
 Clyde L. Hiatt . . . . . Exec. Vice Pres.  
 Richard Huck . . . . . Vice Pres.  
 Michael F. Flynn . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 029	Demand deposits . . . . .	3 168
U. S. Treasury securities . . .	104	Time deposits . . . . .	7 449
Oblig. of other U. S. Gov't agencies & corporations . .	1 200	U. S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	2 519	Public funds . . . . .	1 133
All other securities including corporate stocks . . . . .	138	Total Deposits . . . . .	11 764
Excess funds sold . . . . .	815	All other liabilities . . . . .	148
Loans (Net) . . . . .	6 768	Total liabilities . . . . .	11 912
Bank premises, furniture and fixtures . . . . .	273	<b>Equity Capital</b>	
All other assets . . . . .	284	Capital stock . . . . .	300
		Surplus . . . . .	400
		Undivided profits . . . . .	480
		Capital reserves . . . . .	38
		Total Equity Capital . . . . .	1 218
<b>TOTAL . . . . .</b>	<b>13 130</b>	<b>TOTAL . . . . .</b>	<b>13 130</b>

**BANK OF CHERRY VALLEY, CHERRY VALLEY**

Population 556                      Cross County  
 Chartered January 24, 1907    P.O. Box 188    Telephone Number 588-3332  
    Zip Code 72324

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

**Principal Officers**

W. M. Smith, Jr. . . . . President  
 \*Howard H. Beasley . . . Exec. Vice Pres.  
 Emmett N. Milam . . . . . Vice Pres.  
 W. M. Smith, III . . . . . Vice Pres.  
 Yvonne Lace . . . . . Cashier  
 Peggy Grubbs . . . . . Asst. Cashier  
 Louise Carwell . . . Asst. Admin. Officer

**Directors**

W. M. Smith, Jr.  
 H. H. Beasley  
 W. M. Smith, III  
 Emmett N. Milam  
 Edward S. Maddox  
 Millard Carter

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	530	Demand deposits . . . . .	2 193
U. S. Treasury securities . . . . .	355	Time deposits . . . . .	6 538
Oblig. of other U. S. Gov't agencies & corporations . . . . .	104	U. S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	2 220	Public funds . . . . .	736
All other securities including corporate stocks . . . . .	8	Total Deposits . . . . .	9 473
Loans (Net) . . . . .	6 960	All other liabilities . . . . .	4
Bank premises, furniture and fixtures . . . . .	134	Total liabilities . . . . .	9 477
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	500
		Undivided profits . . . . .	227
		Capital reserves . . . . .	7
		Total Equity Capital . . . . .	834
<b>TOTAL</b> . . . . .	<u>10 311</u>	<b>TOTAL</b> . . . . .	<u>10 311</u>

**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

**Principal Officers**

\*J. Perry Lee..... President  
 James B. Sharp..... Chmn. of Board  
 Estelle Catlett ..... Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	822	Demand deposits.....	2 328
U. S. Treasury securities ...	20	Time deposits.....	4 331
Oblig. of other U. S. Gov't		U. S. Gov't deposits.....	24
agencies & corporations..	1 243	Public funds.....	945
Oblig. of States & political		Total Deposits.....	7 628
subdivisions.....	1 692	All other liabilities.....	(29)
Excess funds sold.....	450	Total liabilities.....	7 599
Loans (Net).....	3 777		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	44	Capital stock.....	150
All other assets.....	137	Surplus.....	200
		Undivided profits.....	222
		Capital reserves.....	14
		Total Equity Capital.....	586
<b>TOTAL.....</b>	<b>8 185</b>	<b>TOTAL.....</b>	<b>8 185</b>

**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

**Principal Officers**

Doyle Hopkins . . . Chairman of Board  
 Harold Whitson . . . . . Vice Chairman  
 \*R. L. Thompson . . . . . President  
 Robert C. Tyson . . . . . Vice Pres.  
 Betty Callahan . . . . . Vice Pres.  
 and Cashier  
 Camille Johnson . . . . . Asst. Cashier  
 Mary Pitts . . . . . Asst. Cashier

**Directors**

Doyle Hopkins  
 Harold Whitson  
 R. L. Thompson  
 Robert C. Tyson  
 Bruce Bethell  
 Jim Dickerson  
 Dane Riggs  
 Armil Taylor  
 H. E. Wharton

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	760	Demand deposits . . . . .	4 412
U. S. Treasury securities . . . . .	1 450	Time deposits . . . . .	9 058
Oblig. of other U. S. Gov't agencies & corporations . . . . .	3 547	U. S. Gov't deposits . . . . .	9
Oblig. of States & political subdivisions . . . . .	2 928	Public funds . . . . .	1 086
All other securities including corporate stocks . . . . .	50	Total Deposits . . . . .	14 565
Loans (Net) . . . . .	6 898	Excess funds purchased . . . . .	100
Bank premises, furniture and fixtures . . . . .	612	Total liabilities . . . . .	14 665
All other assets . . . . .	6		
		<b>Equity Capital</b>	
		Capital stock . . . . .	120
		Surplus . . . . .	680
		Undivided profits . . . . .	536
		Total Equity Capital . . . . .	1 336
		Subordinated notes & debentures . . . . .	250
<b>TOTAL</b> . . . . .	<u>16 251</u>	<b>TOTAL</b> . . . . .	<u>16 251</u>

**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—1; Outside City—2

**Principal Officers**

\*Howard Johnson..... Chmn. of Board  
 Jim S. Gowen..... President  
 Garner M. Johnson .... Sr. Vice Pres.  
 Dyke Johnson ..... Vice-Pres.  
 Thomas J. McKnight ..... Cashier

**Directors**

Homer Brown  
 Jim S. Gowen  
 William H. Ham  
 Dyke Johnson  
 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 735	Demand deposits . . . . .	7 635
U. S. Treasury securities . . .	1 749	Time deposits . . . . .	15 462
Oblig. of other U. S. Gov't agencies & corporations . . .	2 329	U. S. Gov't deposits . . . . .	27
Oblig. of States & political subdivisions . . . . .	5 206	Public funds . . . . .	1 409
All other securities including corporate stocks . . . . .	5	Total Deposits . . . . .	24 533
Excess funds sold . . . . .	1 300	All other liabilities . . . . .	95
Loans (Net) . . . . .	14 315	Total liabilities . . . . .	24 628
Bank premises, furniture and fixtures . . . . .	234		
		<b>Equity Capital</b>	
		Capital stock . . . . .	400
		Surplus . . . . .	400
		Undivided profits . . . . .	1 335
		Capital reserves . . . . .	110
		Total Equity Capital . . . . .	2 245
<b>TOTAL</b> . . . . .	<b>26 873</b>	<b>TOTAL</b> . . . . .	<b>26 873</b>

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

Population 16,771                      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

**Principal Officers**

\*Thomas G. Wilson . . . . Chmn. & CEO  
 B. J. Daugherty . . . . . President  
 Louis E. Stell . . . . . Vice Pres.  
    & Cashier  
 Edwin H. Floyd . . . . . Vice Pres.  
 Miloise A. Lyford . . . . . Vice Pres.  
 Charles H. Blanchard . . . . . Asst. Vice  
    President  
 Donald D. Bone . . . . . Asst. Vice Pres.  
 Jack Humphrey . . . . . Asst. Vice Pres.  
 Ronald A. Williams . . . . . Trust Officer

**Directors**

Thomas G. Wilson  
 B. J. Daugherty  
 Edward Halter  
 Al Hiegel  
 James H. Brewer  
 John McCracken  
 Felton O'Kelley  
 Frank E. Robins  
 Earl F. Rogers  
 M. M. Satterfield

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	5 076	Demand deposits . . . . .	15 459
U. S. Treasury securities . . .	6 149	Time deposits . . . . .	28 990
Oblig. of other U. S. Gov't agencies & corporations . . .	2 918	U. S. Gov't deposits . . . . .	110
Oblig. of States & political subdivisions . . . . .	13 752	Public funds . . . . .	9 103
All other securities including corporate stocks . . . . .	1 534	Total Deposits . . . . .	53 662
Excess funds sold . . . . .	1 600	All other liabilities . . . . .	716
Loans (Net) . . . . .	26 908	Total liabilities . . . . .	54 378
Bank premises, furniture and fixtures . . . . .	658	<b>Equity Capital</b>	
All other assets . . . . .	678	Capital stock . . . . .	1 000
		Surplus . . . . .	1 000
		Undivided profits . . . . .	2 801
		Capital reserves . . . . .	94
		Total Equity Capital . . . . .	4 895
<b>TOTAL</b> . . . . .	<u>59 273</u>	<b>TOTAL</b> . . . . .	<u>59 273</u>

**THE CORNING BANK, CORNING**

Population 3,600 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—2

**Principal Officers**

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

**Directors**

Sam L. Manatt, Jr.  
 Jim Vinson  
 Donis Simpson  
 Jim Manatt  
 Sam L. Manatt III  
 John Manatt  
 J. V. Rockwell  
 A. C. Woods

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 756	Demand deposits . . . . .	7 992
U. S. Treasury securities . . . . .	106	Time deposits . . . . .	13 954
Oblig. of other U. S. Gov't agencies & corporations . . . . .	33	U. S. Gov't deposits . . . . .	55
Oblig. of States & political subdivisions . . . . .	650	Public funds . . . . .	1 270
All other securities including corporate stocks . . . . .	11	Deposits of banks . . . . .	5
Loans (Net) . . . . .	20 870	Total Deposits . . . . .	23 276
Bank premises, furniture and fixtures . . . . .	227	All other liabilities . . . . .	61
All other assets . . . . .	577	Total liabilities . . . . .	23 337
		<b>Equity Capital</b>	
		Capital stock . . . . .	250
		Surplus . . . . .	900
		Undivided profits . . . . .	443
		Total Equity Capital . . . . .	1 593
		Subordinated notes & debentures . . . . .	300
<b>TOTAL . . . . .</b>	<b>25 230</b>	<b>TOTAL . . . . .</b>	<b>25 230</b>

**FIRST STATE BANK, CROSSETT**

Population 6,191 Ashley County  
 Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131  
 Zip Code 71635  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

Richard E. Griffin ..... Chairman  
 B. J. Lambert, Jr. .... Vice Chairman  
 \*H. Reginald Glover ..... President  
 Edith S. Phillips ..... Vice Pres.  
 T. Jack Walsh ..... Vice Pres.  
 & Cashier  
 Cheryl Goodwin ..... Asst. Cashier

**Directors**

E. A. Tucker  
 Z. M. Stell  
 C. E. Ripley  
 H. A. Etheridge, Jr.  
 Phillip McClendon  
 James S. Nolley  
 Donald R. Rodgers  
 Charles Baxley

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	830	Demand deposits . . . . .	2 230
U. S. Treasury securities . . . . .	100	Time deposits . . . . .	4 622
Oblig. of other U. S. Gov't agencies & corporations . . . . .	170	U. S. Gov't deposits . . . . .	57
Oblig. of States & political subdivisions . . . . .	1 289	Public funds . . . . .	<u>1 508</u>
Excess funds sold . . . . .	100	Total Deposits . . . . .	8 417
Loans (Net) . . . . .	6 446	All other liabilities . . . . .	<u>61</u>
Bank premises, furniture and fixtures . . . . .	161	Total liabilities . . . . .	<u>8 478</u>
All other assets . . . . .	1		
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	200
		Undivided profits . . . . .	<u>219</u>
		Total Equity Capital . . . . .	619
<b>TOTAL</b> . . . . .	<u>9 097</u>	<b>TOTAL</b> . . . . .	<u>9 097</u>



**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

**Principal Officers**

\*John Ed Chambers ..... President  
 John Ed Chambers III ..... Vice Pres.  
 Edward J. Taylor ..... Vice Pres.  
 Bobby E. Ramey ..... Vice Pres.  
    & Cashier  
 Elouise C. Laurie ..... Vice Pres.  
 Odean Parker ..... Vice Pres.  
 Jerry Smith ..... Asst. Vice Pres.  
 Paul Willett ..... Asst. Vice Pres.

**Directors**

John Ed Chambers  
 John Ed Chambers III  
 Mike Cornwell  
 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, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	1 411	Demand deposits.....	3 851
U. S. Treasury securities ...	1 850	Time deposits .....	17 968
Oblig. of other U. S. Gov't agencies & corporations ..	550	U. S. Gov't deposits .....	21
Oblig. of States & political subdivisions .....	3 547	Public funds .....	1 161
Excess funds sold .....	400	<u>Total Deposits .....</u>	<u>23 001</u>
Loans (Net) .....	16 901	All other liabilities .....	<u>435</u>
Bank premises, furniture and fixtures.....	197	<u>Total liabilities .....</u>	<u>23 436</u>
All other assets .....	540	<b>Equity Capital</b>	
		Capital stock .....	250
		Surplus .....	500
		Undivided profits .....	1 210
		<u>Total Equity Capital .....</u>	<u>1 960</u>
<b>TOTAL.....</b>	<u>25 396</u>	<b>TOTAL.....</b>	<u>25 396</u>

**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

**Principal Officers**

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

**Directors**

William R. Bullock  
 Dr. G. S. Cornwell  
 James R. Ford  
 L. J. Foster  
 Adrian Harrington  
 John Harris  
 Dr. Ted Honghiran  
 Delma Merritt  
 John Larry Mosley  
 Charles Ray  
 Ray Lee Robinson  
 David Wood

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks .....	385	Demand deposits .....	1 896
U. S. Treasury securities .....	599	Time deposits .....	4 040
Oblig. of other U. S. Gov't agencies & corporations .....	50	U. S. Gov't deposits .....	35
Oblig. of States & political subdivisions .....	741	Public funds .....	630
Excess funds sold .....	200	Total Deposits .....	6 601
Loans (Net) .....	5 036	All other liabilities .....	10
Bank premises, furniture and fixtures .....	98	Total liabilities .....	6 611
All other assets .....	80		
		<b>Equity Capital</b>	
		Capital stock .....	300
		Surplus .....	150
		Undivided Profits .....	28
		Total Equity Capital .....	478
		Subordinated notes & debentures .....	100
<b>TOTAL</b> .....	<b>7 189</b>	<b>TOTAL</b> .....	<b>7 189</b>

**BANK OF DARDANELLE, DARDANELLE**

Population 3,684 Yell County  
Chartered September 12, 1934 P.O. Box 90 Telephone 229-3311  
Zip Code 72834  
Number of Branches: Inside City—1; Outside City—None

**Principal Officers**

\*John L. Hamilton ..... President  
Noel Vandover ..... Vice Pres.  
Nancy A. Moore ..... Vice Pres.  
  & Cashier  
Shirley M. Patterson ..... Asst. Vice  
  President  
Janelle Parker ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 120	Demand deposits . . . . .	3 500
U. S. Treasury securities . . .	2 118	Time deposits . . . . .	11 335
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	7
agencies & corporations . .	2 851	Public funds . . . . .	<u>499</u>
Oblig. of States & political		Total Deposits . . . . .	15 341
subdivisions . . . . .	312	All other liabilities . . . . .	<u>21</u>
All other securities including		Total liabilities . . . . .	15 362
corporate stocks . . . . .	1 821		
Excess funds sold . . . . .	850	<b>Equity Capital</b>	
Loans (Net) . . . . .	7 615	Capital stock . . . . .	200
Bank premises, furniture		Surplus . . . . .	225
and fixtures . . . . .	577	Undivided profits . . . . .	<u>1 345</u>
All other assets . . . . .	68	Total Equity Capital . . . .	1 770
		Subordinated notes	
		& debentures . . . . .	200
<b>TOTAL . . . . .</b>	<u>17 332</u>	<b>TOTAL . . . . .</b>	<u>17 332</u>

**DECATUR STATE BANK, DECATUR**

Population 847 Benton County  
 Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281  
 Zip Code 72722  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*Charles L. Daves ..... President  
 James E. Stuckey ..... Cashier  
 Wanda R. Tormey..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	2 455	Demand deposits . . . . .	5 300
Oblig. of other U. S. Gov't agencies & corporations . . . .	496	Time deposits . . . . .	6 209
Oblig. of States & political subdivisions . . . . .	1 797	U. S. Gov't deposits . . . . .	773
Excess funds sold . . . . .	2 000	Public funds . . . . .	119
Loans (Net) . . . . .	7 096	Deposits of banks . . . . .	20
Bank premises, furniture and fixtures . . . . .	45	Total Deposits . . . . .	12 421
All other assets . . . . .	80	All other liabilities . . . . .	126
		Total liabilities . . . . .	12 547
		<b>Equity Capital</b>	
		Capital stock . . . . .	350
		Surplus . . . . .	225
		Undivided profits . . . . .	844
		Capital reserves . . . . .	3
		Total Equity Capital . . . . .	1 422
<b>TOTAL</b> . . . . .	<b>13 969</b>	<b>TOTAL</b> . . . . .	<b>13 969</b>

**BANK OF DELIGHT, DELIGHT**

Population 439 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

**Principal Officers**

Cecil E. Johnson, Jr. . . . . Chairman  
 Olen Hendrix . . . . . President  
 \*Gus Wingfield . . . . . Exec. Vice Pres.  
 Clib May . . . . . Vice Pres.  
 James Hendrix . . . . . Asst. Vice Pres.  
 Edna Johnson . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	778	Demand deposits . . . . .	1 863
U. S. Treasury securities . . .	361	Time deposits . . . . .	4 693
Oblig. of other U. S. Gov't agencies & corporations . .	350	U. S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	1 050	Public funds . . . . .	535
All other securities including corporate stocks . . . . .	23	Total Deposits . . . . .	7 093
Excess funds sold . . . . .	800	All other liabilities . . . . .	18
Loans (Net) . . . . .	4 214	Total liabilities . . . . .	7 111
Bank premises, furniture and fixtures . . . . .	78	<b>Equity Capital</b>	
All other assets . . . . .	35	Capital stock . . . . .	63
		Surplus . . . . .	275
		Undivided profits . . . . .	81
		Capital reserves . . . . .	59
		Total Equity Capital . . . .	478
		Subordinated notes & debentures . . . . .	100
<b>TOTAL</b> . . . . .	<b>7 689</b>	<b>TOTAL</b> . . . . .	<b>7 689</b>

**FIRST STATE BANK OF DeQUEEN, DeQUEEN**

Population 4,100 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

**Principal Officers**

\*E. R. Adkisson ..... President  
 O. B. Chandler, Jr. .... Exec. Vice Pres.  
 R. A. Card ..... Vice Pres.  
 & Cashier

**Directors**

E. R. Adkisson  
 O. B. Chandler, Jr.  
 R. D. Eubanks  
 D. L. Godwin  
 Edwin Gray  
 R. S. Harris  
 Don Stemple  
 W. M. Sullivan  
 Coy Wiles

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 162	Demand deposits . . . . .	2 229
U. S. Treasury securities . . .	297	Time deposits . . . . .	4 171
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	63
agencies & corporations . . . .	605	Public funds . . . . .	1 038
Oblig. of States & political		Total Deposits . . . . .	7 501
subdivisions . . . . .	102	All other liabilities . . . . .	74
Excess funds sold . . . . .	200	Total liabilities . . . . .	7 575
Loans (Net) . . . . .	5 584		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	325	Capital stock . . . . .	300
All other assets . . . . .	78	Surplus . . . . .	300
		Undivided profits . . . . .	178
		Total Equity Capital . . . . .	778
<b>TOTAL</b> . . . . .	<u>8 353</u>	<b>TOTAL</b> . . . . .	<u>8 353</u>

**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

**Principal Officers**

John M. Baxter ..... President  
 \*James S. Suitt ..... Exec. Vice Pres.  
 Clarence Horton ..... Sr. Vice Pres.  
 Frank Henry, Jr. .... Vice Pres.  
 Mrs. Frances Spratlin ..... Vice Pres.  
 Mrs. Wydelle Clark ..... Cashier  
 Mrs. June Farrell ..... Asst. Cashier  
 Mrs. Rebecca Jenkins .. Asst. Cashier  
 Tom Spurlock, Jr. . . .Asst. Loan Officer

**Directors**

f  
 John M. Arnn  
 John M. Baxter  
 W. A. Baxter  
 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 192	Demand deposits . . . . .	2 457
U. S. Treasury securities . . .	295	Time deposits . . . . .	6 265
Oblig. of other U. S. Gov't agencies & corporations . . .	2 419	U. S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	2 562	Public funds . . . . .	1 099
All other securities including corporate stocks . . . . .	210	Total Deposits . . . . .	9 829
Excess funds sold . . . . .	100	All other liabilities . . . . .	14
Loans (Net) . . . . .	3 986	Total liabilities . . . . .	9 843
Bank premises, furniture and fixtures . . . . .	376	<b>Equity Capital</b>	
All other assets . . . . .	3	Capital stock . . . . .	450
		Surplus . . . . .	450
		Undivided profits . . . . .	384
		Capital reserves . . . . .	16
		Total Equity Capital . . . . .	1 300
<b>TOTAL</b> . . . . .	<b>11 143</b>	<b>TOTAL</b> . . . . .	<b>11 143</b>

**FIRST STATE BANK OF DERMOTT, DERMOTT**

(Formerly First National Bank, Dermott)

Population 4,250 Chicot County

Chartered October 15, 1976 P.O. Box O Telephone Number 538-3221

(State) Zip Code 71638

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

**Principal Officers**

\*George T. Harris ..... President  
 Mary K. Tucker ..... Exec. Vice Pres.  
 Tom H. Grumbles ..... Vice Pres.  
 Claudine Radanovich ..... Cashier  
 Geraldine Parker ..... Asst. Cashier

**Directors**

William Bulloch  
 W. B. Bynum III  
 Bill Courtney  
 Donald L. Eifling  
 Robert B. Gibson  
 Leonard L. Hampson  
 George T. Harris  
 C. D. Salley  
 Don C. Scott  
 H. W. Thomas, M.D.  
 Mary K. Tucker

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	443	Demand deposits . . . . .	2 050
U. S. Treasury securities . . .	95	Time deposits . . . . .	6 309
Oblig. of other U. S. Gov't agencies & corporations . .	216	U. S. Gov't deposits . . . . .	12
Oblig. of States & political subdivisions . . . . .	770	Public funds . . . . .	1 315
All other securities including corporate stocks . . . . .	20	Total Deposits . . . . .	9 686
Loans (Net) . . . . .	8 951	Excess funds purchased . . . .	200
Bank premises, furniture and fixtures . . . . .	228	All other liabilities . . . . .	113
All other assets . . . . .	148	Total liabilities . . . . .	9 999
		<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	350
		Undivided profits . . . . .	341
		Capital reserves . . . . .	31
		Total Equity Capital . . . . .	872
<b>TOTAL</b> . . . . .	<u>10 871</u>	<b>TOTAL</b> . . . . .	<u>10 871</u>



**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

**Principal Officers**

S. R. Nichols ..... Chairman  
 G. P. Mullen ..... Vice Chairman  
 \*R. L. Morton ..... President  
 Lawrence Holloway ..... Vice-Pres.  
    & Cashier  
 Faye Smith ..... Sec. of Board  
 Dora M. Holloway ..... Asst. Cashier  
 Elis Garth ..... Asst. Cashier  
 William A. Davidson ..... Asst. Vice  
    President

**Directors**

S. R. Nichols  
 Henry Nichols  
 G. P. Mullen  
 R. L. Morton  
 Willis Eddins  
 Guy DeVore  
 J. E. Berry  
 Joe Skarda

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	819	Demand deposits .....	3 676
U. S. Treasury securities ...	1 870	Time deposits .....	9 650
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	16
agencies & corporations ..	3 700	Public funds .....	1 644
Oblig. of States & political		<u>Total Deposits .....</u>	<u>14 986</u>
subdivisions .....	5 005	Total liabilities .....	14 986
Excess funds sold .....	150		
Loans (Net) .....	5 349	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock .....	330
and fixtures .....	82	Surplus .....	1 000
All other assets .....	9	Undivided profits .....	668
		<u>Total Equity Capital .....</u>	<u>1 998</u>
<b>TOTAL .....</b>	<u>16 984</u>	<b>TOTAL .....</b>	<u>16 984</u>

**DEWITT BANK & TRUST COMPANY, DEWITT**

Population 3,728 Arkansas County  
 Chartered March 1, 1929 P.O. Box Drawer 71 Telephone Number 946-3531  
 Zip Code 72042  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

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

**Directors**

A. A. Beverburg  
 Wilbur H. Botts  
 Julian Brown  
 E. E. Denman  
 Ray D. Dickson  
 Elmer A. Ferguson  
 F. A. O'Daniel  
 Charles W. Rasco III  
 B. Gene Staton  
 Jack Whitmore

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	4 097	Demand deposits . . . . .	10 216
U. S. Treasury securities . . . .	2 870	Time deposits . . . . .	15 590
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	23
agencies & corporations . .	1 653	Public funds . . . . .	1 579
Oblig. of States & political		<u>Total Deposits . . . . .</u>	<u>27 408</u>
subdivisions . . . . .	7 975	All other liabilities . . . . .	336
All other securities including		<u>Total liabilities . . . . .</u>	<u>27 744</u>
corporate stocks . . . . .	349		
Excess funds sold . . . . .	2 200	<b>Equity Capital</b>	
Loans (Net) . . . . .	10 527	Capital stock . . . . .	450
Bank premises, furniture		Surplus . . . . .	750
and fixtures . . . . .	36	Undivided profits . . . . .	2 259
All other assets . . . . .	1 496	<u>Total Equity Capital . . . .</u>	<u>3 459</u>
TOTAL . . . . .	<u>31 203</u>	TOTAL . . . . .	<u>31 203</u>

**PEOPLES BANK, DIERKS**

Population 1,157 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

**Principal Officers**

John H. Hendrix ..... Chairman  
 Flynn Justus ..... Vice Chairman  
 \*Jerry Jacobs ..... President  
 C. E. Hendrix, Jr. .... Vice Pres.  
 Beth Cox ..... Cashier  
 Peggy Helms ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	2 225	Demand deposits . . . . .	3 317
Oblig. of other U. S. Gov't agencies & corporations . .	507	Time deposits . . . . .	3 957
Oblig. of States & political subdivisions . . . . .	2 261	U. S. Gov't deposits . . . . .	1
Excess funds sold . . . . .	500	Public funds . . . . .	758
Loans (Net) . . . . .	3 494	Total Deposits . . . . .	8 033
Bank premises, furniture and fixtures . . . . .	119	All other liabilities . . . . .	6
All other assets . . . . .	2	Total liabilities . . . . .	8 039
		<b>Equity Capital</b>	
		Capital stock . . . . .	135
		Surplus . . . . .	665
		Undivided profits . . . . .	269
		Total Equity Capital . . . . .	1 069
<b>TOTAL</b> . . . . .	<b>9 108</b>	<b>TOTAL</b> . . . . .	<b>9 108</b>

**BANK OF DOVER, DOVER**

Population 662 Pope County  
 Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121  
 Zip Code 72837  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*C. L. Poynter . . . . . Exec. Vice Pres.  
 David L. Dunlap . . . . . Vice Pres.  
 Dale W. Deckard . . . . . Cashier  
 Mary R. Martin . . . . . Asst. Cashier  
 Bettye W. Barton . . . . . Asst. Cashier  
 Joyce Churchill . . . . . Asst. Cashier

**Directors**

J. E. Moore  
 C. L. Poynter  
 S. F. McCain  
 David R. Bewley  
 T. C. Campbell  
 Stanford Lee

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	867	Demand deposits . . . . .	2 575
U. S. Treasury securities . . . . .	130	Time deposits . . . . .	5 754
Oblig. of other u. S. Gov't agencies & corporations . . . . .	300	U. S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	1 041	Public funds . . . . .	1 437
Loans (Net) . . . . .	8 271	Total Deposits . . . . .	9 772
Bank premises, furniture and fixtures . . . . .	111	Excess funds purchased . . . . .	200
All other assets . . . . .	16	Total liabilities . . . . .	9 972
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	200
		Undivided profits . . . . .	364
		Total Equity Capital . . . . .	764
<b>TOTAL</b> . . . . .	<b>10 736</b>	<b>TOTAL</b> . . . . .	<b>10 736</b>

**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

**Principal Officers**

\*Ernie Ashford ..... President  
 Linda Smith ..... Cashier

**Directors**

Merle Peterson-Chmn.  
 Ernie Ashford  
 Howard R. Harris  
 Bill Teeter  
 Herman Vickers  
 William West

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 088	Demand deposits . . . . .	2 191
U. S. Treasury securities . . .	199	Time deposits . . . . .	2 609
Oblig. of other U. S. Gov't agency corporations . . . . .	1 094	U. S. Gov't deposits . . . . .	17
Oblig. of States & political subdivisions . . . . .	597	Public funds . . . . .	<u>1 056</u>
Loans (Net) . . . . .	3 364	Total Deposits . . . . .	5 873
Bank premises, furniture and fixtures . . . . .	310	All other liabilities . . . . .	<u>38</u>
All other assets . . . . .	114	Total liabilities . . . . .	5 911
		<b>Equity Capital</b>	
		Capital stock . . . . .	300
		Surplus . . . . .	300
		Undivided profits . . . . .	<u>255</u>
		Total Equity Capital . . . . .	855
<b>TOTAL</b> . . . . .	<u>6 766</u>	<b>TOTAL</b> . . . . .	<u>6 766</u>

**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

**Principal Officers**

\*Claud T. Frank ..... President  
 & Chairman of Board  
 David J. Garrett ..... Vice Pres.  
 & Cashier  
 Loral M. Adcock ..... Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	1 664	Demand deposits.....	5 127
U. S. Treasury securities ...	1 785	Time deposits.....	14 030
Oblig. of other U. S. Gov't agencies & corporations ..	780	U. S. Gov't deposits.....	27
Oblig. of States & political subdivisions .....	4 949	Public funds .....	2 296
All other securities including corporate stocks.....	201	Total Deposits .....	21 480
Excess funds sold.....	400	All other liabilities .....	28
Loans (Net).....	13 733	Total liabilities .....	21 508
Bank premises, furniture and fixtures.....	353		
All other assets .....	94	<b>Equity Capital</b>	
		Capital stock .....	300
		Surplus .....	1 000
		Undivided profits .....	1 151
		Total Equity Capital .....	2 451
<b>TOTAL.....</b>	<b>23 959</b>	<b>TOTAL.....</b>	<b>23 959</b>

**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

**Principal Officers**

\*J. E. Brooks ..... President  
 Everett Hood ..... Vice Pres.  
 Mary E. Davis ..... Cashier  
 Wanda S. Armstrong... Asst. Cashier  
 Iris V. Cole ..... Asst. Cashier  
 Chris Lehman ..... Asst. Cashier  
 John E. Gregson ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	847	Demand deposits.....	3 676
U. S. Treasury securities ...	450	Time deposits .....	8 429
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	25
agencies & corporations..	1 150	Public funds .....	1 637
Oblig. of States & political		Total Deposits .....	<u>13 767</u>
subdivisions .....	3 330	Total liabilities .....	<u>13 767</u>
All other securities including			
corporate stocks.....	2	<b>Equity Capital</b>	
Excess funds sold .....	2 000	Capital stock .....	400
Loans (Net) .....	6 966	Surplus .....	500
Bank premises, furniture		Undivided profits .....	<u>431</u>
and fixtures.....	335	Total Equity Capital .....	<u>1 331</u>
All other assets .....	18		
<b>TOTAL.....</b>	<u>15 098</u>	<b>TOTAL.....</b>	<u>15 098</u>

**THE DELTA STATE BANK, ELAINE**

Population 1,200 Phillips COUNTY  
 Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397  
 Zip Code 72333

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

**Principal Officers**

\*Mary Louise Demoret Jones, President  
 & Cashier  
 S. J. Howe . . . . . Vice Pres.  
 Lamar Marks . . . . . Secretary

**Directors**

Mary Louise Demoret Jones  
 S. J. Howe  
 Lamar Marks

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	703	Demand deposits . . . . .	1 256
U. S. Treasury securities . . .	691	U. S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	6	Public funds . . . . .	395
Excess funds sold . . . . .	100	Total Deposits . . . . .	<u>1 653</u>
Loans (Net) . . . . .	646	Total liabilities . . . . .	1 653
Bank premises, furniture and fixtures . . . . .	5	<b>Equity Capital</b>	
All other assets . . . . .	7	Capital stock . . . . .	40
		Surplus . . . . .	80
		Undivided profits . . . . .	357
		Capital reserves . . . . .	28
		Total Equity Capital . . . .	<u>505</u>
<b>TOTAL . . . . .</b>	<u>2 158</u>	<b>TOTAL . . . . .</b>	<u>2 158</u>



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

Population 25,283 Union County  
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-8863  
Zip Code 71730  
Number of Branches: Inside City—1; Outside City—1

**Principal Officers**

Louis E. Hurley .. Chairman of Board  
\*Edward Hurley ... Chief Exec. Officer  
J. Thomas May ..... Vice Pres.  
Steve Leverette ..... Cashier  
James H. Ludwig ..... Vice Pres.  
Mrs. Doris Cawvey... Asst. Vice Pres.  
Tandy Menefee ... Asst. Trust Officer  
John E. Hillier, Jr. .... Controller

**Directors**

Louis E. Hurley  
Edward Hurley  
J. Thomas May  
Bruce Anthony  
H. L. Dowling  
James W. Garison  
D. R. James, Jr.  
J. V. Spencer, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	3 988	Demand deposits .....	11 978
U. S. Treasury securities ...	1 734	Time deposits .....	17 652
Oblig. of other U. S. Gov't agencies & corporations ..	2 901	U. S. Gov't deposits .....	196
Oblig. of States & political subdivisions .....	5 254	Public funds .....	1 792
All other securities including corporate stocks .....	193	Deposits of banks .....	<u>119</u>
Loans (Net) .....	19 729	<b>Total Deposits .....</b>	<b>31 737</b>
Bank premises, furniture and fixtures .....	1 140	Excess funds purchased ....	700
All other assets .....	683	All other liabilities .....	<u>640</u>
		<b>Total liabilities .....</b>	<b>33 077</b>
		<b>Equity Capital</b>	
		Capital stock .....	600
		Surplus .....	800
		Undivided profits .....	<u>555</u>
		<b>Total Equity Capital .....</b>	<b>1 955</b>
		Subordinated notes & debentures .....	590
<b>TOTAL .....</b>	<u>35 622</u>	<b>TOTAL .....</b>	<u>35 622</u>

**BANK OF ELKINS, ELKINS**

Population 452 Washington  
 Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131  
 Zip Code 72727  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*J. E. Bunch . . . . . Chairman of Board  
 & President  
 Joel L. Bunch . . . . . Exec. Vice Pres.  
 and Public Relations  
 John A. Bunch, Sr. . . . . Exec. Vice Pres.  
 and Business Relations  
 Joyce R. Bunch . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 165	Demand deposits . . . . .	2 473
Oblig. of other U. S. Gov't agencies & corporations . . . . .	875	Time deposits . . . . .	4 795
Oblig. of States & political subdivisions . . . . .	544	U. S. Gov't deposits . . . . .	11
Excess funds sold . . . . .	350	Public funds . . . . .	298
Loans (Net) . . . . .	5 238	Total Deposits . . . . .	7 577
Bank premises, furniture & fixtures . . . . .	38	All other liabilities . . . . .	19
All other assets . . . . .	8	Total liabilities . . . . .	7 596
		<b>Equity Capital</b>	
		Capital stock . . . . .	250
		Surplus . . . . .	235
		Undivided profits . . . . .	137
		Total Equity Capital . . . . .	622
<b>TOTAL</b> . . . . .	<b>8 218</b>	<b>TOTAL</b> . . . . .	<b>8 218</b>

**BANK OF ENGLAND, ENGLAND**

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

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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	963	Demand deposits . . . . .	3 796
U. S. Treasury securities . . .	553	Time deposits . . . . .	3 161
Oblig. of other U. S. Gov't agencies & corporations . .	50	U. S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	1 716	Public funds . . . . .	86
Loans (Net) . . . . .	4 464	Total Deposits . . . . .	7 047
Bank premises, furniture and fixtures . . . . .	54	All other liabilities . . . . .	4
All other assets . . . . .	5	Total liabilities . . . . .	7 051
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	400
		Undivided profits . . . . .	194
		Capital reserves . . . . .	60
		Total Equity Capital . . . . .	754
<b>TOTAL</b> . . . . .	<b>7 805</b>	<b>TOTAL</b> . . . . .	<b>7 805</b>

**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

**Principal 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	767	Demand deposits . . . . .	2 803
U. S. Treasury securities . . . . .	3 937	Time deposits . . . . .	4 998
Oblig of other U. S. Gov't agencies & corporations . . . . .	800	U. S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	2 313	Public funds . . . . .	476
Excess funds sold . . . . .	600	Total Deposits . . . . .	<u>8 291</u>
Loans (Net) . . . . .	1 200	Total liabilities . . . . .	<u>8 291</u>
All other assets . . . . .	15	<b>Equity Capital</b>	
		Capital stock . . . . .	240
		Surplus . . . . .	460
		Undivided profits . . . . .	641
		Total Equity Capital . . . . .	<u>1 341</u>
<b>TOTAL</b> . . . . .	<u>9 632</u>	<b>TOTAL</b> . . . . .	<u>9 632</u>

**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

**Principal Officers**

Alvin Meyer, Sr. .... President  
 W. J. Weaver, M.D. .... Sr. Vice Pres.  
 \*Carl W. Ray .... Exec. Vice Pres.  
 Gene Keith .... Vice Pres.  
 Claudine Stephens .... Asst. Cashier  
 Jean Connell .... Asst. Cashier  
 Mary Ruth Keller .... Asst. Cashier

\*Designates Chief Executive Officer

**Directors**

Alvin Meyer, Sr.  
 W. J. Weaver  
 W. K. Grubbs  
 Carl W. Ray  
 Burette Griffith  
 Sam Bowman  
 Don R. Rebsamen  
 Earl E. Verser, Jr.

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	1 038	Demand deposits.....	3 198
U. S. Treasury securities ...	788	Time deposits .....	5 993
Oblig. of other U. S. Gov't agencies & corporations ..	906	U. S. Gov't deposits .....	10
Oblig. of States & political subdivisions .....	1 762	Public funds .....	1 126
Excess funds sold .....	400	Total Deposits .....	10 327
Loans (Net).....	6 772	All other liabilities .....	14
Bank premises, furniture and fixtures.....	84	Total liabilities .....	10 341
All other assets .....	22		
		<b>Equity Capital</b>	
		Capital stock .....	350
		Surplus .....	520
		Undivided profits .....	561
		Total Equity Capital .....	1 431
<b>TOTAL</b> .....	<u>11 772</u>	<b>TOTAL</b> .....	<u>11 772</u>

**BANK OF EUREKA SPRINGS, EUREKA SPRINGS**

Population 2,000 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

**Principal Officers**

\*John F. Cross . . . . . Chairman & Pres.  
 Robert C. Muhm . . . . . Sr. Vice Pres.  
 Richard Kelley, Jr. . . . . Vice Pres.  
 Reba L. Pyatt . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 142	Demand deposits . . . . .	3 742
U. S. Treasury securities . . . . .	650	Time deposits . . . . .	6 366
Oblig of other U. S. Gov't agencies & corporations . . . . .	665	U. S. Gov't deposits . . . . .	30
Oblig. of States & political subdivisions . . . . .	1 765	Public funds . . . . .	890
Excess funds sold . . . . .	1 700	Total Deposits . . . . .	11 028
Loans (Net) . . . . .	6 119	All other liabilities . . . . .	13
Bank premises, furniture and fixtures . . . . .	76	Total liabilities . . . . .	11 041
All other assets . . . . .	30		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	410
		Undivided profits . . . . .	596
		Total Equity Capital . . . . .	1 106
<b>TOTAL</b> . . . . .	<b>12 147</b>	<b>TOTAL</b> . . . . .	<b>12 147</b>

### BANK OF EVENING SHADE, EVENING SHADE

Population 360      Sharp County  
 Chartered February 5, 1901      P.O. Box 98      Telephone Number 266-3386  
    Zip Code 72532  
 Number of Branches: Inside City—None; Outside City—None

#### Principal Officers

#### Directors

Preston W. Grace ..... Chmn. of Board  
 Guy W. Moseley ..... President  
 \*A. L. Hoaney ..... Exec. Vice Pres.  
 William E. Frazier ..... Cashier  
 Sharon K. Qualls ..... Asst. Cashier

Preston W. Grace  
 Guy W. Moseley  
 A. L. Hoaney  
 Deltha Laman  
 Joseph A. Carpenter, Jr.

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	173	Demand deposits.....	1 019
U. S. Treasury securities ...	349	Time deposits.....	2 398
Oblig. of other U. S. Gov't		Public funds.....	43
agencies & corporations..	246	Total Deposits.....	3 460
Oblig. of States & political		All other liabilities.....	8
subdivisions.....	240	Total liabilities.....	3 468
Excess funds sold.....	100		
Loans (Net).....	2 778	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock.....	100
and fixtures.....	85	Surplus.....	275
All other assets.....	14	Undivided profits.....	142
		Total Equity Capital.....	517
<b>TOTAL.....</b>	<b>3 985</b>	<b>TOTAL.....</b>	<b>3 985</b>

**McILROY BANK & TRUST, FAYETTEVILLE**

Population 34,036 Washington County  
 Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000  
 Zip Code 72701  
 Number of Branches: Inside City—4; Outside City—0

**Principal Officers**

Mr. Hayden McIlroy, Chmn. of Board  
 \*Mr. Obert M. Udem . . . . . President  
 Mrs. Betty Clark . . . . . Vice Pres. Oper.  
 Mr. George Edwards . . . . . V. P. Loans  
 Mr. Don Giles . . . . . V. P. Branch Oper.  
 Mr. Tom Mathias . . . . . Vice Pres.  
   & Cashier  
 Mr. Jim Shreve . . . . . Vice Pres.  
 Mr. Winston I. Sloan . . . . . Vice Pres.  
   & Trust Off.

\*Designates Chief Executive Officer

**Directors**

E. J. Ball  
 L. L. Baxter  
 Frank J. Broyles  
 Millard Goff  
 Ralph Goff  
 Dr. John E. Kane  
 Dr. James D. Mashburn  
 Mr. Hayden McIlroy  
 Charles Scharlau  
 Obert M. Udem  
 Jim Bob Wheeler  
 Paul Young, Jr.

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>	
Cash & due from banks . . . .	6 697	Demand deposits . . . . .	20	642
U. S. Treasury securities . . .	7 168	Time deposits . . . . .	32	156
Oblig. of other U. S. Gov't agencies & corporations ..	5 396	U. S. Gov't deposits . . . . .	14	707
Oblig. of States & political subdivisions . . . . .	6 242	Public funds . . . . .	3	509
All other securities including corporate stocks . . . . .	3 427	Deposits of banks . . . . .	71	142
Excess funds sold . . . . .	3 000	Total Deposits . . . . .	8	444
Loans (Net) . . . . .	50 379	Excess funds purchased . . . .	80	368
Bank premises, furniture and fixtures . . . . .	2 212	All other liabilities . . . . .		
All other assets . . . . .	2 248	Total liabilities . . . . .		
		<b>Equity Capital</b>		
		Capital stock . . . . .	2	362
		Surplus . . . . .	1	138
		Undivided profits . . . . .	1	174
		Capital reserves . . . . .	481	
		Total Equity Capital . . . . .	5	155
		Subordinated notes & debentures . . . . .	1	246
TOTAL . . . . .	86 769	TOTAL . . . . .	86	769



**CITIZENS BANK AND TRUST COMPANY, FLIPPIN**

Population 1,026 Marion County  
 Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255  
 Zip Code 72634  
 Number of Branches: Inside City—0; Outside City—0

**Principal Officers**

\*J. N. Patterson..... President  
 Frank Blaine Burge..... Vice Pres.  
 Keith Richard..... Vice Pres.  
 Sharon Patterson..... Cashier  
 Sue Cunningham..... Asst. Cashier  
 Luna Cornell..... Asst. Cashier  
 Verna Trimble..... Asst. Cashier

**Directors**

J. N. Patterson  
 Frank Blaine Burge  
 Steve Poynter-Chm.  
 Chris V. Wade-Vice Chm.  
 Red Milligan-Secretary  
 H. Guy Alexander  
 Glenn Johnson  
 L. A. Wood

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	1 335	Demand deposits.....	2 003
U. S. Treasury securities ...	500	Time deposits.....	7 043
Oblig. of other U. S. Gov't.		U. S. Gov't deposits.....	7
agencies & corporations..	601	Public funds.....	1 251
Oblig. of States & political		Total Deposits.....	10 304
subdivisions.....	1 061	All other liabilities.....	18
Excess funds sold.....	750	Total liabilities.....	10 322
Loans (Net).....	6 880		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	234	Capital stock.....	366
All other assets.....	4	Surplus.....	424
		Undivided profits.....	253
		Total Equity Capital.....	1 043
<b>TOTAL.....</b>	<b>11 365</b>	<b>TOTAL.....</b>	<b>11 365</b>

**FORDYCE BANK & TRUST CO., FORDYCE**

Population 4,837 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

**Principal Officers**

\*W. R. Benton, Jr. . . . . President  
 Curtis Hutchins . . . . . 1st Vice Pres.  
 J. W. Hearnberger . . . . . Vice Pres.  
 & Cashier  
 Katy Graves . . . . . Vice Pres.  
 Amy Wallace . . . . . Asst. Vice Pres.  
 Maude Smith . . . . . Asst. Cashier  
 Bonnie Wallace . . . . . Asst. Cashier  
 Vivian Garlington . . . . . Asst. Cashier  
 Wanda Smurl . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 380	Demand deposits . . . . .	4 703
U. S. Treasury securities . . .	2 024	Time deposits . . . . .	10 344
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	30
agencies & corporations . . .	2 003	Public funds . . . . .	698
Oblig. of States & political		Total Deposits . . . . .	15 775
subdivisions . . . . .	3 332	All other liabilities . . . . .	32
All other securities including		Total liabilities . . . . .	15 807
corporate stocks . . . . .	75		
Excess funds sold . . . . .	700	<b>Equity Capital</b>	
Loans (Net) . . . . .	7 678	Capital stock . . . . .	200
Bank premises, furniture		Surplus . . . . .	400
and fixtures . . . . .	66	Undivided profits . . . . .	861
All other assets . . . . .	18	Capital reserves . . . . .	8
		Total Equity Capital . . . .	1 469
<b>TOTAL . . . . .</b>	<b>17 276</b>	<b>TOTAL . . . . .</b>	<b>17 276</b>

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

Population 12,500                      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

**Principal Officers**

**Directors**

\*Robert E. Porter ..... President  
C. C. Moore ..... Sr. Vice Pres.  
Diana Arwood ..... Vice 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 ..... V. P. & Mgr.  
    DeValls Bluff Office  
Otto Miller ..... V. P. & Mgr.  
    Cotton Plant Office

J. R. Chappell, Jr.  
Don Edmondson  
O. J. Gandy, Jr.  
J. R. Grobmyer  
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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1    982	Demand deposits . . . . .	10    236
U. S. Treasury securities . . .	457	Time deposits . . . . .	16    892
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	78
agencies & corporations . .	5    268	Public funds . . . . .	3    269
Oblig. of States & political		Total Deposits . . . . .	30    475
subdivisions . . . . .	6    797	All other liabilities . . . . .	385
All other securities including		Total liabilities . . . . .	30    860
corporate stocks . . . . .	744		
Loans (Net) . . . . .	17   642	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	300
and fixtures . . . . .	644	Surplus . . . . .	2    200
All other assets . . . . .	591	Undivided profits . . . . .	765
		Total Equity Capital . . . . .	3    265
<b>TOTAL</b> . . . . .	<b>34   125</b>	<b>TOTAL</b> . . . . .	<b>34   125</b>

**PLANTERS AND MERCHANTS BANK, GILLETT**

Population 946 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

**Principal Officers**

\*Jerry M. Dyer ..... Exec. Vice Pres.  
 Larry E. Bauer ..... Vice Pres.  
 Dorothy R. Smith ..... Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	506	Demand deposits .....	2 100
U. S. Treasury securities ...	652	Time deposits .....	3 919
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	2
agencies & corporations ..	200	Public funds .....	567
Oblig. of States & political		Total Deposits .....	6 588
subdivisions .....	995	All other liabilities .....	23
Loans (Net) .....	4 839	Total liabilities .....	6 611
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures .....	99	Capital stock .....	150
All other assets .....	11	Surplus .....	300
		Undivided profits .....	218
		Capital reserves .....	23
		Total Equity Capital .....	691
<b>TOTAL .....</b>	<b>7 302</b>	<b>TOTAL .....</b>	<b>7 302</b>

**BANK OF GLENWOOD, GLENWOOD**

Population 1,212 Pike County  
 Chartered December 27, 1912 P.O. Box O Telephone Number 356-2121  
 Zip Code 71943

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

**Principal Officers**

\*John T. Crews ..... President  
 Justin Dupre ..... Vice Pres.  
 Victor H. Cox ..... Vice Pres.  
 Doris Hutchings ..... Asst. Vice Pres.  
 Lynda Robbins ..... Asst. Vice Pres.  
 Patricia Duke ..... Cashier  
 Sherry Johnson ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	743	Demand deposits . . . . .	2 663
U. S. Treasury securities . . .	549	Time deposits . . . . .	4 231
Oblig. of other U. S. Gov't agencies & corporations . .	746	U. S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . . . .	1 457	Public funds . . . . .	738
Loans (Net) . . . . .	4 701	Total Deposits . . . . .	<u>7 645</u>
Bank premises, furniture and fixtures . . . . .	101	Total liabilities . . . . .	<u>7 645</u>
All other assets . . . . .	90		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	600
		Undivided profits . . . . .	42
		Total Equity Capital . . . . .	<u>742</u>
<b>TOTAL</b> . . . . .	<u>8 387</u>	<b>TOTAL</b> . . . . .	<u>8 387</u>

**CADDO STATE BANK, GLENWOOD**

Population 1,212 Pike County  
 Chartered December 21, 1976 P.O. Box 47 Telephone Number 356-3196  
 Zip Code 71943

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

**Principal Officers**

Charles F. Tidwell ... Chmn. of Board  
 \*Robert M. McMahan ..... President  
 Annette Daniel ..... Asst. Cashier

**Directors**

Charles Forga  
 J. T. Jones  
 H. J. Ligon  
 Robert M. McMahan  
 Austin L. Swindle  
 Deadle Thrash  
 Charles F. Tidwell

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	352	Demand deposits.....	808
U. S. Treasury securities ...	295	Time deposits.....	1 214
Oblig. of States & political subdivisions .....	14	U. S. Gov't deposits.....	4
All other securities including corporate stocks.....	216	Public funds .....	550
Excess funds sold .....	150	Total Deposits .....	2 576
Loans (Net).....	2 132	All other liabilities .....	9
Bank premises, furniture and fixtures.....	153	Total liabilities .....	2 585
All other assets .....	54		
		<b>Equity Capital</b>	
		Capital stock .....	320
		Surplus .....	320
		Undivided profits .....	141
		Total Equity Capital .....	781
<b>TOTAL</b> .....	<b>3 366</b>	<b>TOTAL</b> .....	<b>3 366</b>

**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

**Principal Officers**

Howard Holthoff . . . . . Chairman  
 \*Harold H. Reid . . . . . Pres. & Chief Exec.  
 W. J. Boren . . . . . First Vice Pres.  
 Ernest Bradshaw . . . . . Vice Pres.  
 Mary L. Nolan . . . . . Vice Pres.  
 & Cashier  
 Carolyn Knight . . . . . Asst. Cashier  
 Ellen Robertson . . . . . Asst. Cashier  
 Wanda Robertson . . . . . Asst. Cashier  
 Edna Shadowens . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	504	Demand deposits . . . . .	2 307
U. S. Treasury securities . . . . .	898	Time deposits . . . . .	4 740
Oblig. of States & political subdivisions . . . . .	1 044	U. S. Gov't deposits . . . . .	26
All other securities including corporate stocks . . . . .	45	Public funds . . . . .	889
Loans (Net) . . . . .	6 197	Total Deposits . . . . .	7 962
Bank premises, furniture and fixtures . . . . .	296	Excess funds purchased . . . . .	300
All other assets . . . . .	2	Total liabilities . . . . .	8 262
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	450
		Undivided profits . . . . .	174
		Total Equity Capital . . . . .	724
<b>TOTAL</b> . . . . .	<b>8 986</b>	<b>TOTAL</b> . . . . .	<b>8 986</b>

**BANK OF GRAVETT, GRAVETTE**

Population 1,200 Benton  
 Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251  
 Zip Code 72736  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

J. T. Edmondson, Jr. . . . . President  
 \*John R. Meade . . . . . Exec. Vice Pres.  
 Stokes Ballard . . . . . Vice Pres.  
 Vernon Austin . . . . . Vice Pres.  
 Larry L. Wilmoth . . . . . Cashier  
 Lyle Austin . . . . . Asst. Cashier  
 Paul C. Galyean . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 673	Demand deposits . . . . .	4 616
U. S. Treasury securities . . .	1 794	Time deposits . . . . .	11 001
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	57
agencies & corporations . . .	72	Public funds . . . . .	612
Oblig. of States & political		Total Deposits . . . . .	16 286
subdivisions . . . . .	2 949	All other liabilities . . . . .	26
Excess funds sold . . . . .	1 400	Total liabilities . . . . .	16 312
Loans (Net) . . . . .	9 741		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	222	Capital stock . . . . .	100
All other assets . . . . .	11	Surplus . . . . .	300
		Undivided profits . . . . .	1 122
		Capital reserves . . . . .	28
		Total Equity Capital . . . .	1 550
<b>TOTAL</b> . . . . .	<u>17 862</u>	<b>TOTAL</b> . . . . .	<u>17 862</u>



**FARMERS BANK, GREENWOOD**

Population 2,466 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

**Principal Officers**

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

**Directors**

Means Wilkinson  
 Betty Wilkinson  
 Lorene Carnes  
 Bronson Andrews

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 588	Demand deposits . . . . .	4 109
U. S. Treasury securities . . .	1 524	Time deposits . . . . .	9 574
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	9
agencies & corporations . . .	2 604	Public funds . . . . .	1 157
Oblig. of States & political		Total Deposits . . . . .	14 849
subdivisions . . . . .	3 807	All other liabilities . . . . .	144
All other securities including		Total liabilities . . . . .	14 993
corporate stocks . . . . .	598		
Excess funds sold . . . . .	800	<b>Equity Capital</b>	
Loans (Net) . . . . .	5 167	Capital stock . . . . .	300
Bank premises, furniture		Surplus . . . . .	700
and fixtures . . . . .	145	Undivided profits . . . . .	484
All other assets . . . . .	244	Total Equity Capital . . . . .	1 484
<b>TOTAL</b> . . . . .	<u>16 477</u>	<b>TOTAL</b> . . . . .	<u>16 477</u>

## 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

### Principal Officers

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

### Directors

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	175	Demand deposits.....	845
U. S. Treasury securities ...	779	Time deposits ..... 1	262
Oblig. of other U. S. Gov't agencies & corporations ..	159	U. S. Gov't deposits .....	1
Oblig. of States & political subdivisions .....	579	Public funds .....	78
Excess funds sold .....	100	Deposits of banks .....	15
Loans (Net).....	626	Total Deposits .....	2 201
Bank premises, furniture and fixtures.....	4	Total Liabilities.....	2 201
		<b>Equity Capital</b>	
		Capital stock .....	25
		Surplus .....	125
		Undivided profits .....	69
		Capital reserves.....	2
		Total Equity Capital.....	221
 TOTAL .....	 <u>2 422</u>	 TOTAL.....	 <u>2 422</u>

**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

**Principal Officers**

John Jackson ..... President  
 \*Eddie Holt ..... Exec. Vice Pres.  
 Jean Boulden ..... Vice Pres.  
 and Cashier  
 Ron Walker ..... Asst. Vice Pres.  
 and Installment Loans  
 Linda Bittle ..... Asst. Cashier  
 Kaye Stiffler ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	506	Demand deposits.....	2 136
U. S. Treasury securities ...	20	Time deposits .....	5 872
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	13
agencies & corporations..	60	Public funds .....	<u>858</u>
Oblig. of States & political		Total Deposits .....	8 879
subdivisions .....	2 465	Excess funds purchased....	650
Loans (Net) .....	7 361	All other liabilities .....	<u>23</u>
Bank premises, furniture		Total liabilities .....	9 552
and fixtures.....	206		
All other assets .....	145	<b>Equity Capital</b>	
		Capital stock .....	800
		Surplus .....	200
		Undivided profits .....	<u>211</u>
		Total Equity Capital .....	1 211
<b>TOTAL</b> .....	<u>10 763</u>	<b>TOTAL</b> .....	<u>10 763</u>

**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

**Principal Officers****Directors**

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

P. E. Barnes  
 F. P. Blanks  
 Bob 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  
 S. A. Wilcoxon, Jr.  
 E. A. Tucker

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . .	708	Demand deposits . . . . .	2 868
U. S. Treasury securities . . .	314	Time deposits . . . . .	8 153
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	14
agencies & corporations . . .	3 620	Public funds . . . . .	1 006
Loans (Net) . . . . .	8 438	Deposits of banks . . . . .	10
Bank premises, furniture		Total Deposits . . . . .	12 051
and fixtures . . . . .	202	Excess funds purchased . . . . .	100
All other assets . . . . .	39	Total liabilities . . . . .	12 151
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	550
		Undivided profits . . . . .	519
		Capital reserves . . . . .	1
		Total Equity Capital . . . . .	1 170
<b>TOTAL</b> . . . . .	<b>13 321</b>	<b>TOTAL</b> . . . . .	<b>13 321</b>

**CALHOUN COUNTY BANK, HAMPTON**

Population 1,251 Calhoun County  
 Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207  
 Zip Code 71744  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*Searcy Harrell, Sr. . . . . President  
 Len Harrell . . . . . Vice Pres.  
 B. Dickson Neal . . . . . Vice Pres.  
 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	434	Demand deposits . . . . .	2 569
U. S. Treasury securities . . .	975	Time deposits . . . . .	4 952
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	5
agencies & corporations . .	614	Public funds . . . . .	1 278
Oblig. of States & political		Total Deposits . . . . .	8 804
subdivisions . . . . .	2 232	All other liabilities . . . . .	44
All other securiteis including		Total liabilities . . . . .	8 848
corporate stocks . . . . .	125		
Loans (Net) . . . . .	5 408	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	100
and fixtures . . . . .	172	Surplus . . . . .	400
All other assets . . . . .	54	Undivided profits . . . . .	666
		Total Equity Capital . . . . .	1 166
<b>TOTAL . . . . .</b>	<b>10 014</b>	<b>TOTAL . . . . .</b>	<b>10 014</b>

**THE BANK OF HARRISBURG, HARRISBURG**

Population 1,949 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

**Principal Officers**

R. W. Butler . . . . . President  
 \*Horace S. Smith . . . . . Exec. Vice Pres.  
 J. T. Butler . . . . . Vice-Pres.  
 James Williams . . . . . Cashier  
 Doris H. Smith . . . . . Asst. Cashier

**Directors**

R. W. Butler  
 Horace S. Smith  
 J. T. Butler  
 Anna M. Butler

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 613	Demand deposits . . . . .	5 092
U. S. Treasury securities . . .	550	Time deposits . . . . .	10 542
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	23
agencies & corporations . .	277	Public funds . . . . .	<u>1 464</u>
Oblig. of States & political		Total Deposits . . . . .	<u>17 121</u>
subdivisions . . . . .	2 961	Total liabilities . . . . .	17 121
All other securities including		<b>Equity Capital</b>	
corporate stocks . . . . .	1	Capital stock . . . . .	100
Loans (Net) . . . . .	12 994	Surplus . . . . .	1 000
Bank premises, furniture		Undivided profits . . . . .	<u>571</u>
and fixtures . . . . .	396	Total Equity Capital . . . .	<u>1 671</u>
<b>TOTAL</b> . . . . .	<u>18 792</u>	<b>TOTAL</b> . . . . .	<u>18 792</u>

**THE SECURITY BANK, HARRISON**

Population 7,239

Boone County

Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200

Zip Code 72601

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

**Principal Officers**

\*Wayne Clark..... President  
& Chief Exec. Off.  
L. E. Durand, Vice Chairman of Board  
& Investment Officer  
Wallace E. Nickels ..... Sr. Vice Pres.  
& Farm Representative  
Jim Phillips ..... Vice Pres.  
Gene Waters ..... Vice Pres.  
Richard L. McBee..... Cashier

**Directors**

Roy L. Baker, Sr.  
John O. Campbell  
Wayne Clark  
L. E. Durand  
F. S. Garrison  
Kenneth R. Milburn  
Tom W. Rogers, Jr.  
E. R. Tims  
W. S. Walker

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	4 251	Demand deposits.....	14 804
U. S. Treasury securities ...	3 491	Time deposits .....	26 875
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	103
agencies & corporations ..	1 972	Public funds .....	2 932
Oblig. of States & political		Deposits of banks .....	1 111
subdivisions .....	11 748	Total Deposits .....	45 825
All other securities including		All other liabilities .....	319
corporate stocks .....	355	Total liabilities .....	46 144
Excess funds sold .....	1 600		
Loans (Net) .....	25 799	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock .....	1 800
and fixtures .....	583	Surplus .....	1 200
All other assets .....	960	Undivided profits .....	1 265
		Total Equity Capital .....	4 265
		Subordinated notes	
		& debentures.....	350
<b>TOTAL</b> .....	<u>50 759</u>	<b>TOTAL</b> .....	<u>50 759</u>





**THE CLEBURNE COUNTY BANK, HEBER SPRINGS**

Population 3,800                      Cleburne County  
 Chartered December 16, 1930      Telephone Number 362-2136  
    Zip Code 72543  
 Number of Branches: Inside City—2; Outside City—1

**Principal Officers**

\*Jerome Johnson ..... President  
 Walter Aldridge ..... Vice Pres.  
    & Cashier  
 Juanita F. Taylor .... Asst. Vice Pres.  
 Sam Morton ..... Asst. Cashier  
 Awin Hazelwood ..... Asst. Cashier  
 Paula Hackworth ..... Asst. Cashier  
 Elaine Taylor ..... Asst. Cashier  
 Laverne Meadows ..... Asst. Cashier  
 Maxine Lacy ..... Asst. Cashier  
 Jean Rook ..... Asst. Cashier

**Directors**

Jim Tom Butler  
 R. W. Butler  
 Jerome Johnson  
 Walter Aldridge  
 Richie Lee  
 Ricky L. Johnson, D.D.S.  
 L. E. Roberts, Jr.  
 Wetzell Stark

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	1 830	Demand deposits.....	6 616
U. S. Treasury securities ...	2 176	Time deposits .....	15 320
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	13
agencies & corporations ...	5 109	Public funds .....	1 153
Oblig. of States & political		Total deposits .....	23 102
subdivisions .....	6 033	Excess funds purchased ...	1 200
Loans (Net) .....	10 976	Total liabilities .....	24 302
Bank premises, furniture			
and fixtures .....	89	<b>Equity Capital</b>	
All other assets .....	57	Capital stock .....	120
		Surplus .....	630
		Undivided profits .....	918
		Total Equity Capital ....	1 668
		Subordinate notes	
		& debentures.....	300
<b>TOTAL</b> .....	<b>26 270</b>	<b>TOTAL</b> .....	<b>26 270</b>

**HEBER SPRINGS STATE BANK, HEBER SPRINGS**

(Formerly Arkansas National Bank, Heber Springs)

Population 3,800 Cleburne County  
 Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821  
 (State) Zip Code 72543

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

**Principal Officers**

\*Tucker Blankenship . . . . . President  
   & Bd. Chairman  
 F. B. Rector . . . . . Vice Pres. & Cashier  
 Charles Blankenship . . . . . Vice Pres.  
   & Loan Officer  
 Gary Yow . . . . . Asst. Cashier  
 Mary Lou Bishop . . . . . Asst. Cashier

**Directors**

Tucker Blankenship  
 Charles Blankenship  
 Mildred Blankenship  
 Oscar Patchell  
 Dr. Nathan L. Poff  
 F. B. Rector  
 B. L. Johnston, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 568	Demand deposits . . . . .	4 746
U. S. Treasury securities . . . . .	414	Time deposits . . . . .	9 479
Oblig. of other U. S. Gov't agencies & corporations . . . . .	120	U. S. Gov't deposits . . . . .	27
Oblig. of States & political subdivisions . . . . .	2 331	Public funds . . . . .	291
Excess funds sold . . . . .	300	Deposits of banks . . . . .	97
Loans (Net) . . . . .	11 299	Total Deposits . . . . .	14 640
Bank premises, furniture and fixtures . . . . .	208	All other liabilities . . . . .	624
All other assets . . . . .	310	Total liabilities . . . . .	15 264
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	400
		Undivided profits . . . . .	786
		Total Equity Capital . . . . .	1 286
<b>TOTAL . . . . .</b>	<b>16 550</b>	<b>TOTAL . . . . .</b>	<b>16 550</b>

**BANK OF HOLLY GROVE, HOLLY GROVE**

Population 840 Monroe County  
 Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331  
 Zip Code 72069

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

**Principal 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	622	Demand deposits . . . . .	1 958
U. S. Treasury securities . . . . .	250	Time deposits . . . . .	5 363
Oblig. of other U. S. Gov't agencies & corporations . . . . .	2 232	U. S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . . . .	2 715	Public funds . . . . .	852
Loans (Net) . . . . .	3 377	Total Deposits . . . . .	8 176
Bank premises, furniture and fixtures . . . . .	183	All other liabilities . . . . .	9
All other assets . . . . .	4	Total liabilities . . . . .	8 185
		<b>Equity Capital</b>	
		Capital stock . . . . .	60
		Surplus . . . . .	565
		Undivided profits . . . . .	553
		Capital reserves . . . . .	20
		Total Equity Capital . . . . .	1 198
<b>TOTAL . . . . .</b>	<b>9 383</b>	<b>TOTAL . . . . .</b>	<b>9 383</b>

**HORATIO STATE BANK, HORATIO**

Population 852 Sevier County  
 Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501  
 Zip Code 71842  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*C. E. Hendrix, Jr. . . . . President  
 Edith Hendrix Smith . . . Sr. Vice Pres.  
 Secretary & Treasurer  
 Wilburn Smith . . . . . Exec. Vice Pres.  
 & Cashier  
 Lola J. Lawrence . . . . . Oper. Officer  
 Agnes J. Lincoln . . . . . Bkpg. Officer

**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, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	504	Demand deposits . . . . .	2 200
U. S. Treasury securities . . . . .	275	Time deposits . . . . .	6 988
Oblig. of other U. S. Gov't agencies & corporations . . . . .	2 089	U. S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	1 481	Public funds . . . . .	921
All other securities including corporate stocks . . . . .	51	Total Deposits . . . . .	10 113
Excess funds sold . . . . .	300	All other liabilities . . . . .	31
Loans (Net) . . . . .	6 313	Total liabilities . . . . .	10 144
Bank premises, furniture and fixtures . . . . .	134	<b>Equity Capital</b>	
All other assets . . . . .	49	Capital stock . . . . .	100
		Surplus . . . . .	500
		Undivided profits . . . . .	452
		Total Equity Capital . . . . .	1 052
<b>TOTAL</b> . . . . .	<b>11 196</b>	<b>TOTAL</b> . . . . .	<b>11 196</b>

**THE BANK OF FRANKLIN, HORSESHOE BEND**

Population 1,581                      Izard County  
 Chartered June 13, 1905              Telephone Number 670-5131  
    Zip Code 72512  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*Doug Adams ..... President  
 James H. Brewer ..... Exec. Vice Pres.  
 Jean Ferguson ..... Vice Pres.  
    & Cashier  
 Rose Mae Heck ..... Asst. Vice Pres.  
 Robert Tankersley ... Asst. Vice Pres.

**Directors**

Doug Adams  
 James H. Brewer  
 J. E. Godwin  
 Joe Peacock  
 Linn Garner

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	364	Demand deposits.....	1 653
U. S. Treasury securities ...	694	Time deposits .....	5 064
Oblig. of other U. S. Gov't agencies & corporations ..	700	U. S. Gov't deposits .....	354
Oblig. of States & political subdivisions .....	587	Public funds .....	192
All other securities including corporate stocks.....	902	Total Deposits .....	7 263
Loans (Net).....	4 536	All other liabilities .....	16
Bank premises, furniture and fixtures.....	44	Total liabilities .....	7 279
		<b>Equity Capital</b>	
		Capital stock .....	225
		Surplus .....	100
		Undivided profits .....	206
		Capital reserves.....	17
		Total Equity Capital .....	548
<b>TOTAL.....</b>	<b>7 827</b>	<b>TOTAL.....</b>	<b>7 827</b>

**ARKANSAS BANK AND 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

**Principal Officers**

- Cecil W. Cupp . . . Chairman of Board
- \*Cecil W. Cupp, Jr. . . . President  
     & Chief Exec. Officer
- 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.
- Eldon Sprague . . . . . Sr. Vice Pres.
- Palmer Vanderburg . . . . Sr. Vice Pres.
- Freeman Baldwin . . . . . Vice Pres.
- Jo Ann Bass . . . . . Vice Pres.
- Bob Biles . . . . . Vice Pres.
- J. O. Brown . . . . . Vice Pres.
- Floyd Bryant . . . . . Vice Pres.
- Frank Carnathan . . . . . Vice Pres.
- Mort Cox . . . . . Vice Pres.
- Loyd Emerson . . . . . Vice Pres.
- Debert Graves . . . . . Vice Pres.  
     & Cashier
- Mahlon Grigsby . . . . . Vice Pres.
- Carl Hardage . . . . . Vice Pres.
- Dale Hoggard . . . . . Vice Pres.
- Jess Moore . . . . . Vice Pres.
- Gene Parker . . . . . Vice Pres.
- Ron Steed . . . . . Vice Pres.

**Principal Officers**

- Jerry Thompson . . . . . Vice Pres.
- Dorothy Wall . . . . . Vice Pres.
- Ralph White . . . . . Vice Pres.
- Frank Bolton . . . . . Auditor
- Ed Krenzeloek . . . . . Travel-Manager
- Bob Hammerschmidt . . . Mktg. Officer

**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. Wheatly
- C. Everett Fulgham
- Gaither C. Johnston, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.
Cash & due from banks . . . .	14 829
U. S. Treasury securities . . . .	6 029
Oblig. of other U. S. Gov't agencies & corporations . . . .	5 823
Oblig. of States & political subdivision . . . . .	14 066
All other securities including corporate stocks . . . . .	920
Excess funds sold . . . . .	3 500
Loans (Net) . . . . .	89 513
Bank premises, furniture and fixtures . . . . .	3 426
All other assets . . . . .	1 935
<b>TOTAL . . . . .</b>	<b>140 041</b>

Liabilities	Mil. Thou.
Demand deposits . . . . .	32 602
Time deposits . . . . .	87 818
U. S. Gov't deposits . . . . .	224
Public funds . . . . .	5 075
Deposits of banks . . . . .	2 610
<b>Total Deposits . . . . .</b>	<b>128 329</b>
Excess funds purchased . . . .	500
All other liabilities . . . . .	1 206
<b>Total liabilities . . . . .</b>	<b>130 035</b>
<b>Equity Capital</b>	
Capital stock . . . . .	2 025
Surplus . . . . .	2 025
Undivided profits . . . . .	2 797
Capital reserves . . . . .	172
<b>Total Equity Capital . . . .</b>	<b>7 019</b>
Subordinated notes & debentures . . . . .	2 987
<b>TOTAL . . . . .</b>	<b>140 041</b>

**BANK OF IMBODEN, IMBODEN**

Population 496 Lawrence County  
 Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291  
 Zip Code 72434

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

**Principal Officers**

\*Amos David ..... Chairman & Pres.  
 J. R. David, Jr. .... Exec. Vice Pres.  
 Stephen E. Jones ..... Sr. Vice Pres.  
 & Cashier  
 Douglas Bradley ..... Vice Pres.  
 Clarence Freeze ..... Vice Pres.  
 Leland Mize ..... Asst. Vice Pres.  
 Mary Lea McLeod ... Asst. Vice Pres.  
 Preston Clark ..... Asst. Cashier  
 Wilma Lawson ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	828	Demand deposits.....	1 720
U. S. Treasury securities ...	685	Time deposits .....	4 181
Oblig. of States & political		U. S. Gov't deposits .....	4
subdivisions .....	332	Public funds .....	635
All other securities including		Deposits of banks .....	26
corporate stocks.....	10	Total Deposits .....	<u>6 566</u>
Excess funds sold .....	250	Total liabilities .....	<u>6 566</u>
Loans (Net) .....	4 762		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	189	Capital stock .....	165
All other assets .....	6	Surplus .....	85
		Undivided profits .....	246
		Total Equity Capital .....	<u>496</u>
<b>TOTAL</b> .....	<u>7 062</u>	<b>TOTAL</b> .....	<u>7 062</u>

**FIRST JACKSONVILLE BANK, JACKSONVILLE**

Population 24,392 Pulaski County  
 Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511  
 Zip Code 72076  
 Number of Branches: Inside City—3; Outside City—None

**Principal Officers**

\*Kenneth Pat Wilson ..... President  
 & Chairman of Board  
 Melda A. Rice ..... Sr. Vice Pres.  
 Sibyl H. Adams ..... Vice Pres.  
 & Auditor  
 Jerry W. Davis ..... Vice Pres.  
 David Shewmaker ..... Vice Pres.  
 & Trust Officer  
 R. N. (Bob) Sims ..... Vice Pres.  
 Larry T. Wilson ..... Vice Pres.  
 Bobby Goodman ..... Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	5 151	Demand deposits .....	13 086
U. S. Treasury securities ...	542	Time deposits .....	16 396
Oblig. of other U. S. Gov't agencies & corporations ..	1 046	U. S. Gov't deposits .....	210
Oblig. of States & political subdivisions .....	10 823	Public funds .....	3 003
All other securities including corporate stocks .....	111	Total Deposits .....	32 695
Excess funds sold .....	1 000	Excess funds purchased ....	500
Loans (Net) .....	17 166	All other liabilities .....	147
Bank premises, furniture and fixtures .....	996	Total liabilities .....	33 342
All other assets .....	485	<b>Equity Capital</b>	
		Capital stock .....	2 000
		Surplus .....	1 000
		Undivided profits .....	899
		Capital reserves .....	79
		Total Equity Capital .....	3 978
<b>TOTAL</b> .....	<u>37 320</u>	<b>TOTAL</b> .....	<u>37 320</u>



**NEWTON COUNTY BANK, JASPER**

Population 499 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—1

**Principal Officers**

Joe C. Nance .... Chairman of Board  
 \*Neil A. Wilkins ..... Pres. & Cashier  
 George Landrum ..... Asst. Vice Pres.  
 Joe T. Phillips ..... Vice Pres.  
 Carl Gene Jones ..... Exec. Vice Pres.  
 Alta Gorden ..... Exec. Vice Pres.  
 Inas Watson ..... Asst. Cashier  
 Danny Criner ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	641	Demand deposits.....	2 685
U. S. Treasury securities ...	1 274	Time deposits .....	4 932
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	10
agencies & corporations ..	504	Public funds .....	<u>920</u>
Oblig. of States & political		Total Deposits .....	8 547
subdivisions .....	1 469	All other liabilities .....	<u>14</u>
All other securities including		Total liabilities .....	8 561
corporate stocks.....	650		
Loans (Net).....	4 669	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock .....	58
and fixtures.....	95	Surplus .....	441
		Undivided profits .....	<u>242</u>
		Total Equity Capital .....	741
<b>TOTAL</b> .....	<u>9 302</u>	<b>TOTAL</b> .....	<u>9 302</u>

**BANK OF NORTHEAST ARKANSAS, JONESBORO**

Population 28,962 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

**Principal Officers**

\*Sloan Rainwater . . . . . Chairman  
 & President  
 Garland Kirkpatrick . . . Exec. V. Pres.  
 C. Frank Falls . . . . . Vice Pres.  
 Joyce Bridger . . . . . Vice Pres.  
 Bill Payne . . . . . Vice Pres.  
 Bob Wimpy . . . . . Vice Pres.  
 Loyce Mink . . . . . Cashier  
 Eva Beeler . . . . . Asst. Cashier  
 Audrey Glenn . . . . . Asst. Cashier  
 Linda McDaniel . . . . . Asst. Cashier

**Directors**

Edward H. Cherry  
 Edward O. Cherry  
 A. B. Clark  
 Wallace Fowler  
 Garland Kirkpatrick  
 Grover D. Poole  
 Riley Rainwater  
 Sloan Rainwater  
 Weldon Rainwater  
 William I. Rainwater  
 J. A. Tomlinson  
 Howard Vance  
 Gerald Watkins

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 719	Demand deposits . . . . .	5 962
U. S. Treasury securities . . . . .	849	Time deposits . . . . .	14 643
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 199	U. S. Gov't deposits . . . . .	33
Oblig. of States & political subdivisions . . . . .	2 704	Public funds . . . . .	2 874
All other securities including corporate stocks . . . . .	440	Total Deposits . . . . .	23 512
Excess funds sold . . . . .	750	All other liabilities . . . . .	96
Loans (Net) . . . . .	16 687	Total liabilities . . . . .	23 608
Bank premises, furniture and fixtures . . . . .	192	<b>Equity Capital</b>	
All other assets . . . . .	418	Capital stock . . . . .	450
		Surplus . . . . .	300
		Undivided profits . . . . .	250
		Total Equity Capital . . . . .	1 000
		Subordinated notes & debentures . . . . .	350
<b>TOTAL . . . . .</b>	<b>24 958</b>	<b>TOTAL . . . . .</b>	<b>24 958</b>

**CITIZENS BANK OF JONESBORO, JONESBORO**

Population 28,962 Craighead County  
 Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603  
 Zip Code 72401

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

**Principal Officers**

Herbert H. McAdams II. Chmn. of Bd. & CEO  
 \*Walter A. DeRoeck . . . . . President  
 Donald Timms . . . . . Exec. Vice Pres.  
 Maurice Rubenstein . . . . . First Vice Pres.  
 Ralph J. Halk . . . . . Adm. Vice Pres.  
 Donald Crews . . . . . Sr. Oper. Officer  
 Harry Herget . . . . . Mkt. Director  
 Eugene B. Smith, Jr. . . . . Asst. to Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	7 870	Demand deposits . . . . .	25 194
U. S. Treasury securities . . .	3 527	Time deposits . . . . .	53 686
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	391
agencies & corporations . .	1 551	Public funds . . . . .	5 257
Oblig. of States & political		Deposits of banks . . . . .	3 661
subdivisions . . . . .	6 635	Total Deposits . . . . .	88 189
All other securities including		Excess funds purchased . . . .	6 200
corporate stocks . . . . .	906	All other liabilities . . . . .	1 493
Excess funds sold . . . . .	3 500	Total liabilities . . . . .	95 882
Loans (Net) . . . . .	74 688		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	1 715	Capital stock . . . . .	2 000
All other assets . . . . .	2 304	Surplus . . . . .	1 000
		Undivided profits . . . . .	1 714
		Total Equity Capital . . . .	4 714
		Subordinated notes	
		& debentures . . . . .	2 100
<b>TOTAL . . . . .</b>	<b>102 696</b>	<b>TOTAL . . . . .</b>	<b>102 696</b>

**FIRST BANK AND TRUST OF JONESBORO, JONESBORO**

(Formerly First National Bank of Jonesboro, Jonesboro)

Population 28,962

Craighead County

Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372

(State) Zip Code 72401

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

**Principal Officers**

\*John E. Marcom ..... President  
 Everett Bandy ..... Sr. Vice Pres.  
 Ron Jackson ..... Vice Pres.  
 Jerry Broadway ..... Loan Vice Pres.  
 Inez Baughman ..... Loan Vice Pres.  
 J. Y. Montgomery .... Trust Vice Pres.  
 Mike Spain ..... Trust Vice Pres.

**Directors**

John E. Marcom  
 Mary R. Marcom  
 Hugh C. Vick  
 Harold Crall  
 Henry Gschwend  
 Dr. James Webb  
 Doswell McDaniel  
 Bill Sloan  
 Charles M. Mooney  
 Everett Bandy  
 Bill Brown

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	3 391	Demand deposits . . . . .	7 766
U. S. Treasury securities . . .	904	Time deposits . . . . .	16 372
Oblig. of other U. S. Gov't agencies & corporations . . .	2 826	U. S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	1 665	Public funds . . . . .	2 882
All other securities including corporate stocks . . . . .	1 212	Deposits of banks . . . . .	70
Excess funds sold . . . . .	1 021	Total Deposits . . . . .	27 098
Loans (Net) . . . . .	17 961	Excess funds purchased . . . .	175
Bank premises, furniture and fixtures . . . . .	542	All other liabilities . . . . .	257
All other assets . . . . .	568	Total liabilities . . . . .	27 530
		<b>Equity Capital</b>	
		Capital stock . . . . .	300
		Surplus . . . . .	1 200
		Undivided profits . . . . .	515
		Capital reserves . . . . .	45
		Total Equity Capital . . . . .	2 060
		Subordinated notes & debentures . . . . .	500
<b>TOTAL</b> . . . . .	<u>30 090</u>	<b>TOTAL</b> . . . . .	<u>30 090</u>

**MERCANTILE BANK, JONESBORO**

Population 28,962 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

**Principal Officers**

**Directors**

\*Charles Frierson III. . . . . President  
 & Chairman of Board  
 George F. Delaney, Jr. Exec. V. Pres.  
 Carey Smith . . . . . Sr. Vice Pres.  
 Earl Gairhan . . . . . Vice Pres. &  
 Sr. Loan Officer  
 Hugh Harrington . . . . . Vice Pres.  
 Norman Leonard. Vice Pres. & Cashier  
 Betty Pittman . . . . . Vice Pres. &  
 Loan Review  
 Naomi Craft . . . . . Vice Pres.

Roy Cooper  
 W. M. Freeze, Jr.  
 Lynn Greene  
 George Heinemann  
 A. M. Heringer, Jr.  
 Ben Lamberth  
 J. W. Ledbetter  
 Tom Loberg

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	4 681	Demand deposits . . . . .	21 035
U. S. Treasury securities . . .	2 544	Time deposits . . . . .	40 738
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	157
agencies & corporations . . .	455	Public funds . . . . .	8 016
Oblig. of States & political		Deposits of banks . . . . .	<u>239</u>
subdivision . . . . .	12 113	Total Deposits . . . . .	70 185
All other securities including		Excess funds purchased . . . .	800
corporate stocks . . . . .	165	All other liabilities . . . . .	<u>582</u>
Loans (Net) . . . . .	55 760	Total liabilities . . . . .	71 567
Bank premises, furniture			
and fixtures . . . . .	1 313	<b>Equity Capital</b>	
All other assets . . . . .	1 234	Capital stock . . . . .	1 000
		Surplus . . . . .	2 225
		Undivided profits . . . . .	<u>2 973</u>
		Total Equity Capital . . . .	6 198
		Subordinated notes	
		& debentures . . . . .	500
<b>TOTAL . . . . .</b>	<u>78 265</u>	<b>TOTAL . . . . .</b>	<u>78 265</u>

**FARMERS AND MERCHANTS BANK, JUDSONIA**

Population 1,500 White County  
 Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148  
Zip code 72081

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

**Principal Officers**

E. O. Yancey..... Chairman of Board  
 E. D. Yancey..... President  
 C. I. Stevens..... Secretary  
 \*Jim Emfinger..... Exec. Vice Pres.  
 J. H. Graves..... Vice Pres.  
 W. R. Meador, Jr..... Vice Pres.  
 Thelma Stevens..... 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, 1977**

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks	....	403	Demand deposits	.....	1 582
U. S. Treasury securities	...	905	Time deposits	.....	1 679
Oblig. of States & political subdivisions	.....	981	U. S. Gov't deposits	.....	15
Excess funds sold	.....	500	Public funds	.....	535
Loans (Net)	..... 1	491	Deposits of banks	.....	1
Bank premises, furniture and fixtures	.....	8	Total Deposits	.....	3 812
			Total liabilities	.....	3 812
			<b>Equity Capital</b>		
			Capital stock	.....	35
			Surplus	.....	165
			Undivided profits	.....	270
			Capital reserves	.....	6
			Total Equity Capital	.....	476
TOTAL	.....	4 288	TOTAL	.....	4 288

**UNION STATE BANK, JUNCTION CITY**

Population 763 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

**Principal Officers**

\*John F. Marsh . . . . . Pres. & Dir.  
 Craig A. Rowland . . . . . Vice Pres.  
 Barbara D. Daniels . . . . . Cashier  
 Mary C. Jones . . . . . Asst. Cashier  
 Veda P. Jones . . . . . Asst. Cashier

**Directors**

Russell Adams  
 J. B. Allen, Jr.  
 T. N. Couch  
 T. T. Fields  
 Alvin Green  
 L. A. Jenkins  
 C. A. Reed  
 John M. Shackelford, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	755	Demand deposits . . . . .	1 772
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 701	Time deposits . . . . .	5 050
Oblig. of States & political subdivisions . . . . .	243	U. S. Gov't deposits . . . . .	4
Excess funds sold . . . . .	1 235	Public funds . . . . .	506
Loans (Net) . . . . .	3 835	Total Deposits . . . . .	7 332
Bank premises, furniture and fixtures . . . . .	19	All other liabilities . . . . .	47
All other assets . . . . .	221	Total liabilities . . . . .	7 379
		<b>Equity Capital</b>	
		Capital stock . . . . .	300
		Surplus . . . . .	200
		Undivided profits . . . . .	130
		Total Equity Capital . . . . .	630
<b>TOTAL</b> . . . . .	<b>8 009</b>	<b>TOTAL</b> . . . . .	<b>8 009</b>

**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

**Principal Officers**

\*Jno. H. Johnston . . . . . President  
 Jno. H. Johnston, Jr. . . . . Vice Pres.  
 Roger Q. Mills . . . . . Vice Pres.  
 Mrs. Thelma Roth . . . . . Cashier  
 Mrs. Patsy Scott . . . . . Assistant Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	348	Demand deposits . . . . .	999
Oblig. of other U. S. Gov't agencies & corporations . .	300	Public funds . . . . .	<u>84</u>
All other securities including corporate stocks . . . . .	800	Total Deposits . . . . .	<u>1 083</u>
Loans (Net) . . . . .	3	Total liabilities . . . . .	1 083
Bank premises, furniture and fixtures . . . . .	8	<b>Equity Capital</b>	
		Capital stock . . . . .	50
		Surplus . . . . .	10
		Undivided profits . . . . .	<u>316</u>
		Total Equity Capital . . . .	376
<b>TOTAL . . . . .</b>	<u>1 459</u>	<b>TOTAL . . . . .</b>	<u>1 459</u>



**BANK OF KINGSTON, KINGSTON**

Population 225 Madison County  
 Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825  
 Zip Code 72742

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

**Principal Officers**

Tom Hargis..... President  
 \*Wilson Bunch..... Vice Pres.  
 & Cashier  
 Gary W. Bunch ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	102	Demand deposits.....	563
U. S. Treasury securities ...	668	Time deposits.....	689
Oblig. of other U. S. Gov't agencies & corporations ..	50	Total Deposits .....	<u>1 252</u>
Oblig. of States & political subdivisions .....	282	Total liabilities .....	<u>1 252</u>
Loans (Net).....	276	<b>Equity Capital</b>	
Bank premises, furniture and fixtures.....	4	Capital stock .....	10
		Surplus .....	40
		Undivided profits .....	78
		Capital reserves.....	2
		Total Equity Capital .....	<u>130</u>
<b>TOTAL.....</b>	<u>1 382</u>	<b>TOTAL.....</b>	<u>1 382</u>

**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

**Principal Officers**

Dr. J. H. Burge .. Chairman of Board  
 Douglas C. Wynn ..... President  
 \*Hermon Carlton ..... Exec. Vice Pres.  
 Ned Mazzanti ..... First Vice Pres.  
 R. Trafton Williams ..... Vice Pres.  
 Dessie Lee Gibbs ..... Cashier  
 Joyce Bell ..... Auditor  
 Terence J. Alpe ..... Asst. Cashier  
 Jakie June Gibson ..... Asst. Cashier  
 Marilyn Craig ..... Asst. Cashier  
 & Branch Manager

**Directors**

Sam E. Angel  
 William W. Bunker  
 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 439	Demand deposits . . . . .	4 534
U. S. Treasury securities . . .	1 898	Time deposits . . . . .	12 376
Oblig. of other U. S. Gov't agencies & corporations . . .	3 002	U. S. Gov't deposits . . . . .	16
Oblig. of States & political subdivisions . . . . .	3 349	Public funds . . . . .	1 435
Loans (Net) . . . . .	10 247	Total Deposits . . . . .	18 361
Bank premises, furniture & fixtures . . . . .	292	Excess funds purchased . . . .	200
All other assets . . . . .	39	All other liabilities . . . . .	41
		Total liabilities . . . . .	18 602
		<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	1 100
		Undivided profits . . . . .	385
		Capital reserves . . . . .	29
		Total Equity Capital . . . . .	1 664
<b>TOTAL</b> . . . . .	<b>20 266</b>	<b>TOTAL</b> . . . . .	<b>20 266</b>

**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

**Principal Officers**

\*Fred P. Michael ..... President  
 Ben V. Floriani ..... Vice Pres.  
 & Cashier  
 Michael S. Cashion .. Asst. Vice Pres.  
 Mary Rebecca Brogdon .... Assistant  
 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  
 Geni 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, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	411	Demand deposits.....	1 954
U. S. Treasury securities ...	3 565	Time deposits .....	7 199
Oblig. of States & political		U. S. Gov't deposits .....	5
subdivisions .....	2 625	Public funds .....	1 440
Loans (Net) .....	5 660	Deposits of banks .....	8
Bank premises, furniture		Total Deposits .....	10 606
and fixtures.....	51	Excess funds purchased....	800
All other assets .....	39	Total liabilities .....	11 406
		<b>Equity Capital</b>	
		Capital stock .....	100
		Surplus .....	550
		Undivided profits .....	25
		Total Equity Capital .....	675
		Subordinated notes	
		& debentures.....	270
<b>TOTAL.....</b>	<b>12 351</b>	<b>TOTAL.....</b>	<b>12 351</b>

**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

**Principal Officers**

\*James M. Llewellyn, Jr. . . . . President  
 Nelle B. Llewellyn . . . . . Vice Pres.  
 George A. Beattie III . . . . . Vice Pres.  
 & Cashier  
 Wanda M. Leber . . . . . Asst. Cashier  
 Paulette Chronister . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 211	Demand deposits . . . . .	1 519
U. S. Treasury securities . . .	209	Time deposits . . . . .	2 675
Oblig. of other U. S. Gov't		Public funds . . . . .	366
agencies & corporations . . .	109	Total Deposits . . . . .	4 560
Oblig. of States & political		All other liabilities . . . . .	18
subdivisions . . . . .	5	Total liabilities . . . . .	4 578
Excess funds sold . . . . .	100		
Loans (Net) . . . . .	3 118	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	90
and fixtures . . . . .	63	Surplus . . . . .	140
All other assets . . . . .	119	Undivided profits . . . . .	76
		Total Equity Capital . . . .	306
		Subordinated notes	
		& debentures . . . . .	50
<b>TOTAL</b> . . . . .	<b>4 934</b>	<b>TOTAL</b> . . . . .	<b>4 934</b>

**LEACHVILLE STATE BANK, LEACHVILLE**

Population 1,874                      Mississippi  
 Chartered January 23, 1951    P.O. Box 140    Telephone Number 539-6354  
    Zip Code 72438  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

**Directors**

\*J. Lee Bearden . . . . . President  
 Edna L. Kennett . . . . . Exec. Vice Pres.  
    & Cashier  
 Linda Young . . . . . Asst. Cashier

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	474	Demand deposits . . . . .	1 326
U. S. Treasury securities . . .	799	Time deposits . . . . .	2 500
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	4
agencies & corporations . . .	1 481	Public funds . . . . .	1 656
Oblig. of States & political		Total Deposits . . . . .	<u>5 486</u>
subdivisions . . . . .	1 197	Total liabilities . . . . .	<u>5 486</u>
All other securities including			
corporate stocks . . . . .	101	<b>Equity Capital</b>	
Excess funds sold . . . . .	550	Capital stock . . . . .	100
Loans (Net) . . . . .	1 588	Surplus . . . . .	400
Bank premises, furniture		Undivided profits . . . . .	<u>332</u>
and fixtures . . . . .	128	Total Equity Capital . . . .	<u>832</u>
<b>TOTAL . . . . .</b>	<u>6 318</u>	<b>TOTAL . . . . .</b>	<u>6 318</u>

Sixty-Third Report

**LITTLE RIVER BANK, LEPANTO**

Population 1,864 Poinsett County  
 Chartered November 21, 1919 P.O. Box Drawer 340 Telephone Number 475-2306  
 Zip Code 72354  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	640	Demand deposits . . . . .	2 557
U. S. Treasury securities . . . . .	1 497	Time deposits . . . . .	6 902
Oblig. of other U. S. Gov't agencies & corporations . . . . .	2 388	U. S. Gov't deposits . . . . .	12
Oblig. of States & political subdivisions . . . . .	2 784	Public funds . . . . .	1 182
All other securities including corporate stocks . . . . .	25	Total Deposits . . . . .	10 653
Loans (Net) . . . . .	4 729	All other liabilities . . . . .	152
Bank premises, furniture and fixtures . . . . .	40	Total liabilities . . . . .	10 805
All other assets . . . . .	239		
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	800
		Undivided profits . . . . .	537
		Total Equity Capital . . . . .	1 537
<b>TOTAL</b> . . . . .	<u>12 342</u>	<b>TOTAL</b> . . . . .	<u>12 342</u>

**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

**Principal Officers**

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

**Directors**

Jim Tilley  
 Ben Allen  
 Jerald Barnett  
 Bill Seeger  
 R. G. Derickson  
 Virgil Blair  
 Lex Treece

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	534	Demand deposits . . . . .	1 738
U. S. Treasury securities . . . . .	1 104	Time deposits . . . . .	3 566
Oblig. of other U. S. Gov't agencies & corporations . . . . .	165	Public funds . . . . .	424
Oblig. of States & political subdivisions . . . . .	215	Total Deposits . . . . .	5 728
Excess funds sold . . . . .	300	All other liabilities . . . . .	58
Loans (Net) . . . . .	3 922	Total liabilities . . . . .	5 786
Bank premises, furniture and fixtures . . . . .	63	<b>Equity Capital</b>	
All other assets . . . . .	24	Capital stock . . . . .	130
		Surplus . . . . .	235
		Undivided profits . . . . .	150
		Capital reserves . . . . .	26
		Total Equity Capital . . . . .	541
<b>TOTAL</b> . . . . .	<b>6 327</b>	<b>TOTAL</b> . . . . .	<b>6 327</b>

**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

**Principal Officers**

\*J. C. Landes ..... Pres. &  
 Chairman of Board  
 W. H. Triplett, Jr. .... Exec. Vice Pres.  
 P.D. Burton, Jr. .... Vice Pres.  
 Wilma Willbanks ..... Cashier  
 Annette D. Shaver ..... Asst. Cashier  
 Venora Hooper ..... Asst. Cashier  
 Donna E. Hornbeck .... Asst. Cashier

**Directors**

Larry Burrow  
 Paul J. English  
 Alvis Fuller  
 J. A. Harrel  
 Aileen S. Landes  
 Henry Moore III

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	1 214	Demand deposits.....	2 557
U. S. Treasury securities ...	1 395	Time deposits.....	7 978
Oblig. of other U. S. Gov't		U. S. Gov't deposits.....	6
agencies & corporations ..	1 671	Public funds.....	877
Oblig. of States & political		Total Deposits.....	11 418
subdivisions.....	1 260	All other liabilities.....	1
All other securities including		Total liabilities.....	11 419
corporate stocks.....	38		
Excess funds sold.....	1 000	<b>Equity Capital</b>	
Loans (Net).....	5 631	Capital stock.....	100
Bank premises, furniture		Surplus.....	450
and fixtures.....	98	Undivided profits.....	380
All other assets.....	42	Total Equity Capital.....	930
<b>TOTAL.....</b>	<b>12 349</b>	<b>TOTAL.....</b>	<b>12 349</b>



**BANK OF LINCOLN, LINCOLN**

Population 1,189                          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

**Principal Officers**

**Directors**

\*Lloyd R. Swope..... President  
 Kenneth D. Cox..... Exec. Vice Pres.  
    & Operations  
 Jim Talbot..... Vice Pres.  
 Ronnie Rinehart..... Asst. Vice Pres.  
 Darlene Cheatham... Asst. Vice Pres.  
 Larry Karnes..... Cashier  
 Nell Kidd..... Acct. Officer  
 Ernestine Jordan. Executive Secretary

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 153	Demand deposits.....	3 464
U. S. Treasury securities ...	1 128	Time deposits .....	10 560
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	25
agencies & corporations ..	702	Public funds .....	<u>704</u>
Oblig. of States & political		Total deposits .....	14 753
subdivisions .....	2 110	All other liabilities .....	<u>33</u>
Excess funds sold .....	700	Total liabilities .....	14 786
Loans (Net) .....	10 010		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures .....	123	Capital stock .....	200
All other assets .....	41	Surplus .....	200
		Undivided profits .....	412
		Capital reserves .....	<u>69</u>
		Total Equity Capital .....	881
		Subordinated notes	
		& debentures.....	300
<b>TOTAL</b> .....	<u>15 967</u>	<b>TOTAL</b> .....	<u>15 967</u>

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

Population 139,703 Pulaski County  
 Chartered August 29, 1955 P.O. Box 7299 Telephone 664-4411  
 Zip Code 72207  
 Number of Branches: Inside City—1; Outside City—None

**Principal Officers**

\*James C. East ... Chairman of Board  
 J. A. McEntire, III. Vice Chmn. of Bd.  
 Gerald S. Ralston ..... Sr. Vice Pres.  
 Joe A. Woodson ..... Sr. Vice Pres.  
 Robert C. Magee, CPA ..... Vice Pres.  
 James E. Brantley ..... Vice Pres.  
 Mrs. Joyce A. Ereman ..... Vice Pres.  
 Lynn Mayhan ..... Vice Pres.  
 James N. Pierce ..... Vice Pres.  
 K. G. McRae, IV ..... Vice Pres.  
 & Cashier  
 Mrs. Marilyn Pearce ..... Vice Pres.  
 David L. Bain ..... Vice Pres.  
 John A. Boyeskie ..... Vice Pres.  
 L. Thomas Chapman ..... Asst. V. Pres.  
 John Skarda ..... Asst. Vice Pres.  
 & Branch Manager  
 Mrs. Jackie Myers ..... Loan Officer  
 Mrs. Melva Padgett ..... Invest. Officer  
 Tony Bentley ..... Data Proc.  
 Officer  
 Carolyn McEwen ..... Head Teller  
 & Asst. Cashier  
 Kaky Fergusson ..... Medical Services  
 Representative

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ..	3 737	Demand deposits .....	10 931
U. S. Treasury securities ..	5 181	Time deposits .....	18 583
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	33
agencies & corporations ..	6 077	Public funds .....	11 449
Oblig. of States & political		Deposits of banks .....	45
subdivisions ..	4 493	Total Deposits .....	41 041
Loans (Net) .....	27 219	Excess funds purchased .....	4 802
Bank premises, furniture		All other liabilities .....	2 848
and fixtures, ..	1 949	Total liabilities .....	48 691
All other assets ..	1 459		
		<b>Equity Capital</b>	
		Capital stock .....	1 663
		Surplus .....	1 000
		Undivided profits .....	461
		Total Equity Capital .....	3 124
		Subordinated notes	
		& debentures ..	1 300
<b>TOTAL</b> ..	<u>53 115</u>	<b>TOTAL</b> ..	<u>53 115</u>

**BANK OF LOCKESBURG, LOCKESBURG**

Population 620                      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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	691	Demand deposits.....	1 419
U. S. Treasury securities ...	189	Time deposits .....	2 701
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	2
agencies & corporations ..	754	Public funds .....	<u>396</u>
Oblig. of States & political		Total Deposits .....	4 518
subdivisions .....	711	All other liabilities .....	<u>54</u>
Excess funds sold .....	700	Total Liabilities.....	4 572
Loans (Net).....	2 007		
Bank premises, furniture			
and fixtures.....	10	<b>Equity Capital</b>	
All other assets .....	11	Capitl stock.....	75
		Surplus .....	175
		Undivided profits .....	<u>251</u>
		Total Equity Capital .....	<u>501</u>
<b>TOTAL</b> .....	<u>5 073</u>	<b>TOTAL</b> .....	<u>5 073</u>

**FIRST STATE BANK, LONOKE**

Population 3,520 LONOKE  
 Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106  
 Zip Code 72086  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 261	Demand deposits . . . . .	7 145
U. S. Treasury securities . . . . .	795	Time deposits . . . . .	9 950
Oblig. of States & political subdivisions . . . . .	2 993	U. S. Gov't deposits . . . . .	3
Loans (Net) . . . . .	17 737	Public funds . . . . .	<u>3 474</u>
Bank premises, furniture and fixtures . . . . .	220	Total Deposits . . . . .	20 572
All other assets . . . . .	163	All other liabilities . . . . .	<u>80</u>
		Total liabilities . . . . .	20 652
		<b>Equity Capital</b>	
		Capital stock . . . . .	400
		Surplus . . . . .	1 100
		Undivided profits . . . . .	<u>1 017</u>
		Total Equity Capital . . . . .	2 517
<b>TOTAL</b> . . . . .	<u>23 169</u>	<b>TOTAL</b> . . . . .	<u>23 169</u>

**FARMERS BANK AND TRUST COMPANY, MAGNOLIA**

Population 11,527 Columbia  
 Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211  
 Zip Code 71753

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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 573	Demand deposits . . . . .	8 534
U. S. Treasury securities . . .	5 371	Time deposits . . . . .	11 172
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	32
agencies & corporations . .	7 042	Public funds . . . . .	1 846
Oblig. of States & political		<b>Total Deposits . . . . .</b>	<b>21 584</b>
subdivisions . . . . .	7 169	<b>Total liabilities . . . . .</b>	<b>21 584</b>
Excess funds sold . . . . .	1 121		
Loans (Net) . . . . .	1 813	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	100
and fixtures . . . . .	122	Surplus . . . . .	200
		Undivided profits . . . . .	2 253
		Capital reserves . . . . .	74
		<b>Total Equity Capital . . . . .</b>	<b>2 627</b>
<b>TOTAL . . . . .</b>	<b>24 211</b>	<b>TOTAL . . . . .</b>	<b>24 211</b>

## BANK OF MALVERN, MALVERN

Population 9,856                      Hot Spring County  
 Chartered June 24, 1889   P.O. Box 897   Telephone Number 332-6966  
     Zip Code 72104

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

### Principal Officers

\*Glenville Rhodes.. Pres. & Chief Exec.  
 Walter Rutledge..... Vice Pres.  
 Paul E. Bowdle ..... Asst. Vice Pres.  
     & Cashier  
 Martin Bateman ..... Asst. Vice Pres.  
 Mrs. Laverne Spencer.. Asst. Cashier  
 Mrs. Elinor Sims..... Asst. Cashier  
 Jim Ross ..... Asst. Cashier  
 Mrs. Inez Bass..... Asst. Cashier  
 Mrs. Mina Stiles ..... Asst. Cashier

### Directors

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	3 271	Demand deposits.....	7 310
U. S. Treasury securities . . .	4 726	Time deposits.....	14 053
Oblig. of other U. S. Gov't		U. S. Gov't deposits.....	27
agencies & corporations . .	2 430	Public funds.....	1 646
Oblig. of States & political		Total Deposits.....	<u>23 036</u>
subdivisions.....	3 943	All other liabilities.....	<u>10</u>
Excess funds sold.....	1 100	Total liabilities.....	<u>23 046</u>
Loans (Net).....	9 277		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	20	Capital stock.....	300
All other assets.....	86	Surplus.....	700
		Undivided profits.....	796
		Capital reserves.....	<u>11</u>
		Total Equity Capital.....	<u>1 807</u>
<b>TOTAL</b> .....	<u>24 853</u>	<b>TOTAL</b> .....	<u>24 853</u>

**PEOPLES BANK, MAMMOTH SPRING**

Population 1,200 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

**Principal Officers**

Cloy H. Culver . . . . . President  
 \*William O. Pace . . . . . Vice Pres.  
 Charles David Smith . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	400	Demand deposits . . . . .	2 196
U. S. Treasury securities . . . . .	1 991	Time deposits . . . . .	2 525
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 363	U. S. Gov't deposits . . . . .	9
Oblig. of States & political subdivisions . . . . .	1 499	Public funds . . . . .	<u>1 625</u>
Excess funds sold . . . . .	50	Total Deposits . . . . .	<u>6 355</u>
Loans (Net) . . . . .	1 689	Total liabilities . . . . .	6 355
Bank premises, furniture and fixtures . . . . .	43	<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	200
		Undivided profits . . . . .	<u>380</u>
		Total Equity Capital . . . . .	680
<b>TOTAL</b> . . . . .	<u>7 035</u>	<b>TOTAL</b> . . . . .	<u>7 035</u>

**MERCHANTS & PLANTERS BANK, MANILA**

Population 2,486 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

**Principal Officers**

\*Peggy F. Cheadle . . . . Chmn. of Board  
 Lora M. Fleeman . . . . . President  
 Max H. Schrader . . . . . Exec. Vice Pres.  
 James B. Cheadle . . . . . Vice Pres.  
 Norma Jackson . . . . . Cashier  
 Hulén Faulkner . . Secty.-Asst. Cashier

**Directors**

Peggy F. Cheadle  
 Lora M. Fleeman  
 James B. Cheadle  
 Betty F. Schrader  
 Hulén Faulkner  
 W. Borowsky  
 L. E. Townsend  
 Max H. Schrader

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	405	Demand deposits . . . . .	1 506
U. S. Treasury securities . . .	100	Time deposits . . . . .	1 611
Oblig. of other U. S. Gov't agencies & corporations . .	635	U. S. Gov't deposits . . . . .	18
Oblig. of States & political subdivisions . . . . .	621	Public funds . . . . .	744
All other securities including corporate stocks . . . . .	3	Total Deposits . . . . .	<u>3 879</u>
Loans (Net) . . . . .	2 561	Total liabilities . . . . .	<u>3 879</u>
Bank premises, furniture and fixtures . . . . .	156	<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	150
		Undivided profits . . . . .	352
		Total Equity Capital . . . .	<u>602</u>
<b>TOTAL . . . . .</b>	<u>4 481</u>	<b>TOTAL . . . . .</b>	<u>4 481</u>



**BANK OF MANSFIELD, MANSFIELD**

Population 1,075 Sebastian County  
 Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418  
 Zip Code 72944  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

Bruce H. Shaw . . . Chairman of Board  
 \*Joe McCain . . . . . President  
 Richard D. Foster . . . . . Vice Pres.  
 Richard B. Shaw . . . . . Vice Pres.  
 Gilmer K. Dixon . . . . . Vice Pres.  
 Melba Conaway . . . . . Cashier  
 Paula Coward . . . . . Asst. Cashier  
 Linda Martin . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 494	Demand deposits . . . . .	2 552
Oblig of States & political subdivisions . . . . .	716	Time deposits . . . . .	5 371
Loans (Net) . . . . .	6 685	U. S. Gov't deposits . . . . .	5
Bank premises, furniture and fixtures . . . . .	142	Public funds . . . . .	314
All other assets . . . . .	127	Total Deposits . . . . .	8 242
		All other liabilities . . . . .	84
		Total liabilities . . . . .	8 326
		<b>Equity Capital</b>	
		Capital stock . . . . .	240
		Surplus . . . . .	240
		Undivided profits . . . . .	309
		Capital reserves . . . . .	49
		Total Equity Capital . . . . .	838
<b>TOTAL . . . . .</b>	<b>9 164</b>	<b>TOTAL . . . . .</b>	<b>9 164</b>

**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

**Principal Officers**

John F. Miller ... Chairman of Board  
 \*Ben M. Perkins ..... President  
 William J. McClain ..... Vice Pres.  
 & Cashier  
 Mrs. Diane Wheeler .... Asst. Cashier  
 Mrs. Patsy Hardin .... Asst. Cashier  
 Mrs. Marie Calaway ... Asst. Cashier

**Directors**

James Burkett  
 Thomas H. Gist, Jr.  
 Robert F. Mahan  
 William J. McClain  
 John F. Miller  
 Ben M. Perkins

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 050	Demand deposits . . . . .	3 947
U. S. Treasury securities . . . .	1 094	Time deposits . . . . .	3 550
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	90
agencies & corporations . . . .	1 788	Public funds . . . . .	1 043
Oblig. of States & political		Total Deposits . . . . .	8 630
subdivisions . . . . .	1 101	Excess funds purchased . . . .	550
All other securities including		All other liabilities . . . . .	11
corporate stocks . . . . .	648	Total liabilities . . . . .	9 191
Loans (Net) . . . . .	4 099		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	127	Capital stock . . . . .	75
		Surplus . . . . .	500
		Undivided profits . . . . .	119
		Capital reserves . . . . .	22
		Total Equity Capital . . . . .	716
<b>TOTAL</b> . . . . .	<b>9 907</b>	<b>TOTAL</b> . . . . .	<b>9 907</b>

State of Arkansas: Bank Department

**CITIZENS BANK, MARION**

Population 2,280 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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 796	Demand deposits . . . . .	2 923
U. S. Treasury securities . . .	487	Time deposits . . . . .	5 386
Oblig. of other U. S. Gov't agencies & corporations . .	1 523	U. S. Gov't deposits . . . . .	107
Oblig. of States & political subdivisions . . . . .	2 939	Public funds . . . . .	3 398
Excess funds sold . . . . .	3 400	Total Deposits . . . . .	11 814
Loans (Net) . . . . .	2 907	All other liabilities . . . . .	15
Bank premises, furniture and fixtures . . . . .	7	Total liabilities . . . . .	11 829
All other assets . . . . .	87	<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	500
		Undivided profits . . . . .	647
		Capital reserves . . . . .	20
		Total Equity Capital . . . . .	1 317
<b>TOTAL</b> . . . . .	<u>13 146</u>	<b>TOTAL</b> . . . . .	<u>13 146</u>

**MARKED TREE BANK, MARKED TREE**

Population 3,275 Poinsett County  
 Chartered March 3, 1932 Telephone 358-2600  
 Zip Code 72365

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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	911	Demand deposits . . . . .	4 232
U. S. Treasury securities . . . . .	5 734	Time deposits . . . . .	6 936
Oblig. of other U. S. Gov't agencies & corporations . . . . .	2 118	U. S. Gov't deposits . . . . .	30
Oblig. of States & political subdivisions . . . . .	922	Public funds . . . . .	<u>585</u>
Corporate stocks . . . . .		Total Deposits . . . . .	<u>11 783</u>
Excess funds sold . . . . .	300	Total liabilities . . . . .	<u>11 783</u>
Loans (Net) . . . . .	2 670	<b>Equity Capital</b>	
Bank premises, furniture and fixtures . . . . .	136	Capital stock . . . . .	250
		Surplus . . . . .	300
		Undivided profits . . . . .	<u>458</u>
		Total Equity Capital . . . . .	1 008
<b>TOTAL</b> . . . . .	<u>12 791</u>	<b>TOTAL</b> . . . . .	<u>12 791</u>

**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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	1 560	Demand deposits.....	3 391
U. S. Treasury securities ...	390	Time deposits .....	6 688
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	24
agencies & corporations ..	30	Public funds .....	<u>1 239</u>
Oblig. of States & political		Total Deposits .....	<u>11 342</u>
subdivisions .....	294	Total liabilities .....	11 342
Excess funds sold .....	500		
Loans (Net) .....	8 766	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock .....	200
and fixtures .....	205	Surplus .....	400
All other assets .....	579	Undivided profits .....	135
		Capital reserves.....	<u>22</u>
		Total Equity Capital .....	757
		Subordinated notes	
		& debentures.....	225
<b>TOTAL</b> .....	<u>12 324</u>	<b>TOTAL</b> .....	<u>12 324</u>

**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

**Principal Officers**

\*Gibson Turley, Sr. .... Chmn. & CEO  
 Jesse M. Collins ..... President  
 Gibson Turley, Jr. .... Vice Pres.  
 Paul Caruth, Jr. .... Vice Pres.  
 Tommie E. Shackelford, Jr. Vice Pres.  
 & Cashier  
 Susan Ligon ..... Asst. Vice Pres.  
 Corinne Williams ..... Asst. Cashier  
 Patty Russell ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	713	Demand deposits.....	2 452
U. S. Treasury securities ...	1 266	Time deposits .....	5 125
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	28
agencies & corporations ...	1 753	Public funds .....	897
Oblig. of States & political		Total Deposits .....	8 502
subdivisions .....	1 940	Excess funds purchased ...	225
Loans (Net) .....	3 918	Total liabilities .....	8 727
Bank premises, furniture			
and fixtures .....	30	<b>Equity Capital</b>	
All other assets .....	21	Capital stock .....	150
		Surplus .....	350
		Undivided profits .....	314
		Capital reserves .....	100
		Total Equity Capital .....	914
<b>TOTAL</b> .....	<u>9 641</u>	<b>TOTAL</b> .....	<u>9 641</u>

**BANK OF McCRORY, McCRORY**

Population 1,896 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

**Principal Officers**

\*I. N. Arnof . . . . . Chairman of Board  
 Hulon Cain . . . . . President  
 John G. Thompson . . . . . Vice Pres.  
 H. Ripley Thompson . . . . . Vice Pres.  
 John D. Eldridge . . . . . Vice Pres.  
 James W. Taylor . . . . . Cashier  
 Margaret Collier . . . . . Trust  
 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  
 John D. Eldridge III  
 Hulon Cain  
 Donald Cain

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	5 831	Demand deposits . . . . .	8 828
U. S. Treasury securities . . . . .	1 027	Time deposits . . . . .	12 253
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 000	U. S. Gov't deposits . . . . .	49
Oblig. of States & political subdivisions . . . . .	1 789	Public funds . . . . .	1 486
All other securities including corporate stocks . . . . .	90	Deposits of banks . . . . .	43
Excess funds sold . . . . .	3 400	Total Deposits . . . . .	22 659
Loans (Net) . . . . .	11 311	All other liabilities . . . . .	479
Bank premises, furniture and fixtures . . . . .	196	Total liabilities . . . . .	23 138
All other assets . . . . .	309		
		<b>Equity Capital</b>	
		Capital stock . . . . .	300
		Surplus . . . . .	700
		Undivided profits . . . . .	756
		Capital reserves . . . . .	59
		Total Equity Capital . . . . .	1 815
<b>TOTAL</b> . . . . .	<b>24 953</b>	<b>TOTAL</b> . . . . .	<b>24 953</b>

**McGEHEE BANK, McGEHEE**

Population 5,464 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

**Principal Officers**

\*Sam Bowman ..... President  
 Mark E. Sherland, Jr. .... Vice Pres.  
 J. H. Potter ..... Vice Pres. Oper.  
 W. W. Williams, Jr. . . Vice Pres.-Trust  
 Bill Bowman . . . Vice Pres.-Real Estate  
 Tom Bartholomew. Asst. Vice Pres. Agri.  
 Rick Gilliam ..... Asst. Cashier  
 Roy Ferrell ..... Cashier  
 Robert Keller ..... Asst. Vice Pres.  
 Charles Lloyd ..... Asst. Vice Pres.  
 Time Pay

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 455	Demand deposits . . . . .	8 983
U. S. Treasury securities . . . . .	493	Time deposits . . . . .	21 367
Oblig. of States & political subdivisions . . . . .	4 703	U. S. Gov't deposits . . . . .	39
All other securities including corporate stocks . . . . .	543	Public funds . . . . .	3 393
Loans (Net) . . . . .	28 597	Total Deposits . . . . .	33 782
Bank premises, furniture and fixtures . . . . .	372	Excess funds purchased . . . . .	300
All other assets . . . . .	666	All other liabilities . . . . .	146
		Total liabilities . . . . .	34 228
		<b>Equity Capital</b>	
		Capital stock . . . . .	800
		Surplus . . . . .	1 200
		Undivided profits . . . . .	1 601
		Total Equity Capital . . . . .	3 601
<b>TOTAL</b> . . . . .	<b>37 829</b>	<b>TOTAL</b> . . . . .	<b>37 829</b>



**THE BANK OF MELBOURNE, MELBOURNE**

Population 1,043 Iizard 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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 269	Demand deposits . . . . .	2 957
U. S. Treasury securities . . .	725	Time deposits . . . . .	2 097
Oblig. of other U. S. Gov't agencies & corporations . .	735	U. S. Gov't deposits . . . . .	7
Oblig. of States & political subdivisions . . . . .	2 662	Public funds . . . . .	956
All other securities including corporate stocks . . . . .	110	Total Deposits . . . . .	6 017
Loans (Net) . . . . .	1 274	All other liabilities . . . . .	32
Bank premises, furniture and fixtures . . . . .	184	Total liabilities . . . . .	6 049
		<b>Equity Capital</b>	
		Capital stock . . . . .	50
		Surplus . . . . .	225
		Undivided profits . . . . .	527
		Capital reserves . . . . .	8
		Total Equity Capital . . . . .	810
		Subordinated notes & debentures . . . . .	100
<b>TOTAL</b> . . . . .	<b>6 959</b>	<b>TOTAL</b> . . . . .	<b>6 959</b>

## 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

### Principal Officers

Clift C. Lane . . . . . Chairman of Board  
\*Bill Lauck Wood . . . . . Pres. &  
   Chief Exec. Officer  
Gregory Bourns . . . . . Vice Pres.  
Kenneth Shirley . . . . . Vice Pres.  
   & Cashier  
Gary W. Gardner . . . . . Vice Pres.  
L. L. Morrow . . . . . Vice Pres.  
R. A. Carver . . . . . Vice Pres.  
Buddy Newbolt . . . . . Asst. Vice Pres.  
Ruby Lunsford . . . . . Asst. Cashier  
Eva Capehart . . . . . 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, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 287	Demand deposits . . . . .	8 704
U. S. Treasury securities . . . . .	1 908	Time deposits . . . . .	13 845
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	88
agencies & corporations . . . . .	2 938	Public funds . . . . .	1 968
Oblig. of States & political		Total Deposits . . . . .	24 605
subdivisions . . . . .	6 292	All other liabilities . . . . .	163
Excess funds sold . . . . .	1 500	Total liabilities . . . . .	24 768
Loans (Net) . . . . .	12 314		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	413	Capital stock . . . . .	600
All other assets . . . . .	399	Surplus . . . . .	1 200
		Undivided profits . . . . .	1 483
		Total Equity Capital . . . . .	3 283
<b>TOTAL</b> . . . . .	<b>28 051</b>	<b>TOTAL</b> . . . . .	<b>28 051</b>

**MONETTE STATE BANK, MONETTE**

Population 1,100 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

**Principal Officers**

\*Donald Kirksey ..... President  
 Shirley Bronaugh ..... Sr. Vice Pres.  
 Verlene Fullen ..... Vice Pres.  
 Bill Clark ..... Vice Pres.  
 Howard Wortham ..... Vice Pres.  
 Aileen Bell ..... Asst. Cashier  
 Margaret Abel ..... Asst. Cashier  
 Carolyn Turner ..... Asst. Cashier  
 Revis Stewart ..... Asst. Cashier  
 Teresa Ashley ..... Asst. Cashier

**Directors**

Charles Frierson, III  
 J. E. Story  
 Dr. T. P. Harper, M.D.  
 Dr. B. R. Harper, M.D.  
 Donald Kirksey  
 Ruth P. Latta  
 Carolyn Frierson  
 Verlene Fullen

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	1 160	Demand deposits.....	4 003
U. S. Treasury securities ...	324	Time deposits .....	10 141
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	8
agencies & corporations ..	498	Public funds .....	919
Oblig. of States & political		Total Deposits .....	15 071
subdivisions .....	2 248	Total liabilities .....	15 071
Loans (Net) .....	11 776		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	220	Capital stock .....	200
All other assets .....	9	Surplus .....	600
		Undivided profits .....	364
		Total Equity Capital .....	1 164
<b>TOTAL</b> .....	<u>16 235</u>	<b>TOTAL</b> .....	<u>16 235</u>

**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

**Principal Officers**

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

**Directors**

E. A. Baker  
 Phillip Davis  
 Joe Brennan  
 William C. Bulloch  
 Cole Castelow  
 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  
 Robert Harper

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 209	Demand deposits . . . . .	5 485
U. S. Treasury securities . . . . .	199	Time deposits . . . . .	14 358
Oblig. of other U. S. Gov't agencies & corporations . . . . .	275	U. S. Gov't deposits . . . . .	22
Oblig. of States & political subdivisions . . . . .	2 847	Public funds . . . . .	2 254
All other securities including corporate stocks . . . . .	6	Total Deposits . . . . .	22 119
Loans (Net) . . . . .	19 286	Excess funds purchased . . . . .	1 000
Bank premises, furniture and fixtures . . . . .	245	All other liabilities . . . . .	99
All other assets . . . . .	45	Total liabilities . . . . .	23 218
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	1 000
		Undivided profits . . . . .	509
		Capital reserves . . . . .	185
		Total Equity Capital . . . . .	1 894
<b>TOTAL</b> . . . . .	<u>25 112</u>	<b>TOTAL</b> . . . . .	<u>25 112</u>

**UNION BANK & TRUST COMPANY, MONTICELLO**

Population 7,034 Drew County  
 Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453  
 Zip Code 71655

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

**Principal Officers**

\*Zach McClendon, Jr. . . . . President  
 Ben O. Carroll . . . . . Exec. Vice Pres.  
 Virginia Pierce . . . . . Sr. Vice Pres.  
 Kelton Busby . . . . . Vice Pres.  
 Jean St. John . . . . . Asst. Vice Pres.  
 Dona Stevenson . . . . . Asst. Vice Pres.  
 Shirley Hill . . . . . Asst. Cashier  
 Peggy Smith . . . . . Asst. Cashier  
 Tona McKiever . . . . . Asst. Cashier

**Directors**

William K. Ball  
 Brown Calhoun  
 Frank Carton, Jr.  
 Billy H. Hartness  
 Charles E. Jackson  
 W. Frank Jackson  
 Ervin McClain  
 Zach McClendon, Sr.  
 Zach McClendon, Jr.  
 Wells Moffatt  
 Dr. J. P. Price  
 John Porter Price  
 Alan G. Williams  
 A. C. Thompson  
 G. R. Campster  
 Juan Trotter  
 Adrian Williamson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 184	Demand deposits . . . . .	7 102
U. S. Treasury securities . . . . .	615	Time deposits . . . . .	19 354
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 058	U. S. Gov't deposits . . . . .	57
Oblig. of States & political subdivisions . . . . .	4 735	Public funds . . . . .	2 064
Excess funds sold . . . . .	1 000	Total Deposits . . . . .	28 577
Loans (Net) . . . . .	20 910	All other liabilities . . . . .	421
Bank premises, furniture and fixtures . . . . .	836	Total liabilities . . . . .	28 998
All other assets . . . . .	483	<b>Equity Capital</b>	
		Capital stock . . . . .	800
		Surplus . . . . .	800
		Undivided profits . . . . .	1 089
		Capital reserves . . . . .	134
		Total Equity Capital . . . . .	2 823
<b>TOTAL</b> . . . . .	<b>31 821</b>	<b>TOTAL</b> . . . . .	<b>31 821</b>

**THE FIRST STATE BANK, MORRILTON**

Population 6,814                      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

**Principal Officers**

Cleo Cheek ..... Chairman of Board  
 \*S. E. McReynolds ..... President  
 H. J. Kordsmeier ..... Exec. Vice Pres.  
    & Cashier  
 Bill Davidson ..... Vice Pres.  
 J. H. Wilcox ..... Vice Pres.  
 Marjorie Waller ..... Asst. Vice Pres.  
 Earl E. Shipley ..... Asst. Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	3 391	Demand deposits . . . . .	10 275
U. S. Treasury securities . . .	4 732	Time deposits . . . . .	16 043
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	83
agencies & corporations . .	185	Public funds . . . . .	<u>3 087</u>
Oblig. of States & political		Total Deposits . . . . .	29 488
subdivisions . . . . .	8 594	All other liabilities . . . . .	<u>317</u>
Excess funds sold . . . . .	250	Total liabilities . . . . .	<u>29 805</u>
Loans (Net) . . . . .	14 793		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	664	Capital stock . . . . .	500
All other assets . . . . .	519	Surplus . . . . .	800
		Undivided profits . . . . .	2 018
		Capital reserves . . . . .	<u>5</u>
		Total Equity Capital . . . .	3 323
<b>TOTAL</b> . . . . .	<u>33 128</u>	<b>TOTAL</b> . . . . .	<u>33 128</u>

**MORRILTON SECURITY BANK, MORRILTON**

Population 6,814 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

**Principal Officers**

\*Howard E. Jones ..... President  
 S. W. Callihan ..... Sr. Vice Pres.  
 Ronny A. Clay ..... Vice Pres.  
 Jean Jones ..... Asst. Vice Pres.  
 LaVernia Bridgman ... Asst. V. Pres.  
 Thomasine Williams ... Asst. V. Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 278	Demand deposits . . . . .	5 681
U. S. Treasury securities . . .	1 478	Time deposits . . . . .	8 320
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	12
agencies & corporations . .	1 070	Public funds . . . . .	644
Oblig. of States & political		Total Deposits . . . . .	14 657
subdivisions . . . . .	2 030	All other liabilities . . . . .	38
Excess funds sold . . . . .	300	Total liabilities . . . . .	14 695
Loans (Net) . . . . .	9 127		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	282	Capital stock . . . . .	450
All other assets . . . . .	398	Surplus . . . . .	275
		Undivided profits . . . . .	519
		Capital reserves . . . . .	24
		Total Equity Capital . . . .	1 268
<b>TOTAL</b> . . . . .	<b>15 963</b>	<b>TOTAL</b> . . . . .	<b>15 963</b>





**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

**Principal Officers**

\*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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 517	Demand deposits . . . . .	4 843
U. S. Treasury securities . . .	850	Time deposits . . . . .	6 460
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	4
agencies & corporations . . .	634	Public funds . . . . .	1 873
Oblig. of States & political		Total Deposits . . . . .	13 180
subdivisions . . . . .	3 002	All other liabilities . . . . .	23
Excess funds sold . . . . .	950	Total liabilities . . . . .	13 203
Loans (Net) . . . . .	7 358		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	134	Capital stock . . . . .	100
All other assets . . . . .	43	Surplus . . . . .	600
		Undivided profits . . . . .	585
		Total Equity Capital . . . . .	1 285
<b>TOTAL . . . . .</b>	<b>14 488</b>	<b>TOTAL . . . . .</b>	<b>14 488</b>



**BANK OF MULBERRY, MULBERRY**

Population 1,340 Crawford County  
 Chartered January 15, 1902 P.O. Box Drawer 'A' Telephone Number 997-2591  
 Zip Code 72947  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*Joe A. Arnold . . . . Chairman of Board  
 & President  
 J. Burl House . . . . . Vice Pres.  
 & Cashier  
 Joe M. Kirksey . . . . . Vice Pres.  
 Phyllis Douglas . . . . . Asst. Cashier  
 Katy McCollum . . . . . Asst. Cashier

**Directors**

Joe A. Arnold  
 Isabel B. Arnold  
 Lonnie Batchelor  
 L. C. Gunn  
 Joe M. Kirksey

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	707	Demand deposits . . . . .	2 695
U. S. Treasury securities . . .	1 292	Time deposits . . . . .	3 785
Oblig. of States & political subdivisions . . . . .	1 518	Public funds . . . . .	460
All other securities including corporate stocks . . . . .	80	Total Deposits . . . . .	<u>6 940</u>
Loans (Net) . . . . .	4 427	Total liabilities . . . . .	<u>6 940</u>
Bank premises, furniture and fixtures . . . . .	94	<b>Equity Capital</b>	
All other assets . . . . .	7	Capital stock . . . . .	50
		Surplus . . . . .	350
		Undivided profits . . . . .	<u>785</u>
		Total Equity Capital . . . .	<u>1 185</u>
<b>TOTAL . . . . .</b>	<u>8 125</u>	<b>TOTAL . . . . .</b>	<u>8 125</u>

## 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

### Principal 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. Vice Pres.  
    & Mgr. M.S.B.  
 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  
 Greg Bourns  
 R. B. Carroll, Jr.

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1    082	Demand deposits . . . . .	4    430
U. S. Treasury securities . . . . .	806	Time deposits . . . . .	8    347
Oblig. of other U. S. Gov't agencies & corporations . . . . .	905	U. S. Gov't deposits . . . . .	68
Oblig. of States & political subdivisions . . . . .	3    353	Public funds . . . . .	<u>1    319</u>
Excess funds sold . . . . .	300	Total Deposits . . . . .	14    164
Loans (Net) . . . . .	9    111	All other liabilities . . . . .	<u>165</u>
Bank premises, furniture and fixtures . . . . .	86	Total liabilities . . . . .	14    329
All other assets . . . . .	282		
		<b>Equity Capital</b>	
		Capital stock . . . . .	400
		Surplus . . . . .	400
		Undivided profits . . . . .	<u>796</u>
		Total Equity Capital . . . . .	1    596
<b>TOTAL</b> . . . . .	<u>15    925</u>	<b>TOTAL</b> . . . . .	<u>15    925</u>

**CITIZENS STATE BANK, NASHVILLE**

Population 4,406 Howard County  
 Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323  
 Zip Code 71852  
 Number of Branches: Inside City—1; Outside City—None

**Principal Officers**

\*Roy A. Reaves ..... President  
 H. L. Pope ..... Exec. Vice Pres.  
 Bill Simpson ..... Vice Pres.  
 & Cashier  
 Charles W. Darnall ..... Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 200	Demand deposits . . . . .	3 483
U. S. Treasury securities . . .	400	Time deposits . . . . .	5 421
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	6
agencies & corporations . .	1 499	Public funds . . . . .	<u>1 018</u>
Oblig. of States & political		Total Deposits . . . . .	<u>9 928</u>
subdivisions . . . . .	312	Total liabilities . . . . .	<u>9 928</u>
Excess funds sold . . . . .	50		
Loans (Net) . . . . .	7 092	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	300
and fixtures . . . . .	421	Surplus . . . . .	300
		Undivided profits . . . . .	<u>246</u>
		Total Equity Capital . . . . .	<u>846</u>
		Subordinated notes	
		& debentures . . . . .	200
<b>TOTAL</b> . . . . .	<u>10 974</u>	<b>TOTAL</b> . . . . .	<u>10 974</u>

**BANK OF NEWARK, NEWARK**

Population 864 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

**Principal Officers**

\*Joe Don Reynolds . . . . . Exec. Vice Pres.  
 Houston House . . . . . Cashier  
 Jo Magness . . . . . Asst. Cashier

**Directors**

E. R. Coleman  
 R. M. Twyford  
 J. L. Magness

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	314	Demand deposits . . . . .	1 585
U. S. Treasury securities . . .	100	Time deposits . . . . .	503
All other securities including corporate stocks . . . . .	204	U. S. Gov't deposits . . . . .	9
Excess funds sold . . . . .	200	Public funds . . . . .	342
Loans (Net) . . . . .	1 853	Total Deposits . . . . .	2 439
Bank premises, furniture and fixtures . . . . .	77	Total liabilities . . . . .	2 439
		<b>Equity Capital</b>	
		Capital stock . . . . .	25
		Surplus . . . . .	100
		Undivided profits . . . . .	142
		Capital reserves . . . . .	42
		Total Equity Capital . . . . .	309
<b>TOTAL . . . . .</b>	<b>2 748</b>	<b>TOTAL . . . . .</b>	<b>2 748</b>

\*Designates Chief Executive Officer

**BANK OF NEW EDINBURG, NEW EDINBURG**

Population 200 Cleveland County  
 Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592  
 Zip Code 71660

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

**Principal Officers**

\*Ray Attwood..... President  
 W. K. Parham ..... Vice Pres.  
 Geneva Attwood ..... Vice Pres.  
 & Cashier

**Directors**

Ray Attwood  
 W. K. Parham  
 Geneva Attwood  
 Dr. Charles Attwood

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	249	Demand deposits . . . . .	420
U. S. Treasury securities . . .	282	Time deposits . . . . .	120
Excess funds sold . . . . .	37	Public funds . . . . .	<u>55</u>
Loans (Net) . . . . .	99	Total Deposits . . . . .	595
All other assets . . . . .	1	All other liabilities . . . . .	<u>2</u>
		Total liabilities . . . . .	597
		<b>Equity Capital</b>	
		Capital stock . . . . .	25
		Surplus . . . . .	12
		Undivided profits . . . . .	<u>34</u>
		Total Equity Capital . . . .	71
<b>TOTAL</b> . . . . .	<u>668</u>	<b>TOTAL</b> . . . . .	<u>668</u>

**MERCHANTS & PLANTERS BANK, NEWPORT**

Population 7,900 Jackson County  
 Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601  
 Zip Code 72112

Number of Branches: Inside City—1; Outside City—0

**Principal Officers**

\*Ernest D. McDonald . . . . . President  
 L. H. Conditt . . . . . Exec. Vice Pres.  
 R. W. Smith . . . . . Vice Pres.  
 James C. Giles . . . . . Asst. Vice Pres.

**Directors**

Morris Bowman  
 R. Owen Burton  
 L. H. Conditt  
 John L. Conner  
 James O. Dupree  
 Dr. Troy A. Gray  
 Robert Harvey  
 Charles McCartney  
 Ralph McDonald, Jr.  
 Leonidas Mack  
 A. F. Minor, Jr.  
 Fred M. Pickens, Jr.  
 James O. Spencer  
 Ernest D. McDonald

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 580	Demand deposits . . . . .	9 129
U. S. Treasury securities . . . . .	1 269	Time deposits . . . . .	13 648
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 668	U. S. Gov't deposits . . . . .	46
Oblig. of States & political subdivisions . . . . .	3 849	Public funds . . . . .	1 596
All other securities including corporate stocks . . . . .	303	Deposits of banks . . . . .	47
Excess funds sold . . . . .	1 950	Total Deposits . . . . .	24 466
Loans (Net) . . . . .	14 037	All other liabilities . . . . .	284
Bank premises, furniture and fixtures . . . . .	595	Total liabilities . . . . .	24 750
All other assets . . . . .	394		
		<b>Equity Capital</b>	
		Capital stock . . . . .	225
		Surplus . . . . .	775
		Undivided profits . . . . .	895
		Total Equity Capital . . . . .	1 895
<b>TOTAL . . . . .</b>	<b>26 645</b>	<b>TOTAL . . . . .</b>	<b>26 645</b>



**THE TWIN CITY BANK, NORTH LITTLE ROCK**

Population 62,040 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

**Principal Officers**

\*T. E. Renaud . . . . Chairman of Board  
 & President  
 Edward M. Penick, Jr. Exec. V. Pres.  
 James G. Williamson, Jr. . . . Vice Pres.  
 & Cashier  
 Dale A. Renaud . . . . . Vice Pres.  
 & Comptroller  
 Robert F. Birch, Jr. . . . . Vice Pres.  
 Bill H. Gieck . . . . . Vice Pres.  
 Michael L. Waddington . . . . Vice Pres.  
 Jean C. Luper . . . . . Vice Pres.  
 Ben R. Scroggin . . . . . Vice Pres.  
 John Schick . . . . . Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	8 828	Demand deposits . . . . .	28 960
U. S. Treasury securities . . .	6 526	Time deposits . . . . .	48 710
Oblig. of other U. S. Gov't agencies & corporations . . .	8 525	U. S. Gov't deposits . . . . .	215
Oblig. of States & political subdivisions . . . . .	10 622	Public funds . . . . .	19 528
All other securities including corporate stocks . . . . .	1 145	Deposits of banks . . . . .	39
Loans (Net) . . . . .	69 185	Total Deposits . . . . .	97 452
Bank premises, furniture and fixtures . . . . .	1 412	Excess funds purchased . . . .	2 969
All other assets . . . . .	2 653	All other liabilities . . . . .	908
		Total liabilities . . . . .	101 329
		<b>Equity Capital</b>	
		Capital stock . . . . .	2 700
		Surplus . . . . .	1 000
		Undivided profits . . . . .	1 567
		Total Equity Capital . . . . .	5 267
		Subordinated notes & debentures . . . . .	2 300
<b>TOTAL . . . . .</b>	<b>108 896</b>	<b>TOTAL . . . . .</b>	<b>108 896</b>

**THE PLANTERS BANK, OSCEOLA**

Population 8,371                      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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from banks . . . . .	2	366	Demand deposits . . . . .	5	713
U. S. Treasury securities . . . . .		750	Time deposits . . . . .	10	803
Oblig. of other U. S. Gov't agencies & corporations . . . . .	3	803	U. S. Gov't deposits . . . . .		24
Oblig. of States & political subdivisions . . . . .	1	996	Public funds . . . . .	<u>2</u>	<u>334</u>
Excess funds sold . . . . .		100	Total Deposits . . . . .	18	874
Loans (Net) . . . . .	10	879	All other liabilities . . . . .		<u>231</u>
Bank premises, furniture and fixtures . . . . .		294	Total liabilities . . . . .	19	105
All other assets . . . . .		422			
			<b>Equity Capital</b>		
			Capital stock . . . . .		500
			Surplus . . . . .		500
			Undivided profits . . . . .		<u>385</u>
			Total Equity Capital . . . . .	1	385
			Subordinated notes & debentures . . . . .		120
<b>TOTAL</b> . . . . .		<u>20</u> 610	<b>TOTAL</b> . . . . .		<u>20</u> 610

**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

**Principal Officers**

\*Carl G. Holt . . . . Chairman of Board  
 Larry Mashburn . . . . . President  
 Harold D. Beck . . . . Sr. V. P./Cashier  
 Harold E. Hull . . . . . Sr. Vice Pres.  
 Don Smith . . . . . Sr. Vice Pres.  
 Donald Mainard . . . . Asst. Vice Pres.  
 Norma Brashears . . . . Asst. Vice Pres.  
 Glen Ross . . . . . Asst. Vice Pres.  
 Jo Ann Fine . . . . . Asst. Vice Pres.  
 Gladys Nichols . . . . . Asst. Cashier  
 Billie Mainard . . . . . Asst. Cashier  
 Rosemary Holt . . . . . Corp. Secretary  
 Estelle Faucett . . . . Branch Manager

**Directors**

Carl G. Holt  
 Kenneth Smith  
 Jim H. Hillard  
 O.P. Hillard  
 Larry Mashburn  
 W. Dee Gober  
 Harold E. Hull  
 Kay Van Train  
 Don Smith  
 Coy Kirkpatrick  
 Harold D. Beck  
 Frances Caleb  
 Rosemary Holt  
 Jim Vardaman

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 614	Demand deposits . . . . .	6 135
U. S. Treasury securities . . .	954	Time deposits . . . . .	12 606
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	58
agencies & corporations . .	1 638	Public funds . . . . .	1 983
Oblig. of States & political		Total Deposits . . . . .	20 782
subdivisions . . . . .	4 054	All other liabilities . . . . .	228
Excess funds sold . . . . .	100	Total liabilities . . . . .	21 010
Loans (Net) . . . . .	13 758		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	328	Capital stock . . . . .	375
All other assets . . . . .	385	Surplus . . . . .	1 000
		Undivided profits . . . . .	446
		Total Equity Capital . . . .	1 821
<b>TOTAL</b> . . . . .	<b>22 831</b>	<b>TOTAL</b> . . . . .	<b>22 831</b>



**BANK OF PARKDALE, PARKDALE**

Population 500 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

**Principal Officers**

\*Robert A. Pugh .. Chairman of Board  
 George L. Pugh ..... President  
 J. A. Gibson ..... Exec. Vice Pres.  
 Geraldine Zatwarsky ..... Secretary  
 Dorothy H. Caldwell ..... Cashier

**Directors**

J. A. Gibson  
 J. C. Larrison  
 Garrard Mountjoy  
 Jim Newton  
 Augustus H. Pugh  
 George L. Pugh  
 Robert A. Pugh  
 Thomas P. Pugh  
 Harrison Ralph  
 Carl Wells

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	391	Demand deposits . . . . .	1 644
U. S. Treasury securities . . . . .	1 481	Time deposits . . . . .	3 287
Oblig. of other U. S. Gov't agencies & corporations . . . . .	25	U. S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	843	Public funds . . . . .	405
All other securities including corporate stocks . . . . .	203	Total Deposits . . . . .	5 342
Loans (Net) . . . . .	3 058	Excess funds purchased . . . . .	200
Bank premises, furniture and fixtures . . . . .	24	All other liabilities . . . . .	5
All other assets . . . . .	100	Total liabilities . . . . .	5 547
		<b>Equity Capital</b>	
		Capital stock . . . . .	30
		Surplus . . . . .	320
		Undivided profits . . . . .	176
		Capital reserves . . . . .	2
		Total Equity Capital . . . . .	528
		Subordinated notes & debentures . . . . .	50
<b>TOTAL . . . . .</b>	<b>6 125</b>	<b>TOTAL . . . . .</b>	<b>6 125</b>

**FIRST STATE BANK, PARKIN**

Population 2,075      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

**Principal Officers**

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

**Directors**

F. 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 572	Demand deposits . . . . .	2 435
U. S. Treasury securities . . .	140	Time deposits . . . . .	3 533
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	10
agencies & corporations . . .	555	Public funds . . . . .	1 111
Oblig. of States & political		Total Deposits . . . . .	<u>7 089</u>
subdivisions . . . . .	1 376	Total liabilities . . . . .	7 089
Excess funds sold . . . . .	575		
Loans (Net) . . . . .	3 483	<b>Equity Capital</b>	
Bank premises, furniture		Capital stock . . . . .	100
and fixtures . . . . .	94	Surplus . . . . .	350
All other assets . . . . .	11	Undivided profits . . . . .	<u>267</u>
		Total Equity Capital . . . .	717
TOTAL . . . . .	<u>7 806</u>	TOTAL . . . . .	<u>7 806</u>

**BANK OF PEA RIDGE, PEA RIDGE**

Population 1,336 Benton County  
 Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155  
 Zip Code 72751  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

Sam M. Walton ..... Chairman  
 \*Rick E. Buck ..... President  
 John B. Easley ..... Vice Pres.  
 Barbara J. Owen ..... Cashier  
 Janice Sue Lyons ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	357	Demand deposits . . . . .	1 763
U. S. Treasury securities . . . . .	100	Time deposits . . . . .	3 791
Oblig. of States & political subdivisions . . . . .	962	U. S. Gov't deposits . . . . .	7
Excess funds sold . . . . .	475	Public funds . . . . .	617
Loans (Net) . . . . .	4 702	Total Deposits . . . . .	<u>6 178</u>
Bank premises, furniture and fixtures . . . . .	33	Total liabilities . . . . .	6 178
All other assets . . . . .	135	<b>Equity Capital</b>	
		Capital stock . . . . .	83
		Surplus . . . . .	290
		Undivided profits . . . . .	<u>213</u>
		Total Equity Capital . . . . .	586
<b>TOTAL</b> . . . . .	<u>6 764</u>	<b>TOTAL</b> . . . . .	<u>6 764</u>

**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

**Principal Officers**

Mrs. M. J. Van Dalsem, Chmn. of Board  
 J. D. Farish . . . . . President  
 \*Charles W. Gillespie, Exec. Vice Pres.  
 T. O. Spence . . . . . Vice Pres.  
 Mrs. Alice Holbrook . . . . . Vice Pres.  
 & Cashier  
 Mrs. Norma Robinson . . . . . Asst. Cashier  
 Mrs. Velma Dunn . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 292	Demand deposits . . . . .	2 973
U. S. Treasury securities . . .	792	Time deposits . . . . .	6 218
Oblig. of other U. S. Gov't agencies & corporations . . . .	400	U. S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	1 709	Public funds . . . . .	1 084
Excess funds sold . . . . .	100	Total Deposits . . . . .	<u>10 281</u>
Loans (Net) . . . . .	6 770	Total liabilities . . . . .	<u>10 281</u>
Bank premises, furniture and fixtures . . . . .	67	<b>Equity Capital</b>	
All other assets . . . . .	16	Capital stock . . . . .	100
		Surplus . . . . .	400
		Undivided profits . . . . .	<u>365</u>
		Total Equity Capital . . . . .	865
<b>TOTAL . . . . .</b>	<u>11 146</u>	<b>TOTAL . . . . .</b>	<u>11 146</u>



## 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

### Principal Officers

\*T. W. Leggett, Jr. . . . . President  
James L. Magee . . . . . Exec. Vice Pres.  
James C. Poole . . . . . Vice Pres.  
    & Cashier  
Paula O. Blackwell . . . . . Asst. Vice Pres.  
Steve Bell . . . . . Asst. Cashier  
Evanell Turner . . . . . Asst. Cashier

### Directors

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 042	Demand deposits . . . . .	5 218
U. S. Treasury securities . . . . .	5 482	Time deposits . . . . .	3 998
Oblig. of States & political subdivisions . . . . .	1 599	U. S. Gov't deposits . . . . .	33
All other securities including corporate stocks . . . . .	1	Public funds . . . . .	1 837
Excess funds sold . . . . .	200	Total Deposits . . . . .	11 086
Loans (Net) . . . . .	3 455	All other liabilities . . . . .	2
Bank premises, furniture and fixtures . . . . .	197	Total liabilities . . . . .	11 088
All other assets . . . . .	19		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	200
		Undivided profits . . . . .	407
		Capital reserves . . . . .	200
		Total Equity Capital . . . . .	907
<b>TOTAL</b> . . . . .	<u>11 995</u>	<b>TOTAL</b> . . . . .	<u>11 995</u>

## FIRST STATE BANK, PLAINVIEW

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

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

### Principal Officers

\*John Clement..... President  
                    & Chairman of Board  
Thelma W. Clement..... Vice Pres.  
Edw. H. Smoot..... Vice Chairman  
                    of Board  
Vernon E. Lambert..... Vice Pres.  
W. E. Watson..... Asst. Vice Pres.  
                    & Cashier  
Verna T. Daniel..... Asst. Vice Pres.

### Directors

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	781	Demand deposits . . . . .	2 376
U. S. Treasury securities . . . . .	260	Time deposits . . . . .	7 195
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 121	U. S. Gov't deposits . . . . .	21
Oblig. of States & political subdivisions . . . . .	1 644	Public funds . . . . .	<u>184</u>
Loans (Net) . . . . .	7 444	Total Deposits . . . . .	9 776
Bank premises, furniture and fixtures . . . . .	49	Excess funds purchased . . . . .	<u>885</u>
All other assets . . . . .	150	Total liabilities . . . . .	10 661
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	275
		Undivided profits . . . . .	<u>213</u>
		Total Equity Capital . . . . .	688
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u>11 449</u>	<b>TOTAL . . . . .</b>	<u>11 449</u>

**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

**Principal Officers**

**Directors**

\*Harry A. Belford ..... President  
 J. R. Jackson ..... Vice Pres.  
 G. B. Johnson ..... Vice Pres.  
 & Cashier  
 John R. Jackson, Jr. .... Vice Pres.  
 W. H. Holobaugh .... Asst. Vice Pres.  
 Max Long ..... Asst. Vice Pres.  
 Ruth B. Tyer ..... Secretary  
 Emma Rapert ..... Asst. Cashier  
 Mary Lou Cullison .... Asst. Cashier  
 Mary D. Miller ..... Asst. Secretary

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks ....	3 218	Demand deposits .....	8 085
U. S. Treasury securities ...	2 492	Time deposits .....	9 717
Oblig. of other U. S. Gov't agencies & corporations ..	2 930	U. S. Gov't deposits .....	75
Oblig. of States & political subdivisions .....	3 641	Public funds .....	1 923
Excess funds sold .....	1 500	Deposits of banks .....	6
Loans (Net) .....	7 532	Total Deposits .....	19 806
Bank premises, furniture and fixtures .....	76	All other liabilities .....	21
		Total liabilities .....	19 827
		<b>Equity Capital</b>	
		Capital stock .....	125
		Surplus .....	800
		Undivided profits .....	422
		Capital reserves .....	15
		Total Equity Capital .....	1 362
		Subordinated notes & debentures .....	200
<b>TOTAL</b> .....	<u>21 389</u>	<b>TOTAL</b> .....	<u>21 389</u>

**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

**Principal Officers**

\*Jeriel A. Summitt ..... President  
 Frances Jones ..... Exec. Vice Pres.  
 & Cashier  
 Ted Griffith ..... Asst. Vice Pres.  
 Robert E. Sorg ..... Asst. Vice Pres.  
 Bea Mathews ..... Asst. Cashier  
 Oneta Thompson ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 151	Demand deposits . . . . .	4 213
U. S. Treasury securities . . . . .	299	Time deposits . . . . .	7 502
Oblig. of other U. S. Gov't agencies & corporations . . . . .	785	U. S. Gov't deposits . . . . .	19
Oblig. of States & political subdivisions . . . . .	2 342	Public funds . . . . .	873
Excess funds sold . . . . .	600	Total Deposits . . . . .	<u>12 607</u>
Loans (Net) . . . . .	8 426	Total liabilities . . . . .	12 607
Bank premises, furniture and fixtures . . . . .	188	<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	600
		Undivided profits . . . . .	<u>384</u>
		Total Equity Capital . . . . .	1 184
<b>TOTAL . . . . .</b>	<u>13 791</u>	<b>TOTAL . . . . .</b>	<u>13 791</u>



**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

**Principal Officers**

Victor Edwards ..... Chairman  
 Hampton Pugh ..... President  
 Mary Dean Pugh ..... Vice Pres.  
 \*John Fish ..... Cashier  
 Tipton Pugh ..... Asst. Cashier  
 Julia A. Sadler ..... Asst. Cashier

**Directors**

Hampton Pugh  
 Mary Dean Pugh  
 Tipton Pugh  
 Edwin Gregory  
 Victor Edwards  
 Jack Edwards

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	288	Demand deposits . . . . .	1 340
U. S. Treasury securities . . . . .	2 299	Time deposits . . . . .	2 797
Oblig. of other U. S. Gov't agencies & corporations . . . . .	397	U. S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	778	Public funds . . . . .	521
Excess funds sold . . . . .	200	Total Deposits . . . . .	4 660
Loans (Net) . . . . .	1 457	All other liabilities . . . . .	9
Bank premises, furniture and fixtures . . . . .	15	Total liabilities . . . . .	4 669
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	350
		Undivided profits . . . . .	315
		Total Equity Capital . . . . .	765
<b>TOTAL</b> . . . . .	<b>5 434</b>	<b>TOTAL</b> . . . . .	<b>5 434</b>

**PORTLAND BANK, PORTLAND**

Population 662 Ashley County  
 Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226  
 Zip Code 71663  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*Mack Borgognoni ..... President  
 Vanita Grantham ..... Cashier  
 Gail Stephens ..... Asst. Cashier

**Directors**

Mack Borgognoni  
 Charles E. Bridewell  
 Charles F. LaGrone  
 Benton Newcome  
 Joel Newcome  
 R. B. Newcome  
 Robert A. Pugh  
 Don Pylate

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	579	Demand deposits . . . . .	1 717
U. S. Treasury securities . . . . .	600	Time deposits . . . . .	5 134
Oblig. of other U. S. Gov't agencies & corporations . . . . .	470	U. S. Gov't deposits . . . . .	1
Oblig. of States & political subdivision . . . . .	1 870	Public funds . . . . .	<u>801</u>
Loans (Net) . . . . .	5 001	Total Deposits . . . . .	7 653
Bank premises, furniture and fixtures . . . . .	106	All other liabilities . . . . .	<u>18</u>
All other assets . . . . .	1	Total liabilities . . . . .	7 671
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	500
		Undivided profits . . . . .	336
		Capital reserves . . . . .	<u>20</u>
		Total Equity Capital . . . . .	956
<b>TOTAL</b> . . . . .	<u>8 627</u>	<b>TOTAL</b> . . . . .	<u>8 627</u>

**FARMERS AND 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—1

**Principal Officers**

D. E. Rieff ..... President  
 & Chairman of Board  
 \*J. C. Rieff ..... 1st Vice Pres.  
 W. H. Thompson ..... Exec. Vice Pres.  
 Lorene Jones ..... Vice Pres. & Sec.  
 Gregory D. Reed ..... Cashier &  
 Security Officer  
 LaVonne Hall ..... Asst. Vice Pres.  
 Patricia Holloway .... Asst. Vice Pres.  
 Judith Jones Carter .... Asst. Cashier  
 Patricia Hand ..... Asst. Cashier  
 Wanda Loman ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 911	Demand deposits . . . . .	4 871
U. S. Treasury securities . . .	399	Time deposits . . . . .	12 014
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	91
agencies & corporations . .	299	Public funds . . . . .	826
Oblig. of States & political		Deposits of banks . . . . .	10
subdivisions . . . . .	3 181	Total Deposits . . . . .	17 812
Loans (Net) . . . . .	12 987	All other liabilities . . . . .	22
Bank premises, furniture		Total liabilities . . . . .	17 834
and fixtures . . . . .	508		
All other assets . . . . .	48		
		<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	300
		Undivided profits . . . . .	1 049
		Total Equity Capital . . . .	1 499
<b>TOTAL</b> . . . . .	<u>19 333</u>	<b>TOTAL</b> . . . . .	<u>19 333</u>



**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—1 (CBCT)

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 718	Demand deposits . . . . .	7 113
U. S. Treasury securities . . . . .	1 097	Time deposits . . . . .	8 332
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 090	U. S. Gov't deposits . . . . .	50
Oblig. of States & political subdivision . . . . .	6 151	Public funds . . . . .	2 269
Loans (Net) . . . . .	9 380	Total Deposits . . . . .	17 764
Bank premises, furniture and fixtures . . . . .	385	Total liabilities . . . . .	17 764
All other assets . . . . .	21	<b>Equity Capital</b>	
		Capital stock . . . . .	600
		Surplus . . . . .	900
		Undivided profits . . . . .	578
		Total Equity Capital . . . . .	2 078
<b>TOTAL</b> . . . . .	<u>19 842</u>	<b>TOTAL</b> . . . . .	<u>19 842</u>

**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

**Principal Officers**

\*Joe Siebenmorgen . . . . . Chairman  
 Harry M. Clark . . . . . Vice Pres.  
 Darrell Odom . . . . . Vice Pres.  
 Edith Ellis . . . . . Cashier  
 Eva Lois Ellis . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 156	Demand deposits . . . . .	3 296
U. S. Treasury securities . . . . .	412	Time deposits . . . . .	6 893
Oblig. of other U. S. Gov't agencies & corporations . . . . .	500	U. S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	1 030	Public funds . . . . .	1 025
All other securities including corporate stocks . . . . .	5	Total Deposits . . . . .	11 220
Loans (Net) . . . . .	9 223	Excess funds purchased . . . . .	470
Bank premises, furniture and fixtures . . . . .	217	All other liabilities . . . . .	18
All other assets . . . . .	97	Total liabilities . . . . .	11 708
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	300
		Undivided profits . . . . .	332
		Total Equity Capital . . . . .	732
		Subordinated notes & debentures . . . . .	200
<b>TOTAL</b> . . . . .	<b>12 640</b>	<b>TOTAL</b> . . . . .	<b>12 640</b>

**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

**Principal 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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	803	Demand deposits . . . . .	3 779
U. S. Treasury securities . . .	1 049	Time deposits . . . . .	7 052
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	12
agencies & corporations . .	926	Public funds . . . . .	678
Oblig. of States & political		Total Deposits . . . . .	<u>11 521</u>
subdivisions . . . . .	3 648	Total liabilities . . . . .	<u>11 521</u>
All other securities including			
corporate stocks . . . . .	448	<b>Equity Capital</b>	
Excess funds sold . . . . .	200	Capital stock . . . . .	100
Loans (Net) . . . . .	5 639	Surplus . . . . .	900
Bank premises, furniture		Undivided profits . . . . .	<u>219</u>
and fixtures . . . . .	27	Total Equity Capital . . . .	<u>1 219</u>
TOTAL . . . . .	<u>12 740</u>	TOTAL . . . . .	<u>12 740</u>

## FARMERS AND 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

### Principal Officers

\*William A. Sandlin ..... President  
Phyllis Burrow..... Cashier  
Ida M. Eddington..... Auditor  
James A. Edington .. Asst. Vice Pres.  
Dora B. Graham ..... Asst. Vice Pres.  
Theda Ferguson ..... Asst. Vice Pres.  
Sarah Sandlin ..... Asst. to Pres.  
   & Secy. to Board

### Directors

William A. Sandlin, Chairman  
Quinn Brown  
Delano Edington  
J. A. Rapert  
R. C. Luter  
Jimmie Cole

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	467	Demand deposits . . . . .	1 694
U. S. Treasury securities . . . . .	60	Time deposits . . . . .	5 839
Oblig. of States & political subdivisions . . . . .	392	U. S. Gov't deposits . . . . .	4
All other securities including corporate stocks . . . . .	40	Public funds . . . . .	470
Excess funds sold . . . . .	1 750	Total Deposits . . . . .	<u>8 007</u>
Loans (Net) . . . . .	5 490	Total liabilities . . . . .	8 007
Bank premises, furniture and fixtures . . . . .	177	<b>Equity Capital</b>	
All other assets . . . . .	141	Capital stock . . . . .	150
		Surplus . . . . .	150
		Undivided profits . . . . .	85
		Total Equity Capital . . . . .	<u>385</u>
		Subordinated notes & debentures . . . . .	125
TOTAL . . . . .	<u>8 517</u>	TOTAL . . . . .	<u>8 517</u>

**THE BANK OF RISON, RISON**

Population 1,300 Cleveland County  
 Chartered March 7, 1932 P.O. Box 307 Telephone Number 325-6251  
 Zip Code 71665  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

Herman Davidson ..... Chairman  
 \*James R. Hopson ..... President  
 James L. Moore ..... Vice Pres.  
 John Elrod ..... Vice Pres.  
 Glenna Knowles ..... Asst. Cashier  
 Shirley Stewart ..... Asst. Cashier

**Directors**

Herman Davidson  
 John Elrod  
 James L. Moore  
 Ray B. Martin  
 James R. Hopson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	569	Demand deposits . . . . .	2 316
U. S. Treasury securities . . . . .	2 348	Time deposits . . . . .	3 189
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 750	U. S. Gov't deposits . . . . .	6
Excess funds sold . . . . .	550	Public funds . . . . .	<u>458</u>
Loans (Net) . . . . .	1 574	Total Deposits . . . . .	<u>5 969</u>
Bank premises, furniture and fixtures . . . . .	13	Total liabilities . . . . .	5 969
All other assets . . . . .	3		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	200
		Undivided profits . . . . .	521
		Capital reserves . . . . .	<u>17</u>
		Total Equity Capital . . . . .	838
<b>TOTAL</b> . . . . .	<u>6 807</u>	<b>TOTAL</b> . . . . .	<u>6 807</u>

**FARMERS AND MERCHANTS BANK, ROGERS**

Population 14,982 Benton County  
 Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233  
 Zip Code 72756

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

**Principal Officers**

\*Dorman F. Bushong . . . . . President  
 Hardy A. Stephenson . Exec. Vice Pres.  
 R. Z. Goodwin . . . . . Vice Pres.  
 James E. Reves . . . . . Vice Pres.  
 James E. Harris . . . . . Vice Pres.  
 & Cashier

**Directors**

Dorman F. Bushong  
 A. N. Garrett  
 Vance Hill  
 James L. Pickens, M.D.  
 Evelyn S. Rife  
 Don L. Shores  
 Hardy A. Stephenson

Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	2 288	Demand deposits . . . . .	9 855
U. S. Treasury securities . . . . .	5 472	Time deposits . . . . .	13 229
Oblig. of States & political subdivisions . . . . .	2 882	U. S. Gov't deposits . . . . .	54
Loans (Net) . . . . .	15 878	Public funds . . . . .	1 877
Bank premises, furniture and fixtures . . . . .	424	Total Deposits . . . . .	25 015
All other assets . . . . .	520	All other liabilities . . . . .	201
		Total liabilities . . . . .	25 216
		<b>Equity Capital</b>	
		Capital stock . . . . .	300
		Surplus . . . . .	700
		Undivided profits . . . . .	1 248
		Total Equity Capital . . . . .	2 248
<b>TOTAL . . . . .</b>	<b>27 464</b>	<b>TOTAL . . . . .</b>	<b>27 464</b>



## 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

### Principal Officers

\*Jim Humphries ..... President  
    & Chairman  
 Richard Humphries .. Exec. Vice Pres.  
 Corwin Mosey ..... Vice Pres.  
 George Humphries ..... Vice Pres.  
 Mike Humphries ..... Vice Pres.  
 Bess Northcutt ..... 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, 1977

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 019	Demand deposits . . . . .	5 291
U. S. Treasury securities . . . . .	698	Time deposits . . . . .	8 240
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 005	U. S. Gov't deposits . . . . .	12
Oblig. of States & political subdivisions . . . . .	3 204	Public funds . . . . .	1 274
Loans (Net) . . . . .	10 078	<u>Total Deposits . . . . .</u>	<u>14 817</u>
Bank premises, furniture and fixtures . . . . .	496	Excess funds purchased . . . . .	200
All other assets . . . . .	11	<u>All other liabilities . . . . .</u>	<u>41</u>
		<u>Total liabilities . . . . .</u>	<u>15 058</u>
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	700
		Undivided profits . . . . .	653
		<u>Total Equity Capital . . . . .</u>	<u>1 453</u>
 <u>TOTAL . . . . .</u>	 <u>16 511</u>	 <u>TOTAL . . . . .</u>	 <u>16 511</u>



**LOGAN COUNTY BANK, SCRANTON**

Population 229 Logan County  
 Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511  
 Zip Code 72863  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

\*Joe Fritsche ..... President  
 J. B. Layes ..... Vice Pres.  
 Margaret Ahne ..... Cashier  
 Mildred Fritsche ..... Asst. Cashier  
 Charles Fox ..... Asst. Cashier  
 Regina M. Layes ..... Asst. Cashier  
 Emma M. Raper ..... Asst. Cashier

**Directors**

Joe Fritsche  
 J. B. Layes  
 Margaret Ahne

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	352	Demand deposits . . . . .	1 989
U. S. Treasury securities . . .	1 286	Time deposits . . . . .	2 494
Oblig. of other U. S. Gov't agencies & corporations . . .	338	U. S. Gov't deposits . . . . .	7
Oblig. of States & political subdivisions . . . . .	967	Public funds . . . . .	<u>195</u>
Loans (Net) . . . . .	2 247	Total Deposits . . . . .	4 685
Bank premises, furniture and fixtures . . . . .	32	All other liabilities . . . . .	<u>6</u>
All other assets . . . . .	1	Total liabilities . . . . .	4 691
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	100
		Undivided profits . . . . .	<u>332</u>
		Total Equity Capital . . . . .	532
<b>TOTAL</b> . . . . .	<u>5 223</u>	<b>TOTAL</b> . . . . .	<u>5 223</u>



**GRANT COUNTY BANK, SHERIDAN**

Population 2,837 Grant County  
 Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3147  
 Zip Code 72150  
 Number of Branches: Inside City—1; Outside City—None

**Principal Officers**

**Directors**

D. E. McCoy, Sr. Chairman of Board  
 \*D. E. McCoy, Jr. . . . . President  
 & Trust Officer  
 Harold Boatright . . . . Exec. Vice Pres.  
 & Cashier  
 Jerry L. Coleman . . . . . Vice Pres.  
 Sue Reynolds . . . . . Asst. Vice Pres.  
 Henry E. Wells . . . . . Asst. Vice Pres.  
 Raymond L. Stoker . . . . . Loan Officer  
 Max G. McCoy . . . . . Oper. Officer

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	961	Demand deposits . . . . .	5 503
U. S. Treasury securities . . .	547	Time deposits . . . . .	10 079
Oblig. of other U. S. Gov't. agencies & corporations . .	768	U. S. Gov't deposits . . . . .	46
Oblig. of States & political subdivisions . . . . .	3 895	Public funds . . . . .	2 390
All other securities including corporate stocks . . . . .	10	Total Deposits . . . . .	18 018
Loans (Net) . . . . .	13 159	All other liabilities . . . . .	34
Bank premises, furniture and fixtures . . . . .	357	Total liabilities . . . . .	18 052
All other assets . . . . .	32	<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	350
		Undivided profits . . . . .	1 141
		Capital reserves . . . . .	36
		Total Equity Capital . . . . .	1 677
<b>TOTAL</b> . . . . .	<u>19 729</u>	<b>TOTAL</b> . . . . .	<u>19 729</u>

**FIRST STATE BANK, SHERWOOD**

Population 6,744 Pulaski County  
 Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122  
 Zip Code 72116

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

**Principal Officers**

\*Mark M. Davis . . . . . Exec. Vice Pres.  
 Jesse R. Rich . . . . . Vice Pres.  
 H. J. Dent . . . . . Vice Pres.  
 Robert Holloway . . . . . A.V.P.  
 Annette Martin . . . . . A.V.P.  
 Wilma Faulk . . . . . Asst. Cashier

**Directors**

J. C. Nichols  
 B. E. Henson  
 J. A. Wellons, President

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 296	Demand deposits . . . . .	5 590
U. S. Treasury securities . . . . .	950	Time deposits . . . . .	5 503
Oblig. of other U. S. Gov't agencies & corporations . . . . .	100	U. S. Gov't deposits . . . . .	20
Oblig. of States & political subdivisions . . . . .	3 238	Public funds . . . . .	3 902
All other securities including corporate stocks . . . . .	385	Total Deposits . . . . .	<u>15 015</u>
Excess funds sold . . . . .	700	Total liabilities . . . . .	<u>15 015</u>
Loans (Net) . . . . .	9 532	<b>Equity Capital</b>	
Bank premises, furniture and fixtures . . . . .	216	Capital stock . . . . .	100
All other assets . . . . .	8	Surplus . . . . .	700
		Undivided profits . . . . .	564
		Capital reserves . . . . .	<u>46</u>
		Total Equity Capital . . . . .	1 410
<b>TOTAL</b> . . . . .	<u>16 425</u>	<b>TOTAL</b> . . . . .	<u>16 425</u>

**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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	381	Demand deposits.....	625
U. S. Treasury securities ...	251	Public funds .....	19
Loans (Net) .....	54	Total Deposits .....	644
Bank premises, furniture and fixtures.....	4	Total liabilities .....	644
		<b>Equity Capital</b>	
		Capital stock .....	5
		Surplus .....	18
		Undivided profits .....	23
		Total Equity Capital .....	46
<b>TOTAL</b> .....	<u>690</u>	<b>TOTAL</b> .....	<u>690</u>

**ARKANSAS STATE BANK, SILOAM SPRINGS**

Population 6,367 Benton County  
 Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101  
 Zip Code 72761

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

**Principal Officers**

Delbert E. Allen, Sr... Chmn. of Board  
 \*Ross Stout ..... President  
 Henry Brosell, Jr. .... Vice Pres.  
                                     & Cashier  
 Thomas Free III ..... Vice Pres.  
 Homer Bynum ..... Vice Pres.

**Directors**

D. E. Allen, Sr.  
 D. E. Allen, Jr.  
 Roderick L. Allen  
 Homer Bynum  
 Preston Bynum  
 H. E. Harrison, Jr.  
 Charles C. Jones  
 Mark Simmons  
 Ross Stout

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	2 902	Demand deposits . . . . .	5 542
U. S. Treasury securities . . .	125	Time deposits . . . . .	6 858
Oblig. of other U. S. Gov't		U. S. Gov't deposits . . . . .	29
agencies & corporations . .	1 154	Public funds . . . . .	1 078
Oblig. of States & political		Total Deposits . . . . .	13 507
subdivisions . . . . .	2 821	All other liabilities . . . . .	88
Excess funds sold . . . . .	450	Total liabilities . . . . .	13 595
Loans (Net) . . . . .	7 293		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures . . . . .	105	Capital stock . . . . .	480
All other assets . . . . .	27	Surplus . . . . .	100
		Undivided profits . . . . .	673
		Capital reserves . . . . .	29
		Total Equity Capital . . . . .	1 282
<b>TOTAL</b> . . . . .	<b>14 877</b>	<b>TOTAL</b> . . . . .	<b>14 877</b>

**SMACKOVER STATE BANK, SMACKOVER**

Population 2,034 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

**Principal Officers**

\*Max A. Mitcham ..... Chairman  
 Max Taylor ..... President  
 Audna Ward .... Vice Pres. & Cashier  
 Bob Willett ..... Vice Pres.  
 Evelyn Long ..... Asst. Cashier  
 Paulette Carver ..... Asst. Cashier  
 Cathryn Weaver ..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	1 640	Demand deposits.....	5 874
U. S. Treasury securities ...	599	Time deposits.....	9 772
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	34
agencies & corporations..	515	Public funds .....	1 832
Oblig. of States & political		Total Deposits .....	17 512
subdivisions .....	4 109	All other liabilities .....	27
Loans (Net) .....	11 918	Total liabilities .....	17 539
Bank premises, furniture			
and fixtures.....	234	<b>Equity Capital</b>	
All other assets .....	12	Capital stock .....	500
		Surplus .....	750
		Undivided profits .....	203
		Capital reserves.....	35
		Total Equity Capital .....	1 488
<b>TOTAL.....</b>	<b>19 027</b>	<b>TOTAL.....</b>	<b>19 027</b>

**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

**Principal Officers**

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

**Directors**

B. J. Ford  
 T. Q. (Kit) Carson  
 Ray White  
 Tommy Gaston  
 Benton Taylor  
 G. W. DeLaughter

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	436	Demand deposits . . . . .	1 620
U. S. Treasury securities . . . . .	200	Time deposits . . . . .	2 574
Oblig. of other U. S. Gov't agencies & corporations . . . . .	577	U. S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	597	Public funds . . . . .	805
Excess funds sold . . . . .	700	Total Deposits . . . . .	5 013
Loans (Net) . . . . .	2 863	All other liabilities . . . . .	18
Bank premises, furniture and fixtures . . . . .	73	Total liabilities . . . . .	5 031
All other assets . . . . .	10	<b>Equity Capital</b>	
		Capital stock . . . . .	75
		Surplus . . . . .	125
		Undivided profits . . . . .	125
		Total Equity Capital . . . . .	325
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<b>5 456</b>	<b>TOTAL . . . . .</b>	<b>5 456</b>



**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

**Principal Officers**

**Directors**

\*Walter Turnbow .. Chief Exec. Officer  
 David Howell ..... President  
 Mace D. Howell ..... Exec. Vice Pres.  
 R. A. Bryant ..... Vice Pres.  
 Arthur Morris ..... Vice Pres.  
 Nathan Combs ..... Vice Pres.  
 & Trust Officer  
 Jim Jefferson ..... Cashier &  
 Oper. Officer  
 John R. Rutledge ..... Vice Pres.

Gretchen Steele  
 Walter Turnbow  
 David Howell  
 Mace D. Howell  
 R. A. Bryant  
 J. T. Bain  
 Tom Hargis  
 Phillip Steele

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	8 629	Demand deposits.....	18 870
U. S. Treasury securities ...	4 449	Time deposits .....	35 559
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	72
agencies & corporations ..	2 749	Public funds .....	6 352
Oblig. of States & political		Deposits of banks .....	300
subdivisions .....	7 899	Total Deposits .....	61 153
Excess funds sold .....	2 400	Excess funds purchased....	755
Loans (Net) .....	38 953	All other liabilities .....	1 656
Bank premises, furniture		Total liabilities .....	63 564
and fixtures.....	1 018		
All other assets .....	1 779	<b>Equity Capital</b>	
		Capital stock .....	660
		Surplus .....	900
		Undivided profits .....	2 579
		Capital reserves.....	173
		Total Equity Capital .....	4 312
<b>TOTAL.....</b>	<b>67 876</b>	<b>TOTAL.....</b>	<b>67 876</b>

**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

**Principal Officers**

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

**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, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	651	Demand deposits . . . . .	2 841
U. S. Treasury securities . . . . .	2 155	Time deposits . . . . .	7 003
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 592	U. S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	2 309	Public funds . . . . .	805
Loans (Net) . . . . .	4 528	Total Deposits . . . . .	10 653
Bank premises, furniture and fixtures . . . . .	323	All other liabilities . . . . .	6
All other assets . . . . .	49	Total liabilities . . . . .	10 659
		<b>Equity Capital</b>	
		Capital stock . . . . .	50
		Surplus . . . . .	600
		Undivided profits . . . . .	298
		Total Equity Capital . . . . .	948
<b>TOTAL . . . . .</b>	<b>11 607</b>	<b>TOTAL . . . . .</b>	<b>11 607</b>

**BANK OF STAR CITY, STAR CITY**

Population 2,032 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

**Principal Officers**

\*Robert O. Trout . . . . . President  
 Lynn Thomasson (inactive). Vice. Pres.  
 William R. Davidson . . . . . Vice Pres.  
 Mrs. Annetta Moore . . . . . Vice Pres.  
 Mrs. Karen Burns . . . . . Cashier  
 Franklin E. Collins . . . . . Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	839	Demand deposits . . . . .	3 018
U. S. Treasury securities . . .	100	Time deposits . . . . .	5 334
Oblig. of States & political		U. S. Gov't deposits . . . . .	22
subdivisions . . . . .	1 293	Public funds . . . . .	1 038
Loans (Net) . . . . .	8 580	Total Deposits . . . . .	9 412
Bank premises, furniture		Excess funds purchased . . . .	700
and fixtures . . . . .	117	Total liabilities . . . . .	10 112
All other assets . . . . .	15		
		<b>Equity Capital</b>	
		Capital stock . . . . .	150
		Surplus . . . . .	350
		Undivided profits . . . . .	332
		Total Equity Capital . . . . .	832
<b>TOTAL</b> . . . . .	<u>10 944</u>	<b>TOTAL</b> . . . . .	<u>10 944</u>



**CITIZENS BANK, STRONG**

Population 946 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

**Principal Officers**

\*O. B. Clark ..... President  
 C. R. Mason ..... Vice Pres.  
 L. K. Robertson ..... Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	288	Demand deposits . . . . .	1 502
U. S. Treasury securities . . .	1 125	Time deposits . . . . .	1 939
Oblig. of other U. S. Gov't agencies & corporations . .	183	U. S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	774	Public funds . . . . .	<u>301</u>
All other securities including corporate stocks . . . . .	72	Total Deposits . . . . .	3 744
Excess funds sold . . . . .	730	All other liabilities . . . . .	<u>4</u>
Loans (Net) . . . . .	1 226	Total liabilities . . . . .	3 748
Bank premises, furniture and fixtures . . . . .	3		
All other assets . . . . .	20		
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	100
		Undivided profits . . . . .	<u>373</u>
		Total Equity Capital . . . . .	673
<b>TOTAL</b> . . . . .	<u>4 421</u>	<b>TOTAL</b> . . . . .	<u>4 421</u>



**CITIZENS BANK, TILLAR**

Population 325 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

**Principal Officers**

\*W. R. Smith, Jr. . . . . President  
 W. R. Smith, Sr. . . . . Chairman of Board  
 Emmett N. Smith . . . . . Vice Pres.  
 Wray B. Smith . . . . . Cashier  
 Teresa Warf . . . . . Asst. Cashier

**Directors**

Don Cash  
 Dee Cummings  
 James E. Palsa  
 C. R. Prewitt  
 Wray B. Smith  
 W. R. Smith, Sr.  
 W. R. Smith, Jr.  
 Hayes Stephens

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 132	Demand deposits . . . . .	1 373
U. S. Treasury securities . . .	55	Time deposits . . . . .	4 239
Oblig. of States & political subdivisions . . . . .	401	U. S. Gov't deposits . . . . .	7
Loans (Net) . . . . .	4 945	Public funds . . . . .	452
Bank premises, furniture and fixtures . . . . .	66	Total Deposits . . . . .	6 071
All other assets . . . . .	17	All other liabilities . . . . .	6
		Total liabilities . . . . .	6 077
		<b>Equity Capital</b>	
		Capital stock . . . . .	121
		Surplus . . . . .	279
		Undivided profits . . . . .	133
		Capital reserves . . . . .	6
		Total Equity Capital . . . . .	539
<b>TOTAL</b> . . . . .	<b>6 616</b>	<b>TOTAL</b> . . . . .	<b>6 616</b>

**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

**Principal Officers**

J. C. Stuckey..... President  
\*Clyde Robertson, Jr., Exec. Vice Pres.  
Eugene Pounds ..... Sr. Vice Pres.  
Wilburn J. Cole ..... Vice Pres.  
& Cashier  
Fannie Mae Kent ..... Asst. Cashier  
Melba Jean Wood ..... Asst. Cashier  
Phillip Milligan ..... Asst. Loan Off.  
Lena Heath ..... Branch Manager

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . . .	797	Demand deposits . . . . .	5 059
U. S. Treasury securities . . . . .	1 114	Time deposits . . . . .	12 056
Oblig. of other U. S. Gov't agencies & corporations . . . . .	3 294	U. S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . . . .	1 926	Public funds . . . . .	781
All other securities including corporate stocks . . . . .	86	Deposits of banks . . . . .	<u>28</u>
Excess funds sold . . . . .	1 300	Total Deposits . . . . .	<u>17 937</u>
Loans (Net) . . . . .	10 873	Total liabilities . . . . .	<u>17 937</u>
Bank premises, furniture and fixtures . . . . .	124		
All other assets . . . . .	88		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	1 150
		Undivided profits . . . . .	319
		Capital reserves . . . . .	<u>96</u>
		Total Equity Capital . . . . .	<u>1 665</u>
<b>TOTAL</b> . . . . .	<u>19 602</u>	<b>TOTAL</b> . . . . .	<u>19 602</u>



**BANK OF TUCKERMAN, TUCKERMAN**

Population 1,731 Jackson County  
 Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155  
 Zip Code 72473

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

**Principal Officers**

\*Van Smith ..... President  
 Cornelius Adcox .... Cashier & Secty.  
 W. M. Crandall ..... Auditor

**Directors**

Scotty Armstrong  
 R. O. Norris  
 Bob Penix  
 Van Smith

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks ....	702	Demand deposits.....	3 181
U. S. Treasury securities ...	901	Time deposits .....	4 220
Oblig. of other U. S. Gov't		U. S. Gov't deposits .....	1
agencies & corporations..	1 936	Public funds .....	710
Oblig. of States & political		Deposits of banks .....	45
subdivisions .....	1 580	Total Deposits .....	8 157
All other securities including		All other liabilities .....	126
corporate stocks.....	61	Total liabilities .....	8 283
Loans (Net).....	3 821		
Bank premises, furniture		<b>Equity Capital</b>	
and fixtures.....	111	Capital stock .....	100
All other assets .....	135	Surplus .....	300
		Undivided profits .....	414
		Capital reserves .....	150
		Total Equity Capital .....	964
<b>TOTAL.....</b>	<b>9 247</b>	<b>TOTAL.....</b>	<b>9 247</b>

**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

**Principal Officers**

\*Charles F. Luter . . . . . President  
 John H. Emrich, Sr. . . . . Vice Pres.  
 Maxyne Ursery . . . . . Cashier  
 Jimmy Crow . . . . . Asst. Cashier  
 Evelyn Hall . . . . . Asst. Cashier

**Directors**

A. A. Banks  
 George Beley  
 John H. Emrich, Sr.  
 H. F. Norcross, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	667	Demand deposits . . . . .	1 888
U. S. Treasury securities . . . . .	427	Time deposits . . . . .	5 364
Oblig. of other U. S. Gov't agencies & corporations . . . . .	1 411	U. S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . . . .	2 192	Public funds . . . . .	771
Loans (Net) . . . . .	4 184	Deposits of banks . . . . .	6
Bank premises, furniture and fixtures . . . . .	93	Total deposits . . . . .	<u>8 042</u>
		Total liabilities . . . . .	8 042
		<b>Equity Capital</b>	
		Capital stock . . . . .	50
		Surplus . . . . .	450
		Undivided profits . . . . .	<u>432</u>
		Total Equity Capital . . . . .	932
<b>TOTAL . . . . .</b>	<u>8 974</u>	<b>TOTAL . . . . .</b>	<u>8 974</u>

**CITIZENS BANK & TRUST CO., 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—2; Outside City—1

**Principal Officers**

Doyle Hopkins . . . Chairman of Board  
 Dane Riggs . . . . . President  
 Raymond Allen . . . . . Director of  
 Customer Service  
 R. H. Terry . . . . . Vice Pres.  
 & Trust Officer  
 \*L. C. Gunn . . . . . Exec. Vice Pres.  
 S. D. White . . . . . Vice Pres. &  
 Farm Credit  
 John Johnson . . . . . Asst. Vice Pres.  
 Eugene P. Hobbs . . . . . Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	2 247	Demand deposits . . . . .	7 752
U. S. Treasury securities . . .	1 199	Time deposits . . . . .	10 338
Oblig. of other U. S. Gov't agencies & corporations . . .	701	U. S. Gov't deposits . . . . .	49
Oblig. of States & political subdivisions . . . . .	2 737	Public funds . . . . .	1 195
All other securities including corporate stocks . . . . .	101	Deposits of banks . . . . .	498
Loans (Net) . . . . .	15 823	Total Deposits . . . . .	19 832
Bank premises, furniture and fixtures . . . . .	213	Excess funds purchased . . . .	1 000
All other assets . . . . .	372	All other liabilities . . . . .	320
		Total liabilities . . . . .	21 152
		<b>Equity Capital</b>	
		Capital stock . . . . .	400
		Surplus . . . . .	1 100
		Undivided profits . . . . .	741
		Total Equity Capital . . . . .	2 241
<b>TOTAL</b> . . . . .	<b>23 393</b>	<b>TOTAL</b> . . . . .	<b>23 393</b>

**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

**Principal Officers**

\*William W. Thomas ..... President  
 Gene Bell ..... Vice Pres. & Cashier  
 C. E. Dougan ..... Vice Pres.  
 Dick McLelland ..... Loan Officer  
 Jo Ann Meadors ..... Asst. Cashier  
 Vince Haney ..... Asst. Cashier  
 Deweese Jackson ..... Asst. Cashier  
 Frances Rapier ..... Asst. Cashier  
 Carolyn A. Johnson... Exec. Secretary

**Directors**

William W. Thomas  
 Gene Bell  
 Clyman Izard  
 Paul Hurst  
 Wesley Warnock  
 C. J. Franklin

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks	1 378	Demand deposits	7 057
U. S. Treasury securities	1 312	Time deposits	9 507
Oblig. of other U. S. Gov't agencies & corporations	750	U. S. Gov't deposits	71
Oblig. of States & political subdivisions	3 788	Public funds	1 466
Loans (Net)	12 546	Total Deposits	18 101
Bank premises, furniture and fixtures	138	All other liabilities	22
All other assets	173	Total liabilities	18 123
		<b>Equity Capital</b>	
		Capital stock	200
		Surplus	800
		Undivided profits	933
		Capital reserves	29
		Total Equity Capital	1 962
<b>TOTAL</b>	<b>20 085</b>	<b>TOTAL</b>	<b>20 085</b>

**BANK OF WALDO, WALDO**

Population 1,658 Columbia County  
 Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858  
 Zip Code 71770  
 Number of Branches: Inside City—None; Outside City—None

**Principal Officers**

Larry R. McCord . . . . . President  
 Mrs. J. Thurston Howell . . . Vice Pres.  
 \*Mrs. Mary H. Martin . . . . . Cashier

**Directors**

L. R. McCord  
 Mrs. J. Thurston Howell  
 Mrs. Mary H. Martin

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	292	Demand deposits . . . . .	2 158
U. S. Treasury securities . . .	2 093	Time deposits . . . . .	1 921
Oblig. of other U. S. Gov't agencies & corporations . .	250	U. S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . . . .	407	Public funds . . . . .	214
All other securities including corporate stocks . . . . .	200	Total Deposits . . . . .	4 294
Excess funds sold . . . . .	950	Total liabilities . . . . .	4 294
Loans (Net) . . . . .	522	<b>Equity Capital</b>	
All other assets . . . . .	8	Capital stock . . . . .	50
		Surplus . . . . .	25
		Undivided profits . . . . .	23
		Capital reserves . . . . .	330
		Total Equity Capital . . . .	428
<b>TOTAL</b> . . . . .	<u>4 722</u>	<b>TOTAL</b> . . . . .	<u>4 722</u>









**BANK OF WEINER, WEINER**

Population 715 Poinsett County  
 Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221  
 Zip Code 72479  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*John R. Hogue..... President  
 H. E. Winters..... Sr. Vice Pres.  
 Niles Bise..... Sr. Vice Pres.  
 Phil Hesse..... Cashier  
 Michael D. Gillis..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	725	Demand deposits . . . . .	4 266
U. S. Treasury securities . . .	2 665	Time deposits . . . . .	11 357
Oblig. of other U. S. Gov't agencies & corporations . .	3 883	U. S. Gov't deposits . . . . .	18
Oblig. of States & political subdivisions . . . . .	2 461	Public funds . . . . .	850
All other securities including corporate stocks . . . . .	101	Deposits of banks . . . . .	97
Loans (Net) . . . . .	8 044	Total Deposits . . . . .	16 588
Bank premises, furniture and fixtures . . . . .	215	Excess funds purchased . . . .	100
All other assets . . . . .	11	All other liabilities . . . . .	36
		Total liabilities . . . . .	16 724
		<b>Equity Capital</b>	
		Capital stock . . . . .	200
		Surplus . . . . .	700
		Undivided profits . . . . .	453
		Capital reserves . . . . .	28
		Total Equity Capital . . . .	1 381
<b>TOTAL</b> . . . . .	<b>18 105</b>	<b>TOTAL</b> . . . . .	<b>18 105</b>

**MERCHANTS & FARMERS BANK, WEST HELENA**

Population 11,007 Phillips County  
 Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481  
 Zip Code 72390

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

**Principal Officers**

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

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 988	Demand deposits . . . . .	6 273
U. S. Treasury securities . . . . .	300	Time deposits . . . . .	15 410
Oblig. of other U. S. Gov't agencies & corporations . . . . .	5 424	U. S. Gov't deposits . . . . .	32
Oblig. of States & political subdivisions . . . . .	3 333	Public funds . . . . .	3 791
All other securities including corporate stocks . . . . .	100	Total Deposits . . . . .	25 506
Loans (Net) . . . . .	17 004	Excess funds purchased . . . . .	650
Bank premises, furniture and fixtures . . . . .	149	All other liabilities . . . . .	81
All other assets . . . . .	134	Total liabilities . . . . .	26 237
		<b>Equity Capital</b>	
		Capital stock . . . . .	500
		Surplus . . . . .	800
		Undivided profits . . . . .	807
		Capital reserves . . . . .	88
		Total Equity Capital . . . . .	2 195
<b>TOTAL</b> . . . . .	<b>28 432</b>	<b>TOTAL</b> . . . . .	<b>28 432</b>

**BANK OF WEST MEMPHIS, WEST MEMPHIS**

Population 28,236 Crittenden County  
 Chartered April 21, 1928 P. O. Box 128 Telephone Number 735-1784  
 Zip Code 72301  
 Number of Branches: Inside City—3; Outside City—None

**Principal Officers**

W. K. Ingran..... Chairman  
 Zach McClendon, Sr... Vice Chairman  
 \*Jack K. Hogan..... President  
 & CEO  
 Robert L. Wright..... Exec. V. Pres.  
 Paul Neal..... Vice Pres.  
 James W. Russell..... Trust Officer  
 Mary Goe..... Vice Pres.  
 Ruth Manchester..... Vice Pres.  
 Robert L. Naylor..... Vice Pres.  
 & Auditor  
 Josephine Duncan..... Cashier  
 Ola Jones..... Pub. Rel. Officer  
 Judy Gobbell..... Asst. Cashier  
 Doris Swindler..... Asst. Cashier  
 Janie L. Tate..... Asst. Cashier  
 Jan Willis..... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	4 201	Demand deposits . . . . .	11 883
U. S. Treasury securities . . .	5 587	Time deposits . . . . .	21 170
Oblig. of other U. S. Gov't agencies & corps. . . . .	5 053	U. S. Gov't deposits . . . . .	225
Oblig. of States & political subdivisions . . . . .	7 219	Public funds . . . . .	4 290
All other securities including corporate stocks . . . . .	11	Deposits of banks . . . . .	311
Excess funds sold . . . . .	2 200	Total Deposits . . . . .	37 879
Loans (Net) . . . . .	16 103	All other liabilities . . . . .	294
Bank premises, furniture and fixtures . . . . .	367	Total liabilities . . . . .	38 173
All other assets . . . . .	555		
		<b>Equity Capital</b>	
		Capital stock . . . . .	1 000
		Surplus . . . . .	1 000
		Undivided profits . . . . .	1 097
		Capital reserves . . . . .	26
		Total Equity Capital . . . . .	3 123
<b>TOTAL</b> . . . . .	<u>41 296</u>	<b>TOTAL</b> . . . . .	<u>41 296</u>

**RICE GROWERS BANK, WHEATLEY**

Population 443 St. Francis County  
 Chartered September 27, 1909 P. O. Box 156 Telephone Number 457-2311  
 Zip Code 72392

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

**Principal Officers**

\*William L. Horner, Jr. . . . . President  
 James C. Tipton . . . . . Vice Pres.  
 & Cashier  
 John E. Allmon III . . . Asst. Vice Pres.  
 Rick Cross . . . . . Asst. Vice Pres.

**Directors**

William L. Horner, Jr.  
 Mayme Lyon

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	689	Demand deposits . . . . .	2 460
U. S. Treasury securities . . . . .	300	Time deposits . . . . .	5 242
Oblig. of other U. S. Gov't agencies & corps. . . . .	1 105	U. S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	1 016	Public funds . . . . .	1 353
Excess funds sold . . . . .	100	Total Deposits . . . . .	9 069
Loans (Net) . . . . .	6 317	All other liabilities . . . . .	12
Bank premises, furniture and fixtures . . . . .	410	Total liabilities . . . . .	9 081
All other assets . . . . .	3		
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	500
		Undivided profits . . . . .	259
		Total Equity Capital . . . . .	859
<b>TOTAL</b> . . . . .	<b>9 940</b>	<b>TOTAL</b> . . . . .	<b>9 940</b>

**WILMOT STATE BANK, WILMOT**

Population 1,231 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

**Principal Officers**

Wm. B. de Yampert ..... President  
 \*John W. Crews ..... Exec. V. Pres.  
 Sue Johnson ..... Cashier  
 N. R. Kirkwood ..... Vice Pres.

**Directors**

Wm. B. de Yampert  
 John B. Currie  
 N. R. Kirkwood  
 John B. Currie, Jr.  
 Henry Morschheimer, Jr.  
 L. Craig Shackelford, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	380	Demand deposits . . . . .	1 138
U. S. Treasury securities . . . . .	547	Time deposits . . . . .	1 472
Oblig. of other U. S. Gov't agencies & corporations . . . . .	198	U. S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . . . .	373	Public funds . . . . .	835
Loans (Net) . . . . .	2 775	Total Deposits . . . . .	3 448
Bank premises, furniture and fixtures . . . . .	2	Total liabilities . . . . .	3 448
All other assets . . . . .	2	<b>Equity Capital</b>	
		Capital stock . . . . .	120
		Surplus . . . . .	405
		Undivided profits . . . . .	304
		Total Equity Capital . . . . .	829
<b>TOTAL</b> . . . . .	<u>4 277</u>	<b>TOTAL</b> . . . . .	<u>4 277</u>

**BANK OF WILSON, WILSON**

Population 1,048 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

**Principal Officers**

R. E. L. Wilson..... Chmn. of Board  
 \*J. B. Gwyn ..... President  
 C. L. Denton, Jr. .... Vice Pres.  
 J. T. Shenep ..... Cashier  
 (Mrs.) Florabel Bishop ... Asst. Cash.  
 (Mrs.) Gatha Watson ... Asst. Cashier

**Directors**

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1977

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 196	Demand deposits . . . . .	3 256
U. S. Treasury securities . . .	1 773	Time deposits . . . . .	3 840
Oblig. of other U. S. Gov't agencies & corps. . . . .	400	U. S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	1 442	Public funds . . . . .	1 416
Excess funds sold . . . . .	1 600	Total Deposits . . . . .	8 520
Loans (Net) . . . . .	3 451	All other liabilities . . . . .	29
Bank premises, furniture and fixtures . . . . .	21	Total liabilities . . . . .	8 549
		<b>Equity Capital</b>	
		Capital stock . . . . .	100
		Surplus . . . . .	900
		Undivided profits . . . . .	334
		Total Equity Capital . . . . .	1 334
<b>TOTAL</b> . . . . .	<b>9 883</b>	<b>TOTAL</b> . . . . .	<b>9 883</b>

**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

**Principal Officers**

Rafe Andrews . . . . . President  
 & Trust Officer  
 \*Ken McClanahan . . . . . Exec. V. Pres.  
 Winifred G. Sigman . . . . . Admn. V. Pres.  
 & Cashier  
 Bobbie Nell Brown . . . . . Vice Pres.  
 Mazie Ballard . . . . . Vice Pres.  
 Jim Jordan . . . . . Asst. Vice Pres.  
 Ann Jones . . . . . Asst. Vice Pres.  
 Larry Lawson . . . . . Asst. Vice Pres.  
 & Asst. Trust Officer  
 Twyla Hollowell . . . . . Asst. Cashier  
 Ronnie Sims . . . . . Asst. Cashier  
 Judy Thomas . . . . . Exec. Secretary

**Directors**

Rafe Andrews  
 Eugene Goodart  
 Gerald L. Blackburn  
 W. W. Shaver, Jr.  
 David Drexler  
 Dave Block, Jr.  
 I. M. Steinberg  
 Willard G. Burks  
 John H. Johnston, Jr.  
 Pete Imboden, III

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . . .	1 465	Demand deposits . . . . .	7 204
U. S. Treasury securities . . . . .	1 035	Time deposits . . . . .	11 249
Oblig. of other U. S. Gov't agencies & corps. . . . .	2 500	U. S. Gov't deposits . . . . .	21
Oblig. of States & political subdivisions . . . . .	4 557	Public funds . . . . .	1 404
All other securities including corporate stocks . . . . .	2	Total Deposits . . . . .	19 878
Loans (Net) . . . . .	11 784	All other liabilities . . . . .	162
Bank premises, furniture and fixtures . . . . .	496	Total liabilities . . . . .	20 040
All other assets . . . . .	300		
		<b>Equity Capital</b>	
		Capital Stock . . . . .	500
		Surplus . . . . .	500
		Undivided profits . . . . .	1 081
		Capital reserves . . . . .	18
		Total Equity Capital . . . . .	2 099
<b>TOTAL . . . . .</b>	<b>22 139</b>	<b>TOTAL . . . . .</b>	<b>22 139</b>

**THE BANK OF YELLVILLE, YELLVILLE**

Population 1,000 Marion County  
 Chartered December 13, 1945 P. O. Box 325 Telephone Number 449-4231  
 Zip Code 72687  
 Number of Branches: Inside City—None; Outside City—1

**Principal Officers**

\*Bernice Berry ..... President  
 John E. Linton ..... Exec. V. Pres.  
 Jimmy Thomason ..... Vice Pres.  
 Duane C. Price ..... Vice Pres.

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from banks . . . .	1 401	Demand deposits . . . . .	4 000
U. S. Treasury securities . . .	395	Time Deposits . . . . .	10 036
Oblig. of States & political subdivisions . . . . .	3 604	U. S. Gov't deposits . . . . .	12
Loans (Net) . . . . .	10 673	Public funds . . . . .	<u>1 136</u>
Bank premises, furniture and fixtures . . . . .	470	Total deposits . . . . .	15 184
All other assets . . . . .	323	All other liabilities . . . . .	<u>123</u>
		Total liabilities . . . . .	15 307
		<b>Equity Capital</b>	
		Capital stock . . . . .	199
		Surplus . . . . .	500
		Undivided profits . . . . .	<u>860</u>
		Total Equity Capital . . . . .	1 559
<b>TOTAL</b> . . . . .	<u>16 866</u>	<b>TOTAL</b> . . . . .	<u>16 866</u>



**SIXTY-THIRD REPORT**

**showing**

**THE CONDITION OF THE  
2 ARKANSAS STATE CHARTERED  
TRUST COMPANIES**

**(Not engaged in commercial banking)**

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF  
JUNE 30, 1977**





**SIXTY-THIRD 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, 1977**

**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 III, Industrial Loan Institution  
 (Not engaged in commercial banking)

**Principal Officers**

\*W. H. McClure ..... President  
 Layne Sparks ..... Secretary-  
 Comptroller  
 George L. McClure ..... Treasurer

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 061	Investment Certificates . . . .	6 329
Oblig. of States & political subdivisions . . . . .	1 115	Total Certificates . . . . .	6 329
All other securities including corporate stocks . . . . .	1 310	All other liabilities . . . . .	230
Loans (Net) . . . . .	3 621	Total liabilities . . . . .	6 559
All other assets . . . . .	55	<b>Equity Capital</b>	
		Capital stock . . . . .	242
		Surplus . . . . .	258
		Undivided profits . . . . .	103
		Total Equity Capital . . . . .	603
<b>TOTAL</b> . . . . .	<u>7 162</u>	<b>TOTAL</b> . . . . .	<u>7 162</u>



**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 III, Industrial Loan Institution  
 (Not engaged in commercial banking)

**Principal Officers**

\*David G. Dennie, Jr. . . . . Pres. (CEO)  
 George E. Puddephatt . . . . . Sr. V. Pres.  
 David A. Short . . . . . Vice Pres.  
 Ted N. Drake . . . . . Bd. Chairman  
 Dan Horton . . . . . Treasurer  
 Wanda A. Taylor . . . . . Secretary

**Directors**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1977**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks . . . .	1 654	Investment Certificates . . . .	8 084
All other securities including corporate stocks . . . . .	550	Total Certificates . . . . .	8 084
Loans (Net) . . . . .	3 794	All other liabilities . . . . .	61
Business premises, furniture and fixtures . . . . .	14	Total liabilities . . . . .	8 145
All other assets . . . . .	2 806	<b>Equity Capital</b>	
		Capital stock . . . . .	125
		Surplus . . . . .	325
		Undivided profits . . . . .	223
		Total Equity Capital . . . .	673
<b>TOTAL</b> . . . . .	<b>8 818</b>	<b>TOTAL</b> . . . . .	<b>8 818</b>