REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1978

DAVID PRYOR
Governor

H. C. ADAMS
State Bank Commissioner

WILLIAM R. STRINGFELLOW
Director
Department of Commerce

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FEDERAL RESERVE BANK OF ST. LOUIS
INC. MAY 18. 1914

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SIXTY-FOURTH REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1978

HARVEL C. ADAMS

State Bank Commissioner

FEDERAL RESERVE BANK OF ST. LOUIS · INCORPORATED MAY 16, 1914 ·

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STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

July 1, 1978

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-Fourth Annual Report of the State Bank Department for the fiscal year ended June 30, 1978.

At June 30, 1978, there were 188 active State-chartered commercial banks under supervision of the State Bank Department. The growth rate of the State banks took an upswing during the past fiscal year with total assets of $4,052,713,000 reported for June 30, 1978, compared to total assets of $3,596,995,000 this time last year, a dollar increase of $455,718,000 or 12.67%.

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 1978 are on schedule and it is expected that all institutions will be examined during the calendar year 1978, as has been the case for the ten calendar years prior to 1978.

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, 1978. 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

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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.

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DEPARTMENTAL ROSTER

Harvel C. Adams ..... State Bank Commissioner
Don R. Clark ..... Assistant Bank Commissioner
Harry E. Meek ..... Department Attorney
Louis W. Elkins ..... Financial Analyst

SENIOR BANK EXAMINERS

Terry Q. Carson
John A. Gordon
Larry M. Hillyard
Charles S. Penick
Lindley V. Smith, Jr.
John W. Vinson
Olan B. Wages

TRUST EXAMINER

Richard P. Clark, II

JUNIOR AND ASSISTANT BANK EXAMINERS

Arbra D. Ackee
Tod W. Alstadt
Carolyn J. Bearden
William D. Berry
Steve L. Bryan
Charles E. Cook, Jr.
James A. Edington
James H. Hearnsberger
Kevin F. Marshall
Marcus J. McCain
I. Joe Miles
William R. Milum
Steven L. Purdy
Charles L. Tennyson
Elizabeth B. Thompson
Cynthia A. White

SECRETARIES

Aileen Benton
Jackie Dicus
Ann Smith
Cynthia Wiesle

STATE BANKING BOARD

Maurice S. Woodruff, Chairman ..... Carlisle
Edward H. Cherry ..... Jonesboro
James H. Cone ..... Little Rock
Max A. Mitcham ..... Smackover
Betty J. Wilkinson ..... Greenwood
Don R. Clark, Secretary ..... Little Rock

OFFICE

Suite 200, University Tower Building
Telephone: 371-1117

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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	.....

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The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1977 through June 30, 1978.

RECEIPTS

Cash Balance June 30, 1977		$168,323.96
Examination and Assessment Fees	$695,587.02	
Charter and Amendment Fees	9,792.00	
Teller's Facility Application and Protest Fees	7,500.00	
Penalties for Reserve Deficiencies	6,069,21	
Miscellaneous Fees	454.66	
Refund to Expenditures	14.62	
Reimbursement for M & R Sales	1,560.00	
Outlawed Warrant	34.50	
		721,012.01
		$889,335.97

DISBURSEMENTS

Salaries	$408,602.78	
Extra Help	3,338.73	
Maintenance and General Operations*	152,706.13	
S. S., Retirement, and Insurance Matching	72,867.32	
Professional Services	6,500.00	
Service Charge by State Treasurer	10,784.60	654,799.56
Cash Balance June 30, 1978		234,536.41
		$889,335.97

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

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ARKANSAS BANKERS ASSOCIATION
1978-79

President	Doyl E. Brown, President, The First National Bank, Wynne
President-Elect	James C. Hobgood, Board Chairman, Merchants & Planters Bank & Trust Company, Arkadelphia
Vice-President	Joe S. Hiatt, President, American State Bank, Charleston
Treasurer	W. H. Brandon, Jr., President, First National Bank of Phillips County, Helena
Executive Director	H. C. Carvill, Pyramid Bldg., Little Rock

EXECUTIVE COUNCIL

Millard E. Aud ..... Arkadelphia
Jack C. Owen ..... Newport
Louis J. Ramsey, Jr. ..... Pine Bluff
Harold Henson, Jr. ..... Fort Smith
Neil Wilkins ..... Jasper
Bill Bowman ..... McGehee
Reginald Germany ..... Conway
Gordon Parker ..... El Dorado
W. Maurice Smith ..... Cherry Valley
E. D. Yancey ..... Searcy
W. H. Bowen, Member-at-Large ..... Little Rock

OFFICERS JUNIOR BANKERS SECTION
ARKANSAS BANKERS ASSOCIATION

President	James Stobaugh	Pine Bluff
Vice President	Jim Kelley	No. Little Rock
Secretary	Judy Sligh	Arkadelphia
Treasurer	Gary Blenden	Hot Springs

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THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

Eighth National Bank Region, 165 Madison Avenue, Suite 800
Memphis, Tennessee 38103

Regional Administrator ..... Clifton A. Poole, Jr.
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 ..... Donald W. Moriarty, Jr.
Senior Vice President ..... A. B. Balbach
Senior Vice President & Controller ..... Joseph P. Garbarini
Senior Vice President, General Counsel & Secretary ..... F. Garland Russell, Jr.
Senior Vice President ..... Harold E. Uthoff
Vice President ..... Ruth A. Bryant
Vice President ..... Denis S. Karnosky
Vice President ..... James R. Kennedy
Vice President ..... John F. Otting
Vice President ..... Warren T. Snover
Vice President ..... Robert W. Thomas
General Auditor ..... Vacancy
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

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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

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

Arthur R. Sansom ..... Pine Bluff

Russell C. Livingston ..... Memphis

David L. Bowen ..... Memphis

Billy F. Couch ..... Memphis

Jerry W. Cox ..... Memphis

Anthony D. Doyle ..... Memphis

Arthur B. Monroe ..... Memphis

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STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS AS OF JUNE 30, 1978

(With Comparative Statement as of June 30, 1977, reported in millions & nearest thousand)

COMMERCIAL BANKS ONLY

	June 30, 1978 188 Banks Mil.	Thou.	June 30, 1977 188 Banks Mil.	Thou.	Increase+ Decrease− Mil.	Thou.
ASSETS						
Cash and Balances with other banks	$ 320	020	$ 308	406	$ 11	614
U.S. Treasury Securities	297	408	264	651	32	757
Obligations of other U.S. Government agencies and corporations	264	246	253	054	11	192
Obligations of States and political subdivisions	612	164	547	961	64	203
Other securities (including corporate stocks)	17	823	25	842	(8	019)
Trading account securities		482		423		59
Excess funds sold and securities purchased under agreement to resell	80	386	93	059	(12	673)
Loans and discounts (Net)	2,340	095	2,000	291	339	804
Bank premises, furniture and fixtures, and other assets representing bank premises	64	239	55	716	8	523
Real estate owned other than bank premises	4	420	4	883		(463)
All other assets	51	430	42	709	8	721
TOTAL ASSETS	$4,052	713	$3,596	995	$455	718

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	June 30, 1978 188 Banks Mil.	Thou.	June 30, 1977 188 Banks Mil.	Thou.	Increase+ Decrease− Mil.	Thou.
LIABILITIES						
Demand deposits, individs., partnerships, and corps.	$1,083	507	$ 974	605	$108	902
Time deposits, individuals, partnerships, and corps.	2,121	309	1,890	090	231	219
Deposits of U.S. Government	25	576	8	851	16	725
Deposits of States and political subdivisions	353	564	314	565	38	999
Deposits of banks	12	132	15	925	(3	793)
Certified and officers' checks	23	276	18	900	4	376
TOTAL DEPOSITS	3,619	364	3,222	936	396	428
Total Demand	[1,250	986]	[1,124	440]	[126	546]
Total Time	[2,368	378]	[2,098	496]	[269	882]
Excess funds purchased and securities sold under agreement to repurchase	53	923	39	315	14	608
Other liabilities for borrowed money	1	810		686	1	124
All other liabilities	30	181	25	337	4	844
TOTAL LIABILITIES	3,705	278	3,288	274	417	004
EQUITY CAPITAL						
Capital stock	66	973	62	099	4	874
Surplus	114	268	102	726	11	542
Undivided profits	138	317	119	414	18	903
Capital reserves	6	144	6	244		(100)
TOTAL EQUITY CAPITAL	325	702	290	483	35	219
Subordinated notes and debentures	21	733	18	238	3	495
TOTAL LIABILITIES AND EQUITY CAPITAL	$4,052	713	$3,596	995	$455	718

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

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Gov't. Bonds	Capital Structure	Total Resources
June 30, 1944	161	226,832,800	42,121,000	81,700	87,156,400	97,906,100	15,076,800	242,132,900
June 30, 1945	163	302,720,500	50,282,600	106,700	115,746,100	137,559,700	16,624,500	319,689,500
June 29, 1946	169	355,193,200	49,928,600	131,700	114,416,400	187,100,000	18,908,900	374,451,600
June 30, 1947	170	346,132,500	70,403,400	116,700	102,647,800	170,818,800	21,414,700	367,934,700
June 30, 1948	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,800,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
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
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000

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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	6
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	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	2
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		2

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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)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		1
Newton	1		1
Ouachita	3	1	3
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		3
Washington	5	3	3
White	6	1	3
Woodruff	2		1
Yell	4		1
	*188	72	121

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

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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
Bank of Bentonville	Bentonville	Centerton	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
Arkansas State Bank	Clarksville	Lamar	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
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	Success	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
Citizens Bank & Trust Co.	Flippin	Summit	Marion
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

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

Name of Bank	Location	Location of Facility	County
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
First Security Bank of North Arkansas	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 & 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
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

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NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	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

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NATIONAL BANKS IN ARKANSAS

Name	Location	County
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	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
First National Bank	Warren	Bradley
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

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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
First National Bank	Camden	Chidester	Ouachita
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

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MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil.	Thou.
April 15, 1953	The Citizens Bank ..... Batesville	$1	300
August 23, 1918	Farmers Bank & Trust Company ..... Blytheville	2	500
January 7, 1944	McIlroy Bank..... Fayetteville	3	525
September 25, 1942	Arkansas Bank & Trust Company ..... Hot Springs	5	063
July 26, 1945	Peoples Bank & Loan Company ..... Lewisville		600
August 23, 1923	Peoples Bank & Trust Company ..... Russellville	1	800

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

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AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1977 to June 30, 1978

1. Bank of Salem, Salem, increased capital stock from $100,000 to $200,000 by a stock split and a transfer of funds from Undivided Profits.

2. Heber Springs State Bank, Heber Springs, increased capital stock from $100,000 to $300,000 by a transfer of $200,000 from Undivided Profits to Capital.

3. Bank of Waldo, Waldo, increased capital stock from $50,000 to $150,000 by a transfer of $100,000 from Undivided Profits to Capital.

4. Clark County Bank, Gurdon, increased capital stock from $800,000 to $900,000 by a transfer of $100,000 from Undivided Profits to Capital.

5. Farmers and Merchants Bank, Rogers, increased capital stock from $300,000 to $600,000 by a transfer of $300,000 from Undivided Profits to Capital.

6. The Peoples Bank, Waldo, increased capital stock from $62,500 to $250,000 by a transfer of $187,500 from Undivided Profits to Capital.

7. Bank of Bearden, Bearden, increased capital stock from $100,000 to $200,000 by a transfer of $100,000 from Surplus to Capital.

8. Security Bank, Paragould, increased capital stock from $600,000 to $1,320,000 by the transfer of $600,000 from Undivided Profits to Capital and 12,000 authorized, but unissued, shares.

9. Farmers and Merchants Bank, Prairie Grove, increased capital stock from $150,000 to $300,000 by a transfer of $150,000 from Undivided Profits to Capital.

10. Bodcaw Bank, Stamps, increased capital stock from $50,000 to $250,000 by a transfer of $200,000 from Undivided Profits to Capital.

11. The Citizens Bank, Marshall, increased capital stock from $200,000 to $400,000 by sale of new stock.

12. Peoples Bank and Trust Company, Mountain Home, increased capital stock from $1,200,000 to $1,300,000 by a transfer of $100,000 from Undivided Profits to Capital.

13. Bank of Newark, Newark, increased capital stock from $25,000 to $50,000 by a transfer of $25,000 from Undivided Profits to Capital.

14. Farmers & Merchants Bank, Des Arc, increased capital stock from $330,000 to $400,000 by a transfer of $70,000 from Undivided Profits to Capital.

15. The Perry County Bank, Perryville, increased capital stock from $100,000 to $200,000 by a transfer of $100,000 from Undivided Profits to Capital.

16. Farmers and Merchants Bank, Prairie Grove, increased capital stock from $150,000 to $300,000 by a transfer of $150,000 from Undivided Profits to Capital.

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AMENDMENTS ALTERING CAPITAL STRUCTURE
(Cont'd)

17. First State Bank, Springdale, increased capital stock from $660,000 to $726,000 by a transfer of $66,000 from Undivided Profits to Capital.

18. Grant County Bank, Sheridan, increased capital stock from $150,000 to $450,000 by a transfer of $300,000 from Undivided Profits to Capital.

19. Clark County Bank, Gurdon, increased capital stock from $900,000 to $1,000,000 by a transfer of $100,000 from Undivided Profits to Capital.

20. First State Bank, Gould, increased capital stock from $100,000 to $120,000 with the additional 2,000 shares to be authorized but unissued.

21. Bank of Mulberry, Mulberry, increased capital stock from $50,000 to $100,000 by a transfer of $50,000 from Undivided Profits to Capital.

22. Citizens Bank, Booneville, increased capital stock from $400,000 to $1,000,000 by a transfer of $600,000 from Undivided Profits to Capital.

23. Arkansas Bank and Trust Company, Hot Springs, increased capital stock from $2,025,000 to $3,037,500 by a transfer of $1,012,500 from Undivided Profits to Capital.

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AMENDMENTS CHANGING NUMBER OF DIRECTORS
July 1, 1977 to June 30, 1978

1. Bank of Salem, Salem, from 3 to 5; to 4 to 10.
2. Citizens Bank, Booneville, from 3 to 7; to 3 to 10.
3. First Security Bank of North Arkansas, Horseshoe Bend, from 6; to 5 to 11.
4. First State Bank, Gould, from 8 to 12; to 8 to 15.
5. The Bank of Montgomery County, Mount Ida, from 3 to 7; to 5 to 11.
6. Dumas State Bank, Dumas, from 8; to 12.
7. The Union Bank of Mena, Mena, from 3 to 7; to 3 to 11.

AMENDMENTS CHANGING PAR VALUE OF SHARES
July 1, 1977 to June 30, 1978

1. Bank of Salem, Salem, reduced par value of shares from $25.00 to $10.00.
2. Caddo State Bank, Glenwood, reduced par value of shares from $25.00 to $10.00.
3. Portland Bank, Portland, reduced par value of shares from $25.00 to $10.00.

AMENDMENT CHANGING CORPORATE NAME OF BANK
July 1, 1977 to June 30, 1978

1. The Bank of Franklin, Horseshoe Bend, changed its corporate name to "First Security Bank of North Arkansas".

AMENDMENTS ADOPTING TRUST POWERS
July 1, 1977 to June 30, 1978

1. Merchants and Farmers Bank, Dumas.
2. Merchants & Farmers Bank, West Helena.
3. Clinton State Bank, Clinton.
4. Dermott State Bank, Dermott.

AMENDMENTS PROHIBITING CUMULATIVE VOTING
July 1, 1977 to June 30, 1978

1. The Merchants and Planters Bank, Clarendon.
2. First Security Bank of North Arkansas, Horseshoe Bend.

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PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of capital accounts (including Subordinated notes and debentures) to total assets of the 188 Arkansas State Banks as of June 30, 1978 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	9.8
Elk Horn Bank & Trust Company	Arkadelphia	8.7
Bank of Atkins	Atkins	9.5
The Bank of Augusta	Augusta	10.6
First Security Bank & Trust Company	Barling	13.9
Citizens Bank	Beebe	13.4
The Union Bank of Benton	Benton	9.7
Farmers Bank & Trust Company	Blytheville	9.7
Citizens Bank	Booneville	8.6
State Bank of Calico Rock	Calico Rock	9.6
The Caraway Bank	Caraway	8.6
American State Bank	Charleston	10.0
The Merchants and Planters Bank	Clarendon	8.7
Arkansas State Bank	Clarksville	9.3
Clinton State Bank	Clinton	9.0
First State Bank & Trust Company	Conway	8.7
Bank of Dardanelle	Dardanelle	11.0
Decatur State Bank	Decatur	10.0
First State Bank of DeQueen	DeQueen	8.6
Dermott State Bank	Dermott	11.2
Farmers & Merchants Bank	Des Arc	12.5
DeWitt Bank and Trust Company	DeWitt	12.7
Peoples Bank	Dierks	10.3
Dumas State Bank	Dumas	13.1
Merchants and Farmers Bank	Dumas	10.2
Earle State Bank	Earle	9.5
The Delta State Bank	Elaine	25.3
Bank of England	England	10.3
The Citizens Bank	England	14.3
The Eudora Bank	Eudora	12.3
Bank of Eureka Springs	Eureka Springs	9.3
Bank of Evening Shade	Evening Shade	12.2
Fordyce Bank and Trust Company	Fordyce	9.0
Planters Bank and Trust Company	Forrest City	8.7
Planters and Merchants Bank	Gillett	9.5
Bank of Glenwood	Glenwood	8.9
Caddo State Bank	Glenwood	13.9
Bank of Gravett	Gravette	8.6
Farmers Bank	Greenwood	9.4
The First Bank	Griffithville	9.2
Clark County Bank	Gurdon	10.4
Farmers Bank	Hamburg	9.0
Calhoun County Bank	Hampton	11.4
The Security Bank	Harrison	8.9
Heber Springs State Bank	Heber Springs	9.9
Bank of Holly Grove	Holly Grove	12.5
Horatio State Bank	Horatio	9.8
First Jacksonville Bank	Jacksonville	10.3

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PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

Farmers and Merchants Bank	Judsonia	11.8
Bank of Kensett	Kensett	26.7
Bank of Kingston	Kingston	8.6
Bank of Lake Village	Lake Village	9.3
First State Bank of Lake Village	Lake Village	9.6
Leachville State Bank	Leachville	14.6
Little River Bank	Lepanto	13.6
Bank of Lockesburg	Lockesburg	9.5
First State Bank	Lonoke	11.3
Farmers Bank and Trust Company	Magnolia	11.7
Peoples Bank	Mammoth Spring	10.3
Merchants & Planters Bank	Manila	12.5
Bank of Mansfield	Mansfield	9.2
Citizens Bank	Marion	12.9
The Citizens Bank	Marshall	8.9
Bank of Marvell	Marvell	11.0
McGehee Bank	McGehee	10.2
The Bank of Melbourne	Melbourne	13.3
The Union Bank of Mena	Mena	11.7
Union Bank & Trust Company	Monticello	8.6
The First State Bank	Morrilton	10.4
Morrilton Security Bank	Morrilton	8.7
Bank of Mountain View	Mountain View	9.5
The Bank of Montgomery County	Mount Ida	9.7
Pike County Bank	Murfreesboro	10.0
Bank of Newark	Newark	10.1
Merchants & Planters Bank	Newport	8.7
Security Bank	Paragould	8.9
Bank of Parkdale	Parkdale	10.9
First State Bank	Parkin	11.4
Piggott State Bank	Piggott	8.6
The Peoples Bank	Portland	15.5
Portland Bank	Portland	11.0
Farmers & Merchants Bank	Prairie Grove	8.8
Bank of Prescott	Prescott	9.2
The Bank of Rector	Rector	9.8
The Bank of Rison	Rison	12.5
Peoples Bank & Trust Company	Russellville	8.6
Bank of Salem	Salem	8.6
Logan County Bank	Scranton	9.8
First Security Bank	Searcy	8.7
Grant County Bank	Sheridan	9.3
Citizens Bank	Strong	16.1
Citizens Bank	Tillar	9.6
Bank of Tuckerman	Tuckerman	10.7
Tyronza Bank	Tyronza	11.3
Citizens Bank & Trust Co.	Van Buren	9.0
Peoples Bank & Trust Company	Van Buren	8.6
Bank of Waldo	Waldo	8.6
The Peoples Bank	Waldo	10.4
Bank of Waldron	Waldron	10.2
Wilmot State Bank	Wilmot	20.1
Bank of Wilson	Wilson	14.9
Cross County Bank	Wynne	9.1
The Bank of Yellville	Yellville	9.2

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

(Commercial Banks only)

1968-1978

	June 30, 1968	June 30, 1978
Number of banks with assets of less than $1,000,000	10	1
With assets of $1,000,000 to $2,000,000	21	3
With assets of $2,000,000 to $3,500,000	44	3
With assets of $3,500,000 to $5,000,000	22	6
With assets of $5,000,000 to $7,500,000	35	16
With assets of $7,500,000 to $10,000,000	19	22
With assets of $10,000,000 to $15,000,000	13	45
With assets of $15,000,000 to $20,000,000	11	22
With assets of $20,000,000 to $30,000,000	2	33
With assets of $30,000,000 to $50,000,000	2	23
With assets over $50,000,000	1	14
	180	188

	June 30, 1968	June 30, 1978	Per cent Increase
	(Reported in millions and nearest thousand)		
Total assets	$1,250,592	$4,052,713	224%
Total loans	620,753	2,420,481	290%
All U.S. Gov't. oblig.	253,737	561,654	121%
State, Municipal and Other Bonds	163,195	631,469	287%
Deposits	1,112,743	3,619,364	225%
Total Capital Accounts	106,338	347,435	227%

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SIXTY-FOURTH REPORT

showing

THE CONDITION OF THE 188 ARKANSAS STATE CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1978

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

Population figures and other information furnished by the various banks.

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COMMERCIAL BANK AT ALMA, ALMA

Population 2,525 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers

Mrs. Caruth M. Alexander.....President
*Ralph B. Ballentine ...Executive Vice Pres.
Hilda Knight.....Vice Pres. & Cashier
Lucille Hayes .....Assistant Cashier

Directors

Mrs. Caruth M. Alexander
Ralph B. Ballentine
Margaret Adams
John A. Griffin
C. R. Starbird

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		727
U.S. Treasury securities	2	118
Oblig. of other U.S. Gov't agencies & corporations ...		247
Oblig. of States & political subdivisions.....	1	906
All other securities including corporate stocks		
Excess funds sold		500
Loans (Net).....	6	376
Bank premises, furniture and fixtures.....		140
All other assets		12
TOTAL	12	026

Liabilities	Mil.	Thou.
Demand deposits	4	850
Time deposits	4	847
U.S. Gov't deposits		72
Public funds.....	1	160
Deposits of banks.....		
Total Deposits.....	10	929
Excess funds purchased		
All other liabilities		16
Total liabilities	10	945
Equity Capital		
Capital stock		100
Surplus.....		200
Undivided profits		749
Capital reserves		32
Total Equity Capital	1	081
Subordinated notes & debentures.....		
TOTAL.....	12	026

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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 — 0; Outside City — 0

Principal Officers		Directors
*Cleda Olds	President & Cashier	Ernie Dunlap
Joe F. Maxey	Vice President	Joe F. Maxey
Peggy T. Adams	Ass't. Cashier	Cleda Olds
Hazel Richardson	Ass't. Cashier	M. H. Oakley
		Hazel Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	511	Demand deposits	5	378
U.S. Treasury securities	2	815	Time deposits	11	631
Oblig. of other U.S. Gov't agencies & corporations	1	463	U.S. Gov't deposits		73
Oblig. of States & political subdivisions	3	362	Public funds		670
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		800	Total Deposits	17	752
Loans (Net)	9	485	Excess funds purchased		
Bank premises, furniture and fixtures		275	All other liabilities		32
All other assets		13	Total liabilities	17	784
			Equity Capital		
			Capital stock		100
			Surplus		700
			Undivided profits	1	100
			Capital reserves		40
			Total Equity Capital	1	940
			Subordinated notes & debentures		
TOTAL	19	724	TOTAL	19	724

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CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,227 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

*R. Edward Snider, Jr. .....President
Raymond Toler .....Exec. Vice Pres.
Larry Kinard.....Senior Vice Pres.
Johnnie Sue Huneycutt Vice Pres. & Cashier
Ross Conant .....Vice President
Jim Clevenger.....Asst. Vice President & Data Processing Manager
George Mitchell.....Asst. Vice President
Judy Sligh .....Administrative Officer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	776	Demand deposits	5	981
U.S. Treasury securities	1	147	Time deposits	12	230
Oblig. of other U.S. Gov't agencies & corporations ...		300	U.S. Gov't deposits		173
Oblig. of States & political subdivisions	2	750	Public funds.....	1	329
All other securities including corporate stocks		81	Deposits of banks.....		
Excess funds sold			Total Deposits.....	19	713
Loans (Net).....	14	533	Excess funds purchased		
Bank premises, furniture and fixtures.....		504	All other liabilities		176
All other assets		427	Total liabilities	19	889
			Equity Capital		
			Capital stock		150
			Surplus.....		700
			Undivided profits.....		724
			Capital reserves		55
			Total Equity Capital	1	629
			Subordinated notes & debentures.....		
TOTAL	21	518	TOTAL.....	21	518

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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 the Board
*Larry C. Whitley .....President
Roy N. Shope ...Exec. Vice Pres. & Cashier
Raymond N. Smith .....Senior Vice Pres.
Herman G. Brewer .....Vice President

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
Larry C. Whitley
J. B. Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	119	Demand deposits	6	251
U.S. Treasury securities	1	414	Time deposits	14	538
Oblig. of other U.S. Gov't agencies & corporations ...	3	353	U.S. Gov't deposits		103
Oblig. of States & political subdivisions	4	523	Public funds	1	668
All other securities including corporate stocks		50	Deposits of banks		
Excess funds sold			Total Deposits	22	560
Loans (Net)	13	271	Excess funds purchased		100
Bank premises, furniture and fixtures		866	All other liabilities		226
All other assets		467	Total liabilities	22	886
			Equity Capital		
			Capital stock		600
			Surplus		650
			Undivided profits		927
			Capital reserves		
			Total Equity Capital	2	177
			Subordinated notes & debentures		
TOTAL	25	063	TOTAL	25	063

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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 — 0

Principal Officers

James C. Hobgood ...Chairman of the Board
Jett T. Black ...Vice Chairman of the Board
*Millard E. Aud .....President
Larry Lineback .....Senior Vice President
Barbara Evans ....Vice President & Cashier

Directors

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

*Designates Chief Executive Officer *Advisory Board

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	496
U.S. Treasury securities	1	493
Oblig. of other U.S. Gov't agencies & corporations ...	1	298
Oblig. of States & political subdivisions	1	534
All other securities including corporate stocks		281
Excess funds sold		200
Loans (Net)	11	271
Bank premises, furniture and fixtures		258
All other assets		125
TOTAL	17	956

Liabilities	Mil.	Thou.
Demand deposits	5	018
Time deposits	9	522
U.S. Gov't deposits		104
Public funds	1	953
Deposits of banks		
Total Deposits	16	597
Excess funds purchased		
All other liabilities		13
Total liabilities	16	610
Equity Capital		
Capital stock		100
Surplus		400
Undivided profits		596
Capital reserves		
Total Equity Capital	1	096
Subordinated notes & debentures		250
TOTAL	17	956

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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 — 0

Principal Officers

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

Directors

James A. Gunter, Jr. — Chm.
Bill R. Brown
Martha Edmonson
Eunice Spigner
Wesley Strange
James D. Armstrong
John H. Hendrix
Leonard L. Hampson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	316	Demand deposits	3	347
U.S. Treasury securities	1	316	Time deposits	7	949
Oblig. of other U.S. Gov't agencies & corporations ...		501	U.S. Gov't deposits		35
Oblig. of States & political subdivisions		714	Public funds	2	340
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		900	Total Deposits	13	671
Loans (Net)	9	548	Excess funds purchased		
Bank premises, furniture and fixtures		277	All other liabilities		65
All other assets		186	Total liabilities	13	736
			Equity Capital		
			Capital stock		300
			Surplus		375
			Undivided profits		347
			Capital reserves		
			Total Equity Capital	1	022
			Subordinated notes & debentures		
TOTAL	14	758	TOTAL	14	758

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BANK OF ATKINS, ATKINS

Population 2,639 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*James C. Mitchell.....President	James C. Mitchell
David M. Mitchell .....Exec. Vice President	David M. Mitchell
M. I. Hickey.....Vice President	M. I. Hickey
Dorothy Wiley .....Cashier	E. L. Jorden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		554	Demand deposits	2	203
U.S. Treasury securities		853	Time deposits	3	446
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		48
			Public funds.....	1	262
Oblig. of States & political subdivisions.....	1	482	Deposits of banks.....		
			Total Deposits.....	6	959
All other securities including corporate stocks		104	Excess funds purchased		300
			All other liabilities		47
Excess funds sold			Total liabilities	7	306
Loans (Net).....	4	902			
Bank premises, furniture and fixtures.....		48	**Equity Capital**		
All other assets		130	Capital stock		125
			Surplus.....		525
			Undivided profits.....		117
			Capital reserves		
			Total Equity Capital		767
			Subordinated notes & debentures.....		
TOTAL	8	073	TOTAL.....	8	073

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THE BANK OF AUGUSTA, AUGUSTA

Population 2,777 Woodruff County
Chartered February 20, 1935 P.O. Lock Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	188
U.S. Treasury securities	2	045
Oblig. of other U.S. Gov't agencies & corporations ...	4	890
Oblig. of States & political subdivisions.....	4	211
All other securities including corporate stocks		
Excess funds sold		
Loans (Net).....	6	107
Bank premises, furniture and fixtures.....		56
All other assets		258
TOTAL	19	755

Liabilities	Mil.	Thou.
Demand deposits	5	784
Time deposits	8	820
U.S. Gov't deposits		68
Public funds.....	2	257
Deposits of banks.....		
Total Deposits.....	16	929
Excess funds purchased		700
All other liabilities		26
Total liabilities	17	655
Equity Capital		
Capital stock		100
Surplus.....		500
Undivided profits	1	474
Capital reserves		26
Total Equity Capital	2	100
Subordinated notes & debentures.....		
TOTAL.....	19	755

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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	Directors
*Mrs. Juanita Litzelfelner .....President	Mrs. Juanita Litzelfelner
Larry E. Kircher.....Vice Pres. & Cashier	Larry E. Kircher
David O. Ramey .....Vice President	David O. Ramey
Mrs. Margaret Etheridge...Asst. Vice Pres.	Wm. H. Collison, Sr.
Mrs. Peggy Reed .....Asst. Cashier	Jennings Leggett

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	016	Demand deposits	4	866
U.S. Treasury securities	2	145	Time deposits	5	240
Oblig. of other U.S. Gov't agencies & corporations ...		598	U.S. Gov't deposits		25
			Public funds.....	1	242
Oblig. of States & political subdivisions.....	2	993	Deposits of banks.....		
			Total Deposits.....	11	373
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		175	Total liabilities	11	373
Loans (Net).....	5	303			
Bank premises, furniture and fixtures.....		9	**Equity Capital**		
All other assets		98	Capital stock		100
			Surplus.....		300
			Undivided profits		364
			Capital reserves		200
			Total Equity Capital		964
			Subordinated notes & debentures.....		
TOTAL	12	337	TOTAL.....	12	337

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FIRST SECURITY BANK & TRUST COMPANY, BARLING

Population 3,145 Sebastian County
Chartered October 5, 1970 P.O. Box 339 Telephone Number 452-0330
Zip Code 72923
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Darrell W. Glassco .....President
David E. Tyrone .....Exec. Vice Pres.
Lila Graham .....Vice Pres. & Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		263	Demand deposits	1	036
U.S. Treasury securities		299	Time deposits	1	401
Oblig. of other U.S. Gov't agencies & corporations ...		521	U.S. Gov't deposits		187
			Public funds		645
Oblig. of States & political subdivisions		45	Deposits of banks		
			Total Deposits	3	269
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		100	Total liabilities	3	269
Loans (Net)	2	395			
Bank premises, furniture and fixtures		162	**Equity Capital**		
All other assets		11	Capital stock		120
			Surplus		280
			Undivided profits		127
			Capital reserves		
			Total Equity Capital		527
			Subordinated notes & debentures		
TOTAL	3	796	TOTAL	3	796

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THE CITIZENS BANK, BATESVILLE

Population 7,029 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-3811
Zip Code 72501
Number of Branches: Inside City — 2; Outside City — 0

Principal Officers

*T. G. Vinson .....President
Charles Arnold .....Exec. Vice President
David Hidy .....Vice President & Cashier
Richard Black.....Vice President
David Ford .....Vice President
I. C. Craig .....Asst. Vice President
Bill Callahan .....Asst. Vice President
Greg Shaver .....Auditor

Directors

J. K. Southerland
Lackey Moody
Dr. Lackey G. Moody
Eagle Street
M. F. Highsmith
T. G. Vinson
Charles Arnold

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	4	262	Demand deposits	11	475
U.S. Treasury securities		999	Time deposits	18	568
Oblig. of other U.S. Gov't agencies & corporations ...	1	703	U.S. Gov't deposits		271
Oblig. of States & political subdivisions	3	356	Public funds.....	3	553
All other securities including corporate stocks		39	Deposits of banks.....		552
Excess funds sold			Total Deposits.....	34	419
Loans (Net).....	26	369	Excess funds purchased		600
Bank premises, furniture and fixtures.....	1	228	All other liabilities		425
All other assets		648	Total liabilities	35	444
			Equity Capital		
			Capital stock		350
			Surplus		950
			Undivided profits	1	356
			Capital reserves		66
			Total Equity Capital	2	722
			Subordinated notes & debentures.....		438
TOTAL	38	604	TOTAL.....	38	604

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BANK OF BEARDEN, BEARDEN

Population 1,272 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*John E. Anthony	President	Garland Anthony
Jay W. Dickey, Jr.	Vice-President	John E. Anthony
Roger E. Knox	Vice-President	Joe F. Barner
Harold Mizell	Cashier	Jay W. Dickey, Jr.
Rosemary Barner	Asst. Cashier	Howard G. Mc Whorter
		Eric Stuckey
		J. E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		653	Demand deposits	4	013
U.S. Treasury securities		400	Time deposits	5	836
Oblig. of other U.S. Gov't agencies & corporations	1	516	U.S. Gov't deposits		408
Oblig. of States & political subdivisions	2	174	Public funds	1	231
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		850	Total Deposits	11	483
Loans (Net)	6	602	Excess funds purchased		
Bank premises, furniture and fixtures		140	All other liabilities		
All other assets		2	Total liabilities	11	483
			Equity Capital		
			Capital stock		200
			Surplus		600
			Undivided profits		54
			Capital reserves		
			Total Equity Capital		854
			Subordinated notes & debentures		
TOTAL	12	337	TOTAL	12	337

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CITIZENS BANK, BEEBE

Population 3,069 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-5471
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

*T. E. Abington .....President
E. H. Abington, II ....Exec. Vice President
Robert L. Jones.....Exec. Vice President

Directors

T. E. Abington
E. H. Abington, II
Robert L. Jones
Millan Burrow
John Bryles Fisher
Frank Garrison

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		908
U.S. Treasury securities	1	846
Oblig. of other U.S. Gov't agencies & corporations ...		
Oblig. of States & political subdivisions.....	1	464
All other securities including corporate stocks		
Excess funds sold		300
Loans (Net).....	4	324
Bank premises, furniture and fixtures.....		174
All other assets		
TOTAL	9	016

Liabilities	Mil.	Thou.
Demand deposits	3	938
Time deposits	3	006
U.S. Gov't deposits		65
Public funds.....		801
Deposits of banks.....		
Total Deposits.....	7	810
Excess funds purchased		
All other liabilities		
Total liabilities	7	810
Equity Capital		
Capital stock		200
Surplus		300
Undivided profits		706
Capital reserves		
Total Equity Capital	1	206
Subordinated notes & debentures.....		
TOTAL.....	9	016

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BENTON STATE BANK, BENTON

Population 16,719 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 2

Principal Officers		Directors
W. R. Alsobrook	Chairman of the Board	W. R. Alsobrook
*Brooks Morris	President	Mrs. W. R. Alsobrook
John Freeman	Executive Vice President	Bob Alsobrook
Russell Coleman	Exec. Vice Pres. & Cashier	Brooks Morris
Mrs. June MaGee	Vice President	Russell Coleman
Joe Akers	Vice President	W. W. Jones
James Trotter	Manager Bryant Branch	Roy Bishop
Arnold Moore	Manager Bauxite Branch	Wyatt Crawford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	707	Demand deposits	15	543
U.S. Treasury securities	5	495	Time deposits	27	513
Oblig. of other U.S. Gov't agencies & corporations	2	999	U.S. Gov't deposits		262
Oblig. of States & political subdivisions	6	717	Public funds	3	660
All other securities including corporate stocks		41	Deposits of banks		
Excess funds sold			Total Deposits	46	978
Loans (Net)	30	239	Excess funds purchased		
Bank premises, furniture and fixtures	1	332	All other liabilities		385
All other assets		773	Total liabilities	47	363
			Equity Capital		
			Capital stock		825
			Surplus		825
			Undivided profits	1	790
			Capital reserves		
			Total Equity Capital	3	440
			Subordinated notes & debentures		500
TOTAL	51	303	TOTAL	51	303

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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	Pres. & Chairman of Board	Henry Brown
O. B. Chandler, Jr.	Exec. Vice President	Ted Boswell
Bill Anthony	Vice President	J. Fred Walton, Jr.
Gary Sproul	Vice President	I. E. McCray, Jr.
Sandra Suggs	Asst. Vice President	Lilburn W. Carlisle
Margaret Jefferson	Asst. Vice President	R. G. Kuerner
Joe White	Asst. Vice President	Donald L. Miller
Mickey Taylor	Asst. Vice President	Warren Bass

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	931
U.S. Treasury securities	1	134
Oblig. of other U.S. Gov't agencies & corporations	1	025
Oblig. of States & political subdivisions	5	382
All other securities including corporate stocks		761
Excess funds sold		
Loans (Net)	27	861
Bank premises, furniture and fixtures	1	366
All other assets		572
TOTAL	41	032

Liabilities	Mil.	Thou.
Demand deposits	11	053
Time deposits	21	685
U.S. Gov't deposits		208
Public funds	2	419
Deposits of banks		
Total Deposits	35	365
Excess funds purchased		500
All other liabilities	1	185
Total liabilities	37	050
Equity Capital		
Capital stock		729
Surplus		729
Undivided profits	1	184
Capital reserves		290
Total Equity Capital	2	932
Subordinated notes & debentures	1	050
TOTAL	41	032

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BANK OF BENTONVILLE, BENTONVILLE

Population 8,722 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273-3331
Zip Code 72712
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers

*Burton E. Stacy .....President
John W. Fryer .....Exec. Vice President
T. Tim Summers .....Vice President
Carl T. Cosand .....V.P. & Trust Officer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	4	120	Demand deposits	13	751
U.S. Treasury securities	3	313	Time deposits	26	139
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits	1	112
Oblig. of States & political subdivisions	12	664	Public funds	3	286
All other securities including corporate stocks			Deposits of banks		110
Excess funds sold			Total Deposits	44	398
Loans (Net)	27	682	Excess funds purchased		500
Bank premises, furniture and fixtures		594	All other liabilities		371
All other assets		941	Total liabilities	45	269
			Equity Capital		
			Capital stock		980
			Surplus		520
			Undivided profits	2	595
			Capital reserves		50
			Total Equity Capital	4	145
			Subordinated notes & debentures		
TOTAL	49	414	TOTAL	49	414

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CITIZENS BANK, BENTONVILLE

Population 8,722 Benton County
Chartered December 16, 1968 P.O. Box 100 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — 0; Outside City — 2

Principal Officers		Directors
*Robert L. Smith	President	Lawrence P. Bolte
Lloyd T. Jones	Vice President	G. J. Bonds
Lawrence R. McCarroll	Vice President	Wayne Carlson
V. C. Rife, Jr.	Vice President	Lawrence R. McCarroll
		Wilson D. Powell
		Floyd L. Rees
		Cecil E. Shores
		Robert L. Smith
		Wiley H. Wolfe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	121	Demand deposits	5	289
U.S. Treasury securities		499	Time deposits	11	855
Oblig. of other U.S. Gov't agencies & corporations	2	039	U.S. Gov't deposits		69
Oblig. of States & political subdivisions	3	072	Public funds	3	254
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	20	467
Loans (Net)	15	537	Excess funds purchased		500
Bank premises, furniture and fixtures		257	All other liabilities		103
All other assets		38	Total liabilities	21	070
			Equity Capital		
			Capital stock		250
			Surplus		750
			Undivided profits		408
			Capital reserves		85
			Total Equity Capital	1	493
			Subordinated notes & debentures		
TOTAL	22	563	TOTAL	22	563

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BANK OF BLEVINS, BLEVINS

Population 265 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*Mike Stephens	Executive Vice Pres. and Cashier	Harold M. Stephens
P. C. Stephens	President	P. C. Stephens
Nell Stephens	Vice-President	Mike Stephens
Harold M. Stephens	Vice-President	Nell Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		469	Demand deposits	1	327
U.S. Treasury securities		827	Time deposits	2	044
Oblig. of other U.S. Gov't agencies & corporations		884	U.S. Gov't deposits		2
			Public funds		404
Oblig. of States & political subdivisions		116	Deposits of banks		
			Total Deposits	3	777
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		7
Excess funds sold		175	Total liabilities	3	784
Loans (Net)	1	629			
Bank premises, furniture and fixtures		9	**Equity Capital**		
All other assets		1	Capital stock		75
			Surplus		100
			Undivided profits		151
			Capital reserves		
			Total Equity Capital		326
			Subordinated notes & debentures		
TOTAL	4	110	TOTAL	4	110

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FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 27,500 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers		Directors
*R. A. Porter	Chairman of the Board	R. A. Porter
Earl L. McCarroll	President	Earl L. McCarroll
Lee A. Crowe	Executive Vice President	Dale S. Briggs
H. N. Whitis	Vice President	Jerry Cohen
Alvin Huffman, III	Vice President	G. G. Hubbard, Jr.
R. G. Cox	Cashier	Max Logan
Garry Wann	Trust Officer	E. B. Gee, Jr.
Joe Churchill	Asst. Vice President	Glen A. Cook
		Paul C. Hughes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	938	Demand deposits	12	654
U.S. Treasury securities	9	331	Time deposits	23	502
Oblig. of other U.S. Gov't agencies & corporations	11	596	U.S. Gov't deposits		366
Oblig. of States & political subdivisions	7	800	Public funds	6	984
All other securities including corporate stocks		75	Deposits of banks		70
Excess funds sold			Total Deposits	43	576
Loans (Net)	15	245	Excess funds purchased		900
Bank premises, furniture and fixtures		985	All other liabilities		547
All other assets		911	Total liabilities	45	023
			Equity Capital		
			Capital stock	1	000
			Surplus	1	500
			Undivided profits	2	358
			Capital reserves		
			Total Equity Capital	4	858
			Subordinated notes & debentures		
TOTAL	49	881	TOTAL	49	881

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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		Directors
*Jeral L. Hampton	President	H. L. Thomas Sr.
Bill Landrum	Exec. Vice-President	H. L. Thomas Jr.
Boyce Skeets	Sr. Vice-President	Glenn Fitzgerald
Bill Mitchell	Asst. Vice-President	Ivan Wade
Joe Earp	Asst. Vice-President	Robert E. Remy
Lee Strickland	Asst. Cashier	Bill Landrum
Shirley Powell	Asst. Cashier	Jeral Hampton
		Richard Lippard
		A. B. Littlefield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	081	Demand deposits	7	340
U.S. Treasury securities	1	655	Time deposits	20	325
Oblig. of other U.S. Gov't agencies & corporations		725	U.S. Gov't deposits		150
Oblig. of States & political subdivisions	7	204	Public funds	3	115
All other securities including corporate stocks			Deposits of banks		200
Excess funds sold			Total Deposits	31	130
Loans (Net)	20	774	Excess funds purchased		
Bank premises, furniture and fixtures		412	All other liabilities		322
All other assets		543	Total liabilities	31	452
			Equity Capital		
			Capital stock	1	000
			Surplus	1	000
			Undivided profits		910
			Capital reserves		32
			Total Equity Capital	2	942
			Subordinated notes & debentures		
TOTAL	34	394	TOTAL	34	394

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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 — 0; Outside City — 0

Principal Officers	Directors
*Lane Pierce .....President	Lane Pierce
Ann Darner .....Cashier	Johnnie K. Hill
C. C. Adams, Jr. .....Asst. Vice President	Gerald Crabtree
J. B. Works .....Asst. Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		465	Demand deposits	1	474
U.S. Treasury securities		418	Time deposits	3	867
Oblig. of other U.S. Gov't agencies & corporations ...	1	193	U.S. Gov't deposits		37
Oblig. of States & political subdivisions		816	Public funds		821
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	6	199
Loans (Net)	3	698	Excess funds purchased		
Bank premises, furniture and fixtures		71	All other liabilities		
All other assets		16	Total liabilities	6	199
			Equity Capital		
			Capital stock		100
			Surplus		250
			Undivided profits		128
			Capital reserves		
			Total Equity Capital		478
			Subordinated notes & debentures		
TOTAL	6	677	TOTAL	6	677

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BANK OF BRINKLEY, BRINKLEY

Population 5,500 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
Albert L. Rusher	Chairman	Albert L. Rusher
*Albert H. Rusher	President	Albert H. Rusher
Gus Rusher	Exec. Vice President	Gus Rusher
Harold Hardwick	Vice-President	Sidney A. McKnight
Mildred Dickson	Cashier	James B. Sharp
Evalyna Hiley	Asst. Cashier	Lambert C. Dial
Kitty Smith	Asst. Cashier	Don Fuller
Linda Clarke	Asst. Cashier	Jim Carroll, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	168	Demand deposits	6	959
U.S. Treasury securities		500	Time deposits	14	442
Oblig. of other U.S. Gov't agencies & corporations	5	091	U.S. Gov't deposits		107
Oblig. of States & political subdivisions	3	988	Public funds	2	075
All other securities including corporate stocks		2	Deposits of banks		1
Excess funds sold		300	Total Deposits	23	584
Loans (Net)	13	019	Excess funds purchased		
Bank premises, furniture and fixtures		444	All other liabilities		
All other assets		33	Total liabilities	23	584
			Equity Capital		
			Capital stock		300
			Surplus	1	000
			Undivided profits		655
			Capital reserves		6
			Total Equity Capital	1	961
			Subordinated notes & debentures		
TOTAL	25	545	TOTAL	25	545

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BANK OF CABOT, CABOT

Population 3,970 Lonoke County
Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

*James M. Park .....President
Austin R. Leeds .....Senior Vice President
Joe W. Park .....Vice President & Cashier
William E. Williams .....Vice President
Jaunita C. Morden ..V.P. & Branch Manager
Fred Campbell .....A.V.P.
Frances E. Rea .V.P. & Mgr. Savings Dept.
William P. Feland .....ATO
Oleta R. Kinder .....Auditor

Directors

O. E. Spence, Chairman
W. T. Barnwell
A. M. Feland III
Charles L. George
Jack M. Lowman
Sue W. Park
Gerald H. Shock
Charles R. Templeton
Howell M. Thompson
H. A. Whitley, Jr.
James M. Park
Austin R. Leeds
Joe W. Park
William E. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	217
U.S. Treasury securities	1	400
Oblig. of other U.S. Gov't agencies & corporations		448
Oblig. of States & political subdivisions	4	380
All other securities including corporate stocks		
Excess funds sold		
Loans (Net)	22	540
Bank premises, furniture and fixtures		656
All other assets		531
TOTAL	32	172

Liabilities	Mil.	Thou.
Demand deposits	8	999
Time deposits	17	715
U.S. Gov't deposits		245
Public funds	1	928
Deposits of banks		
Total Deposits	28	887
Excess funds purchased		400
All other liabilities		373
Total liabilities	29	660
Equity Capital		
Capital stock		600
Surplus		800
Undivided profits		893
Capital reserves		19
Total Equity Capital	2	312
Subordinated notes & debentures		200
TOTAL	32	172

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STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,013 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers

*H. Davey Wyatt .....President
Paul W. Seay .....Vice President
E. C. Rodman .....Cashier
Boyce Hicks .....Asst. Vice President
Mondalyn Caldwell .....Asst. Cashier
Joann Farmer .....Admn. Asst.

*Designates Chief Executive Officer

Directors

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

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		714
U.S. Treasury securities	1	085
Oblig. of other U.S. Gov't agencies & corporations ...		399
Oblig. of States & political subdivisions	1	990
All other securities including corporate stocks		
Excess funds sold	1	400
Loans (Net)	5	427
Bank premises, furniture and fixtures		150
All other assets		2
TOTAL	11	167

Liabilities	Mil.	Thou.
Demand deposits	4	347
Time deposits	4	927
U.S. Gov't deposits		52
Public funds		732
Deposits of banks		
Total Deposits	10	058
Excess funds purchased		
All other liabilities		42
Total liabilities	10	100
Equity Capital		
Capital stock		250
Surplus		200
Undivided profits		576
Capital reserves		41
Total Equity Capital	1	067
Subordinated notes & debentures		
TOTAL	11	167

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THE MERCHANTS AND 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

*B. J. Ford .....Chm. of Board & President
E. L. Harrison .....Senior Vice Pres. & Trust Officer
James M. Morgan .....Vice Pres. & Cashier
H. Tedford Burnett, Jr.....Vice President
Billy G. Wright .....Vice President
Mrs. Linnie Betts .....Asst. Vice Pres. & Secretary
Mrs. Martha Hankins .....Asst. Vice Pres.
Mrs. Bonnie Bullock .....Asst. Cashier
Mrs. Cledra Keith .....Asst. Cashier

Directors

Harry F. Barnes
B. J. Ford
E. L. Harrison
Cecil R. Hitt
W. R. Holleman
Emmett Parham
Ray Parham

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	3	080
U.S. Treasury securities		992
Oblig. of other U.S. Gov't agencies & corporations	4	418
Oblig. of States & political subdivisions	6	585
All other securities including corporate stocks		
Excess funds sold		
Loans (Net)	20	654
Bank premises, furniture and fixtures		496
All other assets		548
TOTAL	36	773

Liabilities	Mil.	Thou.
Demand deposits	10	715
Time deposits	19	882
U.S. Gov't deposits		865
Public funds	1	874
Deposits of banks		22
Total Deposits	33	358
Excess funds purchased		500
All other liabilities		333
Total liabilities	34	191
Equity Capital		
Capital stock		750
Surplus		750
Undivided profits	1	007
Capital reserves		75
Total Equity Capital	2	582
Subordinated notes & debentures		
TOTAL	36	773

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THE CARAWAY BANK, CARAWAY

Population 1,025 Craighead County
Chartered October 29, 1962 P.O. Box 37 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*Amos David.....Chairman of the Board	Amos David
J. R. David, Jr.....President	J. R. David, Jr.
H. C. Freeze .....Vice President	H. C. Freeze
Douglas Bradley .....Vice President	Douglas Bradley
Norma Emison ....Vice President & Cashier	Mildred David
Jean Goodman .....Assistant Vice President	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		467	Demand deposits	1	693
U.S. Treasury securities		317	Time deposits	3	885
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		8
			Public funds.....		630
Oblig. of States & political subdivisions.....		872	Deposits of banks.....		57
			Total Deposits.....	6	273
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		900	Total liabilities	6	273
Loans (Net).....	4	181			
Bank premises, furniture and fixtures.....		90	**Equity Capital**		
All other assets		33	Capital stock		150
			Surplus		100
			Undivided profits		337
			Capital reserves		
			Total Equity Capital		587
			Subordinated notes & debentures		
TOTAL	6	860	TOTAL.....	6	860

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CITIZENS BANK & TRUST, CARLISLE

Population 2,280 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers	Directors
*M. S. Woodruff .Pres. & Ass't. Trust Officer	F. M. Perkins, Chairman
Billy J. Shoup .....Vice Pres. & Sec. Officer	Clifford Bennett
Laverne Caldwell .....Vice Pres. & Ass't. Cashier	Dr. J. F. Gartman
	C. W. Harper
Hallie Hazelwood .....Ass't. Cashier	Charles H. Hunt
Barbara Felts .....Ass't. Cashier	M. S. Woodruff
J. Michael Stuart .....Trust Officer	M. Gaines Young, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	341	Demand deposits	6	653
U.S. Treasury securities	2	870	Time deposits	12	816
Oblig. of other U.S. Gov't agencies & corporations ...	1	709	U.S. Gov't deposits		151
			Public funds	1	323
Oblig. of States & political subdivisions	5	082	Deposits of banks		
			Total Deposits	20	943
All other securities including corporate stocks		60	Excess funds purchased		400
			All other liabilities		29
Excess funds sold			Total liabilities	21	372
Loans (Net)	11	745			
Bank premises, furniture and fixtures		342	**Equity Capital**		
All other assets		18	Capital stock		488
			Surplus		512
			Undivided profits		795
			Capital reserves		
			Total Equity Capital	1	795
			Subordinated notes & debentures		
TOTAL	23	167	TOTAL	23	167

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BANK OF CAVE CITY, CAVE CITY

Population 1,199 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
Zip Code 72521
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*Eagle Street .....President	Eagle Street
James M. Street...Executive Vice President	Clifton Crabtree
Clifton Crabtree...Vice President & Cashier	Eugene Street
Eugene Street .....Vice President	James E. Street
James E. Street.....Vice President	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		653	Demand deposits	2	423
U.S. Treasury securities		497	Time deposits	6	312
Oblig. of other U.S. Gov't agencies & corporations ...		903	U.S. Gov't deposits		13
			Public funds.....		623
Oblig. of States & political subdivisions.....	1	980	Deposits of banks.....		45
			Total Deposits.....	9	416
All other securities including corporate stocks		15	Excess funds purchased		300
			All other liabilities		6
Excess funds sold			Total liabilities	9	722
Loans (Net).....	6	411			
Bank premises, furniture and fixtures.....		127	**Equity Capital**		
All other assets			Capital stock		100
			Surplus		400
			Undivided profits		364
			Capital reserves		
			Total Equity Capital		864
			Subordinated notes & debentures.....		
TOTAL	10	586	TOTAL.....	10	586

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AMERICAN STATE BANK, CHARLESTON

Population 1,750 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers	Directors
*Joe S. Hiatt .....President & CEO	Joe S. Hiatt
Clyde L. Hiatt .....Senior Vice President	Clyde L. Hiatt
Richard J. Huck...Executive Vice President	Richard Huck
Margie L. Hiatt .....Vice President	Harold Jones
Joy E. Brown .....Vice President	John McDonald
Michael F. Flynn .....Cashier	Troy W. Clark
Doris Moore .....Assistant Cashier	
Louise Yarbrough .....Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	266	Demand deposits	3	576
U.S. Treasury securities		5	Time deposits	8	820
Oblig. of other U.S. Gov't agencies & corporations ...		651	U.S. Gov't deposits		50
			Public funds		548
Oblig. of States & political subdivisions	2	302	Deposits of banks		
			Total Deposits	12	994
All other securities including corporate stocks		147	Excess funds purchased		
			All other liabilities		210
Excess funds sold		890	Total liabilities	13	204
Loans (Net)	8	912			
Bank premises, furniture and fixtures		254	**Equity Capital**		
All other assets		242	Capital stock		300
			Surplus		450
			Undivided profits		677
			Capital reserves		38
			Total Equity Capital	1	465
			Subordinated notes & debentures		
TOTAL	14	669	TOTAL	14	669

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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 — 0; Outside City — 0

Principal Officers

W. Maurice Smith, Jr. .....President
*H. H. Beasley .....Exec. Vice Pres.
W. M. Smith, III.....Vice President
Emmett N. Milam.....Vice President
Mrs. Yvonne Lace .....Cashier
Mrs. Louise Carwell .....Ass't Adm. Officer
Mrs. Peggy Grubbs.....Ass't Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		758
U.S. Treasury securities		234
Oblig. of other U.S. Gov't agencies & corporations ...		404
Oblig. of States & political subdivisions.....	1	897
All other securities including corporate stocks		8
Excess funds sold		
Loans (Net).....	8	380
Bank premises, furniture and fixtures.....		112
All other assets		50
TOTAL	11	843

Liabilities	Mil.	Thou.
Demand deposits	2	341
Time deposits	7	385
U.S. Gov't deposits		20
Public funds.....		821
Deposits of banks.....		
Total Deposits.....	10	567
Excess funds purchased		300
All other liabilities		3
Total liabilities	10	870
Equity Capital		
Capital stock		100
Surplus.....		600
Undivided profits		266
Capital reserves		7
Total Equity Capital		973
Subordinated notes & debentures.....		
TOTAL.....	11	843

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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 — 0; Outside City — 0

Principal Officers		Directors
*J. Perry Lee	President	J. Perry Lee
James T. McMahan II	Vice President	James B. Sharp
Rheta Griffith	Vice President	Paul McKay
Caroline B. Lyle	Vice President	Ellen Menard
James B. Sharp	Chairman of Board	Rheta Griffith
Estelle Catlett	Cashier	Caroline B. Lyle
		Ada Muller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		758	Demand deposits	2	764
U.S. Treasury securities		209	Time deposits	4	533
Oblig. of other U.S. Gov't agencies & corporations	2	026	U.S. Gov't deposits		24
Oblig. of States & political subdivisions	1	077	Public funds		980
All other securities including corporate stocks		150	Deposits of banks		
Excess funds sold			Total Deposits	8	301
Loans (Net)	4	528	Excess funds purchased		
Bank premises, furniture and fixtures		331	All other liabilities		
All other assets		9	Total liabilities	8	301
			Equity Capital		
			Capital stock		150
			Surplus		200
			Undivided profits		173
			Capital reserves		64
			Total Equity Capital		587
			Subordinated notes & debentures		200
TOTAL	9	088	TOTAL	9	088

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ARKANSAS STATE BANK, CLARKSVILLE

Population 4,995 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

*R. L. Thompson .....President
Robert C. Tyson ..Executive Vice President
Betty Callahan ....Vice President & Cashier
Doyle Hopkins.....Chairman of the Board
Harold Whitson .Vice Chairman of the Board

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	136	Demand deposits	5	095
U.S. Treasury securities	1	350	Time deposits	10	694
Oblig. of other U.S. Gov't agencies & corporations ...	3	095	U.S. Gov't deposits		65
Oblig. of States & political subdivisions.....	3	867	Public funds.....	1	324
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold			Total Deposits.....	17	178
Loans (Net).....	8	810	Excess funds purchased		
Bank premises, furniture and fixtures.....		675	All other liabilities		
All other assets		16	Total liabilities	17	178
			Equity Capital		
			Capital stock		120
			Surplus.....		680
			Undivided profits		721
			Capital reserves		
			Total Equity Capital	1	521
			Subordinated notes & debentures.....		250
TOTAL	18	949	TOTAL.....	18	949

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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 — 3

Principal Officers

*Howard Johnson.....Chairman of the Board
Jim S. Gowen .....President
Garner M. Johnson.....Sr. Vice President
Dyke Johnson.....Vice President
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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	125	Demand deposits	8	725
U.S. Treasury securities	2	387	Time deposits	18	822
Oblig. of other U.S. Gov't agencies & corporations ...	2	808	U.S. Gov't deposits		222
Oblig. of States & political subdivisions.....	6	494	Public funds.....	1	587
All other securities including corporate stocks		5	Deposits of banks.....		
Excess funds sold		300	Total Deposits.....	29	356
Loans (Net).....	17	653	Excess funds purchased		
Bank premises, furniture and fixtures.....		245	All other liabilities		158
All other assets		416	Total liabilities	29	514
			Equity Capital		
			Capital stock		400
			Surplus.....		600
			Undivided profits.....	1	809
			Capital reserves		110
			Total Equity Capital	2	919
			Subordinated notes & debentures.....		
TOTAL	32	433	TOTAL.....	32	433

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FIRST STATE BANK & TRUST COMPANY, CONWAY

Population 18,805 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032
Number of Branches: Inside City — 2; Outside City — 3

Principal Officers

*Thomas G. Wilson .Chairman of the Board & CEO
B. J. Daugherty .....President
Louis E. Stell .....Vice President & Cashier
Miloise A. Lyford .....Vice President
Edwin H. Floyd.....Vice President
Charles H. Blanchard ..Ass't Vice President
Jack Humphrey .....Ass't Vice President
Ronald A. Williams .....Trust Officer
Thomas E. Bentley, Jr. .Marketing Officer & Ass't Cashier
Bruce Thornton ....Installment Loan Officer
Joseph C. Carter .....Ass't Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	4	710
U.S. Treasury securities	6	519
Oblig. of other U.S. Gov't agencies & corporations ...	2	097
Oblig. of States & political subdivisions.....	14	189
All other securities including corporate stocks	1	518
Excess funds sold		
Loans (Net).....	35	386
Bank premises, furniture and fixtures.....		759
All other assets	1	134
TOTAL	66	312

Liabilities	Mil.	Thou.
Demand deposits	16	341
Time deposits	30	615
U.S. Gov't deposits		465
Public funds.....	12	122
Deposits of banks.....		
Total Deposits.....	59	543
Excess funds purchased		200
All other liabilities		774
Total liabilities	60	517
Equity Capital		
Capital stock	1	000
Surplus.....	1	000
Undivided profits	3	701
Capital reserves		94
Total Equity Capital	5	795
Subordinated notes & debentures.....		
TOTAL.....	66	312

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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 — 0; Outside City — 2

Principal Officers

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

Directors

Sam L. Manatt, Jr.
Mrs. Sam L. Manatt, Sr.
Franklin Hall
Jim Manatt
John Manatt
Sam L. Manatt III
Paul D. Moore
Harold Riggan, Jr.
J. V. Rockwell
Dr. B. C. Page
Donis Simpson
Ray R. Thomas
Jim Vinson
Ben Williams, Jr.
A. C. Woods

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	966
U.S. Treasury securities		106
Oblig. of other U.S. Gov't agencies & corporations		33
Oblig. of States & political subdivisions	1	369
All other securities including corporate stocks		28
Excess funds sold		
Loans (Net)	24	026
Bank premises, furniture and fixtures		153
All other assets	1	189
TOTAL	28	870

Liabilities	Mil.	Thou.
Demand deposits	8	620
Time deposits	14	622
U.S. Gov't deposits		133
Public funds	1	364
Deposits of banks		14
Total Deposits	24	753
Excess funds purchased	1	900
All other liabilities		
Total liabilities	26	653
Equity Capital		
Capital stock		250
Surplus	1	000
Undivided profits		667
Capital reserves		
Total Equity Capital	1	917
Subordinated notes & debentures		300
TOTAL	28	870

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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 — 0; Outside City — 1

Principal Officers

Richard E. Griffin .....Chairman
*Reginald Glover .....President
T. Jack Walsh.....Executive Vice President
Edith S. Phillips .....Vice President
Cheryl Goodwin .....Cashier

Directors

Charles Baxley
H. A. Etheridge, Jr.
Reginald Glover
Richard E. Griffin
James S. Nolley
C. E. Ripley
Donald R. Rodgers
Z. M. Stell
L. Philip McClendon
E. A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	220
U.S. Treasury securities		97
Oblig. of other U.S. Gov't agencies & corporations ...		149
Oblig. of States & political subdivisions.....	1	160
All other securities including corporate stocks		
Excess funds sold		50
Loans (Net).....	7	870
Bank premises, furniture and fixtures.....		177
All other assets		12
TOTAL	10	735

Liabilities	Mil.	Thou.
Demand deposits	2	489
Time deposits	5	342
U.S. Gov't deposits		63
Public funds.....	2	064
Deposits of banks.....		
Total Deposits.....	9	958
Excess funds purchased		
All other liabilities		68
Total liabilities	10	026
Equity Capital		
Capital stock		200
Surplus.....		300
Undivided profits		209
Capital reserves		
Total Equity Capital		709
Subordinated notes & debentures.....		
TOTAL.....	10	735

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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 — 0; Outside City — 0

Principal Officers		Directors
*John Ed Chambers	President	John Ed Chambers
John Ed Chambers III	Vice President	John Ed Chambers III
Edward J. Taylor	Vice President	Mike Cornwell
Bobby E. Ramey	Vice President & Cashier	Lloyd R. George
Elouise C. Laurie	Vice President	Fay Mathis
Odean Parker	Ass't. Vice President	Leon Millsap
Jerry L. Smith	Ass't. Vice President	Joe Ray
Paul J. Willett	Ass't. Vice President	Todd Sanders
Robert Yawn	Ass't. Cashier	Charles L. Sloan
		Edward J. Taylor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	485	Demand deposits	4	395
U.S. Treasury securities	1	100	Time deposits	19	454
Oblig. of other U.S. Gov't agencies & corporations		700	U.S. Gov't deposits		61
Oblig. of States & political subdivisions	4	414	Public funds	2	214
All other securities including corporate stocks		910	Deposits of banks		
Excess funds sold			Total Deposits	26	124
Loans (Net)	19	375	Excess funds purchased		
Bank premises, furniture and fixtures		236	All other liabilities		392
All other assets		553	Total liabilities	26	516
			Equity Capital		
			Capital stock		250
			Surplus		750
			Undivided profits	1	257
			Capital reserves		
			Total Equity Capital	2	257
			Subordinated notes & debentures		
TOTAL	28	773	TOTAL	28	773

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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 — 0

Principal Officers

*L. J. Foster.....President
William L. Woods.....Vice President
Dorthy Geibe.....Cashier
Judy Elliott.....Assistant Vice President
Scott McGinnis.....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		963	Demand deposits	2	593
U.S. Treasury securities	1	097	Time deposits	4	601
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		97
Oblig. of States & political subdivisions		770	Public funds		706
All other securities including corporate stocks			Deposits of banks		200
Excess funds sold		300	Total Deposits	8	197
Loans (Net)	5	429	Excess funds purchased		
Bank premises, furniture and fixtures		92	All other liabilities		5
All other assets		74	Total liabilities	8	202
			Equity Capital		
			Capital stock		300
			Surplus		150
			Undivided profits		73
			Capital reserves		
			Total Equity Capital		523
			Subordinated notes & debentures		100
TOTAL	8	825	TOTAL	8	825

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BANK OF DARDANELLE, DARDANELLE

Population 3,684 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

*John L. Hamilton .....President
Noel Vandover .....Vice President
Nancy A. Moore .Vice President and Cashier
Shirley M. Patterson ..Ass't. Vice President
Janelle Parker .....Ass't. Cashier
Janetta Jay .....Ass't. Cashier

Directors

Bill K. Berry
L. R. Berryhill
Fanny B. George
John L. Hamilton
Evelyn H. Jones
H. M. Orsburn, Jr.
Noel Vandover
James W. Wallis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	556	Demand deposits	4	011
U.S. Treasury securities	5	841	Time deposits	12	471
Oblig. of other U.S. Gov't agencies & corporations ...	2	702	U.S. Gov't deposits		44
			Public funds		434
Oblig. of States & political subdivisions		154	Deposits of banks		
			Total Deposits	16	960
All other securities including corporate stocks		513	Excess funds purchased		
			All other liabilities		22
Excess funds sold		400	Total liabilities	16	982
Loans (Net)	7	231			
Bank premises, furniture and fixtures		567	**Equity Capital**		
All other assets		115	Capital stock		200
			Surplus		225
			Undivided profits	1	472
			Capital reserves		
			Total Equity Capital	1	897
			Subordinated notes & debentures		200
TOTAL	19	079	TOTAL	19	079

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DECATUR STATE BANK, DECATUR

Population 850 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Lloyd E. Peterson ...Chairman of the Board
C. Tom Edmiston .Co-Chairman of the Board
*Wilmer C. Smith .....President
Vernon Austin .....Vice President
Mary Kirby .....Cashier
Wanda Tormey .....Asst. Cashier

Directors

Lloyd E. Peterson
Dorothy Mae Peterson
James T. Hudson
Wilmer C. Smith
Dr. E. N. McCollum
C. Jimmie Carter
C. Tom Edmiston
Harold M. Lee
Richard E. Wilmoth
Vernon Austin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	323	Demand deposits	5	026
U.S. Treasury securities		200	Time deposits	6	391
Oblig. of other U.S. Gov't agencies & corporations		898	U.S. Gov't deposits		153
			Public funds		707
Oblig. of States & political subdivisions	1	359	Deposits of banks		
			Total Deposits	12	277
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		9
Excess funds sold	3	000	Total liabilities	12	286
Loans (Net)	6	627			
Bank premises, furniture and fixtures		173	**Equity Capital**		
All other assets		66	Capital stock		350
			Surplus		225
			Undivided profits		785
			Capital reserves		
			Total Equity Capital	1	360
			Subordinated notes & debentures		
TOTAL	13	646	TOTAL	13	646

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BANK OF DELIGHT, DELIGHT

Population 446 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Cecil E. Johnson Jr. .Chairman of the Board
Olen Hendrix .....President
*Gus Wingfield .....Executive Vice President
James Hendrix .....Vice-President
Clib May .....Vice-President
Edna Johnson .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		334	Demand deposits	2	137
U.S. Treasury securities	1	254	Time deposits	5	140
Oblig. of other U.S. Gov't agencies & corporations ...		320	U.S. Gov't deposits		3
Oblig. of States & political subdivisions	1	204	Public funds		649
All other securities including corporate stocks		21	Deposits of banks		
Excess funds sold		350	Total Deposits	7	929
Loans (Net)	5	001	Excess funds purchased		
Bank premises, furniture and fixtures		87	All other liabilities		18
All other assets		48	Total liabilities	7	947
			Equity Capital		
			Capital stock		63
			Surplus		325
			Undivided profits		120
			Capital reserves		64
			Total Equity Capital		572
			Subordinated notes & debentures		100
TOTAL	8	619	TOTAL	8	619

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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 — 0; Outside City — 0

Principal Officers

*E. R. Adkisson .....President
Larry Hale .....Executive Vice President
Robert A. Card ....Sr. Vice Pres. & Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	065
U.S. Treasury securities		546
Oblig. of other U.S. Gov't agencies & corporations ...		852
Oblig. of States & political subdivisions		101
All other securities including corporate stocks		
Excess funds sold		175
Loans (Net)	8	117
Bank premises, furniture and fixtures		318
All other assets		165
TOTAL	11	339

Liabilities	Mil.	Thou.
Demand deposits	2	364
Time deposits	6	003
U.S. Gov't deposits		151
Public funds	1	781
Deposits of banks		
Total Deposits	10	299
Excess funds purchased		
All other liabilities		68
Total liabilities	10	367
Equity Capital		
Capital stock		300
Surplus		300
Undivided profits		272
Capital reserves		
Total Equity Capital		872
Subordinated notes & debentures		100
TOTAL	11	339

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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 — 0; Outside City — 0

Principal Officers

John M. Baxter.....President
*James S. Suitt ....Executive Vice President
Clarence Horton.....Sr. Vice President & Trust Officer
Frank Henry, Jr. .....Vice President
Mrs. Frances Spratlin .....Vice President
Tom C. Spurlock, Jr. .....Vice President & Loan Officer
Mrs. Wydelle Clark .....Cashier
Mrs. June Farrell.....Assistant Cashier
Mrs. Rebecca Jenkins .....Assistant Cashier
Mrs. Carolyn Holt .....Assistant Cashier

Directors

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, 1978

Assets	Mil.	Thou.
Cash & due from banks		842
U.S. Treasury securities		818
Oblig. of other U.S. Gov't agencies & corporations ...	2	387
Oblig. of States & political subdivisions.....	2	549
All other securities including corporate stocks		50
Excess funds sold		
Loans (Net).....	5	224
Bank premises, furniture and fixtures.....		370
All other assets		4
TOTAL	12	244

Liabilities	Mil.	Thou.
Demand deposits	2	699
Time deposits	6	779
U.S. Gov't deposits		21
Public funds.....	1	356
Deposits of banks.....		
Total Deposits.....	10	855
Excess funds purchased		
All other liabilities.....		15
Total liabilities	10	870
Equity Capital		
Capital stock		450
Surplus.....		550
Undivided profits.....		358
Capital reserves		16
Total Equity Capital	1	374
Subordinated notes & debentures.....		
TOTAL.....	12	244

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FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,250 Chicot County
Chartered October 15, 1976 P.O. Box O Telephone Number 538-3221
Zip Code 71638
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*George T. Harris .....President
Mary K. Tucker ...Executive Vice President
Tom Grumbles .....Vice President
Claudine Radanovich .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		758
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations ...		163
Oblig. of States & political subdivisions.....	1	179
All other securities including corporate stocks		41
Excess funds sold		
Loans (Net).....	9	967
Bank premises, furniture and fixtures.....		215
All other assets		175
TOTAL	12	598

Liabilities	Mil.	Thou.
Demand deposits	2	233
Time deposits	6	634
U.S. Gov't deposits		47
Public funds.....	2	262
Deposits of banks.....		
Total Deposits.....	11	176
Excess funds purchased		400
All other liabilities		114
Total liabilities	11	690
Equity Capital		
Capital stock		150
Surplus.....		450
Undivided profits		300
Capital reserves		8
Total Equity Capital		908
Subordinated notes & debentures.....		
TOTAL.....	12	598

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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 — 0; Outside City — 0

Principal Officers

S. R. Nichols.....Chairman of the Board
G. P. Mullen.....Vice Chairman
*R. L. Morton.....President
Faye A. Smith.....Secretary of Board
William A. Davidson...Exec. Vice President
Dora M. Holloway.....Cashier
Elsie R. Garth.....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		854	Demand deposits	4	345
U.S. Treasury securities	1	747	Time deposits	10	248
Oblig. of other U.S. Gov't agencies & corporations	4	467	U.S. Gov't deposits		116
Oblig. of States & political subdivisions	5	295	Public funds	1	884
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		400	Total Deposits	16	593
Loans (Net)	6	097	Excess funds purchased		
Bank premises, furniture and fixtures		102	All other liabilities		
All other assets		9	Total liabilities	16	593
			Equity Capital		
			Capital stock		400
			Surplus	1	100
			Undivided profits		878
			Capital reserves		
			Total Equity Capital	2	378
			Subordinated notes & debentures		
TOTAL	18	971	TOTAL	18	971

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DeWITT BANK AND TRUST COMPANY, DeWITT

Population 3,728 Arkansas County
Chartered March 1, 1929 P.O. Box 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

A. A. Beverburg
W. 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, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	602
U.S. Treasury securities	2	368
Oblig. of other U.S. Gov't agencies & corporations	2	323
Oblig. of States & political subdivisions	8	477
All other securities including corporate stocks		349
Excess funds sold		
Loans (Net)	13	131
Bank premises, furniture and fixtures	1	148
All other assets		656
TOTAL	31	054

Liabilities	Mil.	Thou.
Demand deposits	9	025
Time deposits	15	249
U.S. Gov't deposits		782
Public funds	1	616
Deposits of banks		
Total Deposits	26	672
Excess funds purchased		
All other liabilities		428
Total liabilities	27	100
Equity Capital		
Capital stock		450
Surplus	1	000
Undivided profits	2	504
Capital reserves		
Total Equity Capital	3	954
Subordinated notes & debentures		
TOTAL	31	054

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PEOPLES BANK, DIERKS

Population 1,201 Howard County
Chartered November 16, 1970 P.O. Box 123 Telephone Number 286-2121
Zip Code 71833
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

John H. Hendrix .....Chairman
Flynn Justus .....Vice Chairman
*Jerry Jacobs .....President
C. E. Hendrix, Jr. .....Vice President
Sammye Winton .....Vice President
Beth Cox .....Assistant Vice President & Cashier
Peggy Helms .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		601	Demand deposits	3	451
U.S. Treasury securities	2	497	Time deposits	4	985
Oblig. of other U.S. Gov't agencies & corporations		224	U.S. Gov't deposits		4
Oblig. of States & political subdivisions	2	224	Public funds		861
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	9	301
Loans (Net)	5	545	Excess funds purchased		800
Bank premises, furniture and fixtures		133	All other liabilities		7
All other assets		42	Total liabilities	10	108
			Equity Capital		
			Capital stock		135
			Surplus		665
			Undivided profits		358
			Capital reserves		
			Total Equity Capital	1	158
			Subordinated notes & debentures		
TOTAL	11	266	TOTAL	11	266

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BANK OF DOVER, DOVER

Population 662 Pope County
Chartered September 29, 1905 P.O. Box 271 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers		Directors
*Thomas B. Hargis	Exec. Vice President	Thomas B. Hargis
John E. Moore	President	John E. Moore
T. C. Campbell	Vice President	T. C. Campbell
Stanley H. Smith	Vice President	Stanford Lee
Robert E. Dale	Asst. Vice Pres. & Cashier	David R. Bewley
Bettye W. Barton	Asst. Vice President	John W. Harms
Mary P. Martin	Asst. Vice President	Richard Mobley
Joyce Churchill	Asst. Vice President	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		324	Demand deposits	2	691
U.S. Treasury securities		578	Time deposits	6	070
Oblig. of other U.S. Gov't agencies & corporations		499	U.S. Gov't deposits		17
Oblig. of States & political subdivisions	1	167	Public funds	1	441
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	10	219
Loans (Net)	8	378	Excess funds purchased		
Bank premises, furniture and fixtures		94	All other liabilities		
All other assets		108	Total liabilities	10	219
			Equity Capital		
			Capital stock		230
			Surplus		200
			Undivided profits		399
			Capital reserves		
			Total Equity Capital		829
			Subordinated notes & debentures		100
TOTAL	11	148	TOTAL	11	148

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DUMAS STATE BANK, DUMAS

Population 5,290 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*James R. Hall .....President	James R. Hall
Jerry Dorton .....Vice-President	Merle Peterson, Chmn.
	A. O. French, Jr.
	William West
	Howard Harris, M.D.
	Herman Vickers
	Dorothy Moore
	Bill Teeter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		510	Demand deposits	1	538
U.S. Treasury securities		199	Time deposits	2	962
Oblig. of other U.S. Gov't agencies & corporations ...	1	178	U.S. Gov't deposits		165
Oblig. of States & political subdivisions		308	Public funds		714
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	5	379
Loans (Net)	3	877	Excess funds purchased		250
Bank premises, furniture and fixtures		341	All other liabilities		45
All other assets		118	Total liabilities	5	674
			Equity Capital		
			Capital stock		300
			Surplus		300
			Undivided profits		257
			Capital reserves		
			Total Equity Capital		857
			Subordinated notes & debentures		
TOTAL	6	531	TOTAL	6	531

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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 — 0

Principal Officers

*Claud T. Frank .President & Chrm. of Board
David J. Garrett ..Vice President & Cashier
Arley C. Knight ..Vice Pres. & Trust Officer
Loral M. Adcock .....Vice President

Directors

Loral Adcock
Robert H. Adcock, Sr.
J. E. Allmon, Jr.
Charles H. Dante
Claud T. Frank
E. C. Gannaway
Marion S. Gill
Harold Jones
Clifton L. Meador
David Porter III
Glynn Puryear
Thomas F. Shea
B. J. Tanenbaum, Sr.
R. A. Adcock, Advisory Director
Joe Lee McKennon, Adv. Director

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	825
U.S. Treasury securities	1	785
Oblig. of other U.S. Gov't agencies & corporations	1	056
Oblig. of States & political subdivisions	4	723
All other securities including corporate stocks		200
Excess funds sold		150
Loans (Net)	16	719
Bank premises, furniture and fixtures		341
All other assets		88
TOTAL	26	887

Liabilities	Mil.	Thou.
Demand deposits	6	299
Time deposits	15	796
U.S. Gov't deposits		138
Public funds	1	711
Deposits of banks		
Total Deposits	23	944
Excess funds purchased		200
All other liabilities		9
Total liabilities	24	153
Equity Capital		
Capital stock		300
Surplus	1	000
Undivided profits	1	425
Capital reserves		9
Total Equity Capital	2	734
Subordinated notes & debentures		
TOTAL	26	887

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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 — 0; Outside City — 1

Principal Officers		Directors
*J. E. Brooks	President	Everett Hood
Everett Hood	Vice President	J. W. Young, Jr.
Mary E. Davis	Cashier	J. E. Brooks
Wanda S. Armstrong	Assistant Cashier	C. E. Morrison, Jr.
Iris V. Cole	Assistant Cashier	W. P. Morrison
Chris Lehman	Assistant Cashier	Richard C. Twist
John E. Gregson	Assistant Cashier	J. H. Taylor, Sr.
		David Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	056	Demand deposits	3	683
U.S. Treasury securities		619	Time deposits	9	153
Oblig. of other U.S. Gov't agencies & corporations	2	137	U.S. Gov't deposits		139
Oblig. of States & political subdivisions	3	510	Public funds	1	558
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	14	533
Loans (Net)	8	306	Excess funds purchased		
Bank premises, furniture and fixtures		422	All other liabilities		
All other assets		6	Total liabilities	14	533
			Equity Capital		
			Capital stock		400
			Surplus		500
			Undivided profits		623
			Capital reserves		
			Total Equity Capital	1	523
			Subordinated notes & debentures		
TOTAL	16	056	TOTAL	16	056

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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 — 0; Outside City — 0

Principal Officers		Directors
*Mary Louise Demoret Jones	President & Cashier	Mary Louise Demoret Jones
S. J. Howe	Vice President	S. J. Howe
Lamar Marks	Secretary	Lamar Marks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		932	Demand deposits	1	208
U.S. Treasury securities		198	Time deposits		
Oblig. of other U.S. Gov't agencies & corporations		400	U.S. Gov't deposits		5
			Public funds		403
Oblig. of States & political subdivisions		3	Deposits of banks		
			Total Deposits	1	616
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		100	Total liabilities	1	616
Loans (Net)		506			
Bank premises, furniture and fixtures		14	**Equity Capital**		
All other assets		10	Capital stock		40
			Surplus		80
			Undivided profits		388
			Capital reserves		39
			Total Equity Capital		547
			Subordinated notes & debentures		
TOTAL	2	163	TOTAL	2	163

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THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 26,500 Union County
Chartered August 12, 1933 P.O. Drawer 641 Telephone Number 862-6683
Zip Code 71730
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers	Directors
Louis E. Hurley .....Chairman of the Board	Louis E. Hurley
*Edward Hurley .Pres. & Chief Exec. Officer	Edward Hurley
J. Thomas May....Executive Vice President	J. Thomas May
Steve Leverette...Vice President & Cashier	Bruce Anthony
James H. Ludwig .....Vice President	James W. Garison
Doris Cawvey .....Assistant Vice President	D. R. James, Jr.
John E. Hillier .....Controller	J. V. Spencer, Jr.
Tandy Menefee .....Trust Officer	Charles Thomas
	Joe G. Wepfer
	John W. Tlapek
	Cliff Wright, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	802	Demand deposits	12	956
U.S. Treasury securities	2	631	Time deposits	20	324
Oblig. of other U.S. Gov't agencies & corporations ...	3	292	U.S. Gov't deposits		657
Oblig. of States & political subdivisions	4	111	Public funds	1	892
All other securities including corporate stocks		151	Deposits of banks		33
Excess funds sold		600	Total Deposits	35	862
Loans (Net)	22	730	Excess funds purchased		
Bank premises, furniture and fixtures	1	231	All other liabilities		528
All other assets		610	Total liabilities	36	390
			Equity Capital		
			Capital stock		600
			Surplus		800
			Undivided profits		823
			Capital reserves		
			Total Equity Capital	2	223
			Subordinated notes & debentures		545
TOTAL	39	158	TOTAL	39	158

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BANK OF ELKINS, ELKINS

Population 418 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*J. E. Bunch .....Chairman & President	J. E. Bunch
Joel L. Bunch .....Exec. Vice President	Joel L. Bunch
John A. Bunch, Sr. ....Exec. Vice President	John A. Bunch, Sr.
Joyce R. Bunch .....Cashier & Secretary	Joyce R. Bunch
Thomas H. Mathias.....Vice President	David R. Malone

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		550	Demand deposits	2	744
U.S. Treasury securities		899	Time deposits	5	781
Oblig. of other U.S. Gov't agencies & corporations ...	1	076	U.S. Gov't deposits		33
Oblig. of States & political subdivisions.....		866	Public funds.....		966
All other securities including corporate stocks			Deposits of banks.....		300
Excess funds sold			Total Deposits.....	9	824
Loans (Net).....	7	075	Excess funds purchased		
Bank premises, furniture and fixtures.....		34	All other liabilities		11
All other assets		16	Total liabilities	9	835
			Equity Capital		
			Capital stock		250
			Surplus		275
			Undivided profits		156
			Capital reserves		
			Total Equity Capital		681
			Subordinated notes & debentures.....		
TOTAL	10	516	TOTAL.....	10	516

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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 — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	383	Demand deposits	4	343
U.S. Treasury securities		500	Time deposits	3	034
Oblig. of other U.S. Gov't agencies & corporations ...		300	U.S. Gov't deposits		3
			Public funds		97
Oblig. of States & political subdivisions	1	543	Deposits of banks		
			Total Deposits	7	477
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		7
Excess funds sold			Total liabilities	7	484
Loans (Net)	4	573			
Bank premises, furniture and fixtures		38	**Equity Capital**		
All other assets		3	Capital stock		100
			Surplus		500
			Undivided profits		173
			Capital reserves		83
			Total Equity Capital		856
			Subordinated notes & debentures		
TOTAL	8	340	TOTAL	8	340

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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 — 0; Outside City — 0

Principal Officers		Directors
Lois Rutherford	President	John W. Gann
*Carroll C. Leonard, Jr.	Exec. Vice Pres. & Cashier	Carroll C. Leonard, Jr.
Charlene Black	Assistant Cashier	Ben B. Morris
		Lois Rutherford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		778	Demand deposits	3	090
U.S. Treasury securities	4	035	Time deposits	5	084
Oblig. of other U.S. Gov't agencies & corporations		700	U.S. Gov't deposits		73
			Public funds		466
Oblig. of States & political subdivisions	2	514	Deposits of banks		
			Total Deposits	8	713
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		500	Total liabilities	8	713
Loans (Net)	1	624			
Bank premises, furniture and fixtures			**Equity Capital**		
All other assets		13	Capital stock		240
			Surplus		660
			Undivided profits		551
			Capital reserves		
			Total Equity Capital	1	451
			Subordinated notes & debentures		
TOTAL	10	164	TOTAL	10	164

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THE EUDORA BANK, EUDORA

Population 3,500 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-4416
Zip Code 71640
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Carl W. Ray ....Exec. Vice Pres. & Cashier
Gene Keith .....Vice President
Claudene Stephens .....Assistant Cashier
Mary R. Keller .....Assistant Cashier
Jean Connell .....Assistant Cashier
Alvin Meyer, Sr.....President
W. J. Weaver .....Senior Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	014
U.S. Treasury securities	1	992
Oblig. of other U.S. Gov't agencies & corporations ...		200
Oblig. of States & political subdivisions.....	2	208
All other securities including corporate stocks		
Excess funds sold		
Loans (Net).....	7	462
Bank premises, furniture and fixtures.....		100
All other assets		17
TOTAL	12	993

Liabilities	Mil.	Thou.
Demand deposits	3	309
Time deposits	7	002
U.S. Gov't deposits		20
Public funds.....	1	050
Deposits of banks.....		
Total Deposits.....	11	381
Excess funds purchased		
All other liabilities		11
Total liabilities	11	392
Equity Capital		
Capital stock		350
Surplus		650
Undivided profits		601
Capital reserves		
Total Equity Capital	1	601
Subordinated notes & debentures.....		
TOTAL.....	12	993

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BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,670 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*John F. Cross .....President & Chairman
Robert C. Muhm .....Senior Vice President
Richard Kelley, Jr. .....Vice President
Reba L. Pyatt .....Cashier

Directors

Loren L. Clark
W. J. Crews
John F. Cross
Ruth F. Cross
Lewis E. Epley, Jr.
Dorothy F. Mathews
Eagle Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	512	Demand deposits	4	338
U.S. Treasury securities		650	Time deposits	7	457
Oblig. of other U.S. Gov't agencies & corporations		540	U.S. Gov't deposits		87
Oblig. of States & political subdivisions	1	635	Public funds		429
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		600	Total Deposits	12	311
Loans (Net)	8	381	Excess funds purchased		
Bank premises, furniture and fixtures		191	All other liabilities		16
All other assets		89	Total liabilities	12	327
			Equity Capital		
			Capital stock		100
			Surplus		610
			Undivided profits		561
			Capital reserves		
			Total Equity Capital	1	271
			Subordinated notes & debentures		
TOTAL	13	598	TOTAL	13	598

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BANK OF EVENING SHADE, EVENING SHADE

Population 309 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Preston W. Grace .....Chairman of Board
Guy W. Moseley .....President
*A. L. Hoaney .....Executive Vice President
William E. Frazier.....Cashier
Sharon K. Qualls .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		374	Demand deposits	1	143
U.S. Treasury securities		349	Time deposits	2	406
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		
			Public funds.....		349
Oblig. of States & political subdivisions.....		214	Deposits of banks.....		
			Total Deposits.....	3	898
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		625	Total liabilities	3	898
Loans (Net).....	2	682			
Bank premises, furniture and fixtures.....		194	**Equity Capital**		
All other assets			Capital stock		100
			Surplus.....		275
			Undivided profits		165
			Capital reserves		
			Total Equity Capital		540
			Subordinated notes & debentures.....		
TOTAL	4	438	TOTAL.....	4	438

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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 .Chairman of the Board
*Mr. Obert M. Undem .....President
Mr. Jerry Niemiec .....Exec. Vice-Pres.
Mrs. Betty Clark ...Vice-Pres. — Operation
Mr. George Edwards ...Vice-Pres. — Loans
Mr. Don Giles ...Vice-Pres. — Branch Oper.
Mr. Jim Shreve .....Vice-President
Mr. Winston I. Sloan ....Vice-Pres. & Trust Officer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	9	685
U.S. Treasury securities	6	457
Oblig. of other U.S. Gov't agencies & corporations	5	055
Oblig. of States & political subdivisions	2	738
All other securities including corporate stocks		305
Excess funds sold		500
Loans (Net)	56	415
Bank premises, furniture and fixtures	2	245
All other assets	2	614
TOTAL	86	014

Liabilities	Mil.	Thou.
Demand deposits	25	024
Time deposits	33	540
U.S. Gov't deposits		355
Public funds	17	008
Deposits of banks		826
Total Deposits	76	753
Excess funds purchased	2	195
All other liabilities		706
Total liabilities	79	654
Equity Capital		
Capital stock	2	374
Surplus	1	151
Undivided profits	1	691
Capital reserves		144
Total Equity Capital	5	360
Subordinated notes & debentures	1	000
TOTAI	86	014

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CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,200 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 — 1

Principal Officers		Directors
*James N. Patterson	President	Chris V. Wade
Frank B. Burge	Vice-President	Jimmy "Red" Milligan
Keith R. Richards	Vice-President	H. Guy Alexander
Sharon K. Patterson	Cashier	Glenn Johnson
Luna Cornell	Assistant Cashier	J. N. Patterson
Sue Cunningham	Assistant Cashier	Frank B. Burge
Verna Trimble	Assistant Cashier	Peter G. Peitz
Larry D. Hurst	Loan Officer	Steven G. Sanders

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	469	Demand deposits	2	815
U.S. Treasury securities		500	Time deposits	8	559
Oblig. of other U.S. Gov't agencies & corporations		401	U.S. Gov't deposits		150
Oblig. of States & political subdivisions	1	156	Public funds	1	276
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		800	Total Deposits	12	800
Loans (Net)	9	169	Excess funds purchased		
Bank premises, furniture and fixtures		465	All other liabilities		25
All other assets		9	Total liabilities	12	825
			Equity Capital		
			Capital stock		366
			Surplus		424
			Undivided profits		354
			Capital reserves		
			Total Equity Capital	1	144
			Subordinated notes & debentures		
TOTAL	13	969	TOTAL	13	969

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FORDYCE BANK AND TRUST COMPANY, FORDYCE

Population 4,958 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 — 0

Principal Officers	Directors
*W. R. Benton, Jr. .....President	W. R. Benton, Jr.
Curtis Hutchins.....1st Vice President	Curtis Hutchins
J. W. Hearnsberger ...Vice Pres. & Cashier	J. W. Hearnsberger
K. J. Graves .....Vice President	J. H. Everett
Amy Wallace .....Asst. Vice President	J. Graydon Parham
	Jesse G. Shaddock
	L. Weems Trussell
	Robert D. Ross
	E. C. Gates
	E. C. Benton, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	445
U.S. Treasury securities	2	914
Oblig. of other U.S. Gov't agencies & corporations ...	2	160
Oblig. of States & political subdivisions	4	712
All other securities including corporate stocks		75
Excess funds sold		
Loans (Net)	8	485
Bank premises, furniture and fixtures.....		148
All other assets		309
TOTAL	20	248

Liabilities	Mil.	Thou.
Demand deposits	4	498
Time deposits	11	798
U.S. Gov't deposits		218
Public funds.....		915
Deposits of banks.....		
Total Deposits.....	17	429
Excess funds purchased		900
All other liabilities		105
Total liabilities	18	434
Equity Capital		
Capital stock		200
Surplus		600
Undivided profits		984
Capital reserves		30
Total Equity Capital	1	814
Subordinated notes & debentures.....		
TOTAL.....	20	248

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PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13,000 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2

Principal Officers

*Robert E. Porter .....President
Diana Arwood.....Vice President & Cashier
Joyce Clark.....Vice President & T.O.
David Hardke.....Vice President
Mike Cialone.....Vice President
Wade Hawkins.....Vice President
Al Miller .....Vice President
Otto Miller..Vice Pres. & Mgr. Cotton Plant
Herb Clayton.....Vice Pres. & Mgr. DeValls Bluff
Robert Doyle .....Assistant Cashier
Diane Thomason.....Assistant Cashier
Judy Lott.....Assistant Cashier
Donna Imboden .....Assistant Cashier

Directors

J. R. Chappell, Jr.
Don Edmondson
O. J. Gandy, Jr.
J. R. Grobmyer
Henry Haven
Louis L. Haven, Jr.
Homer Jayroe
Robert E. Porter
Bert Sulcer
R. B. Twist

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	779	Demand deposits	11	829
U.S. Treasury securities		540	Time deposits	18	780
Oblig. of other U.S. Gov't agencies & corporations ...	3	711	U.S. Gov't deposits		375
Oblig. of States & political subdivisions	7	312	Public funds	3	984
All other securities including corporate stocks		742	Deposits of banks		
Excess funds sold			Total Deposits	34	968
Loans (Net)	26	112	Excess funds purchased	3	500
Bank premises, furniture and fixtures		744	All other liabilities		448
All other assets		684	Total liabilities	38	916
			Equity Capital		
			Capital stock		300
			Surplus	2	400
			Undivided profits	1	008
			Capital reserves		
			Total Equity Capital	3	708
			Subordinated notes & debentures		
TOTAL	42	624	TOTAL	42	624

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PLANTERS AND MERCHANTS BANK, GILLETT

Population 1,184 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

W. W. Turner .....President and Chairman of Board
*Jerry M. Dyer ....Executive Vice President
Larry E. Bauer .....Vice President
Alice Perritt .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		417	Demand deposits	1	839
U.S. Treasury securities		300	Time deposits	4	066
Oblig. of other U.S. Gov't agencies & corporations ...		201	U.S. Gov't deposits		6
			Public funds		625
Oblig. of States & political subdivisions		853	Deposits of banks		
			Total Deposits	6	536
All other securities including corporate stocks			Excess funds purchased		300
			All other liabilities		22
Excess funds sold			Total liabilities	6	858
Loans (Net)	5	681			
Bank premises, furniture and fixtures		106	**Equity Capital**		
All other assets		17	Capital stock		150
			Surplus		325
			Undivided profits		219
			Capital reserves		23
			Total Equity Capital		717
			Subordinated notes & debentures		
TOTAL	7	575	TOTAL	7	575

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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 — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		824	Demand deposits	2	750
U.S. Treasury securities			Time deposits	4	629
Oblig. of other U.S. Gov't agencies & corporations ...	1	588	U.S. Gov't deposits		36
Oblig. of States & political subdivisions.....		850	Public funds.....		945
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold		100	Total Deposits.....	8	360
Loans (Net).....	6	019	Excess funds purchased		393
Bank premises, furniture and fixtures.....		177	All other liabilities		
All other assets		48	Total liabilities	8	753
			Equity Capital		
			Capital stock		100
			Surplus		600
			Undivided profits		153
			Capital reserves		
			Total Equity Capital		853
			Subordinated notes & debentures.....		
TOTAL	9	606	TOTAL.....	9	606

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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 — 0; Outside City — 0

Principal Officers

Charles F. Tidwell ...Chairman of the Board
*John E. Cook .....President & CEO
J. W. Wallace .....Vice Pres. & Cashier
Austin Swindle .....Vice President

Directors

John E. Cook
Charles Forga
J. T. Jones
H. J. Ligon
Austin L. Swindle
Deadle Thrash
Charles F. Tidwell
J. W. Wallace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		406	Demand deposits	1	558
U.S. Treasury securities		296	Time deposits	2	572
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		8
Oblig. of States & political subdivisions		10	Public funds		704
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		300	Total Deposits	4	842
Loans (Net)	4	103	Excess funds purchased		
Bank premises, furniture and fixtures		350	All other liabilities		46
All other assets		115	Total liabilities	4	888
			Equity Capital		
			Capital stock		320
			Surplus		320
			Undivided profits		152
			Capital reserves		
			Total Equity Capital		792
			Subordinated notes & debentures		
TOTAL	5	680	TOTAL	5	680

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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 — 0; Outside City — 1

Principal Officers

*Harold H. Reid .....President and Chief Executive Officer
Ernest Bradshaw.....Exec. Vice President
W. J. Boren .....First Vice President
Mary L. Nolan .....Vice Pres. & Cashier
Carolyn Knight.....Assistant Cashier
Ellen Robertson .....Assistant Cashier
Wanda Robertson .....Assistant Cashier
Edna Shadowens .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		582
U.S. Treasury securities		898
Oblig. of other U.S. Gov't agencies & corporations ...		
Oblig. of States & political subdivisions.....		912
All other securities including corporate stocks		40
Excess funds sold		
Loans (Net).....	7	565
Bank premises, furniture and fixtures.....		311
All other assets		3
TOTAL	10	311

Liabilities	Mil.	Thou.
Demand deposits	2	357
Time deposits	5	035
U.S. Gov't deposits		52
Public funds.....	1	050
Deposits of banks.....		
Total Deposits.....	8	494
Excess funds purchased	1	050
All other liabilities		2
Total liabilities	9	546
Equity Capital		
Capital stock		100
Surplus.....		500
Undivided profits		165
Capital reserves		
Total Equity Capital		765
Subordinated notes & debentures.....		
TOTAL.....	10	311

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BANK OF GRAVETT, GRAVETTE

Population 1,154 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Jim Edmondson, Jr. ..... President
*John R. Meade .... Executive Vice President
David N. Wills ..... Vice President
Stokes Ballard ..... Vice President
C. E. McAllister ..... Vice President
Larry Wilmoth ..... Cashier
Paul Galyean ..... Assistant Cashier
Margaret Pearson ..... Assistant Cashier
Virginia Gibson ..... Assistant Cashier

Directors

Jim Edmondson, Jr.
John R. Meade
David N. Wills
Stokes Ballard
C. E. McAllister
Allen McAllister
Jim A. Edmondson
Phillip Chastian

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	557
U.S. Treasury securities	3	111
Oblig. of other U.S. Gov't agencies & corporations		57
Oblig. of States & political subdivisions	3	108
All other securities including corporate stocks		
Excess funds sold		350
Loans (Net)	12	217
Bank premises, furniture and fixtures		232
All other assets		3
TOTAL	20	635

Liabilities	Mil.	Thou.
Demand deposits	5	494
Time deposits	12	357
U.S. Gov't deposits		136
Public funds		827
Deposits of banks		10
Total Deposits	18	824
Excess funds purchased		
All other liabilities		40
Total liabilities	18	864
Equity Capital		
Capital stock		100
Surplus		300
Undivided profits	1	327
Capital reserves		44
Total Equity Capital	1	771
Subordinated notes & debentures		
TOTAL	20	635

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FARMERS BANK, GREENWOOD

Population 2,032 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — 0; Outside City — 3

Principal Officers	Directors
*Means Wilkinson .CEO & Chairman of Board	Means Wilkinson
Betty Wilkinson .....President	Betty J. Wilkinson
Lorene Carnes ....Vice President & Cashier	Bronson Andrews
Genevieve Harris .....Assistant Cashier	Lorene Carnes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	527	Demand deposits	4	517
U.S. Treasury securities	1	928	Time deposits	11	157
Oblig. of other U.S. Gov't agencies & corporations ...	3	653	U.S. Gov't deposits		27
Oblig. of States & political subdivisions.....	4	084	Public funds.....	1	229
All other securities including corporate stocks		538	Deposits of banks.....		
Excess funds sold		350	Total Deposits.....	16	930
Loans (Net).....	6	396	Excess funds purchased		
Bank premises, furniture and fixtures.....		151	All other liabilities.....		203
All other assets		276	Total liabilities	17	133
			Equity Capital		
			Capital stock		300
			Surplus.....	1	000
			Undivided profits.....		470
			Capital reserves		
			Total Equity Capital	1	770
			Subordinated notes & debentures.....		
TOTAL	18	903	TOTAL.....	18	903

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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 — 0; Outside City — 0

Principal Officers	Directors
*Joyce D. Straughn ..... Cashier	E. O. Yancey
E. O. Yancey ..... President	E. D. Yancey
E. D. Yancey ..... Vice President	M. O. Thompson
	Jim Tarkington

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		130
U.S. Treasury securities	1	045
Oblig. of other U.S. Gov't agencies & corporations ...		315
Oblig. of States & political subdivisions		579
All other securities including corporate stocks		
Excess funds sold		100
Loans (Net)		559
Bank premises, furniture and fixtures		3
All other assets		
TOTAL	2	731

Liabilities	Mil.	Thou.
Demand deposits		949
Time deposits	1	430
U.S. Gov't deposits		3
Public funds		84
Deposits of banks		15
Total Deposits	2	481
Excess funds purchased		
All other liabilities		
Total liabilities	2	481
Equity Capital		
Capital stock		25
Surplus		125
Undivided profits		98
Capital reserves		2
Total Equity Capital		250
Subordinated notes & debentures		
TOTAL	2	731

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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 — 0; Outside City — 1

Principal Officers		Directors
John Jackson	Chairman of the Board	C. W. Abrams
*Edward L. Holt	President	John Jackson
Jean Boulden	Vice President & Cashier	Edward L. Holt
Ron Walker	Vice President	A. A. Horne
Rita Nelson	Vice President	Dick Jackson
Linda Bittle	Assistant Vice President	Jimmy Robbs
Kay Stiffler	Assistant Cashier	Maurice Stricklin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		790	Demand deposits	2	970
U.S. Treasury securities		49	Time deposits	8	102
Oblig. of other U.S. Gov't agencies & corporations		18	U.S. Gov't deposits		8
Oblig. of States & political subdivisions	2	630	Public funds	1	610
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		250	Total Deposits	12	690
Loans (Net)	10	146	Excess funds purchased		
Bank premises, furniture and fixtures		197	All other liabilities		31
All other assets		125	Total liabilities	12	721
			Equity Capital		
			Capital stock	1	000
			Surplus		200
			Undivided profits		284
			Capital reserves		
			Total Equity Capital	1	484
			Subordinated notes & debentures		
TOTAL	14	205	TOTAL	14	205

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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 — 0; Outside City — 0

Principal Officers

W. E. Foote, Jr. ..... President
*Louie G. Foote .... Executive Vice President
Earl J. Scott ..... Vice President
Jim Courson ..... Vice President
Velma J. Farmer ..... Vice President
Allen Farmer ..... Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		779
U.S. Treasury securities		563
Oblig. of other U.S. Gov't agencies & corporations ...	3	179
Oblig. of States & political subdivisions		
All other securities including corporate stocks		
Excess funds sold		
Loans (Net)	10	460
Bank premises, furniture and fixtures		188
All other assets		27
TOTAL	15	196

Liabilities	Mil.	Thou.
Demand deposits	3	318
Time deposits	9	204
U.S. Gov't deposits		65
Public funds		983
Deposits of banks		10
Total Deposits	13	580
Excess funds purchased		200
All other liabilities		47
Total liabilities	13	827
Equity Capital		
Capital stock		100
Surplus		650
Undivided profits		612
Capital reserves		7
Total Equity Capital	1	369
Subordinated notes & debentures		
TOTAL	15	196

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CALHOUN COUNTY BANK, HAMPTON

Population 1,252 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		728	Demand deposits	3	008
U.S. Treasury securities	1	173	Time deposits	5	851
Oblig. of other U.S. Gov't agencies & corporations ...		800	U.S. Gov't deposits		33
Oblig. of States & political subdivisions.....	2	441	Public funds.....	1	421
All other securities including corporate stocks		125	Deposits of banks.....		
Excess funds sold		100	Total Deposits.....	10	313
Loans (Net).....	6	094	Excess funds purchased		
Bank premises, furniture and fixtures.....		168	All other liabilities		14
All other assets		22	Total liabilities	10	327
			Equity Capital		
			Capital stock		100
			Surplus.....		400
			Undivided profits		824
			Capital reserves		
			Total Equity Capital	1	324
			Subordinated notes & debentures.....		
TOTAL	11	651	TOTAL.....	11	651

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THE BANK OF HARRISBURG, HARRISBURG

Population 1,931 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-5427
Zip Code 72432
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers		Directors
R. W. Butler	President	R. W. Butler
*Horace S. Smith	Executive Vice President	Horace S. Smith
Jim Tom Butler	Vice President	Jim Tom Butler
James Williams	Cashier	James Williams
Doris H. Smith	Assistant Cashier	Anna M. Butler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	686	Demand deposits	5	597
U.S. Treasury securities		550	Time deposits	11	556
Oblig. of other U.S. Gov't agencies & corporations		177	U.S. Gov't deposits		49
Oblig. of States & political subdivisions	3	193	Public funds	1	591
All other securities including corporate stocks			Deposits of banks		165
Excess funds sold			Total Deposits	18	958
Loans (Net)	15	539	Excess funds purchased		
Bank premises, furniture and fixtures		375	All other liabilities		800
All other assets			Total liabilities	19	758
			Equity Capital		
			Capital stock		100
			Surplus	1	000
			Undivided profits		662
			Capital reserves		
			Total Equity Capital	1	762
			Subordinated notes & debentures		
TOTAL	21	520	TOTAL	21	520

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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
L. E. Durand .....Vice Chairman of Board
Wallace E. Nickels....Senior Vice President
Jim Phillips .....Vice President
Gene Waters.....Vice President
Richard L. McBee .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	561	Demand deposits	17	167
U.S. Treasury securities	2	536	Time deposits	28	049
Oblig. of other U.S. Gov't agencies & corporations ...	2	806	U.S. Gov't deposits		270
Oblig. of States & political subdivisions.....	13	664	Public funds.....	3	719
All other securities including corporate stocks		362	Deposits of banks.....		240
Excess funds sold	1	400	Total Deposits.....	49	445
Loans (Net).....	28	390	Excess funds purchased		
Bank premises, furniture and fixtures.....		669	All other liabilities.....		282
All other assets	1	215	Total liabilities	49	727
			Equity Capital		
			Capital stock	1	800
			Surplus.....	1	200
			Undivided profits.....	1	596
			Capital reserves		
			Total Equity Capital	4	596
			Subordinated notes & debentures.....		280
TOTAL	54	603	TOTAL.....	54	603

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PRAIRIE COUNTY BANK, HAZEN

Population 1,650 Prairie County
Chartered July 17, 1945 P.O. Box 357 Telephone Number 255-4525
Zip Code 72064
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
J. J. Screeton .....President	J. J. Screeton
*James E. Sparks .....Exec. Vice President	James E. Sparks
Jerry V. Sparks ...Vice President & Cashier	Jerry V. Sparks
Helen C. Tull .....Assistant Vice President	Eagle Boyd, Jr.
Dolores L. Perry ...Assistant Vice President	M. V. Rhodes
Kathie Gunter .....Assistant Vice President	J. W. Crigger
Melba S. Stine .....Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		782	Demand deposits	3	723
U.S. Treasury securities	4	533	Time deposits	6	076
Oblig. of other U.S. Gov't agencies & corporations ...	1	109	U.S. Gov't deposits		50
Oblig. of States & political subdivisions	1	628	Public funds	1	125
All other securities including corporate stocks		45	Deposits of banks		
Excess funds sold			Total Deposits	10	974
Loans (Net)	3	440	Excess funds purchased		
Bank premises, furniture and fixtures		414	All other liabilities		5
All other assets		20	Total liabilities	10	979
			Equity Capital		
			Capital stock		75
			Surplus		650
			Undivided profits		267
			Capital reserves		
			Total Equity Capital		992
			Subordinated notes & debentures		
TOTAL	11	971	TOTAL	11	971

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THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,500 Cleburne County
Chartered December 16, 1930 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

*Jerome Johnson .....President
Walter Aldridge ...Vice President & Cashier
Juanita Taylor .....Assistant Vice President
Sam Morton.....Assistant Cashier
Awin Hazelwood .....Assistant Cashier
Paula Hackworth .....Assistant Cashier
Elaine Taylor .....Assistant Cashier
Laverne Meadows .....Assistant Cashier
Maxine Lacy .....Assistant Cashier
Jean Rook .....Assistant Cashier
Debra Carr .....Assistant Cashier
Onine Philamlee .....Assistant Cashier
Phil Stark .....Assistant Cashier
Mary Holland .....Assistant Cashier
Annie Cupit.....Assistant Cashier
Ivia Betner .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	467
U.S. Treasury securities	1	500
Oblig. of other U.S. Gov't agencies & corporations ...	3	815
Oblig. of States & political subdivisions.....	7	675
All other securities including corporate stocks		
Excess funds sold		
Loans (Net).....	14	697
Bank premises, furniture and fixtures.....		320
All other assets		30
TOTAL	29	504

Liabilities	Mil.	Thou.
Demand deposits	7	036
Time deposits	17	986
U.S. Gov't deposits		83
Public funds.....	1	000
Deposits of banks.....		
Total Deposits.....	26	105
Excess funds purchased	1	150
All other liabilities		
Total liabilities	27	255
Equity Capital		
Capital stock		120
Surplus.....		750
Undivided profits	1	079
Capital reserves		
Total Equity Capital	1	949
Subordinated notes & debentures.....		300
TOTAL.....	29	504

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HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,500 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Tucker Blankenship ..President & Chairman
Charles Blankenship ...Exec. Vice President
F. B. Rector .....Vice President & Cashier
Gary Yow .....Vice President

Directors

Tucker Blankenship
Charles Blankenship
Mildred Blankenship
F. B. Rector
N. L. Poff, M.D.
Oscar Patchell
B. L. Johnston, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	520
U.S. Treasury securities		459
Oblig. of other U.S. Gov't agencies & corporations ...		106
Oblig. of States & political subdivisions	2	111
All other securities including corporate stocks		
Excess funds sold		
Loans (Net)	12	175
Bank premises, furniture and fixtures		508
All other assets		514
TOTAL	17	393

Liabilities	Mil.	Thou.
Demand deposits	4	872
Time deposits	9	996
U.S. Gov't deposits		100
Public funds		336
Deposits of banks		61
Total Deposits	15	365
Excess funds purchased		300
All other liabilities		
Total liabilities	15	665
Equity Capital		
Capital stock		300
Surplus		400
Undivided profits		728
Capital reserves		
Total Equity Capital	1	428
Subordinated notes & debentures		300
TOTAL	17	393

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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 — 0; Outside City — 0

Principal Officers

*J. F. Phillips, Jr. .....President
Elizabeth C. Reid.....Cashier
Jean Kirkpatrick .....Assistant Cashier
Mildred E. Craig .....Assistant 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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		592	Demand deposits	2	284
U.S. Treasury securities		450	Time deposits	6	236
Oblig. of other U.S. Gov't agencies & corporations ...	2	199	U.S. Gov't deposits		28
Oblig. of States & political subdivisions.....	2	557	Public funds.....		868
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold			Total Deposits.....	9	416
Loans (Net).....	4	753	Excess funds purchased		
Bank premises, furniture and fixtures.....		200	All other liabilities		
All other assets		4	Total liabilities	9	416
			Equity Capital		
			Capital stock		60
			Surplus.....		700
			Undivided profits		579
			Capital reserves		
			Total Equity Capital	1	339
			Subordinated notes & debentures.....		
TOTAL	10	755	TOTAL.....	10	755

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HORATIO STATE BANK, HORATIO

Population 850 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-3211
Zip Code 71842
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*C. E. Hendrix, Jr. .....President
Edith Hendrix Smith .Senior Vice President; Secretary & Treasurer
Wilburn Smith ..Exec. Vice Pres. & Cashier
Lola J. Lawrence .....Operations Officer
Agnes J. Lincoln .....Bookkeeping 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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		557	Demand deposits	2	409
U.S. Treasury securities		275	Time deposits	7	701
Oblig. of other U.S. Gov't agencies & corporations ...	2	202	U.S. Gov't deposits		12
			Public funds		746
Oblig. of States & political subdivisions	1	400	Deposits of banks		
			Total Deposits	10	868
All other securities including corporate stocks		50	Excess funds purchased		
			All other liabilities		37
Excess funds sold		200	Total liabilities	10	905
Loans (Net)	7	185			
Bank premises, furniture and fixtures		161	**Equity Capital**		
All other assets		59	Capital stock		100
			Surplus		500
			Undivided profits		584
			Capital reserves		
			Total Equity Capital	1	184
			Subordinated notes & debentures		
TOTAL	12	089	TOTAL	12	089

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FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,789 Izard County
Chartered June 13, 1905 Telephone Number 670-5131
Zip Code 72512
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers	Directors
*Doug Adams .....President	Doug Adams
Jim S. Gowen .....Chairman of Board	Jim S. Gowen
Jean Ferguson ....Vice President & Cashier	Otis D. Gove
Robert Tankersley .....Vice Pres. & Loan Officer	Claude Jones
Rose Heck .....Ass't. Vice Pres. & Cashier	Dr. Don Penly
Donna Brown .....Assistant Cashier	Remmel Rowden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	100	Demand deposits	2	044
U.S. Treasury securities		500	Time deposits	6	888
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		335
			Public funds.....		198
Oblig. of States & political subdivisions.....		552	Deposits of banks.....		
			Total Deposits.....	9	465
All other securities including corporate stocks		297	Excess funds purchased		
			All other liabilities		
Excess funds sold		200	Total liabilities	9	465
Loans (Net).....	7	381			
Bank premises, furniture and fixtures.....		49	**Equity Capital**		
All other assets		31	Capital stock		225
			Surplus		150
			Undivided profits		270
			Capital reserves		
			Total Equity Capital		645
			Subordinated notes & debentures.....		
TOTAL	10	110	TOTAL.....	10	110

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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 Executive Officer
Ray L. Cash .Executive Vice President
Charles L. Fager, Jr. ....Sr. Vice Pres.
H. G. Gasbarre .....Sr. Vice President
J. L. Jones .....Senior Vice President
Robert E. Jones ....Sr. Vice President
Eldon Sprague .....Sr. Vice President
Palmer Vanderburg .Sr. Vice President
Freeman Baldwin .....Vice President
Jo Ann Bass .....Vice President
Bob Biles .....Vice President
J. O. Brown .....Vice President
Floyd Bryant .....Vice President
Frank Carnathan .....Vice President
Mort Cox .....Vice President
Loyd Emerson .....Vice President
Debert Graves ....Vice Pres. & Cashier
Mahlon Grigsby .....Vice President
Carl Hardage .....Vice President
Dale Hoggard .....Vice President
Jess Moore .....Vice President
Gene Parker .....Vice President
Ron Steed .....Vice President

Principal Officers

Jerry Thompson .....Vice President
Dorothy Wall .....Vice President
Ralph White .....Vice President
Frank Bolton .....Vice Pres. & Auditor
Ed Krenzelok .....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
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnston, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	16	257
U.S. Treasury securities	7	588
Oblig. of other U.S. Gov't agencies & corporations	5	945
Oblig. of States & political subdivisions	14	814
All other securities including corporate stocks		926
Excess funds sold	2	650
Loans (Net)	105	600
Bank premises, furniture and fixtures	3	939
All other assets	1	830
TOTAL	159	549

Liabilities	Mil.	Thou.
Demand deposits	39	089
Time deposits	95	834
U.S. Gov't deposits		753
Public funds	7	258
Deposits of banks	2	808
Total Deposits	145	742
Excess funds purchased	1	630
All other liabilities	1	395
Total liabilities	148	767
Equity Capital		
Capital stock	3	038
Surplus	2	025
Undivided profits	2	484
Capital reserves		235
Total Equity Capital	7	782
Subordinated notes & debentures	3	000
TOTAL	159	549

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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 — 0; Outside City — 1

Principal Officers

*Amos David .....Chairman and President
J. R. David, Jr. .....Vice Chairman
Stephen E. Jones ..Sr. Vice Pres. & Cashier
Mary Lea McLeod .Assistant Vice President
Leland Mize .....Assistant Vice President
Preston Clark .....Assistant Cashier
Wilma Lawson .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		694
U.S. Treasury securities		681
Oblig. of other U.S. Gov't agencies & corporations		
Oblig. of States & political subdivisions		345
All other securities including corporate stocks		10
Excess funds sold		600
Loans (Net)	5	932
Bank premises, furniture and fixtures		194
All other assets		8
TOTAL	8	464

Liabilities	Mil.	Thou.
Demand deposits	2	245
Time deposits	4	902
U.S. Gov't deposits		6
Public funds		636
Deposits of banks		23
Total Deposits	7	812
Excess funds purchased		
All other liabilities		
Total liabilities	7	812
Equity Capital		
Capital stock		165
Surplus		85
Undivided profits		252
Capital reserves		
Total Equity Capital		502
Subordinated notes & debentures		150
TOTAL	8	464

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FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 25,000 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 2; Outside City — 0

Principal Officers

*Kenneth Pat Wilson .....President & Chairman of Board
Melda A. Rice .....Sr. Vice President
Sibyl H. Adams .....Vice Pres. & Auditor
Larry T. Wilson .Vice Pres. & Mktg. Officer
David Shewmaker...Vice Pres. & Trust Off.
Jerry Davis .....Vice Pres. & Loan Officer
William Pendleton Vice Pres. & Loan Officer

Directors

Kenneth Pat Wilson
Melda A. Rice
Larry T. Wilson
Bartus M. Gray
Carl A. Williams
Thomas H. Wortham
Joe Gelzine

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	800	Demand deposits	15	733
U.S. Treasury securities	1	008	Time deposits	18	699
Oblig. of other U.S. Gov't agencies & corporations ...		600	U.S. Gov't deposits		254
			Public funds.....	2	815
Oblig. of States & political subdivisions.....	11	480	Deposits of banks		
			Total Deposits.....	37	501
All other securities including corporate stocks		234	Excess funds purchased		
			All other liabilities		336
Excess funds sold	3	200	Total liabilities	37	837
Loans (Net).....	19	967			
Bank premises, furniture and fixtures.....	1	357	**Equity Capital**		
All other assets		519	Capital stock	2	000
			Surplus.....	1	000
			Undivided profits	1	243
			Capital reserves		85
			Total Equity Capital	4	328
			Subordinated notes & debentures.....		
TOTAL	42	165	TOTAL.....	42	165

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NEWTON COUNTY BANK, JASPER

Population 539 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers		Directors
Neil A. Wilkins	President	Neil A. Wilkins
*Joe C. Nance	Chairman of the Board	Joe C. Nance
George Landrum	Cashier	Alta Gorden
Carl Gene Jones	Executive Vice President	Carl Gene Jones
Joe T. Phillips	Vice President	Ernest B. Wilson
		Clyde Atkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		717	Demand deposits	2	760
U.S. Treasury securities	1	621	Time deposits	6	384
Oblig. of other U.S. Gov't agencies & corporations	1	379	U.S. Gov't deposits		11
Oblig. of States & political subdivisions	1	744	Public funds	1	280
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		150	Total Deposits	10	435
Loans (Net)	5	591	Excess funds purchased		
Bank premises, furniture and fixtures		88	All other liabilities		25
All other assets			Total liabilities	10	460
			Equity Capital		
			Capital stock		59
			Surplus		441
			Undivided profits		330
			Capital reserves		
			Total Equity Capital		830
			Subordinated notes & debentures		
TOTAL	11	290	TOTAL	11	290

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BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 30,000 Craighead County
Chartered February 13, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers	Directors
*Sloan Rainwater .....Chairman & President	Edward H. Cherry
Joyce Bridger.....Vice President	Edward O. Cherry
Bill Payne .....Vice President & Cashier	A. B. Clark
Paul Penn, Jr. .....Vice President	Wallace Fowler
Audrey Glenn.....Assistant Vice President	Grover Poole
William Lindsay ...Assistant Vice President	R. S. Rainwater
Loyce Mink.....Assistant Vice President	Sloan Rainwater
Eva Beeler .....Assistant Cashier	Wm. I. Rainwater
Linda McDaniel .....Assistant Cashier	Weldon Rainwater
Jack R. Barber .....Loan Officer	J. A. Tomlinson
Mickey Bridger .....Loan Officer	Gerald G. Watkins
Greg Miller .....Loan & Trust Officer	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	568	Demand deposits	5	408
U.S. Treasury securities	1	148	Time deposits	14	976
Oblig. of other U.S. Gov't agencies & corporations ...		448	U.S. Gov't deposits		233
			Public funds.....	3	679
Oblig. of States & political subdivisions.....	3	424	Deposits of banks.....		
			Total Deposits.....	24	296
All other securities including corporate stocks		440	Excess funds purchased		
			All other liabilities.....		220
Excess funds sold		150	Total liabilities	24	516
Loans (Net).....	17	946			
Bank premises, furniture and fixtures.....		186	**Equity Capital**		
All other assets		478	Capital stock		450
			Surplus.....		300
			Undivided profits.....		172
			Capital reserves		
			Total Equity Capital		922
			Subordinated notes & debentures.....		350
TOTAL	25	788	TOTAL.....	25	788

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CITIZENS BANK OF JONESBORO, JONESBORO

Population 30,000 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72401
Number of Branches: Inside City — 3; Outside City — 2

Executive Officers

*Herbert H. McAdams .....Chairman of the Board & Chief Executive Officer
Walter A. DeRoeck.....President
Eugene B. Smith, Jr. .....Ass't. to the Chairman
Hall McAdams .....Vice Chairman of the Board
Donald Timms .....Executive Vice President
Ralph J. Halk .....Administrative Vice President
Maurice S. Rubenstein .....First Vice President
Donald Crews .....Vice President and Senior Operations Officer
Robert C. Connor .....Vice President
Bessie Hodges ...Administrative Ass't.

Operations

Gladys Kinsall .....Manager, Customer Service Department
Mae Gambill ..Manager, Fund Transfer Section
Billie Pinchback ..Manager, Proof Dept.
Tom Mitchell ..Ass't. Operations Officer
Glenda Roach .....Teller Supervisor

Branch Administration

L. D. Walker ...Sr. Vice President and Manager, Indian Mall Branch
Joe Williams ..Ass't. Operations Officer and Security Officer
George Holland ....Manager, Lake City Branch
Mike Eaton .Ass't. Manager, Lake City Branch
Jane Cureton ...Manager, Cash Branch

Directors

Herbert H. McAdams, III
Minor M. Markle
Oscar J. Melton
W. D. Roberts, Jr.
M. S. Rubenstein
Dr. Paul T. Stroud
Frank E. Walden

Administrative Division

Robert H. Coatsworth .....Manager, Trust Department
Curtis V. McKinney ....Sr. Vice Pres. & Trust Development Officer
Susan Mitchell .....Trust Account Administrator
Marguerite Culver ..Manager, Personnel Department
Deborah McDonald .....Manager, Accounting Department
Ron McDaniel .....Investment Officer
Hazel Crider .....Administrative Assistant
Steve Baker .....Trust Officer
Bill Mooneyham .....Manager, Training Department

Loan Division

Charles Campbell .....Vice President and Manager, Commercial Loan Dept.
Retha Schisler .Commercial Loan Officer
John Bishop ....Manager, Agri Business Department
Jim Stotts .....Farm Loan Officer
Hank Hall .....Manager, Credit Dept.
Betty Bodell ...Real Estate Loan Officer
Bill May ...Vice President and Manager, Consumer Loan Department
Garland Gibson ..Consumer Loan Officer
Gail Speight .....Consumer Loan Officer

Auditing

Dianne Phelps .....Auditor
Debbie Porbeck .....Assistant Auditor

Directors

Herbert H. McAdams, II
Walter A. DeRoeck
Eugene B. Smith
J. W. Crafton
John C. Deacon
W. O. Doak
Frank Hall, Jr.
Robert Holt
Bill Hurt, Jr.
Rollo White
Dr. Durwood Wisdom

*Designates Chief Executive Officer

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STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	6	195	Demand deposits	26	518
U.S. Treasury securities	4	516	Time deposits	57	639
Oblig. of other U.S. Gov't agencies & corporations	1	450	U.S. Gov't deposits		473
Oblig. of States & political subdivisions	14	792	Public funds	4	707
All other securities including corporate stocks		906	Deposits of banks	3	498
Excess funds sold			Total Deposits	92	835
Loans (Net)	72	987	Excess funds purchased	3	319
Bank premises, furniture and fixtures	1	897	All other liabilities	1	416
All other assets	2	368	Total liabilities	97	570
			Equity Capital		
			Capital stock	2	000
			Surplus	1	000
			Undivided profits	2	441
			Capital reserves		
			Total Equity Capital	5	441
			Subordinated notes & debentures	2	100
TOTAL	105	111	TOTAL	105	111

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FIRST BANK & TRUST OF JONESBORO, JONESBORO

Population 30,000 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers	Directors
*John E. Marcom ..... President	Harold Crall
Ron Jackson ..... Executive Vice President	Henry Gschwend
C. Frank Falls .... Executive Vice President	Doswell H. McDaniel
Everett Bandy ..... Senior Vice President	Charles M. Mooney
Bob Wimpy ..... Vice President	W. C. Sloan, Jr.
James M. Turner ..... Vice President	Hugh Vick
Jerry Broadaway ..... Vice President	Dr. James Webb
Charles Files ..... Cashier	Mary Lee Marcom

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	546
U.S. Treasury securities		300
Oblig. of other U.S. Gov't agencies & corporations ...	2	085
Oblig. of States & political subdivisions	1	397
All other securities including corporate stocks	1	119
Excess funds sold		941
Loans (Net)	27	071
Bank premises, furniture and fixtures		640
All other assets	1	057
TOTAL	37	156

Liabilities	Mil.	Thou.
Demand deposits	9	166
Time deposits	19	553
U.S. Gov't deposits		160
Public funds	3	930
Deposits of banks		49
Total Deposits	32	858
Excess funds purchased	1	375
All other liabilities		352
Total liabilities	34	585
Equity Capital		
Capital stock		300
Surplus	1	200
Undivided profits		529
Capital reserves		42
Total Equity Capital	2	071
Subordinated notes & debentures		500
TOTAL	37	156

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MERCANTILE BANK, JONESBORO

Population 30,000 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2

Principal Officers

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

Directors

Roy Cooper
J. C. Mahon
W. M. Freeze, Jr.
B. E. McKee
Lynn Greene
Alan Patteson, Jr.
George Heinemann
M. O. Peeler
A. M. Heringer, Jr.
James E. Sloan
Ben Lamberth
Frank Snellgrove
J. W. Ledbetter
Tom Loberg
M. G. Spurlock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	5	697
U.S. Treasury securities	2	147
Oblig. of other U.S. Gov't agencies & corporations		698
Oblig. of States & political subdivisions	12	047
All other securities including corporate stocks		161
Excess funds sold		700
Loans (Net)	68	538
Bank premises, furniture and fixtures	1	294
All other assets	1	722
TOTAL	93	004

Liabilities	Mil.	Thou.
Demand deposits	24	902
Time deposits	52	257
U.S. Gov't deposits		331
Public funds	7	021
Deposits of banks		(49)
Total Deposits	84	462
Excess funds purchased		
All other liabilities		879
Total liabilities	85	341
Equity Capital		
Capital stock	1	000
Surplus	2	225
Undivided profits	3	938
Capital reserves		
Total Equity Capital	7	163
Subordinated notes & debentures		500
TOTAL	93	004

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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 — 0; Outside City — 0

Principal Officers

E. O. Yancey .....Chairman of the Board
E. D. Yancey.....President
C. I. Stevens .....Secretary
*Jim Emfinger .....Executive Vice President
J. H. Graves.....Vice President
W. R. Meador, Jr. .....Vice President
Thelma Stevens .....Cashier
Deloris Davis .....Assistant 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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		315	Demand deposits	1	638
U.S. Treasury securities	1	254	Time deposits	1	964
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		20
Oblig. of States & political subdivisions.....		990	Public funds.....		315
All other securities including corporate stocks			Deposits of banks.....		33
Excess funds sold		100	Total Deposits.....	3	970
Loans (Net).....	1	833	Excess funds purchased		
Bank premises, furniture and fixtures.....		15	All other liabilities		7
All other assets			Total liabilities	3	977
			Equity Capital		
			Capital stock		35
			Surplus.....		165
			Undivided profits		321
			Capital reserves		9
			Total Equity Capital		530
			Subordinated notes & debentures.....		
TOTAL	4	507	TOTAL.....	4	507

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UNION STATE BANK, JUNCTION CITY

Population 842 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-2731
Zip Code 71749
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*John F. Marsh .....President
Craig A. Rowland .....Vice President
Barbara Daniels .....Cashier
Mary Alice Jones .....Assistant Cashier
Veda Jones .....Assistant Cashier

Directors

J. B. Allen
T. N. Couch
T. T. Fields
A. Y. Green, Sr.
John F. Marsh
John M. Shackleford
C. A. Reed, Jr.
Russell Adams
L. A. Jenkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		462
U.S. Treasury securities		598
Oblig. of other U.S. Gov't agencies & corporations	1	431
Oblig. of States & political subdivisions		415
All other securities including corporate stocks		
Excess funds sold		200
Loans (Net)	5	718
Bank premises, furniture and fixtures		24
All other assets		221
TOTAL	9	069

Liabilities	Mil.	Thou.
Demand deposits	2	063
Time deposits	5	749
U.S. Gov't deposits		85
Public funds		441
Deposits of banks		
Total Deposits	8	338
Excess funds purchased		
All other liabilities		45
Total liabilities	8	383
Equity Capital		
Capital stock		300
Surplus		200
Undivided profits		186
Capital reserves		
Total Equity Capital		686
Subordinated notes & debentures		
TOTAL	9	069

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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 — 0; Outside City — 0

Principal Officers		Directors
*Jno. H. Johnston, Jr.	President	Jno. H. Johnston, Jr.
Roger Q. Mills	Vice-President	Roger Q. Mills
Jno. H. Johnston	Chairman of Board	Jno. H. Johnston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		445	Demand deposits		948
U.S. Treasury securities			Time deposits		100
Oblig. of other U.S. Gov't agencies & corporations		300	U.S. Gov't deposits		
Oblig. of States & political subdivisions			Public funds		72
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		750	Total Deposits	1	120
Loans (Net)		26	Excess funds purchased		
Bank premises, furniture and fixtures		7	All other liabilities		
All other assets			Total liabilities	1	120
			Equity Capital		
			Capital stock		50
			Surplus		10
			Undivided profits		348
			Capital reserves		
			Total Equity Capital		408
			Subordinated notes & debentures		
TOTAL	1	528	TOTAL	1	528

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BANK OF KINGSTON, KINGSTON

Population 200 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Tom Hargis .....President
*Wilson Bunch .....Vice President & Cashier
Gary W. Bunch.....Assistant Cashier
Janice Howell .....Bookkeeper

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		117	Demand deposits		625
U.S. Treasury securities		767	Time deposits		754
Oblig. of other U.S. Gov't agencies & corporations ...		156	U.S. Gov't deposits ..... Public funds..... Deposits of banks.....		
Oblig. of States & political subdivisions.....		201	Total Deposits.....	1	379
All other securities including corporate stocks			Excess funds purchased ..... All other liabilities		
Excess funds sold			Total liabilities	1	379
Loans (Net).....		265			
Bank premises, furniture and fixtures.....		3	**Equity Capital**		
All other assets			Capital stock		10
			Surplus		40
			Undivided profits		78
			Capital reserves		2
			Total Equity Capital		130
			Subordinated notes & debentures.....		
TOTAL	1	509	TOTAL.....	1	509

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BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,611 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 — 0

Principal Officers

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

Directors

Sam E. Angel
William W. Bunker
Dr. J. H. Burge
Dr. J. P. Burge
Hermon Carlton
David F. Gillison, Sr.
David F. Gillison, Jr.
Bill Holloway
Ned Mazzanti
George Pine
Linwood Smith
Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	262	Demand deposits	4	967
U.S. Treasury securities	1	499	Time deposits	13	252
Oblig. of other U.S. Gov't agencies & corporations ...	3	086	U.S. Gov't deposits		37
			Public funds.....	1	690
Oblig. of States & political subdivisions.....	3	846	Deposits of banks.....		
			Total Deposits.....	19	946
All other securities including corporate stocks			Excess funds purchased		300
			All other liabilities		59
Excess funds sold			Total liabilities	20	305
Loans (Net).....	12	255			
Bank premises, furniture and fixtures.....		288	**Equity Capital**		
All other assets		152	Capital stock		150
			Surplus.....	1	350
			Undivided profits.....		554
			Capital reserves.....		29
			Total Equity Capital	2	083
			Subordinated notes & debentures.....		
TOTAL	22	388	TOTAL.....	22	388

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FIRST STATE BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,611 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Fred P. Michael .....President
Ben V. Floriani ...Vice President & Cashier
Michael S. Cashion .Assistant Vice President
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
Geno Mazzanti, Jr.
Fred P. Michael
Gordon A. Norris
Carl O. Powell
Richard L. Pratt
John H. Ralph

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		865
U.S. Treasury securities	1	577
Oblig. of other U.S. Gov't agencies & corporations ...		
Oblig. of States & political subdivisions.....	1	661
All other securities including corporate stocks		
Excess funds sold		700
Loans (Net).....	7	254
Bank premises, furniture and fixtures.....		46
All other assets		8
TOTAL	12	111

Liabilities	Mil.	Thou.
Demand deposits	2	236
Time deposits	7	332
U.S. Gov't deposits		40
Public funds.....	1	331
Deposits of banks.....		8
Total Deposits.....	10	947
Excess funds purchased		
All other liabilities		
Total liabilities	10	947
Equity Capital		
Capital stock		100
Surplus.....		650
Undivided profits		144
Capital reserves		
Total Equity Capital		894
Subordinated notes & debentures.....		270
TOTAL.....	12	111

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CITIZENS BANK OF LAVACA, LAVACA

Population 800 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
Zip Code 72941
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	Directors
*James M. Llewellyn, Jr. .....President	James M. Llewellyn, Jr.
Nelle B. Llewellyn ....Exec. Vice-President	Nelle B. Llewellyn
George A. Beattie, III ...Vice-President and Cashier	Robert T. Dawson
	George A. Beattie, III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		692	Demand deposits	1	508
U.S. Treasury securities		359	Time deposits	2	886
Oblig. of other U.S. Gov't agencies & corporations ...		159	U.S. Gov't deposits ..... Public funds.....		393
Oblig. of States & political subdivisions.....		6	Deposits of banks..... Total Deposits.....	4	787
All other securities including corporate stocks			Excess funds purchased ..... All other liabilities.....		29
Excess funds sold		150	Total liabilities	4	816
Loans (Net).....	3	554			
Bank premises, furniture and fixtures.....		59	**Equity Capital**		
All other assets		147	Capital stock		90
			Surplus.....		140
			Undivided profits		30
			Capital reserves ..... Total Equity Capital		260
			Subordinated notes & debentures.....		50
TOTAL	5	126	TOTAL.....	5	126

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LEACHVILLE STATE BANK, LEACHVILLE

Population 1,874 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*J. Lee Bearden .....President
Edna L. Kennett ..Executive Vice President
Linda Young .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		527
U.S. Treasury securities		799
Oblig. of other U.S. Gov't agencies & corporations ...	1	636
Oblig. of States & political subdivisions	1	188
All other securities including corporate stocks		100
Excess funds sold		300
Loans (Net)	1	586
Bank premises, furniture and fixtures		117
All other assets		2
TOTAL	6	255

Liabilities	Mil.	Thou.
Demand deposits	1	559
Time deposits	2	698
U.S. Gov't deposits		12
Public funds	1	074
Deposits of banks		
Total Deposits	5	343
Excess funds purchased		
All other liabilities		
Total liabilities	5	343
Equity Capital		
Capital stock		100
Surplus		650
Undivided profits		162
Capital reserves		
Total Equity Capital		912
Subordinated notes & debentures		
TOTAL	6	255

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LITTLE RIVER BANK, LEPANTO

Population 1,864 Poinsett County
Chartered November 21, 1919 P.O. Drawer 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers	
D. F. Portis	Chairman of Board
*Grady Watkins, Jr.	President
T. G. Thompson, Jr.	Vice Pres./Cashier
J. C. Portis	Vice President
Blanche Nash	Assistant Cashier
David Chandler	Assistant Cashier
Kathy Chandler	Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		617
U.S. Treasury securities	1	497
Oblig. of other U.S. Gov't agencies & corporations	2	085
Oblig. of States & political subdivisions	3	054
All other securities including corporate stocks		25
Excess funds sold		
Loans (Net)	5	468
Bank premises, furniture and fixtures		59
All other assets		257
TOTAL	13	062

Liabilities	Mil.	Thou.
Demand deposits	2	705
Time deposits	7	187
U.S. Gov't deposits		54
Public funds	1	187
Deposits of banks		
Total Deposits	11	133
Excess funds purchased		
All other liabilities		157
Total liabilities	11	290
Equity Capital		
Capital stock		200
Surplus	1	000
Undivided profits		572
Capital reserves		
Total Equity Capital	1	772
Subordinated notes & debentures		
TOTAL	13	062

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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 — 0; Outside City — 0

Principal Officers		Directors
*Jim Tilley	Chairman of Board	Jim Tilley
Ben Allen	President	Ben Allen
Helen McBride	Vice President	Jerald Barnett
Bill Seeger	Vice President	Bill Seeger
Mary Jane Horton	Cashier	R. G. Derickson
Ronald G. Housley	Assistant Cashier	Virgil Blair
		Lex Treece

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		457	Demand deposits	1	794
U.S. Treasury securities	1	107	Time deposits	4	611
Oblig. of other U.S. Gov't agencies & corporations		34	U.S. Gov't deposits		17
Oblig. of States & political subdivisions		264	Public funds		407
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	100	Total Deposits	6	829
Loans (Net)	4	422	Excess funds purchased		
Bank premises, furniture and fixtures		67	All other liabilities		53
All other assets		10	Total liabilities	6	882
			Equity Capital		
			Capital stock		130
			Surplus		285
			Undivided profits		164
			Capital reserves		
			Total Equity Capital		579
			Subordinated notes & debentures		
TOTAL	7	461	TOTAL	7	461

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PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,674 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*J. C. Landes .....President
W. H. Triplett, Jr. ....Exec. Vice President
Wilma Willbanks .....Cashier
Venora Hooper .....Assistant Cashier
Donna Hornbeck .....Assistant Cashier
Annette D. Shaver .....Assistant Cashier

Directors

P. D. Burton, Jr.
Paul J. English
Larry Burrow
Alvis Fuller
J. A. Harrel
Elmer L. Harris
Aileen S. Landes
Henry Moore III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	586	Demand deposits	3	712
U.S. Treasury securities	2	012	Time deposits	9	368
Oblig. of other U.S. Gov't agencies & corporations	2	407	U.S. Gov't deposits		27
Oblig. of States & political subdivisions	2	014	Public funds		905
All other securities including corporate stocks		27	Deposits of banks		
Excess funds sold		200	Total Deposits	14	012
Loans (Net)	6	603	Excess funds purchased		
Bank premises, furniture and fixtures		101	All other liabilities		1
All other assets		64	Total liabilities	14	013
			Equity Capital		
			Capital stock		100
			Surplus		500
			Undivided profits		401
			Capital reserves		
			Total Equity Capital	1	001
			Subordinated notes & debentures		
TOTAL	15	014	TOTAL	15	014

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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 — 0; Outside City — 0

Principal Officers

*Loyd R. Swope.....President
Kenneth D. Cox ....Exec. Vice President & Operations
Jim Talbot.....Vice President
Larry Karnes .....Cashier
Ronnie Rinehart ...Assistant Vice President
Darlene Cheatham .Assistant Vice President
Nell Kidd .....Accounting Officer
Ernestine Jordan .....Executive Secretary

Directors

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, 1978

Assets	Mil.	Thou.
Cash & due from banks		891
U.S. Treasury securities		979
Oblig. of other U.S. Gov't agencies & corporations ...	1	301
Oblig. of States & political subdivisions.....	2	249
All other securities including corporate stocks		150
Excess funds sold		350
Loans (Net).....	12	138
Bank premises, furniture and fixtures.....		171
All other assets		90
TOTAL	18	319

Liabilities	Mil.	Thou.
Demand deposits	3	685
Time deposits	11	935
U.S. Gov't deposits		26
Public funds.....	1	330
Deposits of banks.....		
Total Deposits.....	16	976
Excess funds purchased		
All other liabilities.....		32
Total liabilities	17	008
Equity Capital		
Capital stock		200
Surplus.....		200
Undivided profits.....		542
Capital reserves		69
Total Equity Capital	1	011
Subordinated notes & debentures.....		300
TOTAL.....	18	319

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PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 139,703 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72207
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

*James C. East .....Chairman of the Board and Chief Executive Officer
J. A. McEntire, III .Vice Chairman of Board
Marcelline E. Giroir...Senior Vice President Consumer and Marketing
Robert C. Magee, CPA...Sr. Vice President Finance and Operations, Trust Officer
Thomas Purifoy.....Sr. Vice President Medical and Mortgage Backed Securities
James E. Brantley .....Vice President
L. Thomas Chapman .....Vice President
Joyce Ereman .....Vice President
Lynn Mayhan.....Vice President
Phil E. Matthews .....Vice President
K. G. McRae, IV ....Vice Pres. and Cashier
Marilyn Pearce .....Vice President
James N. Pierce .....Vice President
Jimmy D. Sullivan .....Vice President
Carl Vess .....Vice President
John C. Skarda ....Assistant Vice President
R. A. Martin, Jr. ..Special Proj. Coordinator
Melva Padgett .....Investment Officer
Carolyn McEwen .....Ass't. Cashier and Head Teller
Norma Harris .....Branch Manager

*Designates Chief Executive Officer

Directors

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

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	211
U.S. Treasury securities	4	882
Oblig. of other U.S. Gov't agencies & corporations ...	7	634
Oblig. of States & political subdivisions.....	4	054
All other securities including corporate stocks		
Excess funds sold	2	500
Loans (Net).....	33	724
Bank premises, furniture and fixtures.....	1	738
All other assets	4	041
TOTAL	60	784

Liabilities	Mil.	Thou.
Demand deposits	12	457
Time deposits	22	173
U.S. Gov't deposits		312
Public funds.....	13	167
Deposits of banks.....		341
Total Deposits.....	48	450
Excess funds purchased	5	917
All other liabilities	2	074
Total liabilities	56	441
Equity Capital		
Capital stock	1	663
Surplus.....	1	200
Undivided profits.....		180
Capital reserves		
Total Equity Capital	3	043
Subordinated notes & debentures.....	1	300
TOTAL.....	60	784

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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 — 0; Outside City — 0

Principal Officers		Directors
*Leonard L. Hampson	Chairman	Leonard L. Hampson
James F. Lea	President	Wanda C. Hampson
Danny L. Carson	Vice President	Mary F. Hampson
Bobbie J. Simmons	Cashier	James F. Lea
Barbara Kitchens	Assistant Cashier	Danny L. Carson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		597	Demand deposits	1	518
U.S. Treasury securities		588	Time deposits	2	787
Oblig. of other U.S. Gov't agencies & corporations		609	U.S. Gov't deposits		1
Oblig. of States & political subdivisions		810	Public funds		549
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		200	Total Deposits	4	855
Loans (Net)	2	604	Excess funds purchased		
Bank premises, furniture and fixtures		7	All other liabilities		56
All other assets		11	Total liabilities	4	911
			Equity Capital		
			Capital stock		75
			Surplus		175
			Undivided profits		265
			Capital reserves		
			Total Equity Capital		515
			Subordinated notes & debentures		
TOTAL	5	426	TOTAL	5	426

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FIRST STATE BANK, LONOKE

Population 3,520 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*J. O. Bennett	President	J. O. Bennett
Charles E. Ford	Exec. Vice President	Neil Bennett
Lorine L. Pitts	Cashier	Wayne Bennett
J. W. Rye	Assistant Cashier	W. H. Bransford
Mary J. Strickland	Assistant Cashier	Dr. H. Austin Grimes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	630	Demand deposits	7	421
U.S. Treasury securities		795	Time deposits	11	005
Oblig. of other U.S. Gov't agencies & corporations			U.S. Gov't deposits		9
Oblig. of States & political subdivisions	2	945	Public funds	3	786
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	22	221
Loans (Net)	19	418	Excess funds purchased		
Bank premises, furniture and fixtures		215	All other liabilities		93
All other assets		162	Total liabilities	22	314
			Equity Capital		
			Capital stock		400
			Surplus	1	350
			Undivided profits	1	101
			Capital reserves		
			Total Equity Capital	2	851
			Subordinated notes & debentures		
TOTAL	25	165	TOTAL	25	165

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FARMERS BANK AND TRUST COMPANY, MAGNOLIA

Population 11,573 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

*R. S. Warnock, Jr. .....President
W. N. Paschal .....Vice President
Mrs. T. H. Reeves .....Vice President
Cameron Dodson .....Vice President
T. H. Bradley, Jr. .....Vice President
Dean Reagan ...Exec. Vice Pres. & Cashier
M. E. Fitzpatrick .....Ass't. Vice Pres. & Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	880
U.S. Treasury securities	4	585
Oblig. of other U.S. Gov't agencies & corporations	7	119
Oblig. of States & political subdivisions	9	385
All other securities including corporate stocks		
Excess funds sold		750
Loans (Net)	2	441
Bank premises, furniture and fixtures		253
All other assets		2
TOTAL	26	415

Liabilities	Mil.	Thou.
Demand deposits	9	567
Time deposits	11	735
U.S. Gov't deposits		92
Public funds	1	941
Deposits of banks		
Total Deposits	23	335
Excess funds purchased		
All other liabilities		2
Total liabilities	23	337
Equity Capital		
Capital stock		100
Surplus		200
Undivided profits	2	702
Capital reserves		76
Total Equity Capital	3	078
Subordinated notes & debentures		
TOTAL	26	415

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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 — 0; Outside City — 0

Principal Officers	Directors
*Glenville Rhodes ...President & Chief Exec.	Ray N. Boyle
Walter Rutledge .....Vice President	William H. Glover
Paul E. Bowdle ...Vice President & Cashier	Jester Jones (Emertus Ret.)
Martin Bateman ...Assistant Vice President	Glenville Rhodes
Mrs. Laverne Spencer ....Assistant Cashier	Foy G. Ritchey
Mrs. Elinor Sims .....Assistant Cashier	Dorsey D. Glover
Jim Ross .....Assistant Cashier	Carrington Young
Mrs. Inez Bass .....Assistant Cashier	Tom Ross Young, Jr.
Mrs. Myna Cunningham ...Assistant Cashier	Joe C. Keith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks.....	1	874	Demand deposits	8	232
U.S. Treasury securities	4	629	Time deposits	16	144
Oblig. of other U.S. Gov't agencies & corporations ...	2	041	U.S. Gov't deposits		258
Oblig. of States & political subdivisions.....	4	304	Public funds.....	1	587
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold	2	020	Total Deposits.....	26	221
Loans (Net).....	13	181	Excess funds purchased		
Bank premises, furniture and fixtures.....		53	All other liabilities		270
All other assets		538	Total liabilities	26	491
			Equity Capital		
			Capital stock		300
			Surplus.....		950
			Undivided profits		857
			Capital reserves		42
			Total Equity Capital	2	149
			Subordinated notes & debentures.....		
TOTAL	28	640	TOTAL.....	28	640

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PEOPLES BANK, MAMMOTH SPRING

Population 1,072 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3823
Zip Code 72554
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
Cloy H. Culver	President	Auda M. Culver
*William O. Pace	Vice President	Cloy H. Culver
David Smith	Cashier	William O. Pace
		Jim B. Plumlee
		M. H. Powell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		661	Demand deposits	2	500
U.S. Treasury securities	1	648	Time deposits	3	845
Oblig. of other U.S. Gov't agencies & corporations	1	758	U.S. Gov't deposits		10
Oblig. of States & political subdivisions	1	561	Public funds		483
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	6	838
Loans (Net)	1	935	Excess funds purchased		
Bank premises, furniture and fixtures		37	All other liabilities		
All other assets		22	Total liabilities	6	838
			Equity Capital		
			Capital stock		100
			Surplus		200
			Undivided profits		484
			Capital reserves		
			Total Equity Capital		784
			Subordinated notes & debentures		
TOTAL	7	622	TOTAL	7	622

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MERCHANTS & PLANTERS BANK, MANILA

Population 2,500 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Peggy F. Cheadle .....Chairman
Lora M. Fleeman .....President
*Max H. Schrader .....Exec. Vice President
Hulen E. Faulkner ....Sec. — Ass't Cashier
Norma Jackson .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		533	Demand deposits	1	567
U.S. Treasury securities		598	Time deposits	1	930
Oblig. of other U.S. Gov't agencies & corporations		550	U.S. Gov't deposits		25
Oblig. of States & political subdivisions		314	Public funds	1	131
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		150	Total Deposits	4	653
Loans (Net)	3	032	Excess funds purchased		
Bank premises, furniture and fixtures		137	All other liabilities		
All other assets		5	Total liabilities	4	653
			Equity Capital		
			Capital stock		100
			Surplus		150
			Undivided profits		416
			Capital reserves		
			Total Equity Capital		666
			Subordinated notes & debentures		
TOTAL	5	319	TOTAL	5	319

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BANK OF MANSFIELD, MANSFIELD

Population 981 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	566	Demand deposits	3	084
U.S. Treasury securities		999	Time deposits	5	585
Oblig. of other U.S. Gov't agencies & corporations ...		499	U.S. Gov't deposits		13
Oblig. of States & political subdivisions		513	Public funds		641
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	9	323
Loans (Net)	6	515	Excess funds purchased		
Bank premises, furniture and fixtures		235	All other liabilities		189
All other assets		150	Total liabilities	9	512
			Equity Capital		
			Capital stock		240
			Surplus		240
			Undivided profits		436
			Capital reserves		49
			Total Equity Capital		965
			Subordinated notes & debentures		
TOTAL	10	477	TOTAL	10	477

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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 — 0; Outside City — 0

Principal Officers		Directors
John F. Miller	Chairman of Board	James Burkett
*Ben M. Perkins	President	Thomas H. Gist, Jr.
William J. McClain	Vice Pres. & Cashier	Robert F. Mahan
Mrs. Diane Wheeler	Assistant Cashier	William J. McClain
Mrs. Patsy Hardin	Assistant Cashier	John F. Miller
Mrs. Marie Vickers	Assistant Cashier	Ben M. Perkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		959	Demand deposits	3	596
U.S. Treasury securities	1	020	Time deposits	3	494
Oblig. of other U.S. Gov't agencies & corporations	1	784	U.S. Gov't deposits		14
Oblig. of States & political subdivisions	1	201	Public funds		809
All other securities including corporate stocks		648	Deposits of banks		
Excess funds sold			Total Deposits	7	913
Loans (Net)	4	047	Excess funds purchased	1	100
Bank premises, furniture and fixtures		156	All other liabilities		11
All other assets		4	Total liabilities	9	024
			Equity Capital		
			Capital stock		75
			Surplus		600
			Undivided profits		74
			Capital reserves		46
			Total Equity Capital		795
			Subordinated notes & debentures		
TOTAL	9	819	TOTAL	9	819

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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 — 0; Outside City — 0

Principal Officers

*A. J. Lumpkin .....President
W. R. Reynolds .....Vice President
Mary L. Hoskins .....Cashier
Ida Mae Williams .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	087	Demand deposits	2	837
U.S. Treasury securities		575	Time deposits	5	104
Oblig. of other U.S. Gov't agencies & corporations	1	722	U.S. Gov't deposits		43
Oblig. of States & political subdivisions	3	670	Public funds	2	104
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	250	Total Deposits	10	088
Loans (Net)	3	339	Excess funds purchased		
Bank premises, furniture and fixtures			All other liabilities		171
All other assets		142	Total liabilities	10	259
			Equity Capital		
			Capital stock		150
			Surplus		600
			Undivided profits		776
			Capital reserves		
			Total Equity Capital	1	526
			Subordinated notes & debentures		
TOTAL	11	785	TOTAL	11	785

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MARKED TREE BANK, MARKED TREE

Population 3,275 Poinsett County
Chartered March 3, 1932 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Gloria N. Ritter.....Chairman of Board
John A. Brunner, Jr. .....President
*L. H. Goad .....Executive Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		908
U.S. Treasury securities	6	357
Oblig. of other U.S. Gov't agencies & corporations ...	2	198
Oblig. of States & political subdivisions		935
All other securities including corporate stocks		
Excess funds sold		400
Loans (Net)	2	769
Bank premises, furniture and fixtures.....		122
All other assets		
TOTAL	13	689

Liabilities	Mil.	Thou.
Demand deposits	4	071
Time deposits	7	880
U.S. Gov't deposits		177
Public funds.....		439
Deposits of banks.....		
Total Deposits.....	12	567
Excess funds purchased		
All other liabilities		
Total liabilities	12	567
Equity Capital		
Capital stock		250
Surplus		300
Undivided profits		572
Capital reserves		
Total Equity Capital	1	122
Subordinated notes & debentures		
TOTAL.....	13	689

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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 — 0; Outside City — 0

Principal Officers		Directors
*Jim Tilley	Chairman	Ben Allen
Jerald M. Barnett	President	J. C. Baker, Jr.
Bill O. Watts	Sr. Vice President	Jerald M. Barnett
James W. Daniel	Executive Vice President	George E. Daniel
M. Malcolm Winters	Vice President	James W. Daniel
Danny Horton	Assistant Vice President	Dewey Massey
Brenda Harness	Cashier	Ancil Mays
Bernece Myatt	Assistant Cashier	Jim Tilley
Patsy Massey	Assistant Cashier	Bill O. Watts

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	191	Demand deposits	3	651
U.S. Treasury securities		357	Time deposits	7	455
Oblig. of other U.S. Gov't agencies & corporations		30	U.S. Gov't deposits		57
Oblig. of States & political subdivisions		401	Public funds	1	263
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		700	Total Deposits	12	426
Loans (Net)	10	270	Excess funds purchased		
Bank premises, furniture and fixtures		202	All other liabilities		93
All other assets		598	Total liabilities	12	519
			Equity Capital		
			Capital stock		400
			Surplus		500
			Undivided profits		7
			Capital reserves		23
			Total Equity Capital		930
			Subordinated notes & debentures		300
TOTAL	13	749	TOTAL	13	749

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BANK OF MARVELL, MARVELL

Population 1,990 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*Gibson Turley, Sr.	President	Gibson Turley, Sr.
Gibson Turley, Jr.	Vice President	J. A. Hill
Tommie Shackelford	Vice President	Gibson Turley, Jr.
Patrick McKay	Vice President	J. H. Hill
Pattie Sue Russell	Cashier	V. N. Turley
Corinne Williams	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		542	Demand deposits	2	723
U.S. Treasury securities	2	356	Time deposits	4	783
Oblig. of other U.S. Gov't agencies & corporations	1	868	U.S. Gov't deposits		49
Oblig. of States & political subdivisions	1	816	Public funds	1	048
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	8	603
Loans (Net)	3	146	Excess funds purchased		100
Bank premises, furniture and fixtures		34	All other liabilities		8
All other assets		21	Total liabilities	8	711
			Equity Capital		
			Capital stock		150
			Surplus		500
			Undivided profits		322
			Capital reserves		100
			Total Equity Capital	1	072
			Subordinated notes & debentures		
TOTAL	9	783	TOTAL	9	783

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BANK OF McCRORY, McCRORY

Population 1,896 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*I. N. Arnof.....Chairman of Board
Hulon Cain.....President
John G. Thompson .....Vice-President
H. Ripley Thompson.....Vice-President
John D. Eldridge.....Vice-President
James W. Taylor .....Cashier
Margaret Collier.....Trust
Joyce Ball .....Assistant 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
Fletcher Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	6	561
U.S. Treasury securities	1	385
Oblig. of other U.S. Gov't agencies & corporations ...	2	478
Oblig. of States & political subdivisions.....	2	597
All other securities including corporate stocks		81
Excess funds sold	3	500
Loans (Net).....	11	178
Bank premises, furniture and fixtures.....		179
All other assets		292
TOTAL	28	251

Liabilities	Mil.	Thou.
Demand deposits	10	547
Time deposits	13	287
U.S. Gov't deposits		263
Public funds.....	1	517
Deposits of banks.....		48
Total Deposits.....	25	662
Excess funds purchased		
All other liabilities		465
Total liabilities	26	127
Equity Capital		
Capital stock		300
Surplus.....		700
Undivided profits	1	065
Capital reserves		59
Total Equity Capital	2	124
Subordinated notes & debentures.....		
TOTAL.....	28	251

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McGEHEE BANK, McGEHEE

Population 5,413 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 .....Chairman of Board
John Potter .....Vice Chairman of Board
*Bill Bowman .....President
Mark E. Sherland, Jr. ....Sr. Vice President
W. W. Williams, Jr. .Exec. Vice President & Trust Officer
Richard Gilliam .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	162	Demand deposits	8	115
U.S. Treasury securities		299	Time deposits	23	327
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		150
Oblig. of States & political subdivisions	3	270	Public funds	3	434
All other securities including corporate stocks		545	Deposits of banks		
Excess funds sold	1	350	Total Deposits	35	026
Loans (Net)	30	498	Excess funds purchased		
Bank premises, furniture and fixtures		493	All other liabilities		205
All other assets		636	Total liabilities	35	231
			Equity Capital		
			Capital stock		800
			Surplus	1	200
			Undivided profits	2	022
			Capital reserves		
			Total Equity Capital	4	022
			Subordinated notes & debentures		
TOTAL	39	253	TOTAL	39	253

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THE BANK OF MELBOURNE, MELBOURNE

Population 1,286 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
Zip Code 72556
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*A. J. Younger	Cashier	J. C. Miller
R. Clinton Hawkins	Exec. Vice-President	Tom Simpson
Ernestine Marlin	Assistant Cashier	Gwen Cowhick
Mary Tate	Assistant Cashier	Charles Miller
		A. J. Younger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	697	Demand deposits	3	631
U.S. Treasury securities		741	Time deposits	2	338
Oblig. of other U.S. Gov't agencies & corporations		887	U.S. Gov't deposits		40
Oblig. of States & political subdivisions	2	623	Public funds	1	007
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	7	016
Loans (Net)	1	727	Excess funds purchased		
Bank premises, furniture and fixtures		396	All other liabilities		20
All other assets		42	Total liabilities	7	036
			Equity Capital		
			Capital stock		50
			Surplus		250
			Undivided profits		663
			Capital reserves		14
			Total Equity Capital		977
			Subordinated notes & debentures		100
TOTAL	8	113	TOTAL	8	113

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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 — 0; Outside City — 1

Principal Officers

Clift C. Lane .....Chairman of Board
*Bill Lauck Wood Pres. & Chief Exec. Officer
Gary W. Gardner .....Vice President
Gregory Bourns .....Vice President
L. L. Morrow .....Vice President
R. A. Carver .....Vice President
Larry G. Russell .....Vice Pres. & Cashier
Buddy Newbolt ....Assistant Vice President
Ruby Lunsford .....Assistant Cashier
Eva Capehart .....Assistant Cashier
Jesse Sullivan .....Assistant Vice President and Manager Wickes Branch
Sheila Johnson .....Assistant Cashier

Directors

Clift C. Lane
Bill Lauck Wood
L. L. Morrow
R. A. Carver
R. L. Hamilton
Nabors Shaw
Edward W. Stevenson
Gregory Bourns
Charles W. Sharp
C. S. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	428	Demand deposits	10	478
U.S. Treasury securities	2	307	Time deposits	15	551
Oblig. of other U.S. Gov't agencies & corporations ...	2	778	U.S. Gov't deposits		402
Oblig. of States & political subdivisions	6	778	Public funds	2	155
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	000	Total Deposits	28	586
Loans (Net)	15	375	Excess funds purchased		
Bank premises, furniture and fixtures		357	All other liabilities		178
All other assets		536	Total liabilities	28	764
			Equity Capital		
			Capital stock		600
			Surplus	1	200
			Undivided profits	1	995
			Capital reserves		
			Total Equity Capital	3	795
			Subordinated notes & debentures		
TOTAL	32	559	TOTAL	32	559

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MONETTE STATE BANK, MONETTE

Population 1,066 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Donald Kirksey.....President
Shirley Bronaugh .....Sr. Vice President
Verlene Fullen.....Vice President
Billy Clark .....Vice President
Howard Wortham .....Vice President
Carolyn Turner.....Assistant Cashier
Revis G. Stewart .....Assistant Cashier
Margaret Abel .....Assistant Cashier
Aileen Bell.....Assistant Cashier
Teresa Ashley.....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	924
U.S. Treasury securities		23
Oblig. of other U.S. Gov't agencies & corporations ...		200
Oblig. of States & political subdivisions.....	3	031
All other securities including corporate stocks		
Excess funds sold		
Loans (Net).....	11	797
Bank premises, furniture and fixtures.....		201
All other assets		173
TOTAL	18	349

Liabilities	Mil.	Thou.
Demand deposits	4	706
Time deposits	11	016
U.S. Gov't deposits		10
Public funds.....	1	241
Deposits of banks		
Total Deposits.....	16	973
Excess funds purchased		
All other liabilities		
Total liabilities	16	973
Equity Capital		
Capital stock		200
Surplus.....		600
Undivided profits		576
Capital reserves		
Total Equity Capital	1	376
Subordinated notes & debentures.....		
TOTAL.....	18	349

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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 — 0

Principal Officers

*Bennie Ryburn, Sr. .....Board Chairman & Chief Executive Officer
J. Ted Blagg .....President
Tom R. Hurdle.....Exec. Vice President
Bruce Timmons ....Assistant Vice President
Bill White .....Assistant Vice President

Directors

L. K. Austin, Jr., M.D.
E. A. Baker
Joe Brannen
William C. Bulloch
Cole Castellow
Phillip Davis
Charles Sidney Gibson
Robert Harper
Thomas Henley
W. B. Holloway
Frank Hurt
R. D. Jones, Jr.
L. D. Long
Lamar Miles
W. L. Quattlebaum, Jr.
James A. Ross
Bennie Ryburn, Jr.
W. K. Smith
John Spivey
Kim Ward
Frank Wolfe
James Burks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	181	Demand deposits	6	435
U.S. Treasury securities		193	Time deposits	17	327
Oblig. of other U.S. Gov't agencies & corporations ...		275	U.S. Gov't deposits		166
Oblig. of States & political subdivisions.....	2	951	Public funds.....	1	123
All other securities including corporate stocks		6	Deposits of banks.....		250
Excess funds sold		100	Total Deposits.....	25	301
Loans (Net).....	22	068	Excess funds purchased		500
Bank premises, furniture and fixtures.....		214	All other liabilities		218
All other assets		35	Total liabilities	26	019
			Equity Capital		
			Capital stock		200
			Surplus.....	1	100
			Undivided profits.....		519
			Capital reserves		185
			Total Equity Capital	2	004
			Subordinated notes & debentures.....		
TOTAL	28	023	TOTAL.....	28	023

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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 — 0; Outside City — 1

Principal Officers

Zach McClendon, Sr. ....Chairman of Board
*Zach McClendon, Jr. .....President
Virginia Pierce .....Sr. Vice President
Kelton Busby .....Vice President
John A. McClelland.....Vice President
Jean St. John .....Vice President
Dona Stevenson .....Asst. Vice President
Ward Terry .....Assistant Vice President
Shirley Hill .....Assistant Cashier
Peggy Smith .....Assistant Cashier
Tona McKiever.....Assistant Cashier

Directors

William K. Ball
Brown Calhoun
Frank Carson, Jr.
Billy Hartness
Charles Jackson
W. Frank Jackson
Ervin McClain
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, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	572
U.S. Treasury securities		665
Oblig. of other U.S. Gov't agencies & corporations ...	1	310
Oblig. of States & political subdivisions.....	7	929
All other securities including corporate stocks		
Excess funds sold		
Loans (Net).....	23	922
Bank premises, furniture and fixtures.....		829
All other assets		425
TOTAL	36	652

Liabilities	Mil.	Thou.
Demand deposits	9	200
Time deposits	21	257
U.S. Gov't deposits		107
Public funds.....	1	495
Deposits of banks.....		
Total Deposits.....	32	059
Excess funds purchased	1	000
All other liabilities		454
Total liabilities	33	513
Equity Capital		
Capital stock		800
Surplus.....		800
Undivided profits.....	1	422
Capital reserves		117
Total Equity Capital	3	139
Subordinated notes & debentures.....		
TOTAL.....	36	652

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THE FIRST STATE BANK, MORRILTON

Population 7,000 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers

*S. E. McReynolds .....President
H. J. Kordsmeier.....Exec. Vice President
Bill Davidson .....Vice President
J. H. Wilcox .....Vice President
Gary Lee .....Vice President
Marjorie Waller ....Assistant Vice President
Earl E. Shipley ....Assistant Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	690	Demand deposits	12	454
U.S. Treasury securities	4	181	Time deposits	17	157
Oblig. of other U.S. Gov't agencies & corporations ...		165	U.S. Gov't deposits		365
Oblig. of States & political subdivisions	8	123	Public funds	1	906
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	000	Total Deposits	31	882
Loans (Net)	17	551	Excess funds purchased		
Bank premises, furniture and fixtures		657	All other liabilities		339
All other assets		579	Total liabilities	32	221
			Equity Capital		
			Capital stock		500
			Surplus		800
			Undivided profits	2	420
			Capital reserves		5
			Total Equity Capital	3	725
			Subordinated notes & debentures		
TOTAL	35	946	TOTAL	35	946

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MORRILTON SECURITY BANK, MORRILTON

Population 7,000 Conway County
Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers		Directors
*Howard E. Jones	President	Ed Cross
S. W. Callihan	Sr. Vice President	S. W. Callihan
Ronny A. Clay	Vice President	Edward Gordon
Stan Thomspon	Vice President	Nathan Gordon
Jean Jones	Asst. Vice President	Marion Hightower
LaVernia Bridgman	Asst. Vice President	Howard E. Jones
Thomasine Williams	Asst. Vice President	Edward Ruff
Paula Polk	Assistant Cashier	Edward Lee Eddy

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	170	Demand deposits	5	640
U.S. Treasury securities	1	184	Time deposits	9	255
Oblig. of other U.S. Gov't agencies & corporations	1	035	U.S. Gov't deposits		47
			Public funds		664
Oblig. of States & political subdivisions	2	073	Deposits of banks		
			Total Deposits	15	606
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		153
Excess funds sold			Total liabilities	15	759
Loans (Net)	11	032			
Bank premises, furniture and fixtures		299	**Equity Capital**		
All other assets		475	Capital stock		450
			Surplus		275
			Undivided profits		760
			Capital reserves		24
			Total Equity Capital	1	509
			Subordinated notes & debentures		
TOTAL	17	268	TOTAL	17	268

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PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 6,412 Baxter County
Chartered August 10, 1906 P.O. Drawer B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers		Directors
*Neil Nelson	President	Neil Nelson
Charles A. Morton	Sr. Vice-President	Powers L. Fowler
Wylo Dyer	Vice President	R. E. Baker
R. E. Baker	Vice President	W. A. Thompson
Clyde Thorn, Jr.	Vice President	B. R. Wiseman
Larry G. Nelson	Vice President	Wylo Dyer
Rudell Pannell	Vice President	Mrs. Nat T. Dyer
Irene Martin	Cashier	Guy King
		R. L. Morgan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	387	Demand deposits	12	934
U.S. Treasury securities	2	125	Time deposits	33	815
Oblig. of other U.S. Gov't agencies & corporations	5	771	U.S. Gov't deposits		387
Oblig. of States & political subdivisions	9	924	Public funds	2	536
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	100	Total Deposits	49	672
Loans (Net)	30	976	Excess funds purchased		
Bank premises, furniture and fixtures		736	All other liabilities		581
All other assets		928	Total liabilities	50	253
			Equity Capital		
			Capital stock	1	300
			Surplus	1	700
			Undivided profits	1	611
			Capital reserves		83
			Total Equity Capital	4	694
			Subordinated notes & debentures		
TOTAL	54	947	TOTAL	54	947

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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 — 0; Outside City — 0

Principal Officers		Directors
Hubert Hinkle	Chairman of Board	Hubert Hinkle
Glen Hinkle	President	Glen Hinkle
G. R. Sansom	Secretary & Vice-President	G. R. Sansom
James G. Hinkle	Vice-President	James G. Hinkle
*Charles A. Lowe	Exec. Vice-President	Charles A. Lowe
Weldon Duncan	Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	522	Demand deposits	5	531
U.S. Treasury securities	1	347	Time deposits	7	780
Oblig. of other U.S. Gov't agencies & corporations		599	U.S. Gov't deposits		10
			Public funds	1	466
Oblig. of States & political subdivisions	3	426	Deposits of banks		
			Total Deposits	14	787
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		27
Excess funds sold		950	Total liabilities	14	814
Loans (Net)	8	340			
Bank premises, furniture and fixtures		152	**Equity Capital**		
All other assets		41	Capital stock		100
			Surplus		700
			Undivided profits		763
			Capital reserves		
			Total Equity Capital	1	563
			Subordinated notes & debentures		
TOTAL	16	377	TOTAL	16	377

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THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 819 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*John Beavers.....President
Robert Campbell.....Vice President
Jim Tom Butler.....Vice President
Melvin L. Simpson.....Cashier
Geneva Henson.....Assistant Cashier
Marcia Summitt.....Assistant Cashier

Directors

R. W. Butler
John Beavers
Jim Tom Butler
Robert Campbell
Paul Eaton
Melvin L. Simpson
Joe Brakefield, Jr.
Ode Maddox
Lake Lawrence
Bobby Lybrand

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		706	Demand deposits	4	167
U.S. Treasury securities	2	170	Time deposits	10	757
Oblig. of other U.S. Gov't agencies & corporations	2	885	U.S. Gov't deposits		37
Oblig. of States & political subdivisions	5	125	Public funds	1	559
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		800	Total Deposits	16	520
Loans (Net)	6	463	Excess funds purchased		
Bank premises, furniture and fixtures		85	All other liabilities		6
All other assets		70	Total liabilities	16	526
			Equity Capital		
			Capital stock		100
			Surplus		900
			Undivided profits		778
			Capital reserves		
			Total Equity Capital	1	778
			Subordinated notes & debentures		
TOTAL	18	304	TOTAL	18	304

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BANK OF MULBERRY, MULBERRY

Population 1,340 Crawford County
Chartered January 15, 1902 P.O. Box "A" Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Joe A. Arnold .....President
Donald J. Tackett .Vice President & Cashier
Modena Chancellor .....Assistant Cashier
Dianna Millsap .....Assistant Cashier

Directors

Joe A. Arnold
Isabel B. Arnold
Lonnie Batchelor
L. C. Gunn
Joe Medlock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		543
U.S. Treasury securities		194
Oblig. of other U.S. Gov't agencies & corporations ...		
Oblig. of States & political subdivisions.....	1	698
All other securities including corporate stocks		125
Excess funds sold		
Loans (Net).....	4	858
Bank premises, furniture and fixtures.....		130
All other assets		111
TOTAL	7	659

Liabilities	Mil.	Thou.
Demand deposits	2	447
Time deposits	3	510
U.S. Gov't deposits		17
Public funds.....		631
Deposits of banks.....		
Total Deposits.....	6	605
Excess funds purchased		400
All other liabilities.....		10
Total liabilities	7	015
Equity Capital		
Capital stock		100
Surplus.....		400
Undivided profits		144
Capital reserves		
Total Equity Capital		644
Subordinated notes & debentures.....		
TOTAL.....	7	659

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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 — 0; Outside City — 1

Principal Officers	
Clift Lane	Chairman
*Jack R. Dees	President & Chief Executive Officer
Cleo Risner	Sr. Vice President & Cashier
Brenda Smith	Vice Pres. Loan Dept.
Harold Smith	Vice Pres. & Mgr. Mineral Springs Branch
Bobby Jo McAllister	Assistant Cashier
Brenda Roberts	Assistant Cashier
Helen Henderson	Assistant Cashier
Rusty Silvey	Loan Officer

Directors

Jack Dees
Greg Bourns
Thomas Bridgeman
R. B. Carroll, Jr.
Vance Evans
Cooper Kizzia
Clift Lane
Elbert Ray
George E. Steel, Sr.
Ray Womack
Charles Sharp

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	498
U.S. Treasury securities		511
Oblig. of other U.S. Gov't agencies & corporations		808
Oblig. of States & political subdivisions	4	030
All other securities including corporate stocks		
Excess funds sold		300
Loans (Net)	11	795
Bank premises, furniture and fixtures		89
All other assets		377
TOTAL	19	408

Liabilities	Mil.	Thou.
Demand deposits	4	991
Time deposits	10	747
U.S. Gov't deposits		75
Public funds	1	469
Deposits of banks		
Total Deposits	17	282
Excess funds purchased		
All other liabilities		183
Total liabilities	17	465
Equity Capital		
Capital stock		400
Surplus		500
Undivided profits	1	043
Capital reserves		
Total Equity Capital	1	943
Subordinated notes & debentures		
TOTAL	19	408

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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 — 0

Principal Officers

*Roy A. Reaves .....President
H. L. Pope .....Executive Vice President
Bill Simpson .....Vice President & Cashier
Charles W. Darnall .....Vice President
Janet Craver .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	336
U.S. Treasury securities		799
Oblig. of other U.S. Gov't agencies & corporations	1	764
Oblig. of States & political subdivisions		336
All other securities including corporate stocks		201
Excess funds sold	1	050
Loans (Net)	8	502
Bank premises, furniture and fixtures		385
All other assets		2
TOTAL	15	375

Liabilities	Mil.	Thou.
Demand deposits	5	137
Time deposits	7	407
U.S. Gov't deposits		21
Public funds	1	706
Deposits of banks		
Total Deposits	14	271
Excess funds purchased		
All other liabilities		5
Total liabilities	14	276
Equity Capital		
Capital stock		300
Surplus		300
Undivided profits		299
Capital reserves		
Total Equity Capital		899
Subordinated notes & debentures		200
TOTAL	15	375

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BANK OF NEWARK, NEWARK

Population 846 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*R. M. Twyford	President	R. M. Twyford
Joe Don Reynolds	Executive Vice President	E. R. Coleman
Houston House	Cashier	J. L. Magness
Jo Magness	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		265	Demand deposits	1	624
U.S. Treasury securities		100	Time deposits		719
Oblig. of other U.S. Gov't agencies & corporations		426	U.S. Gov't deposits		27
Oblig. of States & political subdivisions		231	Public funds		387
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	2	757
Loans (Net)	2	023	Excess funds purchased		100
Bank premises, furniture and fixtures		132	All other liabilities		
All other assets			Total liabilities	2	857
			Equity Capital		
			Capital stock		50
			Surplus		100
			Undivided profits		129
			Capital reserves		41
			Total Equity Capital		320
			Subordinated notes & debentures		
TOTAL	3	177	TOTAL	3	177

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BANK OF NEW EDINBURG, NEW EDINBURG

Population 250 Cleveland County
Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592
Zip Code 71660
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
*William Lyon	President	William Lyon
O. C. Lyon, Jr.	Vice President	O. C. Lyon, Jr.
Ray Attwood	Chairman Board	Ray Attwood
Peggy Lyon	Secretary-Treasurer	Peggy Lyon
Geneva Attwood	Cashier	W. K. Parham
Louise Attwood	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		111	Demand deposits		582
U.S. Treasury securities		353	Time deposits		298
Oblig. of other U.S. Gov't agencies & corporations		90	U.S. Gov't deposits		
Oblig. of States & political subdivisions			Public funds		52
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		50	Total Deposits		932
Loans (Net)		399	Excess funds purchased		
Bank premises, furniture and fixtures		4	All other liabilities		
All other assets			Total liabilities		932
			Equity Capital		
			Capital stock		25
			Surplus		27
			Undivided profits		23
			Capital reserves		
			Total Equity Capital		75
			Subordinated notes & debentures		
TOTAL	1	007	TOTAL	1	007

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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 .....Executive Vice President
R. W. Smith .....Vice President
W. Neil Holcomb .....Vice Pres. & Cashier
Maurine B. Heard .....Asst. Vice President
James C. Giles .....Asst. Vice President
Marian W. Lindsay ....Sec. & Asst. Cashier
Ada Marie Mink .....Sec. & Asst. Cashier
Anna Jean Guinn .....Assistant Cashier
Terry L. Dillon .....Assistant Cashier
Patricia Davis .....Assistant Cashier
Patsy Fletcher .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	273
U.S. Treasury securities	1	101
Oblig. of other U.S. Gov't agencies & corporations		640
Oblig. of States & political subdivisions	4	776
All other securities including corporate stocks		14
Excess funds sold	2	040
Loans (Net)	19	175
Bank premises, furniture and fixtures		562
All other assets		456
TOTAL	31	037

Liabilities	Mil.	Thou.
Demand deposits	11	429
Time deposits	14	800
U.S. Gov't deposits		298
Public funds	1	379
Deposits of banks		1
Total Deposits	27	907
Excess funds purchased		
All other liabilities		427
Total liabilities	28	334
Equity Capital		
Capital stock		225
Surplus	1	000
Undivided profits		978
Capital reserves		
Total Equity Capital	2	203
Subordinated notes & debentures		500
TOTAL	31	037

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THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 8; Outside City — 0

Principal Officers	Directors
*T. E. Renaud .....Chairman of the Board	John Blodgett
Edward M. Penick, Jr. .....President	Eugene M. Pfeifer, III
Kenneth J. Pennebaker ....Exec. Vice Pres.	Martin Borchert
James G. Williamson, Jr. ..Vice President & Cashier	T. E. Renaud
	Ralph Cotham, Jr.
Dale A. Renaud ...Vice Pres. & Comptroller	George M. Rozzell, Jr.
Ben R. Scroggin .....Vice President	Frank Lyon, Jr.
Robert F. Birch, Jr. .....Vice President	Samuel S. Sparks
Michael L. Waddington .....Vice President	J. O. Mayhugh
Margaret R. Davenport .....Vice President	Father George W. Tribou
John L. Faryewicz .....Vice President	Mike Mehaffy
Bill H. Gieck.....Vice President	Edward M. Penick, Jr.
John Schick.....Vice President	Kenneth J. Pennebaker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	8	384
U.S. Treasury securities	5	515
Oblig. of other U.S. Gov't agencies & corporations ...	5	568
Oblig. of States & political subdivisions.....	22	345
All other securities including corporate stocks	1	204
Excess funds sold	3	000
Loans (Net).....	83	845
Bank premises, furniture and fixtures.....	2	033
All other assets	3	387
TOTAL	135	281

Liabilities	Mil.	Thou.
Demand deposits	34	468
Time deposits	57	055
U.S. Gov't deposits		556
Public funds.....	26	947
Deposits of banks		762
Total Deposits.....	119	788
Excess funds purchased	4	971
All other liabilities	2	454
Total liabilities	127	213
Equity Capital		
Capital stock	2	700
Surplus.....	1	000
Undivided profits.....	2	068
Capital reserves		
Total Equity Capital	5	768
Subordinated notes & debentures.....	2	300
TOTAL.....	135	281

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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 — 0

Principal Officers

Sloan Rainwater, Jr. .....Chairman
*Jim Hinkle .....President
June Welborn .....Vice-President
Betty Rue .....Cashier
Pauline Alsworth .....Assistant Cashier
Virginia Milton .....Assistant Cashier
Gary Little .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	872
U.S. Treasury securities		800
Oblig. of other U.S. Gov't agencies & corporations	2	529
Oblig. of States & political subdivisions	2	518
All other securities including corporate stocks		
Excess funds sold		100
Loans (Net)	12	695
Bank premises, furniture and fixtures		287
All other assets		436
TOTAL	21	237

Liabilities	Mil.	Thou.
Demand deposits	5	374
Time deposits	10	574
U.S. Gov't deposits		263
Public funds	3	178
Deposits of banks		
Total Deposits	19	389
Excess funds purchased		
All other liabilities		232
Total liabilities	19	621
Equity Capital		
Capital stock		500
Surplus		500
Undivided profits		516
Capital reserves		
Total Equity Capital	1	516
Subordinated notes & debentures		100
TOTAL	21	237

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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		Directors
*Carl G. Holt	Chairman of the Board	Jim H. Hillard
Larry Mashburn	President	O. P. Hillard
Harold E. Hull	Sr. Vice President	W. Dee Gober
Harold D. Beck	Sr. Vice Pres./Cashier	Kay Van Train
Don Smith	Sr. Vice President	Coy Kirkpatrick
Glen Ross	Asst. Vice President	Frances Caleb
JoAnn Fine	Vice President	Kennith Smith
Norma Brashears	Asst. Vice President	Larry Mashburn
Donald Mainard	Asst. Vice President	Harold E. Hull
Gladys Nichols	Assistant Cashier	Harold D. Beck
Billie Mainard	Assistant Cashier	Don Smith
Rosemary Holt	Corporate Secretary	Glen Ross
Estelle Faucett	Branch Manager	Rosemary Holt
Larry Dicks	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	470	Demand deposits	7	072
U.S. Treasury securities	1	353	Time deposits	14	988
Oblig. of other U.S. Gov't agencies & corporations	1	437	U.S. Gov't deposits		135
Oblig. of States & political subdivisions	4	847	Public funds	2	006
All other securities including corporate stocks		200	Deposits of banks		
Excess funds sold		500	Total Deposits	24	201
Loans (Net)	15	900	Excess funds purchased		
Bank premises, furniture and fixtures		328	All other liabilities		212
All other assets		366	Total liabilities	24	413
			Equity Capital		
			Capital stock		375
			Surplus	1	000
			Undivided profits		613
			Capital reserves		
			Total Equity Capital	1	988
			Subordinated notes & debentures		
TOTAL	26	401	TOTAL	26	401

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SECURITY BANK, PARAGOULD

Population 13,637 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72450
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

*Marlin D. Jackson .....President & Chairman of Board
William B. Fisher .Executive Vice President
Fred W. Wilcox .....Vice Pres. & Cashier
Sandra Kasserman .....Vice President
George Jackson .....Vice President

Directors

Dr. Donald I. Purcell
Vernon E. Williams
Earl Gramling
Tom Hall
D. G. White
Charles Gordon
Nan Dickey
Marlin D. Jackson
Scott Noel
Robert Rose
G. I. Higgins
Paul Keeton
Tom Kirk
Bill Fisher
Dr. Vern Ann Shotts

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	4	378	Demand deposits	11	149
U.S. Treasury securities	3	950	Time deposits	28	892
Oblig. of other U.S. Gov't agencies & corporations ...		994	U.S. Gov't deposits		233
			Public funds.....	3	452
Oblig. of States & political subdivisions.....	6	141	Deposits of banks.....		35
			Total Deposits.....	43	761
All other securities including corporate stocks		555	Excess funds purchased	1	095
			All other liabilities.....		661
Excess funds sold		25	Total liabilities	45	517
Loans (Net).....	32	324			
Bank premises, furniture and fixtures.....		394	**Equity Capital**		
All other assets	1	198	Capital stock	1	200
			Surplus.....		700
			Undivided profits.....	1	117
			Capital reserves		
			Total Equity Capital	3	017
			Subordinated notes & debentures.....	1	425
TOTAL	49	959	TOTAL.....	49	959

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BANK OF PARKDALE, PARKDALE

Population 500 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Gus Pugh .....Chairman of the Board
George L. Pugh .....President
*J. A. Gibson .....Executive Vice President
Geraldine Zatwarsky ...Asst. Vice President
Dorothy H. Caldwell .....Cashier

Directors

Gus Pugh
George L. Pugh
J. A. Gibson
Thomas R. Pugh
Garrard Mountjoy
Harrison Ralph
Jim Newton
Augustus H. Pugh
Carl Well, Jr.
J. Clifford Larrison

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		658
U.S. Treasury securities		983
Oblig. of other U.S. Gov't agencies & corporations		25
Oblig. of States & political subdivisions		616
All other securities including corporate stocks		402
Excess funds sold		
Loans (Net)	5	125
Bank premises, furniture and fixtures		341
All other assets		20
TOTAL	8	170

Liabilities	Mil.	Thou.
Demand deposits	1	817
Time deposits	4	155
U.S. Gov't deposits		12
Public funds		843
Deposits of banks		
Total Deposits	6	827
Excess funds purchased		450
All other liabilities		2
Total liabilities	7	279
Equity Capital		
Capital stock		40
Surplus		510
Undivided profits		233
Capital reserves		8
Total Equity Capital		791
Subordinated notes & debentures		100
TOTAL	8	170

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FIRST STATE BANK, PARKIN

Population 2,055 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*C. W. Martin, Jr. ..... President
S. N. Green ..... Exec. Vice Pres. & Cashier
Larry Brown ..... Vice President
Patsy M. Wootten ..... Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		864	Demand deposits	2	259
U.S. Treasury securities		828	Time deposits	4	023
Oblig. of other U.S. Gov't agencies & corporations		697	U.S. Gov't deposits		17
Oblig. of States & political subdivisions		928	Public funds		974
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		550	Total Deposits	7	273
Loans (Net)	4	000	Excess funds purchased		
Bank premises, furniture and fixtures		336	All other liabilities		
All other assets		6	Total liabilities	7	273
			Equity Capital		
			Capital stock		100
			Surplus		400
			Undivided profits		236
			Capital reserves		
			Total Equity Capital		736
			Subordinated notes & debentures		200
TOTAL	8	209	TOTAL	8	209

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BANK OF PEA RIDGE, PEA RIDGE

Population 1,332 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Jim C. Walton.....Chairman
*Rick E. Buck.....President
John B. Easley.....Vice President
Maurice Easterling .....Vice President
Barbara J. Owen .....Cashier
Janice Sue Lyons .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		381
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations ...		
Oblig. of States & political subdivisions.....	1	375
All other securities including corporate stocks		31
Excess funds sold		700
Loans (Net).....	5	744
Bank premises, furniture and fixtures.....		37
All other assets		71
TOTAL	8	439

Liabilities	Mil.	Thou.
Demand deposits	2	032
Time deposits	5	104
U.S. Gov't deposits		15
Public funds.....		607
Deposits of banks.....		
Total Deposits.....	7	758
Excess funds purchased		
All other liabilities.....		
Total liabilities	7	758
Equity Capital		
Capital stock		83
Surplus.....		290
Undivided profits.....		308
Capital reserves		
Total Equity Capital		681
Subordinated notes & debentures.....		
TOTAL.....	8	439

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THE PERRY COUNTY BANK, PERRYVILLE

Population 968 Perry County
Chartered December 8, 1945 P.O. Box 188 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Charles W. Gillespie...Exec. Vice President
Alice Holbrook ....Vice President & Cashier
E. L. "Buddy" Garrett .Asst. Vice President
Velma Dunn .....Assistant Cashier
Norma Robinson .....Assistant Cashier

Directors

Mrs. M. J. VanDalsem, ChBd.
J. D. Farish, President
T. O. Spence, Vice President
Mildred Farish
Mar-Jo Spence
Howard Jones

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	382
U.S. Treasury securities		792
Oblig. of other U.S. Gov't agencies & corporations ...		800
Oblig. of States & political subdivisions	1	752
All other securities including corporate stocks		
Excess funds sold		200
Loans (Net)	7	249
Bank premises, furniture and fixtures		61
All other assets		75
TOTAL	12	311

Liabilities	Mil.	Thou.
Demand deposits	3	289
Time deposits	6	695
U.S. Gov't deposits		28
Public funds	1	301
Deposits of banks		
Total Deposits	11	313
Excess funds purchased		
All other liabilities		
Total liabilities	11	313
Equity Capital		
Capital stock		200
Surplus		400
Undivided profits		398
Capital reserves		
Total Equity Capital		998
Subordinated notes & debentures		
TOTAL	12	311

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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 — 0

Principal Officers	Directors
*T. W. Leggett, Jr. ..... President	T. W. Leggett, Jr.
James L. Magee ... Executive Vice President	James L. Magee
James C. Poole .... Vice President & Cashier	John Staples
Paula Blackwell .... Assistant Vice President	H. C. Robbins, Jr.
Steve Bell ..... Assistant Cashier	Thomas P. Leggett
Evanell Turner ..... Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	090	Demand deposits	6	065
U.S. Treasury securities	5	293	Time deposits	3	391
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		88
Oblig. of States & political subdivisions	1	512	Public funds	1	717
All other securities including corporate stocks		1	Deposits of banks		
Excess funds sold		300	Total Deposits	11	261
Loans (Net)	3	954	Excess funds purchased		
Bank premises, furniture and fixtures		170	All other liabilities		
All other assets			Total liabilities	11	261
			Equity Capital		
			Capital stock		100
			Surplus		300
			Undivided profits		459
			Capital reserves		200
			Total Equity Capital	1	059
			Subordinated notes & debentures		
TOTAL	12	320	TOTAL	12	320

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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 — 0; Outside City — 1

Principal Officers	Directors
*John Clement..President & Chairman Board	John Clement
Thelma W. Clement .....Vice President	Thelma Clement
Vernon E. Lambert .....Vice President	Edward H. Smoot
W. E. Watson ...Asst. Vice Pres. & Cashier	George Tippin
Verna T. Daniel....Assistant Vice President	Helen Harris

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		502	Demand deposits	2	453
U.S. Treasury securities		697	Time deposits	7	594
Oblig. of other U.S. Gov't agencies & corporations ...		818	U.S. Gov't deposits		51
Oblig. of States & political subdivisions	1	800	Public funds		627
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	10	725
Loans (Net)	8	641	Excess funds purchased		950
Bank premises, furniture and fixtures		48	All other liabilities		
All other assets		70	Total liabilities	11	675
			Equity Capital		
			Capital stock		200
			Surplus		275
			Undivided profits		326
			Capital reserves		
			Total Equity Capital		801
			Subordinated notes & debentures		100
TOTAL	12	576	TOTAL	12	576

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BANK OF POCAHONTAS, POCAHONTAS

Population 5,457 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5287
Zip Code 72455
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers	Directors
*Harry A. Belford .....President	Harry A. Belford
J. R. Jackson .....Vice President	Donald R. Cox
John R. Jackson, Jr. .....Vice President	E. C. Cox
G. B. Johnson .....Vice President & Cashier	J. M. Futrell
W. H. Holobaugh Assistant Vice Pres. & AC	J. R. Jackson
Max Long .....Assistant Vice Pres. & AC	John R. Jackson, Jr.
Ruth B. Tyer.....Secretary	H. Gardner McNabb
Mary D. Miller .....Assistant Secretary	M. C. McNabb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	769	Demand deposits	9	116
U.S. Treasury securities	2	453	Time deposits	11	436
Oblig. of other U.S. Gov't agencies & corporations ...	4	507	U.S. Gov't deposits		166
Oblig. of States & political subdivisions.....	3	855	Public funds.....	1	082
All other securities including corporate stocks			Deposits of banks.....		5
Excess funds sold	1	000	Total Deposits.....	21	805
Loans (Net).....	7	769	Excess funds purchased		
Bank premises, furniture and fixtures.....		149	All other liabilities.....		21
All other assets			Total liabilities	21	826
			Equity Capital		
			Capital stock		125
			Surplus.....		900
			Undivided profits		451
			Capital reserves		
			Total Equity Capital	1	476
			Subordinated notes & debentures.....		200
TOTAL	23	502	TOTAL.....	23	502

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PLANTERS AND STOCKMEN BANK, POCAHONTAS

Population 5,457 Randolph County
Chartered June 12, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

A. J. Baltz
William Baltz
W. J. Barthel, Chairman
Jerrell Broadway, Vice Pres.
Dr. Thomas DeClerk, Vice Chairman
C. T. Johnson
Frances Jones
O. B. Rickman
Jeriel Summitt
Dick Trammel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	377
U.S. Treasury securities		798
Oblig. of other U.S. Gov't agencies & corporations ...	1	285
Oblig. of States & political subdivisions	2	284
All other securities including corporate stocks		
Excess funds sold	1	350
Loans (Net)	9	297
Bank premises, furniture and fixtures		193
All other assets		
TOTAL	16	584

Liabilities	Mil.	Thou.
Demand deposits	4	928
Time deposits	8	393
U.S. Gov't deposits		55
Public funds	1	992
Deposits of banks		
Total Deposits	15	368
Excess funds purchased		
All other liabilities		
Total liabilities	15	368
Equity Capital		
Capital stock		200
Surplus		700
Undivided profits		316
Capital reserves		
Total Equity Capital	1	216
Subordinated notes & debentures		
TOTAL	16	584

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THE LAWRENCE COUNTY BANK, PORTIA

Population 381 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — 0; Outside City — 2

Principal Officers	Directors
*Boyce Durham ..... Vice President	R. S. Rainwater
Marilyn K. Davis ..... Cashier	Virginia Rainwater
	W. I. Rainwater
	Sloan Rainwater, Jr.
	A. M. Starr
	Maurice Starr
	Boyce Durham
	Earl D. Perkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		661	Demand deposits	1	762
U.S. Treasury securities			Time deposits	3	562
Oblig. of other U.S. Gov't agencies & corporations ...		301	U.S. Gov't deposits		345
Oblig. of States & political subdivisions		570	Public funds		112
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		100	Total Deposits	5	781
Loans (Net)	4	446	Excess funds purchased		
Bank premises, furniture and fixtures		221	All other liabilities		
All other assets			Total liabilities	5	781
			Equity Capital		
			Capital stock		125
			Surplus		200
			Undivided profits		143
			Capital reserves		
			Total Equity Capital		468
			Subordinated notes & debentures		50
TOTAL	6	299	TOTAL	6	299

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THE PEOPLES BANK, PORTLAND

Population 662 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
Victor Edwards	Chairman	Hampton Pugh
Hampton Pugh	President	Mary Dean Pugh
Mary Dean Pugh	Vice President	Tipton Pugh
Jack Edwards	Secretary	Edwin Gregory
*John H. Fish	Cashier	Victor Edwards
Julia A. Sadler	Assistant Cashier	Jack Edwards
Tipton Pugh	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		284	Demand deposits	1	308
U.S. Treasury securities	2	699	Time deposits	2	729
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		4
Oblig. of States & political subdivisions		819	Public funds		532
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	4	573
Loans (Net)	1	511	Excess funds purchased		
Bank premises, furniture and fixtures		8	All other liabilities		8
All other assets			Total liabilities	4	581
			Equity Capital		
			Capital stock		100
			Surplus		350
			Undivided profits		382
			Capital reserves		8
			Total Equity Capital		840
			Subordinated notes & debentures		
TOTAL	5	421	TOTAL	5	421

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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 — 0; Outside City — 1

Principal Officers	Directors
*Mack Borgognoni .....President	Mack Borgognoni
Vanita Grantham .....Cashier	Charles E. Bridewell
	Charles F. LaGrone
	Benton Newcome
	Joel Newcome
	R. B. Newcome
	Robert D. Pugh
	Don Pylate

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		546	Demand deposits	1	742
U.S. Treasury securities		500	Time deposits	5	113
Oblig. of other U.S. Gov't agencies & corporations ...		470	U.S. Gov't deposits		76
			Public funds.....		607
Oblig. of States & political subdivisions.....	1	684	Deposits of banks.....		
			Total Deposits.....	7	538
All other securities including corporate stocks			Excess funds purchased		900
			All other liabilities.....		18
Excess funds sold			Total liabilities	8	456
Loans (Net).....	6	131			
Bank premises, furniture and fixtures.....		173	**Equity Capital**		
All other assets			Capital stock		200
			Surplus.....		600
			Undivided profits.....		227
			Capital reserves		21
			Total Equity Capital	1	048
			Subordinated notes & debentures.....		
TOTAL	9	504	TOTAL.....	9	504

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FARMERS & MERCHANTS BANK, PRAIRIE GROVE

Population 1,637 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers

D. E. Rieff .....President (Inactive)
*James C. Rieff.....First Vice President
W. H. Thompson .....Exec. Vice President
Lorene Jones .....Vice President
Greg Reed .....Cashier & Security Officer

Directors

D. E. Rieff
James C. Rieff
W. H. Thompson
Argil Bartholomew
Billy Joe Bartholomew
Barry H. Parks
Greg Reed

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	936	Demand deposits	5	408
U.S. Treasury securities		898	Time deposits	13	595
Oblig. of other U.S. Gov't agencies & corporations ...		799	U.S. Gov't deposits		183
			Public funds.....	1	006
Oblig. of States & political subdivisions.....	2	806	Deposits of banks.....		10
			Total Deposits.....	20	202
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		22
Excess funds sold			Total liabilities	20	224
Loans (Net).....	15	039			
Bank premises, furniture and fixtures.....		658	**Equity Capital**		
All other assets		44	Capital stock		300
			Surplus.....		300
			Undivided profits	1	056
			Capital reserves		
			Total Equity Capital	1	656
			Subordinated notes & debentures.....		300
TOTAL	22	180	TOTAL.....	22	180

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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.....Chairman Emeritus
*Johnny Brannan .....President
M. D. Tippit .....Vice President
James A. Pullen.....Vice President
Ronald Collins .....Vice President
B. A. DeLamar .....Vice President
Emogene Davis.....Cashier

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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	183	Demand deposits	7	488
U.S. Treasury securities		995	Time deposits	9	677
Oblig. of other U.S. Gov't agencies & corporations ...	1	239	U.S. Gov't deposits		172
Oblig. of States & political subdivisions.....	6	399	Public funds.....	2	634
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold	1	900	Total Deposits.....	19	971
Loans (Net).....	9	903	Excess funds purchased		
Bank premises, furniture and fixtures.....		374	All other liabilities		
All other assets			Total liabilities	19	971
			Equity Capital		
			Capital stock		600
			Surplus	1	150
			Undivided profits		272
			Capital reserves		
			Total Equity Capital	2	022
			Subordinated notes & debentures.....		
TOTAL	21	993	TOTAL.....	21	993

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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 — 0; Outside City — 0

Principal Officers	Directors
*Joe Siebenmorgen.....Chief Exec. Officer	J. A. Bailey
Harry M. Clark .....Vice President	Ben F. Clark
Darrell Odom .....Vice President	Harry M. Clark
Edith Ellis .....Cashier	Edith Ellis
Eva Lois Ellis.....Assistant Cashier	Joe Siebenmorgen

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		625	Demand deposits	3	384
U.S. Treasury securities		506	Time deposits	7	872
Oblig. of other U.S. Gov't agencies & corporations ...		100	U.S. Gov't deposits		22
			Public funds.....		892
Oblig. of States & political subdivisions.....	2	573	Deposits of banks		
			Total Deposits.....	12	170
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		150	Total liabilities	12	170
Loans (Net).....	8	829			
Bank premises, furniture and fixtures.....		206	**Equity Capital**		
All other assets		95	Capital stock		100
			Surplus.....		400
			Undivided profits		214
			Capital reserves		
			Total Equity Capital		714
			Subordinated notes & debentures.....		200
TOTAL	13	084	TOTAL.....	13	084

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THE BANK OF RECTOR, RECTOR

Population 2,183 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*J. A. Marlar .....President
Mary H. Sigsby ...Executive Vice President
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, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	811
U.S. Treasury securities	1	098
Oblig. of other U.S. Gov't agencies & corporations ...		984
Oblig. of States & political subdivisions.....	3	460
All other securities including corporate stocks		748
Excess funds sold		345
Loans (Net).....	5	994
Bank premises, furniture and fixtures.....		19
All other assets		
TOTAL	14	459

Liabilities	Mil.	Thou.
Demand deposits	4	157
Time deposits	7	946
U.S. Gov't deposits		61
Public funds.....		882
Deposits of banks.....		
Total Deposits.....	13	046
Excess funds purchased		
All other liabilities		
Total liabilities	13	046
Equity Capital		
Capital stock		100
Surplus.....	1	000
Undivided profits		313
Capital reserves		
Total Equity Capital	1	413
Subordinated notes & debentures.....		
TOTAL.....	14	459

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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 — 0; Outside City — 1

Principal Officers		Directors
*William A. Sandlin	President	William A. Sandlin, Chairman
Phyllis Burrow	Cashier	Quinn Brown
Ida M. Eddington	Auditor	Delano Edington
Pawnee Halliburton	Branch Manager	J. A. Rapert
Dora B. Graham	Assistant Vice President	R. C. Luter
Theda Ferguson	Assistant Vice President	Jimmie Cole
Sarah Sandlin	Assistant to President & Secretary to Board	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		410	Demand deposits	1	788
U.S. Treasury securities	2	159	Time deposits	6	933
Oblig. of other U.S. Gov't agencies & corporations		100	U.S. Gov't deposits		8
Oblig. of States & political subdivisions		356	Public funds		451
All other securities including corporate stocks		40	Deposits of banks		
Excess funds sold		900	Total Deposits	9	180
Loans (Net)	5	506	Excess funds purchased		
Bank premises, furniture and fixtures		175	All other liabilities		
All other assets		172	Total liabilities	9	180
			Equity Capital		
			Capital stock		200
			Surplus		200
			Undivided profits		113
			Capital reserves		
			Total Equity Capital		513
			Subordinated notes & debentures		125
TOTAL	9	818	TOTAL	9	818

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THE BANK OF RISON, RISON

Population 1,298 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
Herman Davidson	Chairman	Herman Davidson
*James R. Hopson	President	James R. Hopson
James L. Moore	Vice President	James L. Moore
John W. Elrod	Vice President	John W. Elrod
Shirley Stewart	Assistant Cashier	Ray B. Martin
Dianne Simmons	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		623	Demand deposits	2	477
U.S. Treasury securities	2	547	Time deposits	3	036
Oblig. of other U.S. Gov't agencies & corporations	2	050	U.S. Gov't deposits		41
Oblig. of States & political subdivisions			Public funds		842
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		290	Total Deposits	6	396
Loans (Net)	1	786	Excess funds purchased		
Bank premises, furniture and fixtures		12	All other liabilities		
All other assets		1	Total liabilities	6	396
			Equity Capital		
			Capital stock		100
			Surplus		200
			Undivided profits		596
			Capital reserves		17
			Total Equity Capital		913
			Subordinated notes & debentures		
TOTAL	7	309	TOTAL	7	309

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FARMERS AND MERCHANTS BANK, ROGERS

Population 14,987 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — 0

Principal Officers	Directors
*D. F. Bushong .....President	Vance Hill
H. A. Stephenson .....Exec. Vice President	John R. Bland, D.D.S.
R. Z. Goodwin .....Vice President	D. F. Bushong
James E. Reves .....Vice President	A. N. Garrett
James E. Harris...Vice President & Cashier	James L. Pickens, M.D.
Linda Perley .....Assistant Vice President	Evelyn S. Rife
Jenella Buttry .....Auditor	Don L. Shores
	H. A. Stephenson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	584	Demand deposits	10	683
U.S. Treasury securities	3	689	Time deposits	16	478
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		355
			Public funds		805
Oblig. of States & political subdivisions	3	190	Deposits of banks		
			Total Deposits	28	321
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		267
Excess funds sold		50	Total liabilities	28	588
Loans (Net)	20	177			
Bank premises, furniture and fixtures		488	**Equity Capital**		
All other assets		898	Capital stock		600
			Surplus		800
			Undivided profits	1	088
			Capital reserves		
			Total Equity Capital	2	488
			Subordinated notes & debentures		
TOTAL	31	076	TOTAL	31	076

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PEOPLES BANK & TRUST COMPANY, RUSSELLVILLE

Population 13,909 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches: Inside City — 3; Outside City — 1

Principal Officers

*George C. Jackson .President & C.E. Officer
Ward J. Ramsay ..Executive Vice President
M. L. Dickerson .....Senior Vice President
Charles F. Howell .....Vice Pres. & Cashier
Mary Louise Hoffman .....Vice President
Harold E. Hayes .....Vice President
Louis Q. Intres ....Assistant Vice President
Glenna C. Long.....Trust Officer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	5	636	Demand deposits	14	229
U.S. Treasury securities	5	648	Time deposits	28	530
Oblig. of other U.S. Gov't agencies & corporations ...	3	274	U.S. Gov't deposits		592
Oblig. of States & political subdivisions.....	12	095	Public funds.....	6	134
All other securities including corporate stocks		254	Deposits of banks.....		50
Excess funds sold			Total Deposits.....	49	535
Loans (Net).....	27	530	Excess funds purchased		
Bank premises, furniture and fixtures.....		599	All other liabilities	1	407
All other assets		679	Total liabilities	50	942
			Equity Capital		
			Capital stock		600
			Surplus.....	1	200
			Undivided profits	2	973
			Capital reserves		
			Total Equity Capital	4	773
			Subordinated notes & debentures.....		
TOTAL	55	715	TOTAL.....	55	715

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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 — 0; Outside City — 0

Principal Officers

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

Directors

Jim Humphries
Richard Humphries
Jean Humphries
George Humphries
Fay Castleberry
J. Michael Humphries

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	088
U.S. Treasury securities		599
Oblig. of other U.S. Gov't agencies & corporations ...		608
Oblig. of States & political subdivisions.....	3	448
All other securities including corporate stocks		
Excess funds sold		400
Loans (Net).....	12	329
Bank premises, furniture and fixtures.....		524
All other assets		9
TOTAL	19	005

Liabilities	Mil.	Thou.
Demand deposits	6	318
Time deposits	9	616
U.S. Gov't deposits		76
Public funds.....	1	358
Deposits of banks.....		
Total Deposits.....	17	368
Excess funds purchased		
All other liabilities		
Total liabilities	17	368
Equity Capital		
Capital stock		200
Surplus.....		800
Undivided profits		637
Capital reserves		
Total Equity Capital	1	637
Subordinated notes & debentures.....		
TOTAL.....	19	005

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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 — 0; Outside City — 0

Principal Officers		Directors
*Joe Fritsche	President	Joe Fritsche
J. B. Layes	Vice President	J. B. Layes
Margaret Ahne	Cashier & Secretary	Margaret Ahne
Charles Fox	Assistant Cashier	
Mildred Fritsche	Assistant Cashier	
Regina M. Layes	Assistant Cashier	
Emma Raper	Assistant Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		363	Demand deposits	2	388
U.S. Treasury securities	1	834	Time deposits	2	925
Oblig. of other U.S. Gov't agencies & corporations		437	U.S. Gov't deposits		6
Oblig. of States & political subdivisions	1	031	Public funds		192
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		50	Total Deposits	5	511
Loans (Net)	2	359	Excess funds purchased		
Bank premises, furniture and fixtures		26	All other liabilities		6
All other assets		8	Total liabilities	5	517
			Equity Capital		
			Capital stock		100
			Surplus		100
			Undivided profits		391
			Capital reserves		
			Total Equity Capital		591
			Subordinated notes & debentures		
TOTAL	6	108	TOTAL	6	108

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FIRST SECURITY BANK, SEARCY

Population 12,000 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-5831
Zip Code 72143
Number of Branches: Inside City — 2; Outside City — 2

Principal Officers	Directors
*Bert Mullens .....President	Richard Calhoun
Reynie Rutledge ..Executive Vice President	Dr. Clifton Ganus
E. D. Yancey .....Executive Vice President	Joe S. Pierce
E. D. Crow .....Vice President & Cashier	Kenny Rand
Jim Wilson .....Vice President	N. T. Rutledge
Ralph Duncan .....Sr. Vice President	Jim Tarkington
	M. O. Thompson
	Alvin Van Hook
	E. O. Yancey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	3	824	Demand deposits	15	435
U.S. Treasury securities	5	522	Time deposits	24	324
Oblig. of other U.S. Gov't agencies & corporations ...		100	U.S. Gov't deposits		341
Oblig. of States & political subdivisions.....	10	294	Public funds.....	2	723
All other securities including corporate stocks			Deposits of banks.....		44
Excess funds sold		100	Total Deposits.....	42	867
Loans (Net).....	29	030	Excess funds purchased	2	000
Bank premises, furniture and fixtures.....		498	All other liabilities		849
All other assets		711	Total liabilities	45	716
			Equity Capital		
			Capital stock		600
			Surplus.....	1	900
			Undivided profits	1	727
			Capital reserves		136
			Total Equity Capital	4	363
			Subordinated notes & debentures.....		
TOTAL	50	079	TOTAL.....	50	079

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GRANT COUNTY BANK, SHERIDAN

Population 2,837 Grant County
Chartered June 19, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers		Directors
D. E. McCoy, Sr.	Chairman of Board	Rolland D. Brown
*D. E. McCoy, Jr.	President & Trust Officer	Delmar E. Gatzke
Harold Boatright	Exec. Vice President & Cashier	D. E. McCoy, Sr.
Jerry L. Coleman	Vice President	D. E. McCoy, Jr.
Sue Reynolds	Asst. Vice President	Robert L. Reeves
Henry E. Wells	Asst. Vice President	Van S. Reid
Raymond L. Stoker	Asst. Vice President	W. Lee Tucker
Max G. McCoy	Operations Officer	Robert E. Wellborn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	316	Demand deposits	5	804
U.S. Treasury securities		448	Time deposits	10	453
Oblig. of other U.S. Gov't agencies & corporations		859	U.S. Gov't deposits		118
Oblig. of States & political subdivisions	2	688	Public funds	1	822
All other securities including corporate stocks		10	Deposits of banks		
Excess funds sold			Total Deposits	18	197
Loans (Net)	14	713	Excess funds purchased		300
Bank premises, furniture and fixtures		339	All other liabilities		57
All other assets		93	Total liabilities	18	554
			Equity Capital		
			Capital stock		450
			Surplus		350
			Undivided profits	1	049
			Capital reserves		63
			Total Equity Capital	1	912
			Subordinated notes & debentures		
TOTAL	20	466	TOTAL	20	466

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FIRST STATE BANK, SHERWOOD

Population 2,754 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 — 0

Principal Officers		Directors
*Mark M. Davis	President	H. L. Hastings, Jr. — Chairman
Jesse R. Rich	Senior Vice President	J. A. Wellons — Vice Chairman
H. J. Dent	Vice President	Mark M. Davis
R. F. Holloway	Assistant Vice President	H. J. Dent
Annette Martin	Assistant Vice President	B. E. Henson
Wilma Faulk	Assistant Cashier	J. C. Nichols
Rita Arrington	Assistant Cashier	Jesse R. Rich

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	334	Demand deposits	6	860
U.S. Treasury securities		700	Time deposits	7	622
Oblig. of other U.S. Gov't agencies & corporations		250	U.S. Gov't deposits		170
Oblig. of States & political subdivisions	3	359	Public funds	3	198
All other securities including corporate stocks		374	Deposits of banks		
Excess funds sold	1	000	Total Deposits	17	850
Loans (Net)	11	936	Excess funds purchased		
Bank premises, furniture and fixtures		607	All other liabilities		80
All other assets		4	Total liabilities	17	930
			Equity Capital		
			Capital stock		100
			Surplus	1	000
			Undivided profits		517
			Capital reserves		17
			Total Equity Capital	1	634
			Subordinated notes & debentures		
TOTAL	19	564	TOTAL	19	564

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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 — 0; Outside City — 0

Principal Officers	Directors
*Thos. A. Bone ..... President	Thos. A. Bone, CHM
Atalee C. Pounders ..... Vice President	Atalee C. Pounders
Donita Fore ..... Cashier	George T. Bone

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	280	Demand deposits	610
U.S. Treasury securities	344	Time deposits	
Oblig. of other U.S. Gov't agencies & corporations ...		U.S. Gov't deposits	
		Public funds	15
Oblig. of States & political subdivisions		Deposits of banks	
		Total Deposits	625
All other securities including corporate stocks		Excess funds purchased	
		All other liabilities	
Excess funds sold		Total liabilities	625
Loans (Net)	48		
Bank premises, furniture and fixtures	3	**Equity Capital**	
All other assets		Capital stock	5
		Surplus	20
		Undivided profits	25
		Capital reserves	
		Total Equity Capital	50
		Subordinated notes & debentures	
TOTAL	675	TOTAL	675

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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 — 0

Principal Officers		Directors
Delbert Allen	Chairman of Board	D. E. Allen, Sr.
*Ross Stout	President	D. E. Allen, Jr.
Henry Brosell, Jr.	Vice President & Cashier	Roderick L. Allen
Thomas Free, III	Vice President	Homer Bynum
Arthur Morris	Vice President	Preston Bynum
Homer Bynum	Vice President	H. E. Harrison, Jr.
		Charles C. Jones
		Mark Simmons
		Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	795	Demand deposits	7	296
U.S. Treasury securities		326	Time deposits	10	030
Oblig. of other U.S. Gov't agencies & corporations	1	103	U.S. Gov't deposits		403
Oblig. of States & political subdivisions	4	384	Public funds	1	069
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	2	000	Total Deposits	18	798
Loans (Net)	9	656	Excess funds purchased		
Bank premises, furniture and fixtures		88	All other liabilities		85
All other assets		29	Total liabilities	18	883
			Equity Capital		
			Capital stock		480
			Surplus		100
			Undivided profits		889
			Capital reserves		29
			Total Equity Capital	1	498
			Subordinated notes & debentures		
TOTAL	20	381	TOTAL	20	381

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SMACKOVER STATE BANK, SMACKOVER

Population 2,336 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — 0; Outside City — 1

Principal Officers	Directors
*Max A. Mitcham ....Chairman of the Board	Max A. Mitcham
Max O. Taylor.....President	Max O. Taylor
Bob Willett.....Vice President	L. E. Tennyson, Jr.
Paulette Carver .....Cashier	James M. Tennyson
Evelyn Long.....Assistant Cashier	Homer T. Rogers
Cathy Weaver.....Assistant Cashier	Richard H. Vickers

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	054	Demand deposits	5	453
U.S. Treasury securities		399	Time deposits	11	060
Oblig. of other U.S. Gov't agencies & corporations ...		496	U.S. Gov't deposits		187
Oblig. of States & political subdivisions.....	3	688	Public funds.....	2	158
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold			Total Deposits.....	18	858
Loans (Net).....	14	606	Excess funds purchased		
Bank premises, furniture and fixtures.....		279	All other liabilities.....		8
All other assets		15	Total liabilities	18	866
			Equity Capital		
			Capital stock		500
			Surplus.....	1	000
			Undivided profits		150
			Capital reserves		21
			Total Equity Capital	1	671
			Subordinated notes & debentures.....		
TOTAL	20	537	TOTAL.....	20	537

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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 — 0; Outside City — 0

Principal Officers		Directors
B. J. Ford	Chairman of the Board	B. J. Ford
*T. Q. Carson	President	T. Q. Carson
Doris Mann	Cashier	C. T. Gaston
Patricia Shaddock	Assistant Cashier	Ray White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		621	Demand deposits	1	705
U.S. Treasury securities		600	Time deposits	2	926
Oblig. of other U.S. Gov't agencies & corporations		800	U.S. Gov't deposits		20
Oblig. of States & political subdivisions		628	Public funds		497
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	5	148
Loans (Net)	2	884	Excess funds purchased		
Bank premises, furniture and fixtures		73	All other liabilities		5
All other assets		6	Total liabilities	5	153
			Equity Capital		
			Capital stock		75
			Surplus		125
			Undivided profits		159
			Capital reserves		
			Total Equity Capital		359
			Subordinated notes & debentures		100
TOTAL	5	612	TOTAL	5	612

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FIRST STATE BANK, SPRINGDALE

Population 21,000 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers	Directors
*Walter Turnbow....Vice Chairman of Board	Walter Turnbow
David Howell.....President	J. E. Hinshaw
Mace Howell.....Executive Vice President	Joe S. Boone
Dick Calhoun .....Executive Vice President	Ruben Bryant
Nathan Combs ...Vice Pres. & Trust Officer	Richard Calhoun
Jim Jefferson ..Cashier & Operations Officer	Gerald Harp
Jim Selman .....Vice President	Dwain Newman
Ruben Bryant .....Vice President	Mace Howell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	6	686
U.S. Treasury securities	8	495
Oblig. of other U.S. Gov't agencies & corporations ...	2	949
Oblig. of States & political subdivisions.....	7	193
All other securities including corporate stocks		
Excess funds sold	2	750
Loans (Net).....	45	004
Bank premises, furniture and fixtures.....	1	069
All other assets	1	218
TOTAL	75	364

Liabilities	Mil.	Thou.
Demand deposits	20	822
Time deposits	38	372
U.S. Gov't deposits		551
Public funds.....	8	036
Deposits of banks.....		100
Total Deposits.....	67	881
Excess funds purchased	1	278
All other liabilities		615
Total liabilities	69	774
Equity Capital		
Capital stock		726
Surplus		900
Undivided profits	3	108
Capital reserves		156
Total Equity Capital	4	890
Subordinated notes & debentures.....		700
TOTAL.....	75	364

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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 — 0; Outside City — 0

Principal Officers		Directors
*James Nipper	President & Cashier	B. Stan Cook
C. C. Russell	Vice President	A. C. Cross
A. O. Smith	Vice President	Roy Kimbell
H. L. Wilkinson	Vice President	James Nipper
Danny Fitzpatrick	Asst. Vice President	A. O. Smith
Bonnie Moreland	Assistant Cashier	J. Woodrow Smith
Evelyn McClendon	Assistant Cashier	H. L. Wilkinson
		C. C. Russell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		819	Demand deposits	3	224
U.S. Treasury securities	2	093	Time deposits	7	850
Oblig. of other U.S. Gov't agencies & corporations	1	953	U.S. Gov't deposits		84
Oblig. of States & political subdivisions	2	825	Public funds		879
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	12	037
Loans (Net)	5	081	Excess funds purchased		
Bank premises, furniture and fixtures		300	All other liabilities		26
All other assets		18	Total liabilities	12	063
			Equity Capital		
			Capital stock		250
			Surplus		600
			Undivided profits		176
			Capital reserves		
			Total Equity Capital	1	026
			Subordinated notes & debentures		
TOTAL	13	089	TOTAL	13	089

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BANK OF STAR CITY, STAR CITY

Population 2,057 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Robert O. Trout .....President
Joe V. Mason .....Executive Vice President
Anneta R. Moore.....Vice President
Karen Burns .....Vice President & Cashier
Franklin Collins .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks		771
U.S. Treasury securities		100
Oblig. of other U.S. Gov't agencies & corporations		
Oblig. of States & political subdivisions	1	389
All other securities including corporate stocks		
Excess funds sold	1	000
Loans (Net)	9	616
Bank premises, furniture and fixtures		124
All other assets		18
TOTAL	13	018

Liabilities	Mil.	Thou.
Demand deposits	3	699
Time deposits	7	211
U.S. Gov't deposits		94
Public funds	1	108
Deposits of banks		
Total Deposits	12	112
Excess funds purchased		
All other liabilities		
Total liabilities	12	112
Equity Capital		
Capital stock		150
Surplus		450
Undivided profits		306
Capital reserves		
Total Equity Capital		906
Subordinated notes & debentures		
TOTAL	13	018

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THE STEPHENS SECURITY BANK, STEPHENS

Population 1,358 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*Cole Martin .....President and CEO
Sam L. Curry .Exec. Vice Pres. and Cashier
Carol Phillips .....Vice President
Juanita Poindexter .....Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		546	Demand deposits	2	675
U.S. Treasury securities		200	Time deposits	7	223
Oblig. of other U.S. Gov't agencies & corporations ...		700	U.S. Gov't deposits		54
Oblig. of States & political subdivisions	1	440	Public funds		472
All other securities including corporate stocks		50	Deposits of banks		
Excess funds sold		300	Total Deposits	10	424
Loans (Net)	7	630	Excess funds purchased		
Bank premises, furniture and fixtures		253	All other liabilities		239
All other assets		394	Total liabilities	10	663
			Equity Capital		
			Capital stock		275
			Surplus		275
			Undivided profits		300
			Capital reserves		
			Total Equity Capital		850
			Subordinated notes & debentures		
TOTAL	11	513	TOTAL	11	513

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CITIZENS BANK, STRONG

Population 965 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		370	Demand deposits	1	553
U.S. Treasury securities	1	125	Time deposits	2	000
Oblig. of other U.S. Gov't agencies & corporations ...		160	U.S. Gov't deposits		5
			Public funds		192
Oblig. of States & political subdivisions		859	Deposits of banks		
			Total Deposits	3	750
All other securities including corporate stocks		70	Excess funds purchased		
			All other liabilities		4
Excess funds sold		660	Total liabilities	3	754
Loans (Net)	1	211			
Bank premises, furniture and fixtures		2	**Equity Capital**		
All other assets		20	Capital stock		200
			Surplus		100
			Undivided profits		423
			Capital reserves		
			Total Equity Capital		723
			Subordinated notes & debentures		
TOTAL	4	477	TOTAL	4	477

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THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,500 Arkansas County
Chartered December 29, 1945 P.O. Box 947 Telephone Number 673-1661
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — 0

Principal Officers		Directors
*Artie Seidenschwarz	President & Chairman of Board	Roy O. McCollum, III
Lloyd Ratcliff	Vice President	James R. Oliver
Leonard H. DeVun	Vice Pres. & Cashier	Lloyd Ratcliff
Don Pattillo	Vice Pres. & Trust Officer	Artie Seidenschwarz
Don Underwood	Vice President	Horace Sickel
William R. Trice	Vice President	Curtis Siems
Ralph Wilson	Vice President	Billy E. Simpson
Carl A. Gunter	Vice President	B. J. St. John
		D. W. Tweedy
		Ralph Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	5	685	Demand deposits	15	939
U.S. Treasury securities		924	Time deposits	29	515
Oblig. of other U.S. Gov't agencies & corporations		610	U.S. Gov't deposits		386
Oblig. of States & political subdivisions	7	998	Public funds	2	480
All other securities including corporate stocks			Deposits of banks		777
Excess funds sold			Total Deposits	49	097
Loans (Net)	40	422	Excess funds purchased	3	450
Bank premises, furniture and fixtures		741	All other liabilities		496
All other assets	1	483	Total liabilities	53	043
			Equity Capital		
			Capital stock	1	000
			Surplus	1	300
			Undivided profits	2	101
			Capital reserves		419
			Total Equity Capital	4	820
			Subordinated notes & debentures		
TOTAL	57	863	TOTAL	57	863

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CITIZENS BANK, TILLAR

Population 293 Drew County
Chartered July 28, 1913 P.O. Box 128 Telephone Number 392-2292
Zip Code 71670
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

*W. R. Smith, Jr. .....President
Wray B. Smith ..Vice President and Cashier
W. R. Smith .....Chairman of the Board
Teresa Warf .....Assistant Cashier

Directors

Donald W. Cash
James E. Palsa
C. R. Prewitt
Emmett N. Smith
W. R. Smith
W. R. Smith, Jr.
Wray B. Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		435	Demand deposits		830
U.S. Treasury securities			Time deposits	4	282
Oblig. of other U.S. Gov't agencies & corporations ...		100	U.S. Gov't deposits		11
Oblig. of States & political subdivisions.....		637	Public funds.....		583
All other securities including corporate stocks			Deposits of banks.....		
Excess funds sold			Total Deposits.....	5	706
Loans (Net).....	5	074	Excess funds purchased		
Bank premises, furniture and fixtures.....		64	All other liabilities		6
All other assets		8	Total liabilities	5	712
			Equity Capital		
			Capital stock		121
			Surplus.....		379
			Undivided profits.....		101
			Capital reserves		5
			Total Equity Capital		606
			Subordinated notes & debentures.....		
TOTAL	6	318	TOTAL.....	6	318

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BANK OF TRUMANN, TRUMANN

Population 6,402 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers		Directors
J. C. Stuckey	President	J. C. Stuckey
*Clyde Robertson, Jr.	Executive Vice Pres.	Clyde Robertson, Jr.
Eugene Pounds	Senior Vice President	Eugene Pounds
Wilburn J. Cole	Vice Pres. and Cashier	Wilburn J. Cole
Fannie Mae Kent	Assistant Cashier	Kenneth K. Yarbrough
Melba Jean Wood	Assistant Cashier	Clifford C. Purvis
Phillip Milligan	Assistant Loan Officer	J. F. Lady
Lena Heath	Branch Manager	Leon Massey
		T. M. Clogston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		962	Demand deposits	5	382
U.S. Treasury securities	1	444	Time deposits	13	135
Oblig. of other U.S. Gov't agencies & corporations	3	623	U.S. Gov't deposits		230
Oblig. of States & political subdivisions	2	007	Public funds		723
All other securities including corporate stocks		2	Deposits of banks		20
Excess funds sold			Total Deposits	19	490
Loans (Net)	13	098	Excess funds purchased		200
Bank premises, furniture and fixtures		110	All other liabilities		
All other assets		106	Total liabilities	19	690
			Equity Capital		
			Capital stock		100
			Surplus	1	300
			Undivided profits		262
			Capital reserves		
			Total Equity Capital	1	662
			Subordinated notes & debentures		
TOTAL	21	352	TOTAL	21	352

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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 — 0; Outside City — 2

Principal Officers

*Van Smith .....President
Cornelius Adcox .....Cashier & Secretary
Willie M. Crandall .....Auditor

Directors

Scotty Armstrong
R. O. Norris
Bob Penix
Van Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		775	Demand deposits	4	095
U.S. Treasury securities	1	001	Time deposits	4	181
Oblig. of other U.S. Gov't agencies & corporations ...	1	988	U.S. Gov't deposits		29
Oblig. of States & political subdivisions	1	819	Public funds	1	004
All other securities including corporate stocks		61	Deposits of banks		27
Excess funds sold		40	Total Deposits	9	336
Loans (Net)	4	631	Excess funds purchased		
Bank premises, furniture and fixtures		95	All other liabilities		65
All other assets		113	Total liabilities	9	401
			Equity Capital		
			Capital stock		100
			Surplus		400
			Undivided profits		422
			Capital reserves		200
			Total Equity Capital	1	122
			Subordinated notes & debentures		
TOTAL	10	523	TOTAL	10	523

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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 — 0; Outside City — 0

Principal Officers

*Charles F. Luter .....President
Maxyne Ursery .....Vice Pres. & Cashier
Jimmy Crow .....Asst. Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		679	Demand deposits	2	162
U.S. Treasury securities		985	Time deposits	6	149
Oblig. of other U.S. Gov't agencies & corporations ...	1	126	U.S. Gov't deposits		26
Oblig. of States & political subdivisions	2	484	Public funds		520
All other securities including corporate stocks			Deposits of banks		6
Excess funds sold			Total Deposits	8	863
Loans (Net)	4	593	Excess funds purchased		
Bank premises, furniture and fixtures		124	All other liabilities		
All other assets			Total liabilities	8	863
			Equity Capital		
			Capital stock		50
			Surplus		525
			Undivided profits		553
			Capital reserves		
			Total Equity Capital	1	128
			Subordinated notes & debentures		
TOTAL	9	991	TOTAL	9	991

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CITIZENS BANK & TRUST CO., VAN BUREN

Population 9,452 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
*L. C. Gunn .....Executive Vice President
R. H. Terry..Vice President & Trust Officer
Frank Wofford .....Vice President
John Johnson .....Assistant Vice President
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, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	2	873	Demand deposits	9	793
U.S. Treasury securities	1	392	Time deposits	11	836
Oblig. of other U.S. Gov't agencies & corporations ...		200	U.S. Gov't deposits		230
			Public funds	2	872
Oblig. of States & political subdivisions	3	144	Deposits of banks		278
			Total Deposits	25	009
All other securities including corporate stocks		101	Excess funds purchased		
			All other liabilities	1	052
Excess funds sold	1	125	Total liabilities	26	061
Loans (Net)	18	174			
Bank premises, furniture and fixtures		290	**Equity Capital**		
All other assets	1	351	Capital stock		400
			Surplus	1	100
			Undivided profits	1	089
			Capital reserves		
			Total Equity Capital	2	589
			Subordinated notes & debentures		
TOTAL	28	650	TOTAL	28	650

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PEOPLES BANK & TRUST COMPANY, VAN BUREN

Population 9,452 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 — 0

Principal Officers	Directors
*William W. Thomas .....President	William W. Thomas
Gene Bell .....Vice President & Cashier	Gene Bell
C. E. Dougan .....Vice President	Clyman Izard
Dick McLelland ....Assistant Vice President	Paul Hurst
Vince Haney .....Assistant Cashier	Wesley Warnock
Deweese Jackson Stedman ....Asst. Cashier	C. J. Franklin
Frances Rapier .....Assistant Cashier	Joe Kirksey
Carolyn Johnson .....Executive Secretary	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	345	Demand deposits	9	445
U.S. Treasury securities	1	311	Time deposits	11	137
Oblig. of other U.S. Gov't agencies & corporations ...		600	U.S. Gov't deposits		191
Oblig. of States & political subdivisions	3	829	Public funds	1	718
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		100	Total Deposits	22	491
Loans (Net)	17	139	Excess funds purchased		
Bank premises, furniture and fixtures		136	All other liabilities		22
All other assets		170	Total liabilities	22	513
			Equity Capital		
			Capital stock		200
			Surplus		800
			Undivided profits	1	088
			Capital reserves		29
			Total Equity Capital	2	117
			Subordinated notes & debentures		
TOTAL	24	630	TOTAL	24	630

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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 — 0; Outside City — 0

Principal Officers		Directors
*Larry R. McCord	President	Larry R. McCord
Mrs. J. Thurston Howell	Vice President	Mrs. J. Thurston Howell
Mrs. Mary H. Martin	Cashier	Mrs. Mary H. Martin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		402	Demand deposits	2	142
U.S. Treasury securities	2	800	Time deposits	2	556
Oblig. of other U.S. Gov't agencies & corporations		300	U.S. Gov't deposits		12
			Public funds		343
Oblig. of States & political subdivisions		589	Deposits of banks		
			Total Deposits	5	053
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold		200	Total liabilities	5	053
Loans (Net)	1	229			
Bank premises, furniture and fixtures		3	**Equity Capital**		
All other assets		5	Capital stock		150
			Surplus		100
			Undivided profits		85
			Capital reserves		140
			Total Equity Capital		475
			Subordinated notes & debentures		
TOTAL	5	528	TOTAL	5	528

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THE PEOPLES BANK, WALDO

Population 1,658 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		476	Demand deposits	2	665
U.S. Treasury securities	1	415	Time deposits	5	492
Oblig. of other U.S. Gov't agencies & corporations ...	1	609	U.S. Gov't deposits		4
			Public funds		836
Oblig. of States & political subdivisions	1	797	Deposits of banks		
			Total Deposits	8	997
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold			Total liabilities	8	997
Loans (Net)	4	726			
Bank premises, furniture and fixtures		11	**Equity Capital**		
All other assets		8	Capital stock		250
			Surplus		250
			Undivided profits		535
			Capital reserves		10
			Total Equity Capital	1	045
			Subordinated notes & debentures		
TOTAL	10	042	TOTAL	10	042

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BANK OF WALDRON, WALDRON

Population 2,400 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers		Directors
Dale Rodgers	Chairman of Board	Dale Rodgers
*Bill Philpot	President	Bill Philpot
Knox Dozier	Executive Vice President	Knox Dozier
Patsy Hawkins	Vice President & Cashier	Charlye Davidson
Pat Davenport	Vice President	W. W. Davis
Wanda Kuhlmann	Assistant Cashier	Isom Crutchfield
Carolyn Terrill	Assistant Cashier	O. K. Goodner
Robbie Zimmer	Assistant Cashier	S. E. Mitchell

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	291	Demand deposits	5	959
U.S. Treasury securities	1	268	Time deposits	13	314
Oblig. of other U.S. Gov't agencies & corporations	2	587	U.S. Gov't deposits		140
Oblig. of States & political subdivisions	4	838	Public funds	1	774
All other securities including corporate stocks			Deposits of banks		
Excess funds sold		150	Total Deposits	21	187
Loans (Net)	13	342	Excess funds purchased		
Bank premises, furniture and fixtures		42	All other liabilities		190
All other assets		293	Total liabilities	21	377
			Equity Capital		
			Capital stock		600
			Surplus	1	000
			Undivided profits		834
			Capital reserves		
			Total Equity Capital	2	434
			Subordinated notes & debentures		
TOTAL	23	811	TOTAL	23	811

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WARREN BANK AND TRUST COMPANY, WARREN

Population 7,031 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 2; Outside City — 1

Principal Officers

*Gerard Sangster .....President
Gerald Burton .....Senior Vice President, Cashier, Trust Officer
Pauline Hollingsworth .....Vice President
Joe Eason .....Vice President
James E. Smith ....Assistant Vice President
Ouita Huitt .....Assistant Vice President
Betty Lovett .....Assistant Cashier
Katherine Fort .....Assistant Cashier
Carolyn Curry .....Assistant Cashier
George Hamilton .....Assistant Cashier
William C. Wisener .....Assistant Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	4	989	Demand deposits	6	908
U.S. Treasury securities		929	Time deposits	23	242
Oblig. of other U.S. Gov't agencies & corporations ...			U.S. Gov't deposits		143
			Public funds	2	420
Oblig. of States & political subdivisions	5	236	Deposits of banks		
			Total Deposits	32	713
All other securities including corporate stocks	1	003	Excess funds purchased		
			All other liabilities		368
Excess funds sold		950	Total liabilities	33	081
Loans (Net)	21	271			
Bank premises, furniture and fixtures		946	**Equity Capital**		
All other assets		578	Capital stock		300
			Surplus		400
			Undivided profits		751
			Capital reserves	1	370
			Total Equity Capital	2	821
			Subordinated notes & debentures		
TOTAL	35	902	TOTAL	35	902

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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 — 0; Outside City — 1

Principal Officers

*John Hogue .....President
Niles Bise .....Sr. Vice President
Michael Gillis .....Cashier
Bill Craft .....Assistant Cashier

Directors

John Hogue
Niles Bise
Ronald Hogue
Earnest Hogue
Malcolm Hogue
R. H. Ziegenhorn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		861	Demand deposits	4	431
U.S. Treasury securities	3	166	Time deposits	11	855
Oblig. of other U.S. Gov't agencies & corporations ...	3	264	U.S. Gov't deposits		142
Oblig. of States & political subdivisions	2	860	Public funds	1	478
All other securities including corporate stocks		101	Deposits of banks		67
Excess funds sold			Total Deposits	17	973
Loans (Net)	9	513	Excess funds purchased		300
Bank premises, furniture and fixtures		193	All other liabilities		37
All other assets		43	Total liabilities	18	310
			Equity Capital		
			Capital stock		200
			Surplus		800
			Undivided profits		662
			Capital reserves		29
			Total Equity Capital	1	691
			Subordinated notes & debentures		
TOTAL	20	001	TOTAL	20	001

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MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,007 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 1; Outside City — 0

Principal Officers

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

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	2	347
U.S. Treasury securities		801
Oblig. of other U.S. Gov't agencies & corporations ...	5	783
Oblig. of States & political subdivisions.....	3	848
All other securities including corporate stocks		100
Excess funds sold		
Loans (Net).....	20	324
Bank premises, furniture and fixtures.....		162
All other assets		215
TOTAL	33	580

Liabilities	Mil.	Thou.
Demand deposits	6	741
Time deposits	17	291
U.S. Gov't deposits		154
Public funds.....	5	231
Deposits of banks.....		
Total Deposits.....	29	417
Excess funds purchased	1	550
All other liabilities		81
Total liabilities	31	048
Equity Capital		
Capital stock		500
Surplus.....		800
Undivided profits	1	142
Capital reserves		90
Total Equity Capital	2	532
Subordinated notes & debentures.....		
TOTAL.....	33	580

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BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 25,892 Crittenden County
Chartered April 21, 1928 P.O. Box 128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — 0

Principal Officers

*Jack K. Hogan .....President
Robert L. Wright .Executive Vice President
Paul Neal .....Vice President
James W. Russell .....Trust Officer
Mary Goe ....Vice Pres. & Trust Operations
Robert L. Naylor .....Vice President
Charles Ellard .....Vice President
Josephine Duncan.....Cashier
Ola Jones ..... Assistant Cashier
Judy Gobbell .....Assistant Cashier
Doris Swindler .....Assistant Cashier
Janie L. Tate .....Assistant Cashier
Jan Willis .....Assistant Cashier
Ruth Manchester ....Vice Pres. & Secretary
James W. Skelley .....Vice President

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	4	460
U.S. Treasury securities	4	814
Oblig. of other U.S. Gov't agencies & corporations ...	4	452
Oblig. of States & political subdivisions.....	7	074
All other securities including corporate stocks		11
Excess funds sold	2	800
Loans (Net).....	16	875
Bank premises, furniture and fixtures.....		364
All other assets		662
TOTAL	41	512

Liabilities	Mil.	Thou.
Demand deposits	13	893
Time deposits	19	789
U.S. Gov't deposits		346
Public funds.....	3	764
Deposits of banks.....		10
Total Deposits.....	37	802
Excess funds purchased		
All other liabilities		281
Total liabilities	38	083
Equity Capital		
Capital stock	1	000
Surplus.....	1	000
Undivided profits.....	1	403
Capital reserves		26
Total Equity Capital	3	429
Subordinated notes & debentures.....		
TOTAL.....	41	512

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RICE GROWERS BANK, WHEATLEY

Population 507 St. Francis County
Chartered September 27, 1909 P.O. Box 156 Telephone Number 457-2311
Zip Code 72392
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

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

Directors

William L. Horner, Jr.
Mayme Lyon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		871	Demand deposits	2	690
U.S. Treasury securities		399	Time deposits	5	874
Oblig. of other U.S. Gov't agencies & corporations ...	1	703	U.S. Gov't deposits		40
Oblig. of States & political subdivisions	1	057	Public funds	1	970
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	10	574
Loans (Net)	6	997	Excess funds purchased		
Bank premises, furniture and fixtures		374	All other liabilities		
All other assets		43	Total liabilities	10	574
			Equity Capital		
			Capital stock		100
			Surplus		600
			Undivided profits		170
			Capital reserves		
			Total Equity Capital		870
			Subordinated notes & debentures		
TOTAL	11	444	TOTAL	11	444

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WILMOT STATE BANK, WILMOT

Population 1,200 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-5500
Zip Code 71676
Number of Branches: Inside City — 0; Outside City — 0

Principal Officers

Wm. B. de Yampert .....President
*John Crews .....Executive Vice President
N. R. Kirkwood .....Vice President
Sue H. Johnson .....Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		725	Demand deposits	1	324
U.S. Treasury securities		839	Time deposits	1	185
Oblig. of other U.S. Gov't agencies & corporations ...		100	U.S. Gov't deposits		35
			Public funds		952
Oblig. of States & political subdivisions		358	Deposits of banks		
			Total Deposits	3	496
All other securities including corporate stocks			Excess funds purchased		
			All other liabilities		
Excess funds sold			Total liabilities	3	496
Loans (Net)	2	330			
Bank premises, furniture and fixtures		3	**Equity Capital**		
All other assets		18	Capital stock		120
			Surplus		405
			Undivided profits		352
			Capital reserves		
			Total Equity Capital		877
			Subordinated notes & debentures		
TOTAL	4	373	TOTAL	4	373

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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 — 0; Outside City — 1

Principal Officers

R. E. L. Wilson .....Chairman of the Board
*J. B. Gwyn.....President
J. T. Shenep .....Cashier
(Mrs.) Florabel Bishop ....Assistant Cashier
(Mrs.) Gatha Watson.....Assistant Cashier
(Keiser Office)

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		993	Demand deposits	2	649
U.S. Treasury securities	1	771	Time deposits	4	146
Oblig. of other U.S. Gov't agencies & corporations ...		500	U.S. Gov't deposits		66
Oblig. of States & political subdivisions	1	516	Public funds.....	1	369
All other securities including corporate stocks			Deposits of banks		
Excess funds sold	1	250	Total Deposits.....	8	230
Loans (Net).....	3	661	Excess funds purchased		
Bank premises, furniture and fixtures.....		16	All other liabilities		29
All other assets			Total liabilities	8	259
			Equity Capital		
			Capital stock		100
			Surplus.....		900
			Undivided profits		448
			Capital reserves		
			Total Equity Capital	1	448
			Subordinated notes & debentures.....		
TOTAL	9	707	TOTAL.....	9	707

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CROSS COUNTY BANK, WYNNE

Population 7,296 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1

Principal Officers

Rafe Andrews .....President
*Ken McClanahan .....Exec. Vice President
Winifred G. Sigman .Adm. Vice President & Cashier
Bobbie Nell Brown .....Vice President
Mazie Ballard .....Vice President
Ann Jones .....Assistant Vice President
Larry Lawson .....Assistant Vice President
Twyla Hollowell .....Assistant Cashier
Ronnie Sims .....Assistant Cashier
Judy Thomas .....Executive Secretary

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.
Cash & due from banks	1	891
U.S. Treasury securities	1	633
Oblig. of other U.S. Gov't agencies & corporations	3	917
Oblig. of States & political subdivisions	3	942
All other securities including corporate stocks		
Excess funds sold		
Loans (Net)	15	029
Bank premises, furniture and fixtures		588
All other assets		431
TOTAL	27	431

Liabilities	Mil.	Thou.
Demand deposits	7	877
Time deposits	14	451
U.S. Gov't deposits		198
Public funds	2	184
Deposits of banks		
Total Deposits	24	710
Excess funds purchased		
All other liabilities		236
Total liabilities	24	946
Equity Capital		
Capital stock		500
Surplus		750
Undivided profits	1	219
Capital reserves		16
Total Equity Capital	2	485
Subordinated notes & debentures		
TOTAL	27	431

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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 — 0; Outside City — 1

Principal Officers		Directors
*Bernice Berry	President	Bernice Berry
John E. Linton	Executive Vice President	Fred A. Berry
Fred A. Berry	Vice President	John E. Linton
Jimmy N. Thomason	Vice President	Jimmy N. Thomason
Duane C. Price	Vice President	Karl King
Sherry Graham	Assistant Cashier	Hal Burnes
		Dennis Bechhold
		Larry Evans
		Wynona Willingham
		Oran Carter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	266	Demand deposits	5	045
U.S. Treasury securities		196	Time deposits	10	780
Oblig. of other U.S. Gov't agencies & corporations			U.S. Gov't deposits		54
Oblig. of States & political subdivisions	3	830	Public funds	1	016
All other securities including corporate stocks			Deposits of banks		
Excess funds sold			Total Deposits	16	895
Loans (Net)	13	566	Excess funds purchased	1	000
Bank premises, furniture and fixtures		437	All other liabilities		132
All other assets		548	Total liabilities	18	027
			Equity Capital		
			Capital stock		208
			Surplus		700
			Undivided profits		908
			Capital reserves		
			Total Equity Capital	1	816
			Subordinated notes & debentures		
TOTAL	19	843	TOTAL	19	843

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SIXTY-FOURTH 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, 1978

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GUARANTY LOAN & TRUST COMPANY, HELENA

Population 11,000 Phillips County
Chartered February 9, 1910 P.O. Box 219 Telephone Number 338-6708
Zip Code 72342
(Not engaged in commercial banking)

Principal Officers		Directors
*Sam J. Howe	Chairman of Board	Sam J. Howe
Otis W. Howe, Jr.	President	Otis W. Howe, Jr.
J. H. Howe	Vice President	J. H. Howe
Carl D. Morris	Secretary-Treasurer	Carl D. Morris
		Robert Howe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	40	Trust funds	38
Loans (Net)	117	Total trust funds	38
Business premises, furniture and fixtures	2	Total liabilities	38
All other assets	40	**Equity Capital**	
		Capital stock	50
		Surplus	50
		Undivided profits	61
		Total Equity Capital	161
TOTAL	199	TOTAL	199

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Federal Reserve Bank of St. Louis

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered June 5, 1925 P.O. Box 4143 Telephone Number 758-1212
Zip Code 72116
(Not engaged in commercial banking)

Principal Officers

Justin Matthews, III ....Chairman of Board
*Walter L. Burroughs.....President
J. Somers Matthews.....Vice President
Hal C. Matthews .....Asst. Vice President
Eva M. Hale.....Secretary-Treasurer
Betty M. Couch .....Asst. Secretary

Directors

Justin Matthews, III
Walter L. Burroughs
Eva M. Hale
Lila B. Hornor
Richard B. Adkisson
Howard Cockrill
Jas. D. Simpson
Anne M. Glenn,
Deceased March 16, 1978
Robert K. Beal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from banks	421	All other liabilities	91
Oblig. of States & political subdivisions	30	Total liabilities	91
Business premises, furniture and fixtures	2	**Equity Capital**	
All other assets	162	Capital stock	164
		Surplus	20
		Undivided profits	340
		Total Equity Capital	524
TOTAL	615	TOTAL.....	615

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SIXTY-FOURTH 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, 1978

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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-Controller
George L. McClure .....Treasurer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	187	Investment Certificates	7	137
Oblig. of States & political subdivisions		855	Total Certificates	7	137
All other securities including corporate stocks	1	802	All other liabilities		27
Loans (Net)	4	018	Total liabilities	7	164
All other assets		47	**Equity Capital**		
			Capital stock		242
			Surplus		258
			Undivided profits		245
			Total Equity Capital		745
TOTAL	7	909	TOTAL	7	909

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HALLMARK LOAN AND INVESTMENT CORPORATION
NORTH LITTLE ROCK

Population 60,040 Pulaski County
Chartered October 21, 1927 Telephone Number 376-3523
Zip Code 72114
Act III, Industrial Loan Institution
(Not engaged in commercial banking)

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks		350	Investment Certificates	1	749
Loans (Net)	1	615	Total Certificates	1	749
Business premises, furniture and fixtures		5	All other liabilities		83
All other assets		49	Total liabilities	1	832
			Equity Capital		
			Capital stock		37
			Surplus		150
			Total Equity Capital		187
TOTAL	2	019	TOTAL	2	019

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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. .....President & CEO
G. E. Puddephatt .....Sr. Vice Pres. & Sec.
David A. Short .....Vice President
Daniel C. Horton .....Treasurer

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1978

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from banks	1	553	Investment Certificates	9	637
Loans (Net).....	6	048	Total Certificates	9	637
Business premises, furniture and fixtures.....		84	All other liabilities		996
All other assets	3	970	Total liabilities	10	633
			Equity Capital		
			Capital stock		125
			Surplus		625
			Undivided profits		272
			Total Equity Capital	1	022
TOTAL	11	655	TOTAL.....	11	655

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