

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1979**



BILL CLINTON
Governor

B. J. LAMBERT, JR.
State Bank Commissioner

BURL C. ROTENBERRY
Director
Department of Commerce

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

FOR THE YEAR ENDED JUNE 30, 1979

B. J. LAMBERT, JR.

State Bank Commissioner



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STATE OF ARKANSAS

OFFICE OF STATE BANK DEPARTMENT

July 2, 1979

To the Honorable Bill Clinton
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-Fifth Annual Report of the State Bank Department for the fiscal year ended June 30, 1979.

At June 30, 1979, there were 194 State-chartered commercial banks under supervision of the State Bank Department as compared to the total of 188 on June 30, 1978. The gain of the additional six banks was the result of two new State banks being chartered together with four former National banks converting to State-chartered status. The new State-chartered banks are The First State Bank of Beebe, Beebe, and The Scott County Bank, Waldron. These banks are not open for business at this time; therefore, their statistics are not listed in this report. The converted National banks and their respective former and present corporate titles are as follows: The First National Bank, Newport, to First State Bank of Newport, Newport; The Farmers National Bank, Clarksville, to Farmers Bank & Trust Co., Clarksville; First National Bank, Warren, to First State Bank of Warren, Warren; First National Bank & Trust Co., Mountain Home, to First Bank & Trust Co. of Mountain Home, Mountain Home. The combined assets of the four former National banks totaled \$168,481,000 as of June 30, 1979.

The assets of the State banks totaled \$4,570,253,000 at June 30, 1979, compared to total assets of \$4,052,713,000 this time last year, a dollar increase of \$517,540,000 or 12.77%.

In addition to the 194 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 199 financial institutions as of June 30, 1979.

In addition to the information set out above, this report reflects in detail the condition of each of the 197 *active* institutions as of June 30, 1979. 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,

B. J. LAMBERT, JR.
State Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

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

DEPARTMENTAL ROSTER

B. J. Lambert, Jr. State Bank Commissioner
 Don R. Clark Assistant Bank Commissioner
 Harry E. Meek Department Attorney
 Louis W. Elkins Financial Analyst
 Jackie Dicus Accountant

SENIOR BANK EXAMINERS

Tod W. Alstadt	I. Joe Miles
James Edington	Charles S. Penick
James H. Hearnberger	Steven L. Purdy
Larry M. Hillyard	Olan B. Wages

JUNIOR AND ASSISTANT BANK EXAMINERS

Charles E. Cook	Victoria J. Avery
Jerry Land	Steve L. Bryan
Dianne Lefear	Sue Burgess
Marc J. McCain	Bill W. Conner, III
Risa L. McLemore	Joe H. Paulk
William R. Milum	Phil W. Stark
Marc Pope	Mark W. Wegener

Charles L. Tennyson

SECRETARIES

Wanda Cockrell	Mona O'Kelley
Cynthia Wiese	Debbie Duhon
Mary Eagles	

STATE BANKING BOARD

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

OFFICE STATE BANK DEPARTMENT

One Capitol Mall, 4B — 210
 Little Rock, Arkansas 72201
 Telephone: (501) 371-1117

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No. Name	Date of Appointment	Date Service Ended
1. John M. Davis	October 6, 1913	October 3, 1918
2. A. J. Reap	October 3, 1918	March 22, 1919
3. W. T. Maxwell	March 22, 1919	September 1, 1921
4. Charles McKee	September 1, 1921	July 28, 1925
5. Loid Rainwater	July 28, 1925	February 8, 1927
6. Walter E. Taylor	February 8, 1927	January 10, 1933
7. Marion Wasson	January 10, 1933	January 12, 1937
8. Grover S. Jernigan	January 12, 1937	January 14, 1941
9. Thomas W. Leggett ...	January 14, 1941	February 1, 1949
10. S. J. Dean	February 1, 1949	December 31, 1949
11. Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12. A. R. Merritt	March 14, 1953	February 8, 1955
13. Dick Simpson	February 8, 1955	March 2, 1967
14. H. C. Adams	March 3, 1967	March 16, 1979
15. Don R. Clark (Acting) .	March 16, 1979	April 19, 1979
16. B. J. Lambert, Jr.	April 19, 1979	

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1978 through June 30, 1979.

RECEIPTS

Cash Balance June 30, 1978	\$234,536.41
Examination and Assessment Fees	\$730,997.06
Charter and Amendment Fees	16,079.90
Teller's Facility Application and Protest Fees	4,000.00
Penalties for Reserve Deficiencies	10,002.10
Miscellaneous Fees	1,689.10
Refund to Expenditures	1,532.97
Reimbursement for M & R Sales	200.00
	764,501.13
	\$999,037.54

DISBURSEMENTS

Salaries	\$408,483.16
Extra Help	7,193.98
Maintenance and General Operations	195,305.78
S. S., Retirement, and Insurance Matching	77,996.78
Professional Services	6,500.00
Service Charge by State Treasurer	11,414.21
Cash Balance June 30, 1979	292,143.63
	706,893.91
	\$999,037.54

THE ARKANSAS BANKERS ASSOCIATION

1027 Pyramid Building
Little Rock, Arkansas 72201
(501) 376-3741

1979-80 BOARD OF DIRECTORS

JOE S. HIATT, Chairman and President, American State Bank, Charleston,
President
LOUIS RAMSAY, Chairman, Simmons 1st National Bank, Pine Bluff, First
Vice President
B. J. FORD, Chairman and President, The Merchants & Planters Bank,
Camden, Second Vice President.
M. S. WOODRUFF, President and Trust Officer, Citizens Bank & Trust Co.,
Carlisle, Treasurer
H. C. CARVILL, Executive Director, Arkansas Bankers Association

to 1980

HAROLD HENSON, President, City National Bank, Fort Smith
NEIL WILKINS, President and Cashier, Newton County Bank, Jasper

to 1981

BILL BOWMAN, President, McGehee Bank
B. J. DAUGHERTY, President, First State Bank, Conway
GORDON PARKER, President, The 1st National Bank, El Dorado
W. MAURICE SMITH, Chairman and President, Bank of Cherry Valley
E. D. YANCEY, Executive Vice President, First Security Bank, Searcy

to 1982

ELMER FERGUSON, Chairman, DeWitt Bank & Trust Co.
DOUG GLOVER, Chairman and President, 1st National Bank of Eastern
Arkansas, Forrest City
W. H. HANDY, President, First National Bank, Magnolia

At-Large

WILLIAM H. BOWEN, President, Commercial National Bank, Little Rock
WILLIAM H. BRANDON JR., President, First National Bank of Phillips
County, Helena

YOUNG BANKER SECTION OFFICERS

JIM KELLEY, Marketing Officer, First American National Bank, North Little
Rock, President
JUDY SLIGH, Administrative Officer, Citizens First State Bank, Arkadel-
phia, Vice President
SUSIE DERDEN, Assistant Cashier, Citizens National Bank of Jacksonville,
Secretary
HARRY WEBB, Assistant Vice President, Helena National Bank, Treasurer

**THE REGIONAL ADMINISTRATOR
OF NATIONAL BANKS**

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

Regional Administrator Dean S. Marriott
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	A. Melvin Carr
Vice President	James R. Kennedy
Vice President	John F. Otting
Vice President	Warren T. Snover
Vice President	Robert W. Thomas
General Auditor	Robert E. Matthews
Vice President	Delmer D. Weisz
Vice President	Carol B. Claypool

**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	David T. Rennie

**FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION**

**One Commerce Square, Suite 1800
Memphis, Tennessee 38103**

Telephone Number 521-3872

Area Code 901

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

EXAMINERS FOR ARKANSAS

Robert E. Conatser Russellville
Rickey M. Brunner Russellville
Karl F. Kauffman Russellville
James J. Peacock, Jr. Russellville
Robert C. Barber Jonesboro
Jack P. Court, Jr. Jonesboro
Jerry L. Duncan Jonesboro
John R. Gillette 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
James J. Francomacaro Memphis
Arthur B. Monroe Memphis

**STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF
STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1979**

(With Comparative Statement as of June 30, 1978, reported
in millions & nearest thousand)

COMMERCIAL BANKS ONLY

	June 30, 1979		June 30, 1978		Increase (Decrease)	
	Banks 192	Banks 188	Banks 188	Banks 188	(Decrease)	(Decrease)
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
ASSETS						
Cash and due from depository institutions	\$ 366	810	\$ 320	020	\$ 46	790
U.S. Treasury Securities	339	492	297	408	42	084
Obligations of other U.S. Government agencies and corporations	311	845	264	246	47	599
Obligations of States and political subdivisions	666	456	612	164	54	292
All other securities	28	837	18	305	10	532
Excess funds sold and securities purchased under agreements to resell ...	151	702	80	386	71	316
Loans, Net	2,556	234	2,340	095	216	139
Bank premises, furniture and fixtures, and other assets representing bank premises ..	76	827	64	239	12	588
All other assets	72	050	55	850	16	200
TOTAL ASSETS	\$4,570	253	\$4,052	713	\$517	540

	June 30, 1979		June 30, 1978		Increase (Decrease)	
	Banks 192	Banks 188	Banks 192	Banks 188	(Increase)	(Decrease)
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
LIABILITIES						
Demand deposits, individs., partnerships, and corps.	\$1,173	241	\$1,083	507	\$ 89	734
Time deposits, individuals, partnerships, and corps.	2,457	877	2,121	309	336	568
Deposits of U.S. Government ...	6	947	25	576	(18	629)
Deposits of States and political subdivisions	380	979	353	564	27	415
All other deposits	15	025	12	132	2	893
Certified and officers' checks	23	625	23	276		349
TOTAL DEPOSITS	<u>4,057</u>	<u>694</u>	<u>3,619</u>	<u>364</u>	<u>438</u>	<u>330</u>
Total Demand	[1,323	767]	[1,250	986]	[72	781]
Total Time	[2,733	927]	[2,368	378]	[365	549]
Excess funds purchased and securities sold under agreements to repurchase ...	56	441	53	923	2	518
All other liabilities	50	559	31	991	18	568
TOTAL LIABILITIES	<u>4,164</u>	<u>694</u>	<u>3,705</u>	<u>278</u>	<u>459</u>	<u>416</u>
EQUITY CAPITAL						
Capital stock	72	606	66	973	5	633
Surplus	129	851	114	268	15	583
Undivided profits and capital reserves	179	199	144	461	34	738
TOTAL EQUITY CAPITAL	<u>381</u>	<u>656</u>	<u>325</u>	<u>702</u>	<u>55</u>	<u>954</u>
Subordinated notes and debentures	23	903	21	733	2	170
TOTAL LIABILITIES AND EQUITY CAPITAL	<u>\$4,570</u>	<u>253</u>	<u>\$4,052</u>	<u>713</u>	<u>\$517</u>	<u>540</u>

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

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
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
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000

**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	2		2
Benton	7	2	6
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	3		1
Cleveland	2		1
Columbia	3		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	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	1
Izard	3		2
Jackson	3	1	4
Jefferson		4	4
Johnson	2		2
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		2

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

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		1
Newton	1		1
Ouachita	3	1	4
Perry	1		
Phillips	3	2	
Pike	4		
Poinsett	6	1	1
Polk	1	1	2
Pope	3	1	2
Prairie	2		2
Pulaski	4	7	
Randolph	3		1
St. Francis	2	2	1
Saline	2		3
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
	<u>*192</u>	<u>68</u>	<u>126</u>

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

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

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
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
Farmers Bank & Trust Co.	Clarksville	Coal Hill	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
Prairie County Bank	Hazen	Biscoe	Prairie
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 Northeastern Arkansas ...	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead

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

Name of Bank	Location	Location of Facility	County
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	Wicks	Polk
Union Bank & Trust Company	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
First State Bank of Newport	Newport	Grubbs	Jackson
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
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Company	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
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 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
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski

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
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

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

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Vil.	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	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	Forest City	Palestine	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Spgs. Vil.	Garland
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
The First National Bank	Nashville	Mineral Spgs.	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliff	Logan
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
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil. Thou.	
April 15, 1953	The Citizens Bank 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		650
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
Metropolitan Trust Company	North Little Rock
Guaranty Loan & Trust Company	Wabash

INDUSTRIAL LOAN INSTITUTIONS, ACT III

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

AMENDMENTS ALTERING CAPITAL STRUCTURE**July 1, 1978 to June 30, 1979**

1. Merchants and Farmers Bank, Dumas, increased capital stock from \$300,000 to \$1,000,000 by a transfer of \$700,000 from Undivided Profits to Capital.
2. Bank of Delight, Delight, increased capital stock from \$62,500 to \$78,125 by sale of new stock.
3. Planters Bank and Trust Company, Forrest City, increased capital stock from \$300,000 to \$600,000 by a transfer of \$300,000 from Undivided Profits to Capital.
4. Clark County Bank, Gurdon, increased capital stock from \$1,000,000 to \$1,100,000 by a transfer of \$100,000 from Undivided Profits to Capital.
5. Citizens Bank of Lavaca, Lavaca, increased capital stock from \$90,000 to \$180,000 by sale of new stock.
6. Earle State Bank, Earle, increased capital stock from \$400,000 to \$500,000 by a transfer of \$100,000 from Undivided Profits to Capital.
7. Prairie County Bank, Hazen, increased capital stock from \$75,000 to \$86,250 by sale of new stock.
8. Bank of New Edinburg, New Edinburg, increased capital stock from \$25,000 to \$35,000 by sale of new stock.
9. Bank of Ashdown, Ashdown, increased capital stock from \$150,000 to \$450,000 by sale of new stock.
10. Peoples Bank and Trust Company, Mountain Home, increased capital stock from \$1,300,000 to \$1,500,000 by a transfer of \$200,000 from Undivided Profits to Capital.
11. Clark County Bank, Gurdon, increased capital stock from \$1,100,000 to \$1,200,000 by a transfer of \$100,000 from Undivided Profits to Capital.
13. Union Bank and Trust Company, Monticello, increased capital stock from \$800,000 to \$1,000,000 by a transfer of \$200,000 from Undivided Profits to Capital.
14. First State Bank, Springdale, increased capital stock from \$726,000 to \$798,600 by a transfer of \$72,600 from Undivided Profits to Capital.
15. Bank of Blevins, Blevins, increased capital stock from \$75,000 to \$100,000 by transfer of \$25,000 from Undivided Profits to Capital.
16. Little River Bank, Lepanto, increased capital stock from \$200,000 to \$400,000 by transfer of \$200,000 from Surplus to Capital.
17. Bank of Ozark, Ozark, increased capital stock from \$375,000 to \$500,000 by transfer of \$125,000 from Undivided Profits to Capital.
18. Bank of Delight, Delight, increased capital stock from \$78,125 to \$156,250 by transfer of \$78,125 from Undivided Profits to Capital.
19. The Exchange Bank and Trust Company, El Dorado, increased capital stock from \$600,000 to \$800,000 by transfer of \$200,000 from Undivided Profits to Capital.
20. Bank of Eureka Springs, Eureka Springs, increased capital stock from \$100,000 to \$400,000 by transfer of \$300,000 from Undivided Profits to Capital.

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

21. **First Bank and Trust Company of Mountain Home, Mountain Home, increased capital stock from \$581,300 to \$1,162,600 by transfer of \$581,300 from Undivided Profits to Capital.**
22. **Farmers & Merchants Bank, Des Arc, increased capital stock from \$400,000 to \$440,000 by transfer of \$40,000 from Undivided Profits to Capital.**
23. **First Security Bank of North Arkansas, Horseshoe Bend, increased capital stock from \$225,000 to \$280,000 by sale of new stock.**
24. **First State Bank of Warren, Warren, increased capital stock from \$500,000 to \$590,000 by sale of new stock.**

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1978 to June 30, 1979

1. Peoples Bank and Loan Company, Lewisville, from 5 to 7; to 5 to 15.
2. Bank of Eureka Springs, Eureka Springs, from 7 to 9.

AMENDMENT CHANGING CORPORATE NAME OF BANK

July 1, 1978 to June 30, 1979

1. The Caraway Bank, Caraway, changed its corporate name to "Caraway Bank".

AMENDMENT ADOPTING TRUST POWERS

July 1, 1978 to June 30, 1979

1. The Bank of Montgomery County, Mount Ida

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of capital accounts (including Subordinated notes and debentures) to total assets of the 192 Arkansas State Banks as of June 30, 1979 is 8.9%. The following commercial banks equal or exceed this percentage.

Name	Location	Percentage
Commercial Bank at Alma	Alma	9.8
Bank of Amity	Amity	10.2
Bank of Ashdown	Ashdown	10.0
Bank of Atkins	Atkins	9.5
The Bank of Augusta	Augusta	12.0
Continental Bank and Trust Company	Barling	11.5
Citizens Bank	Beebe	13.5
Union Bank of Benton	Benton	9.2
Citizens Bank	Booneville	9.1
Bank of Brinkley	Brinkley	8.9
State Bank of Calico Rock	Calico Rock	10.0
American State Bank	Charleston	10.5
Bank of Cherry Valley	Cherry Valley	9.1
Arkansas State Bank	Clarksville	9.9
Clinton State Bank	Clinton	9.5
First State Bank and Trust Company	Conway	9.7
Bank of Dardanelle	Dardanelle	10.3
Decatur State Bank	Decatur	10.5
Bank of Delight	Delight	9.3
Dermott State Bank	Dermott	11.8
Farmers & Merchants Bank	Des Arc	14.3
DeWitt Bank and Trust Company	DeWitt	11.1
Peoples Bank	Dierks	11.4
Dumas State Bank	Dumas	12.1
Merchants and Farmers Bank	Dumas	11.8
Earle State Bank	Earle	9.9
The Delta State Bank	Elaine	24.9
Bank of England	England	12.0
The Citizens Bank	England	15.7
The Eudora Bank	Eudora	12.2
Bank of Eureka Springs	Eureka Springs	9.8
Bank of Evening Shade	Evening Shade	10.9
Fordyce Bank & Trust Co.	Fordyce	10.0
Planters Bank and Trust Company	Forrest City	10.6
Planters and Merchants Bank	Gillett	10.5
Bank of Glenwood	Glenwood	8.9
Caddo State Bank	Glenwood	13.5
First State Bank	Gould	9.0
Bank of Gravett	Gravette	9.4
Farmers Bank	Greenwood	10.1
The First Bank	Griffithville	10.3
Farmers Bank	Hamburg	9.5
Calhoun County Bank	Hampton	11.7
The Bank of Harrisburg	Harrisburg	9.4
The Security Bank	Harrison	8.9
Prairie County Bank	Hazen	9.4
Heber Springs State Bank	Heber Springs	9.9
Bank of Holly Grove	Holly Grove	12.8
Horatio State Bank	Horatio	9.5
First Jacksonville Bank	Jacksonville	11.1
Bank of Northeast Arkansas	Jonesboro	9.4
Farmers and Merchants Bank	Judsonia	12.5
Bank of Kensett	Kensett	27.6
Bank of Kingston	Kingston	9.6

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

Bank of Lake Village	Lake Village	9.2
First State Bank of Lake Village	Lake Village	10.0
Leachville State Bank	Leachville	15.8
Little River Bank	Lepanto	12.8
Bank of Lockesburg	Lockesburg	10.4
First State Bank	Lonoke	10.9
Farmer's Bank & Trust Company	Magnolia	12.1
Peoples Bank	Mammoth Spring	10.2
Merchants & Planters Bank	Manila	12.9
Bank of Mansfield	Mansfield	9.9
Farmers and Merchants Bank	Marianna	9.0
Citizens Bank	Marion	13.5
Bank of Marvell	Marvell	11.8
McGehee Bank	McGehee	10.1
The Bank of Melbourne	Melbourne	12.1
The Union Bank of Mena	Mena	11.9
The First State Bank	Morrilton	11.2
Morrilton Security Bank	Morrilton	9.2
Peoples Bank and Trust Company	Mountain Home	9.4
Bank of Mountain View	Mountain View	10.8
The Bank of Montgomery County	Mount Ida	10.0
Bank of Mulberry	Mulberry	9.9
Pike County Bank	Murfreesboro	10.1
Merchants & Planters Bank	Newport	9.4
Security Bank	Paragould	8.9
Bank of Parkdale	Parkdale	9.2
First State Bank	Parkin	10.9
Piggott State Bank	Piggott	9.3
Planters & Stockmen Bank	Pocahontas	9.4
The Peoples Bank	Portland	15.4
Portland Bank	Portland	10.1
Farmers and Merchants Bank	Prairie Grove	8.9
Bank of Prescott	Prescott	10.6
The Bank of Rector	Rector	10.7
The Bank of Rison	Rison	14.9
Peoples Bank and Trust Company	Russellville	9.2
Logan County Bank	Scranton	9.7
First Security Bank	Searcy	8.9
Bank of Sidney	Sidney	10.4
Citizens Bank	Strong	17.4
The Farmers and Merchants Bank	Stuttgart	8.9
Citizens Bank	Tillar	9.4
Bank of Tuckerman	Tuckerman	11.0
Tyronza Bank	Tyronza	10.5
Citizens Bank & Trust Co.	Van Buren	9.3
Peoples Bank & Trust Co.	Van Buren	9.9
Bank of Waldo	Waldo	9.0
The Peoples Bank	Waldo	10.9
Bank of Waldron	Waldron	10.6
Bank of Weiner	Weiner	9.6
Wilmot State Bank	Wilmot	17.3
Bank of Wilson	Wilson	17.0
Cross County Bank	Wynne	8.9
The Bank of Yellville	Yellville	9.8

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

(Commercial Banks only)

1969-1979

	June 30, 1969	June 30, 1979
Number of banks with assets of less than \$1,000,000	9	1
With assets of \$1,000,000 to \$2,000,000	15	3
With assets of \$2,000,000 to \$3,500,000	41	2
With assets of \$3,500,000 to \$5,000,000	27	5
With assets of \$5,000,000 to \$7,500,000	36	19
With assets of \$7,500,000 to \$10,000,000	12	13
With assets of \$10,000,000 to \$15,000,000	22	47
With assets of \$15,000,000 to \$20,000,000	9	20
With assets of \$20,000,000 to \$30,000,000	5	35
With assets of \$30,000,000 to \$50,000,000	2	30
With assets over \$50,000,000	1	17
	<u>179</u>	<u>192</u>

	June 30, 1969	June 30, 1979	Per cent Increase
	(Reported in millions and nearest thousand)		
Total assets	\$1,389,966	\$4,570,253	229%
Total loans	702,417	2,707,936	286%
All U.S. Gov't. oblig.	194,247	651,337	235%
State, Municipal and Other Bonds	238,891	695,293	191%
Deposits	1,239,325	4,057,694	227%
Total Capital Accounts	123,036	405,559	230%

Sixty-Fifth Report

SIXTY-FIFTH REPORT

showing

THE CONDITION OF THE

192 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE

CALL OF

JUNE 30, 1979

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

**Population figures and other information furnished
by the various banks.**

COMMERCIAL BANK AT ALMA, ALMA

Population 2,548 Crawford County
 Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
 Zip Code 72921

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

Principal Officers:

Mrs. Caruth M. Alexander Pres.
 *Ralph B. Ballentine . . Exec. Vice Pres.
 Hilda Knight . . . Vice Pres. & Cashier
 Terry Q. Carson Vice Pres.
 Lucille Hayes Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories		850	Demand dep., ind., part., corp.	4	473
U.S. Treasury securities . . .	1	919	Time dep., ind., part., corp. . .	5	077
Oblig. of other U.S. Gov't agencies & corporations . .		227	U.S. Gov't deposits		1
Oblig. of States & political subdivisions . . .	2	101	Dep. of States & subdivisions	1	341
Excess funds sold		500	Certified & Officers' cks. . .		120
Loans, Net	6	459	Total deposits	11	012
Bank premises, furniture and fixtures		143	All other liabilities		16
All other assets		29	Total liabilities	11	028
TOTAL		<u>12 228</u>	Equity Capital		
			Capital stock		100
			Surplus		250
			Undivided profits & capital res.		850
			Total Equity Capital	1	200
TOTAL		<u>12 228</u>	TOTAL		<u>12 228</u>

BANK OF AMITY, AMITY

Population 614 Clark County
 Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
 Zip Code 71921

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

Principal Officers:

*Cleda Olds Pres. & Cashier
 Joe F. Maxey Vice Pres.
 Peggy T. Adams Assist. Cashier
 Hazel Richardson Assist. Cashier

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 710	Demand dep., ind., part., corp.	6 537
U.S. Treasury securities . . .	2 771	Time dep., ind., part., corp. .	12 242
Oblig. of other U.S. Gov't agencies & corporations .	1 831	U.S. Gov't deposits	10
Oblig. of States & political subdivisions . . .	3 629	Dep. of States & subdivisions	1 079
Excess funds sold	1 115	Total deposits	19 868
Loans, Net	9 839	All other liabilities	32
Bank premises, furniture and fixtures	261	Total liabilities	19 900
All other assets	10		
		Equity Capital	
		Capital stock	100
		Surplus	900
		Undivided profits & capital res.	1 266
		Total Equity Capital	2 266
TOTAL	<u>22 166</u>	TOTAL	<u>22 166</u>

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 - None

Principal Officers:

*R. Edward Snider, Jr.Pres.
 Raymond TolerExec. Vice Pres.
 Larry KinardSr. Vice Pres.
 Johnnie Sue Huneycutt ...Vice Pres.
 & Cashier
 Ross ConantVice Pres.
 Jim ClevengerAssist. Vice Pres.
 & Data Proc. Manager
 Jim HayAssist. Vice Pres.
 Judy SlighAssist. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 511	Demand dep., ind., part., corp.	6 422
U.S. Treasury securities ...	1 448	Time dep., ind., part., corp. .	14 044
Oblig. of other U.S. Gov't agencies & corporations .	1 098	U.S. Gov't deposits	73
Oblig. of States & political subdivisions	2 444	Dep. of States & subdivisions	1 767
All other securities	81	Certified & Officers' cks. ..	84
Excess funds sold	400	Total deposits	22 390
Loans, Net	14 710	All other liabilities	360
Bank premises, furniture and fixtures	694	Total liabilities	22 750
All other assets	1 115		
		Equity Capital	
		Capital stock	150
		Surplus	700
		Undivided profits & capital res.	901
		Total Equity Capital	1 751
TOTAL	<u>24 501</u>	TOTAL	<u>24 501</u>

ELK HORN BANK & TRUST CO., 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 Sr. 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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 683	Demand dep., ind., part., corp.	6 329
U.S. Treasury securities . . .	1 611	Time dep., ind., part., corp. .	16 393
Oblig. of other U.S. Gov't agencies & corporations .	4 073	U.S. Gov't deposits	15
Oblig. of States & political subdivisions	3 993	Dep. of States & subdivisions	3 081
Excess funds sold	900	Certified & Officers' cks. . .	242
Loans, Net	14 983	Total deposits	26 060
Bank premises, furniture and fixtures	886	All other liabilities	367
All other assets	718	Total liabilities	26 427
TOTAL	<u>28 847</u>	Equity Capital	
		Capital stock	600
		Surplus	700
		Undivided profits & capital res.	1 120
		Total Equity Capital	2 420
		TOTAL	<u>28 847</u>

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,227 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
 Zip Code 71923
Number of Branches: Inside City - 1; Outside City - None

Principal Officers:

James C. Hobgood Chm. of the Board
Jett T. Black Vice Chm. of the Board
*Millard E. AudPresident
Larry LinebackSr. Vice President
Barbara EvansVice President
Ann MasseyCashier

Directors:

Millard E. Aud
Jett T. Black
Ben D. Gray
James C. Hobgood
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 513	Demand dep., ind., part., corp.	4 657
U.S. Treasury securities ...	1 691	Time dep., ind., part., corp.	11 547
Oblig. of other U.S. Gov't agencies & corporations .	1 098	U.S. Gov't deposits	10
Oblig. of States & political subdivisions	1 714	Dep. of States & subdivisions	1 492
All other securities	181	Certified & Officers' cks. ..	119
Loans, Net	13 287	Total deposits	<u>17 825</u>
Bank premises, furniture and fixtures	288	Excess funds purchased ...	<u>500</u>
All other assets	46	Total liabilities	<u>18 325</u>
TOTAL	<u>19 818</u>	Equity Capital	
		Capital stock	100
		Surplus	650
		Undivided profits & capital res.	<u>543</u>
		Total Equity Capital	<u>1 293</u>
		Subordinated notes & debentures	200
TOTAL	<u>19 818</u>	TOTAL	<u>19 818</u>

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 - 1

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

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	136	Demand dep., ind., part., corp.	3	371
U.S. Treasury securities ...	1	282	Time dep., ind., part., corp.	9	126
Oblig. of other U.S. Gov't agencies & corporations .		500	U.S. Gov't deposits		20
Oblig. of States & political subdivisions	1	164	Dep. of States & subdivisions	2	102
Excess funds sold		100	Certified & Officers' cks. ..		81
Loans, Net	11	064	Total deposits	14	700
Bank premises, furniture and fixtures		502	All other liabilities		123
All other assets		714	Total liabilities	14	823
			Equity Capital		
			Capital stock		450
			Surplus		725
			Undivided profits & capital res.		464
			Total Equity Capital	1	639
TOTAL	16	462	TOTAL	16	462

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 — None; Outside City — None

Principal Officers:

*James C. MitchellChairman
 David M. MitchellPresident
 M. J. HickeyVice President
 Dorothy WileyCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	720	Demand dep., ind., part., corp.	2 405
U.S. Treasury securities ...	814	Time dep., ind., part., corp. .	3 771
Oblig. of States & political subdivisions	2 451	U.S. Gov't deposits	17
All other securities	103	Dep. of States & subdivisions	1 720
Loans, Net	4 895	Certified & Officers' cks. ..	40
Bank premises, furniture and fixtures	36	Total deposits	7 953
All other assets	169	Excess funds purchased ...	300
		All other liabilities	64
		Total liabilities	8 317
		Equity Capital	
		Capital stock	125
		Surplus	675
		Undivided profits & capital res.	71
		Total Equity Capital	871
TOTAL	<u>9 188</u>	TOTAL	<u>9 188</u>

THE BANK OF AUGUSTA, AUGUSTA

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

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

Principal Officers:

George L. BeardChm. of Board
 R. E. GregoryPresident
 *Woody CastleberryVice President
 Dorothy Willis ..Vice Pres. & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	963	Demand dep., ind., part., corp.	4 744
U.S. Treasury securities ...	1 746	Time dep., ind., part., corp. .	10 205
Oblig. of other U.S. Gov't agencies & corporations .	5 076	Dep. of States & subdivisions	2 402
Oblig. of States & political subdivisions	4 386	Certified & Officers' cks. ..	136
All other securities	1	Total deposits	17 487
Excess funds sold	200	All other liabilities	26
Loans, Net	7 470	Total liabilities	17 513
Bank premises, furniture and fixtures	53	Equity Capital	
All other assets	13	Capital stock	100
		Surplus	500
		Undivided profits & capital res.	1 795
		Total Equity Capital	2 395
TOTAL	19 908	TOTAL	19 908

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:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	1	016	part., corp.	5	259
U.S. Treasury securities ...	2	466	Time dep., ind., part., corp. .	5	721
Oblig. of other U.S. Gov't			U.S. Gov't deposits		23
agencies & corporations .		675	Dep. of States &		
Oblig. of States &			subdivisions		770
political subdivisions	2	907	Certified & Officers' cks. .		43
Excess funds sold		50	Total deposits	11	816
Loans, Net	5	782	Total liabilities	11	816
Bank premises, furniture					
and fixtures		26	Equity Capital		
All other assets		15	Capital stock		100
			Surplus		400
			Undivided profits &		
			capital res.		621
			Total Equity Capital	1	121
TOTAL	12	937	TOTAL	12	937

CONTINENTAL BANK AND 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 – None; Outside City – None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	370	Demand dep., ind., part., corp.	1 102
U.S. Treasury securities . . .	299	Time dep., ind., part., corp. . .	1 765
Oblig. of other U.S. Gov't agencies & corporations .	500	U.S. Gov't deposits	1
Oblig. of States & subdivisions	80	Dep. of States & subdivisions	531
All other securities	60	Certified & Officers' cks. . .	146
Excess funds sold	200	Total deposits	3 545
Loans, Net	2 628	All other liabilities	355
Bank premises, furniture and fixtures	195	Total liabilities	3 900
All other assets	75		
		Equity Capital	
		Capital stock	120
		Surplus	280
		Undivided profits & capital res.	107
		Total Equity Capital	507
TOTAL	<u>4 407</u>	TOTAL	<u>4 407</u>

THE CITIZENS BANK, BATESVILLE

Population 9,000

Independence County

Chartered February 19, 1953

P.O. Box 2156

Telephone Number 793-4441

Zip Code 72501

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

Principal Officers:

*T. G. VinsonPresident
 Charles ArnoldExec. Vice Pres.
 David HidyVice Pres. & Cashier
 David FordVice President
 Richard BlackVice President

Directors:

J. K. Southerland
 T. G. Vinson
 Charles A. Arnold
 Noel K. Sims
 Dr. Lackey G. Moody
 Lackey Moody
 M. F. Highsmith
 Doyle Rogers
 Eagle Street

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 072	Demand dep., ind., part., corp.	11 243
U.S. Treasury securities ...	1 097	Time dep., ind., part., corp. .	23 649
Oblig. of other U.S. Gov't agencies & corporations .	2 199	U.S. Gov't deposits	55
Oblig. of States & political subdivisions	3 484	Dep. of States & subdivisions	4 662
All other securities	39	All other deposits	947
Excess funds sold	700	Certified & Officers' cks. .	203
Loans, Net	31 200	Total deposits	40 759
Bank premises, furniture and fixtures	1 361	All other liabilities	608
All other assets	773	Total liabilities	41 367
TOTAL	44 925	Equity Capital	
		Capital stock	350
		Surplus	950
		Undivided profits & capital res.	1 833
		Total Equity Capital	3 133
		Subordinated notes & debentures	425
TOTAL	44 925	TOTAL	44 925

BANK OF BEARDEN, BEARDEN

Population 1,272 Ouachita County
 Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
 Zip Code 71720

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

Principal Officers:

*John E. AnthonyPresident
 Roger E. KnoxExec. Vice Pres.
 Jay W. Dickey, Jr.Vice Pres.
 Edward W. Paschal .. .Operations Off.
 Harold MizellCashier
 Rosemary Barner Ass't. Cashier

Directors:

Garland Anthony
 John E. Anthony
 Joe F. Barner
 Jay W. Dickey, Jr.
 Kenneth D. Keeton
 Howard G. McWhorter
 Eric Stuckey
 J. E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	683	Demand dep., ind., part., corp.	3 521
U.S. Treasury securities ...	400	Time dep., ind., part., corp. .	5 579
Oblig. of other U.S. Gov't agencies & corporations .	1 631	U.S. Gov't deposits	40
Oblig. of States & political subdivisions	2 585	Dep. of States & subdivisions	897
Loans, Net	6 223	Certified & Officers' cks. ..	39
Bank premises, furniture and fixtures	135	Total deposits	10 076
All other assets	1	Excess funds purchased ...	600
		Total liabilities	10 676
		Equity Capital	
		Capital stock	200
		Surplus	700
		Undivided profits & capital res.	82
		Total Equity Capital	982
TOTAL	11 658	TOTAL	11 658

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 - None

Principal Officers:**Directors:**

*Robert L. JonesPresident
 E. H. Abington, II ... Exec. Vice Pres.
 Margie JensenVice President
 Anna SpradlinCashier

T. E. Abington, Chairman
 E. H. Abington, Vice Chairman
 Robert L. Jones

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	668	Demand dep., ind., part., corp.	4 447
U.S. Treasury securities ...	1 771	Time dep., ind., part., corp. .	3 140
Oblig. of other U.S. Gov't agencies & corporations .	199	U.S. Gov't deposits	25
Oblig. of States & political subdivisions	2 050	Dep. of States & subdivisions	1 470
Excess funds sold	400	Certified & Officers' cks. .	39
Loans, Net	5 228	Total deposits	9 121
Bank premises, furniture and fixtures	146	All other liabilities	71
All other assets	164	Total liabilities	9 192
		Equity Capital	
		Capital stock	200
		Surplus	400
		Undivided profits & capital res.	834
		Total Equity Capital	1 434
TOTAL	<u>10 626</u>	TOTAL	<u>10 626</u>

BENTON STATE BANK, BENTON

Population 16,883 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 - 1

Principal Officers:

*Brooks MorrisPresident
 John FreemanExec. Vice Pres.
 Russell ColemanExec. V.P.
 & Cashier
 Joe AkersSr. Vice President
 Cliff WilliamsVice President
 James TrotterVice President
 Mrs. June MageeVice President
 Benny LatimerVice President

Directors:

Brooks Morris
 John Freeman
 Russell Coleman
 Mrs. W. R. Alsobrook
 R. F. Alsobrook
 W. W. Jones
 Wyatt Crawford
 A. B. Holiman, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 280	Demand dep., ind., part., corp.	15 977
U.S. Treasury securities ...	4 186	Time dep., ind., part., corp..	30 455
Oblig. of other U.S. Gov't agencies & corporations .	4 598	U.S. Gov't deposits	19
Oblig. of States & political subdivisions	7 998	Dep. of States & subdivisions	4 300
All other securities	148	Certified & Officers' cks. ..	257
Excess funds sold	1 100	Total deposits	51 008
Loans, Net	32 823	All other liabilities	786
Bank premises, furniture and fixtures	1 284	Total liabilities	51 794
All other assets	1 057		
		Equity Capital	
		Capital stock	825
		Surplus	825
		Undivided profits & capital res.	2 530
		Total Equity Capital	4 180
		Subordinated notes & debentures	500
TOTAL	56 474	TOTAL	56 474

THE UNION BANK OF BENTON, BENTON

Population 16,883

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:

*Joe D. PowersPresident
 O. B. Chandler, Jr. ...Exec. Vice Pres.
 Gary SproulSr. Vice Pres.
 Mickey TaylorVice President
 Margaret Jefferson ..Ass't. Vice Pres.
 Van H. Wright ..Ass't. Vice President
 Ray PenningtonAss't. Vice Pres.
 Sandra Suggs ..Ass't. Vice President
 Joe D. White ...Ass't. Vice President
 Mike Whaley ...Ass't. Vice President
 Joe GivensAss't. Vice President
 Ed Mayberry ...Ass't. Vice President
 Jean ScottAssistant Cashier
 Mary L. Patterson ..Assistant Cashier
 Darlene Williams ..Assistant Cashier
 Margaret Ramsey ..Assistant Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 625	Demand dep., ind., part., corp.	11 451
U.S. Treasury securities ...	1 550	Time dep., ind., part., corp. ..	24 772
Oblig. of other U.S. Gov't agencies & corporations .	2 099	U.S. Gov't deposits	24
Oblig. of States & political subdivisions	5 282	Dep. of States & subdivisions	4 124
All other securities	21	Certified & Officers' cks. ..	401
Excess funds sold	800	Total deposits	40 772
Loans, Net	27 904	All other liabilities	690
Bank premises, furniture and fixtures	1 387	Total liabilities	41 462
All other assets	1 008		
		Equity Capital	
		Capital stock	729
		Surplus	729
		Undivided profits & capital res.	1 737
		Total Equity Capital	3 195
		Subordinated notes & debentures	1 019
TOTAL	<u>45 676</u>	TOTAL	<u>45 676</u>

Population 7,832 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

Directors:

Sam Walton
John Fryer
Edward Adair
Clayton Little
Geo. Billingsley
Burton Stacy
R. E. Buck
Carl Hutchens
Max Burger
John Rollow
Wm. Enfield
Roy Scoggins
Glenn Featherston
Jim Walton

*Designates Chief Executive Officer

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	4	572	Demand dep., ind., part., corp.	14	403
U.S. Treasury securities . . .	3	217	Time dep., ind., part., corp. .	29	070
Oblig. of States & political subdivisions . . .	13	224	U.S. Gov't deposits		57
Excess funds sold	2	250	Dep. of States & subdivisions	5	368
Loans, Net	30	844	Certified & Officers' cks. . .		202
Bank premises, furniture and fixtures		848	Total deposits	49	100
All other assets		941	All other liabilities	2	034
			Total liabilities	51	134
			Equity Capital		
			Capital stock		980
			Surplus		520
			Undivided profits & capital res.	3	262
			Total Equity Capital	4	762
TOTAL	55	896	TOTAL	55	896

CITIZENS BANK, BENTONVILLE

Population 7,832

Benton County

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

Zip Code 72712

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

Principal Officers:

*Robert L. SmithPresident
 Lloyd T. Jones ..Vice Pres. & Cashier
 L. R. McCarrollVice President
 V. C. Rife, Jr.Vice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	3 185	part., corp.	5 634
U.S. Treasury securities ...	499	Time dep., ind., part., corp. .	13 098
Oblig. of other U.S. Gov't		U.S. Gov't deposits	1
agencies & corporations .	1 429	Dep. of States &	
Oblig. of States &		subdivisions	5 073
political subdivisions	2 978	Certified & Officers' cks. .	183
Excess funds sold	1 300	Total deposits	23 989
Loans, Net	16 060	All other liabilities	351
Bank premises, furniture		Total liabilities	24 340
and fixtures	251		
All other assets	479	Equity Capital	
		Capital stock	250
		Surplus	750
		Undivided profits &	
		capital res.	841
		Total Equity Capital	1 841
TOTAL	26 181	TOTAL	26 181

BANK OF BLEVINS, BLEVINS

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

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

Principal Officers:

P. C. StephensPresident
 *Mike Stephens ..Exec. V.P. & Cashier
 Nell StephensSr. Vice President

Directors:

P. C. Stephens
 Mike Stephens
 Nell Stephens
 Harold M. Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	501	Demand dep., ind., part., corp.	1 517
U.S. Treasury securities ...	908	Time dep., ind., part., corp. .	2 446
Oblig. of other U.S. Gov't agencies & corporations .	870	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	175	Dep. of States & subdivisions	643
Excess funds sold	450	Certified & Officers' cks. .	22
Loans, Net	2 083	Total deposits	4 631
Bank premises, furniture and fixtures	19	All other liabilities	9
All other assets	2	Total liabilities	4 640
		Equity Capital	
		Capital stock	100
		Surplus	100
		Undivided profits & capital res.	168
		Total Equity Capital	368
TOTAL	<u>5 008</u>	TOTAL	<u>5 008</u>

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 — 1; Outside City — 1

Principal Officers:

*R. A. PorterChm. of the Board
 Earl L. McCarrollPresident
 Lee A. CroweExec. Vice President
 H. N. WhitisVice President
 Alvin Huffman, IIIVice President
 R. G. CoxCashier
 Joe ChurchillAss't. Vice President
 Charles E. EllisTrust Officer

Directors:

Dale Briggs
 Jerry Cohen
 Glen Cook
 E. B. Gee, Jr.
 G. G. Hubbard, Jr.
 Paul C. Hughes
 Max Logan
 Earl L. McCarroll
 R. A. Porter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	5	640	part., corp.	13	831
U.S. Treasury securities . . .	11	324	Time dep., ind., part., corp. .	28	148
Oblig. of other U.S. Gov't			U.S. Gov't deposits		147
agencies & corporations .	14	496	Dep. of States &		
Oblig. of States &			subdivisions	11	121
political subdivisions . . .	8	177	All other deposits		133
All other securities		75	Certified & Officers' cks. . .		191
Excess funds sold		980	Total deposits	53	571
Loans, Net	17	006	All other liabilities		912
Bank premises, furniture			Total liabilities	54	483
and fixtures		972			
All other assets	1	072	Equity Capital		
			Capital stock	1	000
			Surplus	1	500
			Undivided profits &		
			capital res.	2	759
			Total Equity Capital	5	259
TOTAL	59	742	TOTAL	59	742

CITIZENS BANK, BOONEVILLE

Population 3,239 Logan County
 Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
 Zip Code 72927

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

Principal Officers:

*Jeral L. HamptonPresident
 Bill LandrumExec. Vice Pres.
 Boyce SkeetsSr. Vice President
 Bill MitchellVice President
 Joe EarpVice President
 Lee StricklandAss't. Cashier
 Shirley PowellAss't. Cashier

Directors:

H. L. Thomas, Sr.
 H. L. Thomas, Jr.
 Glenn Fitzgerald
 Robert E. Remy
 Richard Lippard
 A. B. Littlefield
 Jeral Hampton
 Bill Landrum

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	2	814	part., corp.	7	835
U.S. Treasury securities ...	1	902	Time dep., ind., part., corp..	22	568
Oblig. of other U.S. Gov't			U.S. Gov't deposits		81
agencies & corporations .		837	Dep. of States &		
Oblig. of States &			subdivisions	2	890
political subdivisions	7	962	All other deposits		100
Excess funds sold	1	800	Certified & Officers' cks. ..		274
Loans, Net	21	210	Total deposits	33	748
Bank premises, furniture			All other liabilities		419
and fixtures		585	Total liabilities	34	167
All other assets		477			
			Equity Capital		
			Capital stock	1	000
			Surplus	1	000
			Undivided profits &		
			capital res.	1	420
			Total Equity Capital	3	420
TOTAL	37	587	TOTAL	37	587

THE BANK OF BRADLEY, BRADLEY

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

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

Principal Officers:

*Lane PiercePresident
 Ann DarnierCashier
 C. C. Adams, Jr.Ass't. Vice Pres.
 J. B. WorksAssistant Cashier

Directors:

Lane Pierce
 Johnnie K. Hill
 Gerald E. Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	424	Demand dep., ind., part., corp.	1 496
U.S. Treasury securities ...	400	Time dep., ind., part., corp. .	3 794
Oblig. of other U.S. Gov't agencies & corporations .	1 164	U.S. Gov't deposits	9
Oblig. of States & political subdivisions	573	Dep. of States & subdivisions	784
Excess funds sold	250	Certified & Officers' cks. .	22
Loans, Net	3 722	Total deposits	6 105
Bank premises, furniture and fixtures	71	Total liabilities	6 105
All other assets	25		
		Equity Capital	
		Capital stock	100
		Surplus	275
		Undivided profits & capital res.	149
		Total Equity Capital	524
TOTAL	6 629	TOTAL	6 629

BANK OF BRINKLEY, BRINKLEY

Population 5,500 Monroe County
 Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
 Zip Code 72021

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

Principal Officers:

A. L. RusherChairman
 *A. H. RusherPresident
 Gus RusherExec. Vice President
 Harold HardwickVice President
 Terry Singleterry ...Ass't. Vice Pres.
 Mildred DicksonCashier
 Evelynna HileyAss't. Cashier
 Kitty SmithAss't. Cashier

Directors:

A. L. Rusher
 A. H. Rusher
 Gus Rusher
 S. A. McKnight
 J. B. Sharp
 L. C. Dial
 Don Fuller
 J. H. Carroll, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	2	069	part., corp.	7	156
U.S. Treasury securities ...		500	Time dep., ind., part., corp. .	15	797
Oblig. of other U.S. Gov't			U.S. Gov't deposits		16
agencies & corporations .	5	672	Dep. of States &		
Oblig. of States &			subdivisions	2	172
political subdivisions	4	255	Certified & Officers' cks. ..		162
All other securities		2	Total deposits	25	303
Excess funds sold		500	All other liabilities		294
Loans, Net	14	151	Total liabilities	25	597
Bank premises, furniture					
and fixtures		395	Equity Capital		
All other assets		539	Capital stock		300
			Surplus	1	200
			Undivided profits &		
			capital res.		986
			Total Equity Capital	2	486
TOTAL		<u>28 083</u>	TOTAL		<u>28 083</u>

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 & Director
 Joe W. Park . . V.P., Cashier & Director
 William E. Williams . . . V.P. & Director
 Jaunita C. Morden . . . Vice President
 Fred Campbell Vice President
 Virginia M. Irvin Ass't. Vice Pres.
 Pat Brockinton . . . Ass't. Vice Pres. &
 Branch Manager
 Oleta R. Kinder Auditor
 Marilyn D. Spence . . Ass't. Cashier &
 Head Teller

Directors:

Oris E. Spence, Chairman
 W. T. Barnwell
 A. M. Feland, III
 Charles L. George
 Jack M. Lowman
 Gerald H. Shock
 Charles R. Templeton
 Howell M. Thompson
 H. A. Whitley
 Sue W. Park, Advisory Director
 Lewis T. See, Advisory Director
 Jeff D. Wood, Advisory Director

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 425	part., corp.	9 223
U.S. Treasury securities . . .	2 187	Time dep., ind., part., corp. .	20 167
Oblig. of other U.S. Gov't		U.S. Gov't deposits	309
agencies & corporations .	826	Dep. of States &	
Oblig. of States &		subdivisions	1 124
political subdivisions	4 034	Certified & Officers' cks. . .	128
Excess funds sold	1 860	Total deposits	30 951
Loans, Net	22 023	Excess funds purchased . . .	1 500
Bank premises, furniture		All other liabilities	435
and fixtures	1 193	Total liabilities	32 886
All other assets	842		
		Equity Capital	
		Capital stock	600
		Surplus	1 000
		Undivided profits &	
		capital res.	904
		Total Equity Capital	2 504
TOTAL	<u>35 390</u>	TOTAL	<u>35 390</u>

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,013 Izard County
 Chartered May 1, 1914 P.O. 236 Telephone Number 297-3711
 Zip Code 72519

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

Principal Officers:

*H. Davey Wyatt Pres.
 Paul W. Seay Vice Pres.
 Boyce Hicks Assist. Vice Pres.
 Mondalyn Caldwell .. Assist. Cashier
 Joann Farmer Admin. Assist.

Directors:

Gaye Copp
 Paul W. Seay
 H. Davey Wyatt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	697	Demand dep., ind., part., corp.	3 891
U.S. Treasury securities ...	1 185	Time dep., ind., part., corp. .	5 545
Oblig. of other U.S. Gov't agencies & corporations .	399	U.S. Gov't deposits	8
Oblig of States & political subdivisions	2 991	Dep. of States & subdivisions	787
Excess funds sold	500	All other deposits	300
Loans, Net	5 812	Certified & Officers' cks. .	89
Bank premises, furniture and fixtures	199	Total deposits	<u>10 620</u>
All other assets	18	Total liabilities	<u>10 620</u>
		Equity Capital	
		Capital stock	250
		Surplus	400
		Undivided profits & capital res.	531
		Total Equity Capital	<u>1 181</u>
TOTAL	<u>11 801</u>	TOTAL	<u>11 801</u>

MERCHANTS & PLANTERS BANK, CAMDEN

Population 16,009 Ouachita County
 Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
 Zip Code 71701
 Number of Branches: Inside City - 2; Outside City - 2

Principal Officers:

*B. J. FordChm. of Board
 & Pres.
 T. Ladd Jameson ... Exec. Vice Pres.
 James M. Morgan . . V. Pres. & Cashier
 H. Tedford Burnett, Jr.Vice Pres.
 Billy G. WrightVice Pres.
 Linnie Betts Assist. Vice Pres.
 Martha Hankins ... Assist. Vice Pres.

Directors:

Harry F. Barnes
 B. J. Ford
 Cecil R. Hitt
 W. R. Holleman
 T. Ladd Jameson
 James M. Morgan
 Emmett Parham
 Ray Parham

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 522	Demand dep., ind., part., corp.	11 791
U.S. Treasury securities ...	933	Time dep., ind., part., corp..	22 290
Oblig. of other U.S. Gov't agencies & corporations .	4 960	U.S. Gov't deposits	67
Oblig. of States & political subdivisions	6 639	Dep. of States & subdivisions	2 184
Excess funds sold	1 600	All other deposits	37
Loans, Net	22 095	Certified & Officers' cks. ..	257
Bank premises, furniture ..		Total deposits	36 626
and fixtures	545	All other liabilities	393
All other assets	622	Total liabilities	37 019
		Equity Capital	
		Capital stock	750
		Surplus	750
		Undivided profits & capital res.	1 397
		Total Equity Capital	2 897
TOTAL	<u>39 916</u>	TOTAL	<u>39 916</u>

CARAWAY BANK, CARAWAY

Population 1,025 Craighead County
 Chartered October 29, 1962 P.O. Box 37 Telephone Number 482-3329
 Zip Code 72419

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

Principal Officers:**Directors:**

*Amos DavidChm. of Board
 J. R. David, Jr.Pres.
 Norma Emison . . .Vice Pres. & Cashier
 Jean GoodmanAssist. Vice Pres.
 Douglas BradleyVice Pres.

Amos David
 J. R. David, Jr.
 Mildred David
 Lee David
 Douglas Bradley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	548	Demand dep., ind., part., corp.	1 774
U.S. Treasury securities ...	317	Time dep., ind., part., corp. .	4 188
Oblig. of other U.S. Gov't agencies & corporations .	50	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	897	Dep. of States & subdivisions	533
Loans, Net	5 178	All other deposits	31
Bank premises, furniture and fixtures	132	Certified & Officers' cks. ..	12
All other assets	36	Total deposits	6 540
		Total liabilities	6 540
		Equity Capital	
		Capital stock	210
		Surplus	100
		Undivided profits & capital res.	308
		Total Equity Capital	618
TOTAL	<u>7 158</u>	TOTAL	<u>7 158</u>

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 - None; Outside City - 1

Principal Officers:

*M. S. Woodruff President
 & Asst. Trust Officer
 Billy J. Shoup Sr. Vice Pres.
 & Security Officer
 Laverne Caldwell . . . V. Pres. & Cashier
 Hallie Hazelwood Asst. Cashier
 Barbara Felts Asst. Cashier
 J. Michael Stuart Trust Officer
 Bobbie Jean Pryor . . . Asst. Trust Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 469	Demand dep., ind., part., corp.	6 694
U.S. Treasury securities . . .	2 795	Time dep., ind., part., corp. .	14 141
Oblig. of other U.S. Gov't agencies & corporations . .	1 338	U.S. Gov't deposits	98
Oblig. of States & political subdivisions . . .	5 594	Dep. of States & subdivisions	1 706
All other securities	60	Certified & Officers' cks. . .	150
Loans, Net	13 242	Total deposits	22 789
Bank premises, furniture and fixtures	332	All other liabilities	31
All other assets	5	Total liabilities	22 820
		Equity Capital	
		Capital Stock	488
		Surplus	512
		Undivided profits & capital res.	1 015
		Total Equity Capital	2 015
TOTAL	<u>24 835</u>	TOTAL	<u>24 835</u>

BANK OF CAVE CITY, CAVE CITY

Population 1,199 Sharp County
 Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
 Zip Code 72521
 Number of Branches: Inside City – None; Outside City – None

Principal Officers:

*Eagle StreetPres.
 James M. StreetExec. Vice Pres.
 Clifton CrabtreeVice Pres.

Directors:

Eagle Street, Chairman
 James M. Street, Secretary
 Clifton Crabtree
 Eugene Street
 James E. Street

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 007	Demand dep., ind., part., corp.	2 626
U.S. Treasury securities ...	504	Time dep., ind., part., corp..	7 283
Oblig. of other U.S. Gov't agencies & corporations .	880	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	1 818	Dep. of States & subdivisions	653
All other securities	14	Certified & Officers' cks. ..	57
Excess funds sold	600	Total deposits	10 621
Loans, Net	6 645	Total liabilities	10 621
Bank premises, furniture and fixtures	115	Equity Capital	
All other assets	7	Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	469
		Total Equity Capital	969
TOTAL	<u>11 590</u>	TOTAL	<u>11 590</u>

AMERICAN STATE BANK, CHARLESTON

Population 1,791 Franklin County
 Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
 Zip Code 72933

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

Principal Officers:

*Joe S. HiattChm. & Pres.
 Clyde L. HiattSr. Vice Pres.
 Margie L. HiattVice Pres.
 Joy BrownVice Pres.
 Michael F. FlynnCashier
 Doris MooreAsst. Cashier
 Louise YarbroughAsst. Cashier

Directors:

Joe S. Hiatt
 Clyde L. Hiatt
 Michael F. Flynn
 Harold W. Jones
 Troy W. Clark
 John McDonald
 Joe O. Larkin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	796	part., corp.	3 736
U.S. Treasury securities ...	306	Time dep., ind., part., corp..	9 216
Oblig. of other U.S. Gov't		U.S. Gov't deposits	1
agencies & corporations .	1 053	Dep. of States &	
Oblig. of States &		subdivisions	1 304
subdivisions	3 029	Certified & Officers' cks. ..	61
Excess funds sold	951	Total deposits	14 318
Loans, Net	9 536	All other liabilities	175
Bank premises, furniture		Total liabilities	14 493
and fixtures	244		
All other assets	287	Equity Capital	
		Capital Stock	300
		Surplus	-50
		Undivided profits &	
		capital res.	959
		Total Equity Capital	1 709
TOTAL	<u>16 202</u>	TOTAL	<u>16 202</u>

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 601 Cross County
 Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
 Zip Code 72324
 Number of Branches: Inside City - None; Outside City - None

Principal Officers:

W. M. Smith, Jr.Pres.
 *H. H. BeasleyExec. Vice Pres.
 W. M. Smith, IIIVice Pres.
 Emmett N. MilamVice Pres.
 Yvonne LaceCashier
 Peggy GrubbsAsst. Cashier
 Louise CarwellAdmin. Asst.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	687	Demand dep., ind., part., corp.	2 510
U.S. Treasury securities ...	334	Time dep., ind., part., corp..	7 643
Oblig. of other U.S. Gov't agencies & corporations .	703	U.S. Gov't deposits	1
Oblig. of States & political subdivisions	2 050	Dep. of States & subdivisions	752
All other securities	8	Certified & Officers' cks. ..	1
Loans, Net	8 659	Total deposits	<u>10 907</u>
Bank premises, furniture and fixtures	120	Excess funds purchased ...	550
All other assets	48	All other liabilities	4
		Total liabilities	<u>11 461</u>
		Equity Capital	
		Capital Stock	100
		Surplus	600
		Undivided profits & capital res.	448
		Total Equity Capital	<u>1 148</u>
TOTAL	<u>12 609</u>	TOTAL	<u>12 609</u>

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,563 Monroe County
 Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
 Zip Code 72029
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

James B. SharpChm. of Board
 *J. Perry LeePresident
 Rex VaughnVice Pres.
 Caroline B. LyleVice Pres.
 Rheta GriffithCorp. Sec.
 Estelle CatlettCashier

Directors:

James B. Sharp
 J. Perry Lee
 Paul McKay
 Caroline B. Lyle
 Rheta Griffith
 Ada Muller
 B. J. Hopson
 Donald Davis
 Ellen Menard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	771	Demand dep., ind., part., corp.	2 515
U.S. Treasury securities ...	407	Time dep., ind., part., corp. .	5 713
Oblig. of other U.S. Gov't agencies & corporations .	2 471	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	939	Dep. of States & subdivisions	1 182
Loans, Net	5 310	Certified & Officers' cks. ..	26
Bank premises, furniture and fixtures	304	Total deposits	9 439
All other assets	23	Total liabilities	9 439
		Equity Capital	
		Capital Stock	150
		Surplus	200
		Undivided profits & capital res.	236
		Total Equity Capital	586
		Subordinated notes & debentures	200
TOTAL	<u>10 225</u>	TOTAL	<u>10 225</u>

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

*Designates Chief Executive Officer

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 468	Demand dep., ind., Part., corp.,	5 438
U.S. Treasury securities ...	1 099	Time dep., ind., part., corp.,	12 187
Oblig. of other U.S. Gov't agencies & corporations .	3 652	U.S. Gov't deposits	26
Oblig. of States & political subdivisions	3 772	Dep. of States & subdivisions	1 746
Excess funds sold	300	Certified & Officers' cks. .	156
Loans, Net	10 458	Total deposits	19 553
Bank premises, furniture and fixtures	747	All other liabilities	175
All other assets	397	Total liabilities	19 728
		Equity Capital	
		Capital Stock	120
		Surplus	680
		Undivided profits & capital res.	1 115
		Total Equity Capital	1 915
		Subordinated notes & debentures	250
TOTAL	21 893	TOTAL	21 893

FARMERS BANK AND TRUST COMPANY, CLARKSVILLE

Population 4,995 Johnson County
 Chartered July 6, 1978 (State) P.O. Box 288 Telephone Number 754-2020
 Zip Code 72830

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

Principal Officers:

*James C. EastChm. of Board
 & Chief Exec. Officer
 J. A. McEntire, III ..V. Chm. of Board
 Joe A. WoodsonPres.
 Mary Lou WarrenVice Pres.
 Robert C. MageeVice Pres.
 Lee WhiteVice Pres.
 & Asst. Trust Officer
 Truman S. JacobsCashier
 & Trust Officer
 Elmer G. SmithAsst. Vice Pres.
 & Branch Manager

Directors:

James C. East
 Joe A. Woodson
 Carolyn Qualls
 Robert Hurley
 J. A. McEntire III
 Robert C. Magee
 Ted Riley
 J. T. White
 Lee White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 080	Demand dep., ind., part., corp.	7 481
U.S. Treasury securities ...	2 351	Time dep., ind., part., corp. .	17 945
Oblig. of other U.S. Gov't agencies & corporations .	6 055	U.S. Gov't deposits	39
Oblig. of States & political subdivisions	7 670	Dep. of States & subdivisions	3 116
All other securities	40	Certified & Officers' cks. ..	83
Excess funds sold	2 000	Total deposits	28 664
Loans, Net	10 438	All other liabilities	407
Bank premises, furniture and fixtures	441	Total liabilities	29 071
All other assets	437		
		Equity Capital	
		Capital Stock	500
		Surplus	500
		Undivided profits & capital res.	841
		Total Equity Capital	1 841
		Subordinated notes & debentures	600
TOTAL	<u>31 512</u>	TOTAL	<u>31 512</u>

CLINTON STATE BANK, CLINTON

Population 1,162 Van Buren County
 Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
 Zip Code 72031
 Number of Branches: Inside City - 1; Outside City - 3

Principal Officers:

*Howard Johnson . . .Chm. of the Board
 Jim S. GowenPresident
 Garner M. JohnsonSr. Vice Pres.
 Dyke JohnsonVice President
 Thomas J. McKnightCashier

Directors:

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 910	Demand dep., ind., part., corp.	8 660
U.S. Treasury securities . . .	3 569	Time dep., ind., part., corp. . .	21 706
Oblig. of other U.S. Gov't agencies & corporations . .	3 051	U.S. Gov't deposits	122
Oblig. of States & political subdivisions . . .	8 470	Dep. of States & subdivisions	1 946
All other securities	5	Certified & Officers' cks. . .	170
Excess funds sold	1 100	Total deposits	32 604
Loans, Net	18 067	Excess funds purchased . . .	700
Bank premises, furniture and fixtures	226	All other liabilities	179
All other assets	583	Total liabilities	33 483
TOTAL	<u>36 981</u>	Equity Capital	
		Capital stock	400
		Surplus	600
		Undivided profits & capital res.	2 498
		Total Equity Capital	3 498
		TOTAL	<u>36 981</u>

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 18,000 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 .Chm. of the Board
 and Chief Executive Officer
 B. J. DaughertyPresident
 Louis E. Stell . . .Exec. Vice President
 Miloise A. LyfordVice President
 Edwin H. FloydVice President
 Charles H. Blanchard . .Vice President
 Richard ClarkTrust Officer

Directors:

James H. Brewer
 B. J. Daugherty
 Edw. A. Halter
 Alphonse M. Hiegel
 J. W. McCracken
 J. F. O'Kelley
 Frank E. Robbins III
 Earl F. Rogers
 Stanley Russ
 M. M. Satterfield
 Thomas G. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 356	Demand dep., ind., part., corp.	16 185
U.S. Treasury securities . . .	7 893	Time dep., ind., part., corp. . .	31 788
Oblig. of other U.S. Gov't agencies & corporations . .	1 986	U.S. Gov't deposits	14
Oblig. of States & political subdivisions . . .	14 682	Dep. of States & subdivisions	12 184
All other securities	1 498	Certified & Officers' cks. . .	359
Excess funds sold	760	Total deposits	60 530
Loans, Net	34 203	All other liabilities	837
Bank premises, furniture and fixtures	770	Total liabilities	61 367
All other assets	822		
		Equity Capital	
		Capital stock	1 000
		Surplus	1 000
		Undivided profits & capital res.	4 603
		Total Equity Capital	6 603
TOTAL	67 970	TOTAL	67 970

THE CORNING BANK, CORNING

Population 3,276 Clay County
 Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592
 Zip Code 72422
 Number of Branches: Inside City - None; Outside City - 2

Principal Officers:

*Jim Manatt President
 Sam L. Manatt III ... Exec. Vice Pres.
 John D. Manatt .. Exec. Vice Pres. &
 Cashier
 Donis Simpson ... Sr. Vice President
 Jim Vinson ... Sr. Vice Pres. & Auditor
 C. E. Headley, Jr. Vice President,
 Branch Manager
 J. L. Williams .Vice Pres., Branch Mgr.
 Louise ColemanVice President
 Bob LockwoodVice President
 Dorothy BartonVice President
 Pam Manatt ... Data Processing Mgr.
 Billy Allen Assistant Cashier
 H. N. Robinson . Farm Representative

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 961	Demand dep., ind., part., corp.	9 897
U.S. Treasury securities ...	937	Time dep., ind., part., corp..	15 424
Oblig. of States & political subdivisions	1 726	U.S. Gov't deposits	25
All other securities	100	Dep. of States & subdivisions	1 309
Excess funds sold	1 000	Certified & Officers' cks. ..	13
Loans, Net	20 697	Total deposits	26 668
Bank premises, furniture and fixtures	189	All other liabilities	277
All other assets	1 479	Total liabilities	26 945
		Equity Capital	
		Capital stock	250
		Surplus	1 000
		Undivided profits & capital res.	622
		Total Equity Capital	1 872
		Subordinated notes & debentures	272
TOTAL	<u>29 089</u>	TOTAL	<u>29 089</u>

FIRST STATE BANK, CROSSETT

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

Principal Officers:

Richard E. GriffinChairman
 *T. Jack WalshPresident
 Cheryl GoodwinCashier
 Jeanie Parker . Administrative Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 643	Demand dep., ind., part., corp.	2 961
U.S. Treasury securities ...	300	Time dep., ind., part., corp. .	6 341
Oblig. of other U.S. Gov't agencies & corporations .	330	U.S. Gov't deposits	82
Oblig. of States & political subdivisions	927	Dep. of States & subdivisions	1 736
All other securities	305	Certified & Officers' cks. .	72
Excess funds sold	150	Total deposits	11 192
Loans, Net	8 133	All other liabilities	1
Bank premises, furniture and fixtures	171	Total liabilities	11 193
All other assets	6		
		Equity Capital	
		Capital stock	400
		Surplus	200
		Undivided profits & capital res.	172
		Total Equity Capital	772
TOTAL	<u>11 965</u>	TOTAL	<u>11 965</u>

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
 Chartered October 3, 1930 P.O. Box 68 Telephone Number 495-2236
 Zip Code 72833

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

Principal Officers:

*John Ed ChambersPresident
 John Ed Chambers III .Vice President
 Edward J. TaylorVice President
 Bobby E. RameyVice Pres.
 & Cashier
 Elouise C. LaurieVice President
 Odean Parker ...Ass't. Vice President
 Jerry SmithAss't. Vice President
 Paul WillettAss't. Vice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 753	Demand dep., ind., part., corp.	4 991
U.S. Treasury securities ...	600	Time dep., ind., part., corp..	22 316
Oblig. of other U.S. Gov't agencies & corporations .	1 510	U.S. Gov't deposits	7
Oblig. of States & political subdivisions	5 768	Dep. of States & subdivisions	2 340
Excess funds sold	2 900	Certified & Officers' cks. ...	50
Loans, Net	19 651	Total deposits	29 704
Bank premises, furniture and fixtures	187	All other liabilities	527
All other assets	497	Total liabilities	30 231
		Equity Capital	
		Capital stock	250
		Surplus	1 000
		Undivided profits & capital res.	1 385
		Total Equity Capital	2 635
TOTAL	<u>32 866</u>	TOTAL	<u>32 866</u>

ARKANSAS VALLEY BANK, DARDANELLE

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

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

Principal Officers:

*L. J. FosterPresident
 William L. WoodsVice President
 Dorthy GeibeCashier
 Judy Elliott . Assistant Vice President
 Scott McGinnis Assistant Cashier

Directors:

Dick Berryman
 William R. Bullock
 Dr. Gilroy Cornwell
 L. J. Foster
 Adrian Harrington
 John Harris
 Delma Merritt
 Dr. Ted Honghiran
 John Larry Mosley
 Charles C. Ray
 Ray L. Robinson
 David Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 280	Demand dep., ind., part., corp.	2 460
U.S. Treasury securities ...	1 287	Time dep., ind., part., corp. .	5 196
Oblig. of other U.S. Gov't agencies & corporations .	200	Dep. of States & subdivisions	459
Oblig. of States & political subdivisions	712	Certified & Officers' cks. ..	39
Excess funds sold	200	Total deposits	8 154
Loans, Net	4 975	Total liabilities	8 154
Bank premises, furniture and fixtures	100	Equity Capital	
All other assets	79	Capital stock	300
		Surplus	200
		Undivided profits & capital res.	79
		Total Equity Capital	579
		Subordinated notes & debentures	100
TOTAL	8 833	TOTAL	8 833

BANK OF DARDANELLE, DARDANELLE

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

Principal Officers:

*H. M. OrsburnPresident
 W. H. Armstrong ...Exec. Vice Pres.
 Noel VandoverVice President
 Howard J. JensenVice President
 Janelle ParkerCashier
 Janetta JayAssistant Cashier

Directors:

B. K. Berry
 L. R. Berryhill
 Fanny B. George
 J. L. Hamilton
 Evelyn H. Jones
 H. M. Orsburn
 Noel Vandover
 Jimmie Wallis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	970	Demand dep., ind., part., corp.	4 032
U.S. Treasury securities ...	4 847	Time dep., ind., part., corp..	13 877
Oblig. of other U.S. Gov't agencies & corporations .	4 071	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	222	Dep. of States & subdivisions	379
All other securities	496	Certified & Officers' cks. ..	56
Excess funds sold	200	Total deposits	18 347
Loans, Net	9 052	All other liabilities	6
Bank premises, furniture and fixtures	504	Total liabilities	18 353
All other assets	112		
		Equity Capital	
		Capital stock	200
		Surplus	225
		Undivided profits & capital res.	1 496
		Total Equity Capital	1 921
		Subordinated notes & debentures	200
TOTAL	<u>20 474</u>	TOTAL	<u>20 474</u>

DECATUR STATE BANK, DECATUR

Population 853 Benton County
 Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
 Zip Code 72722

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

Principal Officers:

*Wilmer C. SmithPresident
 Vernon AustinVice President
 Mary M. KirbyCashier
 Wanda Ruth Tormey .. Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 599	Demand dep., ind., part., corp.	5 295
U.S. Treasury securities ...	200	Time dep., ind., part., corp. .	6 714
Oblig. of other U.S. Gov't agencies & corporations .	811	U.S. Gov't deposits	38
Oblig. of States & political subdivisions	2 065	Dep. of States & subdivisions	686
Excess funds sold	3 000	Certified & Officers' cks. ..	51
Loans, Net	6 393	Total deposits	12 784
Bank premises, furniture and fixtures	253	All other liabilities	51
All other assets	16	Total liabilities	12 835
TOTAL	14 337	Equity Capital	
		Capital stock	350
		Surplus	225
		Undivided profits & capital res.	927
		Total Equity Capital	1 502
TOTAL	14 337	TOTAL	14 337

BANK OF DELIGHT, DELIGHT

Population 446 Pike County
 Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2294
 Zip Code 71940

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

Principal Officers:

Cecil E. Johnson, Jr. . . . Chairman of
 the Board
 Olen Hendrix President
 *Gus Wingfield . . . Executive Vice Pres.
 James Hendrix Vice President
 Clib May Vice President
 David B. Hendrix . . . Ass't. Vice Pres.
 Edna Johnson Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	413	Demand dep., ind., part., corp.	1 943
U.S. Treasury securities . . .	1 306	Time dep., ind., part., corp. . .	6 029
Oblig. of States & political subdivisions . . .	1 385	U.S. Gov't deposits	2
All other securities	21	Dep. of States & subdivisions	730
Excess funds sold	700	Certified & Officers' cks. . .	10
Loans, Net	5 695	Total deposits	8 714
Bank premises, furniture and fixtures	76	All other liabilities	18
All other assets	27	Total liabilities	8 732
		Equity Capital	
		Capital stock	156
		Surplus	425
		Undivided profits & capital res.	210
		Total Equity Capital	791
		Subordinated notes & debentures	100
TOTAL	<u>9 623</u>	TOTAL	<u>9 623</u>

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 – 1; Outside City – None

Principal Officers:

*E. R. AdkissonPresident
 Larry HaleExec. Vice President
 Robert Card .Sr. Vice Pres. & Cashier

Directors:

E. R. Adkisson
 Larry Hale
 Edwin Gray
 David Godwin
 R. S. Harris
 Don Stemple
 Coy Wiles

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	688	Demand dep., ind., part., corp.	2 555
U.S. Treasury securities ...	346	Time dep., ind., part., corp..	7 013
Oblig. of other U.S. Gov't agencies & corporations .	1 017	U.S. Gov't deposits	9
Oblig. of States & political subdivisions	292	Dep. of States & subdivisions	1 894
All other securities	100	Certified & Officers' cks. ..	119
Excess funds sold	650	Total deposits	11 590
Loans, Net	9 071	All other liabilities	132
Bank premises, furniture and fixtures	434	Total liabilities	11 722
All other assets	164		
		Equity Capital	
		Capital stock	300
		Surplus	300
		Undivided profits & capital res.	340
		Total Equity Capital	940
		Subordinated notes & debentures	100
TOTAL	<u>12 762</u>	TOTAL	<u>12 762</u>

DERMOTT STATE BANK, DERMOTT

Population 4,250 Chicot County
 Chartered July 8, 1935 P.O. Box 'C' Telephone Number 538-3266
 Zip Code 71638
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

John M. Baxter President
 *James S. Suitt . . . Executive Vice Pres.
 Clarence Horton Sr. Vice Pres. &
 Trust Officer
 Frank Henry, Jr. Vice President
 Mrs. Frances Spratlin . . Vice President
 Mrs. Wydelle Clark Cashier
 Mrs. June Farrell . . . Assistant Cashier
 Mrs. Rebecca Jenkins . . Ass't. Cashier

Directors:

John M. Arnn
 John M. Baxter
 W. A. Baxter
 E. Lephiew Dennington
 R. H. Dennington
 Frank Henry, Jr.
 Clarence Horton
 Bernard Levi
 Lawrence W. Levi
 Swan B. Moss, Jr.
 Robert H. Rasco
 James S. Suitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	790	Demand dep., ind., part., corp.	3 093
U.S. Treasury securities . . .	1 066	Time dep., ind., part., corp..	6 976
Oblig. of other U.S. Gov't agencies & corporations . . .	2 472	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	2 488	Dep. of States & subdivisions	1 130
All other securities	50	Certified & Officers' cks. . .	18
Excess funds sold	400	Total deposits	11 218
Loans, Net	5 035	All other liabilities	30
Bank premises, furniture and fixtures	393	Total liabilities	11 248
All other assets	50		
TOTAL	12 744	Equity Capital	
		Capital stock	450
		Surplus	550
		Undivided profits & capital res.	496
		Total Equity Capital	1 496
		TOTAL	12 744

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,250

Chicot County

Chartered October 15, 1976 P.O. Box 0 Telephone Number 538-3221

Zip Code 71638

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

Principal Officers:

H. W. Thomas .Chairman of the Board
 *Geroge T. HarrisPresident
 Mary K. Tucker .Exec. Vice President
 Tom GrumblesVice President
 Leonard Hampson . . .Vice President
 Don EiflingVice President
 Claudine RadanovichCashier
 Geraldine ParkerAss't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	674	part., corp.	2 389
U.S. Treasury securities . .	100	Time dep., ind., part., corp. .	7 159
Oblig. of other U.S. Gov't		U.S. Gov't deposits	3
agencies & corporations .	145	Dep. of States &	
Oblig. of States &		subdivisions	1 365
political subdivisions . . .	1 243	Certified & Officers' cks. . .	67
All other securities	25	Total deposits	<u>10 983</u>
Loans, Net	10 080	Excess funds purchased . .	600
Bank premises, furniture		All other liabilities	168
and fixtures	207	Total liabilities	<u>11 751</u>
All other assets	177		
		Equity Capital	
		Capital stock	150
		Surplus	450
		Undivided profits &	
		capital res.	300
		Total Equity Capital	<u>900</u>
TOTAL	<u>12 651</u>	TOTAL	<u>12 651</u>

FARMERS & MERCHANTS BANK, DES ARC

Population 2,100 Prairie County
 Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
 Zip Code 72040
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

S. R. NicholsChairman
 G. P. MullenVice Chairman
 *R. L. Morton ... Pres. & Trust Officer
 Melvin WamockVice President
 William A. Lindsey ..Ass't. Vice Pres.
 Dora M. HollowayCashier
 Elsie Garth Ass't. Cashier
 Faye A. SmithExec. Secy. &
 Ass't. Trust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 081	part., corp.	5 360
U.S. Treasury securities ...	1 501	Time dep., ind., part., corp..	11 056
Oblig. of other U.S. Gov't		U.S. Gov't deposits	10
agencies & corporations .	5 081	Dep. of States &	
Oblig. of States &		subdivisions	1 075
political subdivisions	5 628	All other deposits	50
All other securities	400	Certified & Officers' cks. .	106
Excess funds sold	300	Total deposits	17 657
Loans, Net	6 449	All other liabilities	227
Bank premises, furniture		Total liabilities	17 884
and fixtures	85		
All other assets	345	Equity Capital	
		Capital stock	440
		Surplus	1 100
		Undivided profits &	
		capital res.	1 446
		Total Equity Capital	2 986
TOTAL	<u>20 870</u>	TOTAL	<u>20 870</u>

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 – None; Outside City – None

Principal Officers:

Elmer A. Ferguson Chm. of the Board
 Julian Brown Vice Chm. of the Board
 *B. Gene StatonPresident
 T. F. Hudson Sr. Vice Pres. & Cashier
 Frank Ellis Vice Pres. & Sr. Trust Off.

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 350	Demand dep., ind., part., corp.	11 277
U.S. Treasury securities ...	2 365	Time dep., ind., part., corp. .	21 660
Oblig. of other U.S. Gov't agencies & corporations .	3 204	U.S. Gov't deposits	73
Oblig. of States & political subdivisions	8 657	Dep. of States & subdivisions	2 699
All other securities	733	Certified & Officers' cks. .	95
Excess funds sold	5 150	Total deposits	35 804
Loans, Net	14 642	All other liabilities	513
Bank premises, furniture and fixtures	1 067	Total liabilities	36 317
All other assets	661		
		Equity Capital	
		Capital stock	450
		Surplus	1 250
		Undivided profits & capital res.	2 812
		Total Equity Capital	4 512
TOTAL	<u>40 829</u>	TOTAL	<u>40 829</u>

PEOPLES BANK, DIERKS

Population 1,276 Howard County
 Chartered November 16, 1970 P.O. Box 123 Telephone Number 286-2121
 Zip Code 71833
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

John H. HendrixChairman
 *Flynn JustusVice Chairman
 Jerry JacobsPresident
 C. E. Hendrix, Jr.Vice President
 Sammye WintonVice President
 Beth CoxAss't. V.P. & Cashier
 Peggy HelmsAss't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	798	Demand dep., ind., part., corp.	3 826
U.S. Treasury securities ...	2 497	Time dep., ind., part., corp. .	6 864
Oblig. of States & political subdivisions	2 309	U.S. Gov't deposits	4
Excess funds sold	300	Dep. of States & subdivisions	786
Loans, Net	7 021	Certified & Officers' cks. ..	3
Bank premises, furniture and fixtures	121	Total deposits	11 483
All other assets	145	Excess funds purchased ...	200
		All other liabilities	6
		Total liabilities	11 689
		Equity Capital	
		Capital stock	135
		Surplus	865
		Undivided profits & capital res.	502
		Total Equity Capital	1 502
TOTAL	<u>13 191</u>	TOTAL	<u>13 191</u>

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 - None; Outside City - None

Principal Officers:

*James R. Hall President
 Jerry Dorton Vice President
 Anita Bradley .. Installment Loan Off.
 Linda Tucker Operations Officer

Directors:

James R. Hall
 Merle Peterson, Chairman
 Howard R. Harris, M.D.
 William West
 Dorothy Moore
 Herman Vickers
 Bill Teeter
 A. O. French, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	338	Demand dep., ind., part., corp.	1 533
U.S. Treasury securities ...	394	Time dep., ind., part., corp. .	3 255
Oblig. of other U.S. Gov't agencies & corporations .	1 319	Dep. of States & subdivisions	1 492
Oblig. of States & political subdivisions	254	Certified & Officers' cks. .	20
Excess funds sold	250	Total deposits	6 300
Loans, Net	4 235	All other liabilities	78
Bank premises, furniture and fixtures	353	Total liabilities	6 378
All other assets	118		
		Equity Capital	
		Capital stock	300
		Surplus	300
		Undivided profits & capital res.	283
		Total Equity Capital	883
TOTAL	<u>7 261</u>	TOTAL	<u>7 261</u>

MERCHANTS AND FARMERS BANK, DUMAS

Population 5,290 Desha County
 Chartered May 10, 1909 P.O. Drawer D Telephone Number 382-4311
 Zip Code 71639
 Number of Branches: Inside City - 1; Outside City - None

Principal Officers:

*Claud T. Frank President &
 Chairman of Board
 Loral Adcock Vice President
 David J. Garrett . Vice Pres. & Cashier
 Arley Knight . Vice Pres. & Trust Off.

Directors:

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

Advisory Directors:

R. A. Adcock
 Joe Lee McKennon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 306	Demand dep., ind., part., corp.	4 203
U.S. Treasury securities . . .	1 691	Time dep., ind., part., corp. .	15 393
Oblig. of other U.S. Gov't agencies & corporations .	2 615	U.S. Gov't deposits	32
Oblig. of States & political subdivisions . . .	5 075	Dep. of States & subdivisions	3 510
Excess funds sold	100	Certified & Officers' cks. . .	140
Loans, Net	15 186	Total deposits	23 278
Bank premises, furniture and fixtures	306	All other liabilities	458
All other assets	627	Total liabilities	23 736
TOTAL	26 906	Equity Capital	
		Capital stock	1 000
		Surplus	1 000
		Undivided profits & capital res.	1 170
		Total Equity Capital	3 170
		TOTAL	26 906

EARLE STATE BANK, EARLE

Population 3,600 Crittenden County
 Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613
 Zip Code 72331

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

Principal Officers:

*J. E. BrooksPresident
 Everett HoodVice President
 Mrs. Mary E. Davis ..Vice President &
 Cashier
 John E. GregsonVice President
 Mrs. Wanda S. ArmstrongAss't.
 Cashier
 Mrs. Iris V. ColeAss't. Cashier
 Bruce EdwardsAss't. Cashier
 Chris M. Lehman .Vice Pres. and Mgr.
 Crawfordsville Office

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 169	Demand dep., ind., part., corp.	4 358
U.S. Treasury securities ...	618	Time dep., ind., part., corp. .	10 048
Oblig. of other U.S. Gov't agencies & corporations .	2 832	U.S. Gov't deposits	17
Oblig. of States & political subdivisions	3 505	Dep. of States & subdivisions	1 725
Excess funds sold	600	Certified & Officers' cks. .	123
Loans, Net	8 880	Total deposits	16 271
Bank premises, furniture and fixtures	406	Total liabilities	16 271
All other assets	35		
		Equity Capital	
		Capital stock	500
		Surplus	600
		Undivided profits & capital res.	674
		Total Equity Capital	1 774
TOTAL	<u>18 045</u>	TOTAL	<u>18 045</u>

THE EXCHANGE BANK & TRUST COMPANY, EL DORADO

Population 25,292 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
 Zip Code 71730
Number of Branches: Inside City - 1; Outside City - 1

Principal Officers:

*Edward Hurley President
J. Thomas May . . . Exec. Vice President
Doris Cawvey Vice President
Ken Goudy . . . Assistant Vice President
Carolyn Beavers Admin. Loan Officer
Tandy Menefee Trust Officer
Steve Leverette . . . Vice President —
 Cashier
Bonnie Hogan . . . Marketing Director
James H. Ludwig Vice President
Yvonne Eudy . . . Ass't. Vice President
Gary R. Miller Vice President

Directors:

Bruce Anthony
Dr. Carey E. Clark
James W. Garrison
Edward Hurley
D. R. James, Jr.
J. Thomas May
J. V. Spencer, Jr.
Charles Thomas
John W. Tlapak
Joe G. Wepfer
Cliff Wright, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 819	Demand dep., ind., part, corp.	12 888
U.S. Treasury securities . . .	2 524	Time dep., ind., part., corp. . .	21 578
Oblig. of other U.S. Gov't agencies & corporations . .	2 646	U.S. Gov't deposits	28
Oblig. of States & political subdivisions . . .	5 131	Dep. of States & subdivisions	1 836
All other securities	151	All other deposits	22
Loans, Net	25 476	Certified & Officers' cks. . .	248
Bank premises, furniture and fixtures	1 247	Total deposits	36 600
All other assets	841	Excess funds purchased . . .	1 200
		All other liabilities	890
		Total liabilities	38 690
		Equity Capital	
		Capital stock	800
		Surplus	800
		Undivided profits & capital res.	1 045
		Total Equity Capital	2 645
		Subordinated notes & debentures	500
TOTAL	<u>41 835</u>	TOTAL	<u>41 835</u>

BANK OF ELKINS, ELKINS

Population 601 Washington County
 Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
 Zip Code 72727

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

Principal Officers:**Directors**

*J. E. BunchPresident and CEO
 Joel L. Bunch . . .Exec. Vice President
 John A. Bunch, Sr. . . .Exec. Vice Pres.
 Joyce R. BunchCashier and
 Secretary of Board
 Thomas H. Mathias . . .Vice President
 Margie R. EatonAssistant Cashier

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 056	Demand dep., ind., part., corp.	2 841
U.S. Treasury securities . . .	1 098	Time dep., ind., part., corp. . .	5 582
Oblig. of other U.S. Gov't agencies & corporations . .	1 117	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	857	Dep. of States & subdivisions	1 102
Excess funds sold	400	Certified & Officers' cks. . .	36
Loans, Net	5 813	Total deposits	9 562
Bank premises, furniture and fixtures	25	All other liabilities	103
All other assets	139	Total liabilities	9 665
		Equity Capital	
		Capital stock	250
		Surplus	325
		Undivided profits & capital res.	265
		Total Equity Capital	840
TOTAL	<u>10 505</u>	TOTAL	<u>10 505</u>

BANK OF ENGLAND, ENGLAND

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

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

Principal Officers:

*Seth Boles, Jr. President
 Otha E. Frizzell Cashier
 Gary R. Canada, Sr. ... Ass't. Cashier
 Wilma J. Darling Ass't. Cashier
 Clara L. Newton Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 030	Demand dep., ind., part., corp.	4 579
U.S. Treasury securities ...	1 049	Time dep., ind., part., corp. .	2 829
Oblig. of other U.S. Gov't agencies & corporations .	349	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	1 627	Dep. of States & subdivisions	126
Excess funds sold	1 400	Certified & Officers' cks. ..	44
Loans, Net	3 128	Total deposits	7 581
Bank premises, furniture and fixtures	24	Total liabilities	7 581
All other assets	3		
		Equity Capital	
		Capital stock	100
		Surplus	500
		Undivided profits & capital res.	429
		Total Equity Capital	1 029
TOTAL	8 610	TOTAL	8 610

THE CITIZENS BANK, ENGLAND

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

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

Principal Officers:

Lois RutherfordPresident
 *Carroll C. Leonard, Jr.Executive
 Vice President
 Ben M. PerkinsVice President
 Charlene Black Assistant Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	847	Demand dep., ind., part., corp.	3 146
U.S. Treasury securities ...	4 318	Time dep., ind., part., corp..	4 864
Oblig. of other U.S. Gov't agencies & corporations .	300	U.S. Gov't deposits	8
Oblig. of States & political subdivisions	2 277	Dep. of States & subdivisions	344
Excess funds sold	600	Certified & Officers' cks. ..	4
Loans, Net	1 566	Total deposits	8 366
All other assets	15	Total liabilities	8 366
		Equity Capital	
		Capital stock	240
		Surplus	660
		Undivided profits & capital res.	657
		Total Equity Capital	1 557
TOTAL	<u>9 923</u>	TOTAL	<u>9 923</u>

THE EUDORA BANK, EUDORA

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

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

Principal Officers:

*Carl W. Kay .Executive Vice President
 & Cashier
 Gene G. KeithVice President
 Claudine Stephens . Assistant Cashier
 Mary R. Keller Assistant Cashier
 Jean ConnellAssistant Cashier

Directors:

Sam Bowman
 W. K. Grubbs
 Alvin Meyer, Sr.
 Carl W. Ray
 Don R. Rebsamen
 W. R. Selman
 Earl E. Verser, Jr.
 Jerold W. Verser
 W. J. Weaver, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 117	Demand dep., ind., part., corp.	3 584
U.S. Treasury securities . . .	1 990	Time dep., ind., part., corp. .	7 739
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	8
Oblig. of States & political subdivisions	2 402	Dep. of States & subdivisions	1 568
All other securities	100	Certified & Officers' cks. . .	53
Excess funds sold	100	Total deposits	<u>12 952</u>
Loans, Net	8 753	All other liabilities	<u>11</u>
Bank premises, furniture and fixtures	138	Total liabilities	<u>12 963</u>
All other assets	70		
		Equity Capital	
		Capital stock	350
		Surplus	650
		Undivided profits & capital res.	807
		Total Equity Capital	<u>1 807</u>
TOTAL	<u>14 770</u>	TOTAL	<u>14 770</u>

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,670 Carroll County
 Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
 Zip Code 72632
 Number of Branches: Inside City - None; Outside City - None

Principal Officers:

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

Directors:

James D. Bird
 Loren L. Clark
 John F. Cross
 Ruth F. Cross
 Lewis E. Epley, Jr.
 Wayne Johnson
 Dorothy F. Mathews
 Eagle Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 070	Demand dep., ind., part., corp.	3 986
U.S. Treasury securities . . .	400	Time dep., ind., part., corp. .	7 210
Oblig. of other U.S. Gov't agencies & corporations .	264	U.S. Gov't deposits	19
Oblig. of States & political subdivisions . . .	1 948	Dep. of States & subdivisions	2 097
Excess funds sold	2 000	Certified & Officers' cks. . .	98
Loans, Net	8 660	Total deposits	13 410
Bank premises, furniture and fixtures	466	Total liabilities	13 410
All other assets	57	Equity Capital	
		Capital stock	400
		Surplus	610
		Undivided profits & capital res.	445
		Total Equity Capital	1 455
TOTAL	<u>14 865</u>	TOTAL	<u>14 865</u>

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 – None; Outside City – None

Principal Officers:

Kemp Whisenhunt, Sr. .Chm. of Board
 Alan Brock WhisenhuntVice
 Chairman of Board
 Kemp Whisenhunt, Jr.President
 *A. L. HoaneyExec. Vice President
 Trent L. Whisenhunt . . .Vice President
 William E. FrazierCashier
 Sharon K. Qualls . . .Assistant Cashier

Directors:

Kemp Whisenhunt, Sr.
 Kemp Whisenhunt, Jr.
 Alan Brock Whisenhunt
 Trent L. Whisenhunt
 A. L. Hoaney
 Joseph A. Carpenter, Jr.
 Deltha Laman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	219	Demand dep., ind., part., corp.	1 210
U.S. Treasury securities . . .	400	Time dep., ind., part., corp. . .	2 719
Oblig. of other U.S. Gov't agencies & corporations .	400	Dep. of States & subdivisions	366
Oblig. of States & political subdivisions . . .	232	Certified & Officers' cks. . .	6
Excess funds sold	350	Total deposits	4 301
Loans, Net	3 008	Total liabilities	4 301
Bank premises, furniture and fixtures	198	Equity Capital	
All other assets	17	Capital stock	100
		Surplus	275
		Undivided profits & capital res.	148
		Total Equity Capital	523
TOTAL	<u>4 824</u>	TOTAL	<u>4 824</u>

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 - None

Principal Officers:

*Mr. Hayden McIlroy Chm. of the
Board, Pres. & Chief Exec. Officer
Mr. Jerome P. Niemiec Executive
Vice President
Mr. J. W. Gould Sr. Vice Pres. &
Trust Officer
Mrs. Betty Clark Vice Pres., Cashier
& Treasurer
Mr. George Edwards Vice President
- Loans
Mr. Don Giles Vice Pres. - Branch
Operations
Mr. Jim Shreve Vice President
Mr. Winston Sloan Vice Pres. &
Trust Officer

Directors:

E. J. Ball
J. Frank Broyles
Carl Collier
Millard Goff
Ralph Goff
J. W. Gould
Dr. James D. Mashburn
Hayden McIlroy
Jerome P. Niemiec
Charles Scharlau
Jim Bob Wheeler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	9 968	Demand dep., ind., part., corp.	24 156
U.S. Treasury securities . . .	6 718	Time dep., ind., part., corp. . .	34 790
Oblig. of other U.S. Gov't agencies & corporations . .	6 832	U.S. Gov't deposits	278
Oblig. of States & political subdivisions . . .	3 210	Dep. of States & subdivisions	9 617
All other securities	2 991	All other deposits	2 157
Excess funds sold	3 950	Certified & Officers' cks. . .	679
Loans, Net	50 591	Total deposits	71 677
Bank premises, furniture and fixtures	2 283	Excess funds purchased . . .	10 265
All other assets	2 840	All other liabilities	909
		Total liabilities	82 851
		Equity Capital	
		Capital stock	2 374
		Surplus	1 151
		Undivided profits & capital res.	2 007
		Total Equity Capital	5 532
		Unordinated notes & debentures	1 000
TOTAL	89 383	TOTAL	89 383

**LIBRARY**

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,300 Marion County
 Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
 Zip Code 72634

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

Principal Officers:

*Frank B. Burge President
 C. Wayne Ellis Vice President
 Verna Trimble Cashier
 Larry D. Hurst Loan Officer

Directors:

H. Guy Alexander
 Glen Johnson
 Peter G. Peitz
 Frank B. Burge
 Veda Sheid
 Steven G. Sanders
 Chris V. Wade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 260	Demand dep., ind., part., corp.	2 951
U.S. Treasury securities ...	300	Time dep., ind., part., corp. .	9 787
Oblig. of other U.S. Gov't agencies & corporations .	301	U.S. Gov't deposits	216
Oblig. of States, & political subdivisions	1 064	Dep. of States & subdivisions	1 283
Excess funds sold	2 400	Certified & Officers' cks. .	96
Loans, Net	9 818	Total deposits	14 333
Bank premises, furniture and fixtures	432	All other liabilities	19
All other assets	3	Total liabilities	14 352
		Equity Capital	
		Capital stock	366
		Surplus	424
		Undivided profits & capital res.	436
		Total Equity Capital	1 226
TOTAL	<u>15 578</u>	TOTAL	<u>15 578</u>

FORDYCE BANK & TRUST CO., FORDYCE

Population 4,837 Dallas County
 Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
 Zip Code 71742
 Number of Branches: Inside City - 1; Outside City - None

Principal Officers:

*W. R. Benton, Jr. President
 Curtis Hutchins .Exec. Vice President
 J. H. Everett Vice President
 J. W. Hearnberger . . . Vice President
 & Cashier
 Katy Graves Vice President
 Amy Wallace . . . Ass't. Vice President
 Vivian Garlington . . . Ass't. Cashier
 Bonnie Wallace Ass't. Cashier
 Wanda Smurl Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 357	Demand dep., ind., part., corp.	4 608
U.S. Treasury securities . . .	2 670	Time dep., ind., part., corp. .	13 221
Oblig. of other U.S. Gov't agencies & corporations .	2 290	Dep. of States & subdivisions	889
Oblig. of States & political subdivisions . . .	4 494	Certified & Officers' cks. . .	124
All other securities	75	Total deposits	18 842
Loans, Net	9 267	All other liabilities	109
Bank premises, furniture and fixtures	629	Total liabilities	18 951
All other assets	321		
		Equity Capital	
		Capital stock	200
		Surplus	800
		Undivided profits & capital res.	1 152
		Total Equity Capital	2 152
TOTAL	<u>21 103</u>	TOTAL	<u>21 103</u>

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 12,500 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
 Zip Code 72335
Number of Branches: Inside City - 1; Outside City - 2

Principal Officers:

*Robert E. Porter President
Diana Arwood Vice Pres.
 & Cashier
Joyce Clark Vice Pres.
 & Trust Officer
Wade Hawkins Vice Pres.
Al Miller Vice Pres.
Robert Doyle Asst. Cashier
Donna Imboden Asst. Cashier
Judy Lott Asst. Cashier
Paul Neblett Asst. Cashier
Diane Thomason Asst. Cashier
David Hardke V. P. & Mgr.
 DeValls Bluff Office
Otto Miller V. P. & Mgr.
 Cotton Plant Office

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 806	Demand dep., ind., part., corp.	12 008
U.S. Treasury securities ...	290	Time dep., ind., part., corp. .	17 212
Oblig. of other U.S. Gov't agencies & corporations .	3 552	U.S. Gov't deposits	21
Oblig. of States & political subdivisions	4 295	Dep. of States & subdivisions	5 273
All other securities	734	Certified & Officers' cks. .	139
Loans, Net	26 355	Total deposits	34 653
Bank premises, furniture and fixtures	745	Excess funds purchased ...	300
All other assets	965	All other liabilities	593
		Total liabilities	35 546
		Equity Capital	
		Capital Stock	600
		Surplus	2 400
		Undivided profits & capital res.	1 196
		Total Equity Capital	4 196
TOTAL	<u>39 742</u>	TOTAL	<u>39 742</u>

PLANTERS AND MERCHANTS BANK, GILLETT

Population 985 Arkansas County
 Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2643
 Zip Code 72055

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

Principal Officers:

*Jerry M. DyerExec. Vice Pres.
 W. W. TurnerChm. of Board
 & President
 Larry E. BauerVice Pres.
 Alice M. PerrittCashier
 Carolyn SullivanAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	336	part., corp.	1 633
U.S. Treasury securities ...	300	Time dep., ind., part., corp. .	4 085
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations .	400	subdivisions	670
Oblig. of States &		Certified & Officers' cks. .	5
political subdivisions	673	Total deposits	6 393
Loans, Net	5 643	Excess funds purchased ...	250
Bank premises, furniture		All other liabilities	26
and fixtures	94	Total liabilities	6 669
All other assets	5		
		Equity Capital	
		Capital Stock	150
		Surplus	350
		Undivided profits &	
		capital res.	282
		Total Equity Capital	782
TOTAL	<u>7 451</u>	TOTAL	<u>7 451</u>

BANK OF GLENWOOD, GLENWOOD

Population 1,212 Pike County
 Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
 Zip Code 71943

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

Principal Officers:

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

Directors:

Cliff C. Lane, Chairman
 John T. Crews
 Charles Sharp
 Greg Bourns
 Victor H. Cox
 George E. Steel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	857	Demand dep., ind., part., corp.	2 797
U.S. Treasury securities ...	403	Time dep., ind., part., corp. .	5 597
Oblig. of other U.S. Gov't agencies & corporations .	1 497	U.S. Gov't deposits	35
Oblig. of States & political subdivisions	728	Dep. of States & subdivisions	629
Excess funds sold	200	Certified & Officers' cks. . .	35
Loans, Net	6 430	Total deposits	9 093
Bank premises, furniture and fixtures	157	Excess funds purchased ...	269
All other assets	104	All other liabilities	91
		Total liabilities	9 453
		Equity Capital	
		Capital Stock	100
		Surplus	600
		Undivided profits & capital res.	223
		Total Equity Capital	923
TOTAL	<u>10 376</u>	TOTAL	<u>10 376</u>

CADDO STATE BANK, GLENWOOD

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

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

Principal Officers:

Charles F. TidwellChm. of Board
 *John E. CookPresident
 J. W. WallaceVice Pres.
 & Cashier
 Austin L. SwindleVice Pres.
 Faye CargileAsst. Vice Pres.

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	406	Demand dep., ind., part., corp.	1 591
U.S. Treasury securities	800	Time dep., ind., part., corp.	2 902
Oblig. of other U.S. Gov't agencies & corporations	200	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	157	Dep. of States & subdivisions	935
Excess funds sold	150	Certified & Officers' cks.	14
Loans, Net 4	170	Total deposits	5 444
Bank premises, furniture and fixtures	326	All other liabilities	16
All other assets	100	Total liabilities	5 460
TOTAL	<u>6 309</u>	Equity Capital	
		Capital Stock	320
		Surplus	320
		Undivided profits & capital res.	209
		Total Equity Capital	849
		TOTAL	<u>6 309</u>

FIRST STATE BANK, GOULD

Population 1,683 Lincoln County
 Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
 Zip Code 71643
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

*Harold H. Reid Pres. & C.E.O.
 Ernest Bradshaw Exec. Vice Pres.
 W. J. Boren First Vice Pres.
 Mary L. Nolan Vice Pres.
 & Cashier
 Wanda Robertson Asst. Cashier
 Edna Shadowens Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	LiabilitiesMil. Thou.	
Cash & due from depositories	478	Demand dep., ind., part., corp.	2 255
U.S. Treasury securities . . .	897	Time dep., ind., part., corp..	5 243
Oblig. of States & political subdivisions 1	000	U.S. Gov't deposits	8
All other securities	40	Dep. of States & subdivisions	1 021
Loans, Net	7 295	Certified & Officers' cks. . .	42
Bank premises, furniture and fixtures	303	Total deposits	8 569
All other assets	1	Excess funds purchased . . .	500
		All other liabilities	47
		Total liabilities	9 116
		Equity Capital	
		Capital Stock	100
		Surplus	550
		Undivided profits & capital res.	248
		Total Equity Capital	898
TOTAL	10 014	TOTAL	10 014

BANK OF GRAVETT, GRAVETTE

Population 1,155 Benton County
 Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
 Zip Code 72736

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

Principal Officers:

*John R. MeadeExec. Vice Pres.
 David N. WillsVice Pres.
 Larry WilmothCashier
 Margret PearsonAsst. Cashier
 Virginia GibsonAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	1	375	part., corp.	5	566
U.S. Treasury securities . . .	2	267	Time dep., ind., part., corp. .	12	538
Oblig. of other U.S. Gov't			U.S. Gov't deposits		48
agencies & corporations .		57	Dep. of States &		
Oblig. of States &			subdivisions		836
political subdivisions . . .	3	533	All other deposits		10
Excess funds sold		550	Certified & Officers' cks. . .		65
Loans, Net	13	004	Total deposits	19	063
Bank premises, furniture			Total liabilities	19	063
and fixtures		244			
			Equity Capital		
			Capital Stock		100
			Surplus		400
			Undivided profits &		
			capital res.	1	467
			Total Equity Capital	1	967
TOTAL		<u><u>21 030</u></u>	TOTAL		<u><u>21 030</u></u>

FARMERS BANK, GREENWOOD

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

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

Principal Officers:

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

Directors:

Means Wilkinson
 Betty J. Wilkinson
 Lorene Carnes
 Bronson Andrews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 197	Demand dep., ind., part., corp.	5 066
U.S. Treasury securities . . .	1 827	Time dep., ind., part., corp. . .	12 338
Oblig. of other U.S. Gov't agencies & corporations . .	3 882	U.S. Gov't deposits	5
Oblig. of States & political subdivisions . . .	4 223	Dep. of States & subdivisions	1 251
All other securities	325	Certified & Officers' cks. . .	89
Excess funds sold	500	Total deposits	18 749
Loans, Net	8 715	All other liabilities	247
Bank premises, furniture and fixtures	160	Total liabilities	18 996
All other assets	305		
		Equity Capital	
		Capital Stock	300
		Surplus	1 200
		Undivided profits & capital res.	638
		Total Equity Capital	2 138
TOTAL	<u>21 134</u>	TOTAL	<u>21 134</u>

THE FIRST BANK, GRIFFITHVILLE

Population 227 White County
 Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
 Zip Code 72060

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

Principal Officers:

*Joyce D. StraughnCashier
 E. O. YanceyPresident
 E. D. YanceyVice Pres. – Sec.
 M. O. ThompsonVice Pres.

Directors:

E. O. Yancey
 E. D. Yancey
 M. O. Thompson
 Jim Tarkington

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		213	part., corp.	1	088
U.S. Treasury securities ...	1	044	Time dep., ind., part., corp. .	1	446
Oblig. of other U.S. Gov't			Dep. of States &		
agencies & corporations .		300	subdivisions		92
Oblig. of States &			Total deposits	2	626
political subdivisions		600	Total liabilities	2	626
Excess funds sold		200			
Loans, Net		566	Equity Capital		
Bank premises, furniture			Capital Stock		25
and fixtures		2	Surplus		125
			Undivided profits &		
			capital res.		149
			Total Equity Capital		299
TOTAL		<u>2 925</u>	TOTAL		<u>2 925</u>

CLARK COUNTY BANK, GURDON

Population 2,075 Clark County
 Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
 Zip Code 71743
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

John JacksonChm. of the Board
 *Edward L. HoltPresident
 Jean BouldenVice Pres.
 & Cashier
 Ron WalkerVice Pres. - Loans
 Rita NelsonVice Pres. - Ins. Dept.
 Linda BittleAsst. Vice Pres.
 Kay StifflerAsst. Cashier
 Brenda RettmannLoan Officer
 Norma HiltonAdmin. Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 937	Demand dep., ind., part., corp.	4 193
U.S. Treasury securities . . .	303	Time dep., ind., part., corp. . .	10 051
Oblig. of other U.S. Gov't agencies & corporations . .	16	U.S. Gov't deposits	3
Oblig. of States & political subdivisions . . .	3 271	Dep. of States & subdivisions	1 904
Loans, Net	12 558	Certified & Officers' cks. . .	88
Bank premises, furniture and fixtures	226	Total deposits	16 239
All other assets	191	Excess funds purchased . . .	500
		All other liabilities	182
		Total liabilities	16 921
		Equity Capital	
		Capital Stock	1 200
		Surplus	200
		Undivided profits & capital res.	181
		Total Equity Capital	1 581
TOTAL	<u>18 502</u>	TOTAL	<u>18 502</u>

FARMERS BANK, HAMBURG

Population 3,227 Ashley County
 Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
 Zip Code 71646

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

Principal Officers:

W. E. Foote, Jr. Pres.
 *Louie G. Foote Exec. Vice Pres.
 Velma Farmer Vice Pres.
 Bruce Timmons Asst. Vice Pres.
 Allen Farmer Cashier
 Jettie Mae Atkins Asst. Cashier
 Ruth K. Chapman Asst. Cashier
 Dorothy M. Witt Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	039	Demand dep., ind., part., corp.	4	469
U.S. Treasury securities ...		213	Time dep., ind., part., corp. ..	10	587
Oblig. of States & political subdivisions	3	070	U.S. Gov't deposits		4
Excess funds sold	1	775	Dep. of States & subdivisions		575
Loans, Net	10	939	Certified & Officers' cks. ..		54
Bank premises, furniture and fixtures		223	Total deposits	15	689
All other assets		74	Total liabilities	15	689
			Equity Capital		
			Capital Stock		100
			Surplus		650
			Undivided profits & capital res.		894
			Total Equity Capital	1	644
TOTAL	17	333	TOTAL	17	333

CALHOUN COUNTY BANK, HAMPTON

Population 1,642 Calhoun County
 Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
 Zip Code 71744

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	714	Demand dep., ind., part., corp.	3 112
U.S. Treasury securities . . . 1	098	Time dep., ind., part., corp. . . 6	397
Oblig. of other U.S. Gov't agencies & corporations . . 1	901	U.S. Gov't deposits	3
Oblig. of States & political subdivisions . . 2	350	Dep. of States & subdivisions	1 392
All other securities	75	Certified & Officers' cks. . .	132
Excess funds sold	50	Total deposits	<u>11 036</u>
Loans, Net	6 187	All other liabilities	45
Bank premises, furniture and fixtures	165	Total liabilities	<u>11 081</u>
All other assets	4	Equity Capital	
TOTAL	<u>12 544</u>	Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	963
		Total Equity Capital	<u>1 463</u>
		TOTAL	<u>12 544</u>

THE BANK OF HARRISBURG, HARRISBURG

Population 1,931 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
 Zip Code 72439
Number of Branches: Inside City - 1; Outside City - None

Principal Officers:

Jim Tom ButlerPres.
*James WilliamsExec. Vice Pres.
Ernie AshfordVice Pres.
 & Cashier

Directors:

R. W. Butler, Chairman
Jim Tom Butler
James Williams
Mrs. Anna M. Butler
Patricia Butler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 190	Demand dep., ind., part., corp.	5 247
U.S. Treasury securities ...	250	Time dep., ind., part., corp. .	10 797
Oblig. of other U.S. Gov't agencies & corporations .	376	U.S. Gov't deposits	5
Oblig. of States & political subdivisions	3 915	Dep. of States & subdivisions	1 685
Loans, Net	13 602	Certified & Officers' cks. .	107
Bank premises, furniture and fixtures	367	Total deposits	<u>17 841</u>
		Total liabilities	<u>17 841</u>
		Equity Capital	
		Capital Stock	100
		Surplus	1 400
		Undivided profits & capital res.	359
		Total Equity Capital	<u>1 859</u>
TOTAL	<u>19 700</u>	TOTAL	<u>19 700</u>

THE SECURITY BANK, HARRISON

Population 7,239 Boone County
 Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
 Zip Code 72601

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

Principal Officers:

*Wayne ClarkPres.
 L. E. DurandVice Chm. of Board
 Wallace E. NickelsSr. Vice Pres.
 Jim PhillipsVice Pres.
 Gene WatersVice Pres.
 Richard L. McBeeCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	3	725	Demand dep., ind., part., corp.	19	141
U.S. Treasury securities ...	2	685	Time dep., ind., part., corp. .	28	799
Oblig. of other U.S. Gov't agencies & corporations .	4	197	U.S. Gov't deposits		20
Oblig. of States & political subdivisions	12	796	Dep. of States & subdivisions	3	862
All other securities		196	All other deposits		262
Excess funds sold	1	200	Certified & Officers' cks. .		137
Loans, Net	32	197	Total deposits	52	221
Bank premises, furniture and fixtures		612	Excess funds purchased ...		900
All other assets	1	409	All other liabilities		622
			Total liabilities	53	743
			Equity Capital		
			Capital Stock	1	800
			Surplus	1	200
			Undivided profits & capital res.	2	064
			Total Equity Capital	5	064
			Subordinated notes & debentures		210
TOTAL	59	017	TOTAL	59	017

PRAIRIE COUNTY BANK, HAZEN

Population 1,605 Prairie County
 Chartered July 17, 1945 P.O. Box 357 Telephone Number 255-4525
 Zip Code 72064
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

Jerry J. ScreetonPres.
 *James E. Sparks ...Exec. Vice Pres.
 Jerry V. SparksVice Pres.
 & Cashier
 Eagle Boyd, Jr.Vice Pres.
 (inactive)
 Helen C. TullAsst. Vice Pres.
 Dolores L. PerryAsst. Vice Pres.
 Kathie P. GunterAsst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 670	Demand dep., ind., part., corp.	4 095
U.S. Treasury securities ...	4 235	Time dep., ind., part., corp. .	6 469
Oblig. of other U.S. Gov't agencies & corporations .	910	U.S. Gov't deposits	16
Oblig. of States & political subdivisions	1 536	Dep. of States & subdivisions	1 291
Excess funds sold	1 000	Certified & Officers' cks. .	123
Loans, Net	3 322	Total deposits	11 994
Bank premises, furniture and fixtures	418	Total liabilities	11 994
All other assets	140		
		Equity Capital	
		Capital Stock	86
		Surplus	850
		Undivided profits & capital res.	301
		Total Equity Capital	1 237
TOTAL	<u>13 231</u>	TOTAL	<u>13 231</u>

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 3,884
Chartered December 16, 1930

Cleburne County
Telephone Number 362-2456

Zip Code 72543

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

Principal Officers:

*Jerome Johnson President
Walter Aldridge Vice Pres.
 & Cashier
Juanita Taylor Asst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 725	Demand dep., ind., part., corp.	7 747
U.S. Treasury securities ...	1 579	Time dep., ind., part., corp. .	20 830
Oblig. of other U.S. Gov't agencies & corporations .	2 256	U.S. Gov't deposits	7
Oblig. of States & political subdivisions	8 666	Dep. of States & subdivisions	1 144
All other securities	25	All other deposits	7
Excess funds sold	1 800	Certified & Officers' cks. .	180
Loans, Net	16 020	Total deposits	<u>29 915</u>
Bank premises, furniture and fixtures	400	All other liabilities	264
All other assets	482	Total liabilities	<u>30 179</u>
		Equity Capital	
		Capital Stock	120
		Surplus	1 000
		Undivided profits & capital res.	<u>1 354</u>
		Total Equity Capital	2 474
		Subordinated notes & debentures	300
TOTAL	<u>32 953</u>	TOTAL	<u>32 953</u>

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 3,884 Cleburne County
 Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
 Zip Code 72543

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

Principal Officers:

*Tucker Blankenship . . . Pres. & Chm.
 Charles Blankenship Exec. Vice. Pres.
 F. B. Rector Vice Pres.
 & Cashier
 Gary Yow Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	1	582	part., corp.	5	754
U.S. Treasury securities . . .		481	Time dep., ind., part., corp. .	10	750
Oblig. of other U.S. Gov't			U.S. Gov't deposits		36
agencies & corporations .		106	Dep. of States &		
Oblig. of States &			subdivisions		170
political subdivisions	2	353	All other deposits		59
All other securities		59	Certified & Officers' cks. . .		74
Excess funds sold		300	Total deposits	16	843
Loans, Net	12	533	All other liabilities		14
Bank premises, furniture			Total liabilities	16	857
and fixtures		688			
All other assets		612	Equity Capital		
			Capital Stock		300
			Surplus		400
			Undivided profits &		
			capital res.		857
			Total Equity Capital	1	557
			Subordinated notes &		
			debentures		300
TOTAL		<u><u>18 714</u></u>	TOTAL		<u><u>18 714</u></u>

BANK OF HOLLY GROVE, HOLLY GROVE

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

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

Principal Officers:

John B. Moore, Jr. President
 *Elizabeth C. Reid . . . Exec. Vice Pres.
 Jean M. Kirkpatrick Cashier
 Mildred E. Craig Asst. Cashier

Directors:

John S. Calloway
 H. C. Casey, Jr.
 Ruth T. Dearing
 Mrs. J. I. Matthews
 R. H. Mayo
 John B. Moore, Jr.
 Elizabeth C. Reid

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	647	Demand dep., ind., part., corp.	2 290
U.S. Treasury securities . . .	649	Time dep., ind., part., corp. . .	6 850
Oblig. of other U.S. Gov't agencies & corporations . .	3 154	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	2 589	Dep. of States & subdivisions	838
Excess funds sold	200	Certified & Officers' cks. . .	11
Loans, Net	4 021	Total deposits	9 990
Bank premises, furniture and fixtures	193	Total liabilities	9 990
All other assets	5		
		Equity Capital	
		Capital Stock	60
		Surplus	840
		Undivided profits & capital res.	568
		Total Equity Capital	1 468
TOTAL	<u>11 458</u>	TOTAL	<u>11 458</u>

HORATIO STATE BANK, HORATIO

Population 850 Sevier County
 Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
 Zip Code 71842

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

Principal Officers:

*C. E. Hendrix, Jr. President
 Edith Hendrix Smith . . . Sr. Vice Pres.
 Sec. & Treas.
 Wilburn Smith Exec. Vice Pres.
 & Cashier
 Lola J. Lawrence Oper. Officer
 Agnes J. Lincoln . . . Bookkeeping Off.

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	625	Demand dep., ind., part., corp.	2 553
U.S. Treasury securities . .	200	Time dep., ind., part., corp. .	8 570
Oblig. of other U.S. Gov't agencies & corporations .	2 519	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	1 313	Dep. of States & subdivisions	927
Excess funds sold	250	Certified & Officers' cks. . .	1
Loans, Net	8 054	Total deposits	12 052
Bank premises, furniture and fixtures	344	All other liabilities	25
All other assets	36	Total liabilities	12 077
		Equity Capital	
		Capital Stock	100
		Surplus	600
		Undivided profits & capital res.	564
		Total Equity Capital	1 264
TOTAL	<u>13 341</u>	TOTAL	<u>13 341</u>

FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 2,000
Chartered June 3, 1905

Izard County
Telephone Number 670-5131

Zip Code 72512

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

Principal Officers:

*Doug Adams ..Chairman & President
Jean Ferguson ..Vice Pres. & Cashier
Rose Mae HeckVice President
Donna Brown ..Ass't. Vice President
Randy Wooldridge ..Ass't. Vice Pres.

Directors:

Doug Adams
Claude Jones
Rose Mae Heck
Otis D. Gove
Hubert Simpson
Dr. Don Penley
Roger G. Cunningham

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 205	Demand dep., ind., part., corp.	1 954
U.S. Treasury securities ...	500	Time dep., ind., part., corp. .	8 835
Oblig. of other U.S. Gov't agencies & corporations .	288	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	784	Dep. of States & subdivisions	1 482
Excess funds sold	450	Certified & Officers' cks. ..	38
Loans, Net	8 818	Total deposits	<u>12 311</u>
Bank premises, furniture and fixtures	391	Total liabilities	<u>12 311</u>
		Equity Capital	
		Capital stock	254
		Surplus	193
		Undivided profits & capital res.	403
		Total Equity Capital	<u>850</u>
		Subordinated notes & debentures	275
TOTAL	<u>13 436</u>	TOTAL	<u>13 436</u>

BANK OF IMBODEN, IMBODEN

Population 496

Lawrence County

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

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

Principal Officers:**Directors:**

*Amos David . . . Chairman & President
 J. R. David, Jr. Vice Chairman
 Stephen E. Jones . . . Sr. Vice President
 Mary Lea McLeod . . . Vice President
 Leland Mize Ass't. Vice President
 Wilma Lawson . . Ass't. Vice President
 Preston Clark Cashier
 Jearldean Davis Ass't. Cashier

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	761	Demand dep., ind., part., corp.	2 185
U.S. Treasury securities . . .	1 058	Time dep., ind., part., corp. . .	5 805
Oblig. of other U.S. Gov't agencies & corporations . . .	50	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	487	Dep. of States & subdivisions	691
All other securities	10	All other deposits	24
Excess funds sold	250	Certified & Officers' cks. . .	40
Loans, Net	6 680	Total deposits	8 746
Bank premises, furniture and fixtures	201	Total liabilities	8 746
All other assets	4		
TOTAL	<u>9 501</u>	Equity Capital	
		Capital stock	165
		Surplus	85
		Undivided profits & capital res.	355
		Total Equity Capital	605
		Subordinated notes & debentures	150
		TOTAL	<u>9 501</u>

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 24,391 Pulaski County
 Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
 Zip Code 72076
 Number of Branches: Inside City - 2; Outside City - None

Principal Officers:

*Kenneth Pat Wilson . . .Chm. of Board
 & President
 Larry T. Wilson . . .Exec. Vice President
 Melda A. Rice . . .Senior Vice President
 Sibyl H. Clay . . .Vice Pres. & Auditor
 John S. Fortenbury . . .Vice Pres. First
 Jacksonville Mtg.
 David R. Shewmaker . . .Vice Pres. &
 Trust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 573	Demand dep., ind., part., corp.	14 540
U.S. Treasury securities	521	Time dep., ind., part., corp.	20 461
Oblig. of other U.S. Gov't agencies & corporations	1 065	U.S. Gov't deposits	54
Oblig. of States & political subdivisions	11 170	Dep. of States & subdivisions	1 998
All other securities	218	Certified & Officers' cks.	558
Excess funds sold	1 100	Total deposits	37 611
Loans, Net	22 421	All other liabilities	485
Bank premises, furniture and fixtures	1 250	Total liabilities	38 096
All other assets	546		
		Equity Capital	
		Capital stock	2 000
		Surplus	1 000
		Undivided profits & capital res.	1 768
		Total Equity Capital	4 768
TOTAL	42 864	TOTAL	42 864

NEWTON COUNTY BANK, JASPER

Population 503 Newton County
 Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
 Zip Code 72641

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

Principal Officers:

Joe Nance . . . Chairman of the Board
 *Neil Wilkins President
 Carl Gene Jones Exec. Vice Pres.
 George Landrum Cashier
 Joe T. Phillips Vice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	735	Demand dep., ind., part., corp.	3 483
U.S. Treasury securities . . . 1	992	Time dep., ind., part., corp. . . 7	308
Oblig. of other U.S. Gov't agencies & corporations	966	U.S. Gov't deposits	16
Oblig. of States & political subdivisions . . . 1	579	Dep. of States & subdivisions	990
Excess funds sold	900	All other deposits	300
Loans, Net 6	879	Certified & Officers' cks.	15
Bank premises, furniture and fixtures	84	Total deposits	12 112
All other assets	14	Total liabilities	12 112
TOTAL	13 149	Equity Capital	
		Capital stock	59
		Surplus	641
		Undivided profits & capital res.	337
		Total Equity Capital	1 037
		TOTAL	13 149

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,012

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

*Sloan Rainwater . . . Chairman & Pres.
 Wm. I. Rainwater Vice Chairman
 Joyce Bridger Vice President
 Audrey Glenn Vice President
 Paul Penn, Jr. Vice President
 Loyce Mink Ass't. Vice President
 Eva Beeler Ass't. Vice President
 Greg Miller Loan & Trust Officer
 Jack Barber Loan Officer
 Linda McDaniel Cashier
 Brenda Griffith Assistant Cashier
 Mary Ann Bridger Assistant Cashier
 Martha White Assistant Cashier

A. B. Clark
 Grover Poole, M.D.
 R. S. Rainwater
 Sloan Rainwater
 Wm. I. Rainwater
 Weldon Rainwater, M.D.
 J. A. Tomlinson
 Gerald G. Watkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 885	part., corp.	5 798
U.S. Treasury securities . . .	1 049	Time dep., ind., part., corp. .	15 721
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations .	1 449	subdivisions	3 993
Oblig. of States &		Certified & Officers' cks. . .	81
political subdivisions . . .	3 441	Total deposits	25 593
All other securities	640	Excess funds purchased . . .	350
Loans, Net	18 884	All other liabilities	599
Bank premises, furniture		Total liabilities	26 542
and fixtures	1 117		
All other assets	829	Equity Capital	
		Capital stock	675
		Surplus	650
		Undivided profits &	
		capital res.	602
		Total Equity Capital	1 927
		Subordinated notes &	
		debentures	825
TOTAL	<u>29 294</u>	TOTAL	<u>29 294</u>

Population 31,012 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
 Zip Code 72401
Number of Branches: Inside City - 4; Outside City - 2

*Designates Chief Executive Officer

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	8	365	Demand dep., ind., part., corp.	27	622
U.S. Treasury securities ...	8	859	Time dep., ind., part., corp. .	66	402
Oblig. of other U.S. Gov't agencies & corporations .	1	450	U.S. Gov't deposits		192
Oblig. of States & political subdivisions	13	346	Dep. of States & subdivisions	6	327
All other securities		701	All other deposits	3	843
Excess funds sold	1	200	Certified & Officers' cks. .		487
Loans, Net	77	817	Total deposits	104	873
Bank premises, furniture and fixtures	1	919	Excess funds purchased ...	1	250
All other assets	2	682	All other liabilities	2	036
			Total liabilities	108	159
			Equity Capital		
			Capital stock	2	000
			Surplus	1	000
			Undivided profits & capital res.	3	120
			Total Equity Capital	6	120
			Subordinated notes & debentures	2	060
TOTAL	116	339	TOTAL	116	339

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,012

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:

*John E. MarcomPresident
 Ron Jackson ...Exec. Vice President
 C. Frank Falls ..Exec. Vice President
 Everett BandySr. Vice President
 Bob WimpyVice President
 James M. TurnerVice President
 Jerry BroadwayVice President
 Charles N. FilesCashier

Directors:

Mary Lee Marcom
 Dr. James W. Webb
 W. C. Sloan, Jr.
 Charles M. Mooney
 Doswell McDaniel
 Harold Crall
 Bill Brown
 Everett Bandy
 John E. Marcom

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 013	Demand dep., ind., part., corp.	9 669
U.S. Treasury securities ...	300	Time dep., ind., part., corp. .	20 956
Oblig. of other U.S. Gov't agencies & corporations .	3 278	U.S. Gov't deposits	92
Oblig. of States & political subdivisions	1 266	Dep. of States & subdivisions	5 837
All other securities	916	All other deposits	121
Excess funds sold	1 041	Certified & Officers' cks. .	318
Loans, Net	28 373	Total deposits	36 993
Bank premises, furniture and fixtures	742	All other liabilities	563
All other assets	810	Total liabilities	37 556
TOTAL	40 739	Equity Capital	
		Capital stock	300
		Surplus	1 200
		Undivided profits & capital res.	783
		Total Equity Capital	2 283
		Subordinated notes & debentures	900
TOTAL	40 739	TOTAL	40 739

MERCANTILE BANK, JONESBORO

Population 31,012 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 President
 Carey Smith Sr. Vice President
 Earl Gairhan Vice President &
 Senior Loan Officer
 Hugh Harrington Vice President
 Naomi Craft Vice President
 Norman Leonard Vice President &
 Cashier
 Betty Pittman Vice President &
 Loan Review Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	7 666	Demand dep., ind., part., corp.	22 401
U.S. Treasury securities . . .	3 636	Time dep., ind., part., corp. . .	56 517
Oblig. of other U.S. Gov't agencies & corporations . .	2 175	U.S. Gov't deposits	66
Oblig. of States & political subdivisions . . .	11 944	Dep. of States & subdivisions	8 067
All other securities	2 746	All other deposits	164
Loans, Net	66 301	Certified & Officers' cks. . .	193
Bank premises, furniture and fixtures	1 361	Total deposits	87 408
All other assets	2 370	Excess funds purchased . . .	960
		All other liabilities	1 620
		Total liabilities	89 988
		Equity Capital	
		Capital stock	1 000
		Surplus	2 225
		Undivided profits & capital res.	4 611
		Total Equity Capital	7 836
		Subordinated notes & debentures	375
TOTAL	<u>98 199</u>	TOTAL	<u>98 199</u>

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 1,500 White County
 Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148
 Zip Code 72081
 Number of Branches: Inside City - None; Outside City - None

Principal Officers:

E. O. Yancey . . . Chairman of the Board
 E. D. Yancey President
 W. R. Meador, Jr. Secretary
 J. H. Graves Vice President
 *Jim Emfinger . . . Exec. Vice President

Directors:

E. O. Yancey
 E. D. Yancey
 W. R. Meador, Jr.
 J. H. Graves

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	448	Demand dep., ind., part., corp.	1 797
U.S. Treasury securities . . .	1 154	Time dep., ind., part., corp. . .	1 947
Oblig. of States & political subdivisions . . .	1 009	U.S. Gov't deposits	8
Excess funds sold	150	Dep. of States & subdivisions	362
Loans, Net	2 078	All other deposits	27
Bank premises, furniture and fixtures	13	Certified & Officers' cks. . .	76
		Total deposits	4 217
		All other liabilities	29
		Total liabilities	4 246
		Equity Capital	
		Capital stock	35
		Surplus	165
		Undivided profits & capital res.	406
		Total Equity Capital	606
TOTAL	<u>4 852</u>	TOTAL	<u>4 852</u>

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 – None; Outside City – None

Principal Officers:

*John F. MarshPresident
 Craig RowlandVice President
 Barbara DanielsCashier
 Mary Alice Jones ...Assistant Cashier
 Veda P. JonesAssistant Cashier

Directors:

Alvin Green, Chairman
 John F. Marsh
 Russell Adams
 J. B. Allen, Jr.
 T. T. Fields
 Louie Jenkins
 Leonard Hampson
 C. A. Reed
 John M. Shackleford, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	649	Demand dep., ind., part., corp.	2 098
U.S. Treasury securities ...	1 090	Time dep., ind., part., corp. .	6 336
Oblig. of other U.S. Gov't agencies & corporations .	598	U.S. Gov't deposits	21
Oblig. of States & political subdivisions	405	Dep. of States & subdivisions	353
Loans, Net	6 653	Total deposits	8 808
Bank premises, furniture and fixtures	33	All other liabilities	42
All other assets	239	Total liabilities	8 850
		Equity Capital	
		Capital stock	300
		Surplus	200
		Undivided profits & capital res.	317
		Total Equity Capital	817
TOTAL	<u>9 667</u>	TOTAL	<u>9 667</u>

BANK OF KENSETT, KENSETT

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

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

Principal Officers:

*John H. Johnston, Jr. President
 Roger Q. Mills Vice President
 Mrs. Thelma Roth Cashier
 Mrs. Patsy Scott Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	178	Demand dep., ind., part., corp.	837
U.S. Treasury securities . . .	299	Time dep., ind., part., corp. .	347
Oblig. of other U.S. Gov't agencies & corporations .	301	Dep. of States & subdivisions	66
All other securities	900	Total deposits	<u>1 250</u>
Loans, Net	34	Total liabilities	<u>1 250</u>
Bank premises, furniture and fixtures	8	Equity Capital	
		Capital stock	50
		Surplus	10
		Undivided profits & capital res.	410
		Total Equity Capital	470
TOTAL	<u>1 720</u>	TOTAL	<u>1 720</u>

BANK OF KINGSTON, KINGSTON

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

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

Principal Officers:

Tom HargisPresident
 *Wilson BunchVice President –
 Cashier
 Gary W. BunchAss't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	120	Demand dep., ind., part., corp.	697
U.S. Treasury securities ...	771	Time dep., ind., part., corp. .	751
Oblig. of other U.S. Gov't agencies & corporations .	300	Total deposits	<u>1 448</u>
Oblig. of States & political subdivisions	140	Total liabilities	<u>1 448</u>
Loans, Net	215	Equity Capital	
Bank premises, furniture and fixtures	6	Capital stock	10
All other assets	50	Surplus	40
		Undivided profits & capital res.	104
		Total Equity Capital	<u>154</u>
TOTAL	<u>1 602</u>	TOTAL	<u>1 602</u>

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 - None

Principal Officers:

Dr. J. H. BurgeChm. of the Board
 Douglas C. WynnPresident
 *Hermon CarltonExec. Vice Pres.
 Ned MazzantiFirst Vice President
 R. Trafton Williams . . .Vice President
 Joyce BellAuditor
 Dessie Lee GibbsCashier
 Jackie June Gibson . . .Assistant Cashier
 Marilyn Craig .Ass't. Vice President &
 Branch Manager
 Terence AlpeAss't. Vice President

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 R. Holloway
 Ned Mazzanti
 George Pine
 Linwood Smith
 Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 197	Demand dep., ind., part., corp.	5 638
U.S. Treasury securities . . .	1 098	Time dep., ind., part., corp. .	13 366
Oblig. of other U.S. Gov't agencies & corporations . .	3 063	U.S. Gov't deposits	22
Oblig. of States & political subdivisions	4 186	Dep. of States & subdivisions	1 483
Excess funds sold	1 150	Certified & Officers' cks. . .	118
Loans, Net	11 944	Total deposits	20 627
Bank premises, furniture and fixtures	298	All other liabilities	342
All other assets	151	Total liabilities	20 969
		Equity Capital	
		Capital stock	150
		Surplus	1 350
		Undivided profits & capital res.	618
		Total Equity Capital	2 118
TOTAL	<u>23 087</u>	TOTAL	<u>23 087</u>

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 - None; Outside City - None

Principal Officers:

J. P. Hampton . . . Chairman of Board
 *Fred P. Michael President
 Ben V. Floriani Vice President
 & Cashier
 Michael S. Cashion . . . Assistant Vice
 President

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 719	Demand dep., ind., part., corp.	2 688
U.S. Treasury securities . . .	686	Time dep., ind., part., corp. . .	7 623
Oblig. of other U.S. Gov't agencies & corporations . . .	500	Dep. of States & subdivisions	957
Oblig. of States & political subdivisions . . .	2 837	Certified & Officers' cks. . .	68
Excess funds sold	800	Total deposits	<u>11 336</u>
Loans, Net	6 006	Total liabilities	<u>11 336</u>
Bank premises, furniture and fixtures	47	Equity Capital	
All other assets	4	Capital stock	100
		Surplus	780
		Undivided profits & capital res.	113
		Total Equity Capital	<u>993</u>
		Subordinated notes & debentures	270
TOTAL	<u>12 599</u>	TOTAL	<u>12 599</u>

CITIZENS BANK OF LAVACA, LAVACA

Population 875 Sebastian County
 Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
 Zip Code 72941

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

Principal Officers:

*J. M. Llewellyn, Jr. President
 N. B. Llewellyn Exec. Vice President
 George A. Beattie, III Vice Pres.,
 Cashier & Chairman of the Board

Directors:

J. M. Llewellyn, Jr.
 N. B. Llewellyn
 George A. Beattie, III
 Robert T. Dawson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	358	Demand dep., ind., part., corp.	1 460
U.S. Treasury securities . . .	534	Time dep., ind., part., corp. . .	2 861
Oblig. of other U.S. Gov't agencies & corporations . . .	250	Dep. of States & subdivisions	513
Oblig. of States & political subdivisions . . .	26	Total deposits	<u>4 834</u>
Excess funds sold	300	All other liabilities	<u>49</u>
Loans, Net	3 608	Total liabilities	<u>4 883</u>
Bank premises, furniture and fixtures	52	Equity Capital	
All other assets	102	Capital stock	180
		Surplus	170
		Undivided profits & capital res.	(53)
		Total Equity Capital	<u>297</u>
		Subordinated notes & debentures	50
TOTAL	<u>5 230</u>	TOTAL	<u>5 230</u>

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 – None; Outside City – None

Principal Officers:

*J. Lee BeardenPresident
 Edna L. KennettExec. Vice Pres.
 Linda YoungCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	400	Demand dep., ind., part., corp.	1 310
U.S. Treasury securities ...	988	Time dep., ind., part., corp. .	2 988
Oblig. of other U.S. Gov't agencies & corporations .	1 534	Dep. of States & subdivisions	1 007
Oblig. of States & political subdivisions	1 115	Certified & Officers' cks. ..	11
All other securities	293	Total deposits	5 316
Excess funds sold	100	Total liabilities	5 316
Loans, Net	1 782	Equity Capital	
Bank premises, furniture and fixtures	102	Capital stock	100
		Surplus	775
		Undivided profits & capital res.	123
		Total Equity Capital	998
TOTAL	<u>6 314</u>	TOTAL	<u>6 314</u>

LESLIE STATE BANK, LESLIE

Population 563 Searcy County
 Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2200
 Zip Code 72645
 Number of Branches: Inside City – None; Outside City – None

Principal Officers:

Ben AllenPresident
 *Jim TilleyChairman of Board
 Bill SeegerExec. Vice President
 Helen McBride ...Sr. Vice President
 Mary Jane HortonCashier
 Ronnie Housley .Ass't. Vice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	702	Demand dep., ind., part., corp.	2 007
U.S. Treasury securities ...	1 012	Time dep., ind., part., corp. .	5 139
Oblig. of other U.S. Gov't agencies & corporations .	19	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	339	Dep. of States & subdivisions	448
Excess funds sold	1 000	Certified & Officers' cks. .	4
Loans, Net	5 061	Total deposits	7 601
Bank premises, furniture and fixtures	81	All other liabilities	100
All other assets	140	Total liabilities	7 701
		Equity Capital	
		Capital stock	130
		Surplus	325
		Undivided profits & capital res.	198
		Total Equity Capital	653
TOTAL	8 354	TOTAL	8 354

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

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

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

Principal Officers:

*J. C. LandesPresident
 W. H. Triplett, Jr.Exec. Vice Pres.
 Charles H. MooreVice President
 Wilma WillbanksCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 555	Demand dep., ind., part., corp.	2 927
U.S. Treasury securities ...	1 822	Time dep., ind., part., corp. .	10 982
Oblig. of other U.S. Gov't agencies & corporations .	2 388	U.S. Gov't deposits	1
Oblig. of States & political subdivisions	2 086	Dep. of States & subdivisions	1 411
All other securities	20	Certified & Officers' cks. ..	188
Excess funds sold	900	Total deposits	15 509
Loans, Net	7 730	Total liabilities	15 509
Bank premises, furniture and fixtures	89	Equity Capital	
All other assets	65	Capital stock	100
		Surplus	550
		Undivided profits & capital res.	496
		Total Equity Capital	1 146
TOTAL	<u>16 655</u>	TOTAL	<u>16 655</u>

BANK OF LINCOLN, LINCOLN

Population 1,189 Washington County
 Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
 Zip Code 72744

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

Principal Officers:

*Lloyd R. Swope President
 Kenneth D. (Bud) Cox Executive
 Vice President
 Ronny Clay Vice President
 Larry Karnes Cashier
 Ronnie Rinehart Ass't. Vice Pres.
 Darlene Cheatham .. Ass't. Vice Pres.
 Nell Kidd Accounting Officer
 Ernestine Jordan Exec. Secretary

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 324	Demand dep., ind., part., corp.	4 307
U.S. Treasury securities ...	979	Time dep., ind., part., corp. .	13 393
Oblig. of other U.S. Gov't agencies & corporations .	1 400	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	3 020	Dep. of States & subdivisions	1 555
All other securities	350	Certified & Officers' cks. .	89
Excess funds sold	655	Total deposits	19 347
Loans, Net	12 872	All other liabilities	65
Bank premises, furniture and fixtures	164	Total liabilities	19 412
All other assets	145		
		Equity Capital	
		Capital stock	200
		Surplus	200
		Undivided profits & capital res.	797
		Total Equity Capital	1 197
		Subordinated notes & debentures	300
TOTAL	<u>20 909</u>	TOTAL	<u>20 909</u>

PULASKI BANK & 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 - None

Principal Officers:

*James C. EastChm. of the Board
 & Chief Executive Officer
 J. A. McEntire, III . . .Vice Chairman of
 the Board
 Thomas PurifoyExec. Vice Pres.
 Robert C. MageeSenior Vice
 President - Finance
 James N. PierceVice President
 Norma HarrisBranch Manager
 Carolyn McEwenAss't. Cashier &
 Head Teller
 James E. Brantley . .Vice President -
 Commercial Loans
 L. Thomas Chapman . .Vice President
 - Installment Loans
 James R. Mitchell, Jr. Assistant
 Vice President
 Sandra Morris . . .Ass't. Vice Pres. - LS
 K. G. McRae, IV . . .Vice Pres., Cashier
 & Controller
 Marilyn PearceVice President

Principal Officers:

Ann Matthews . .Assistant Investment
 Officer
 Carl VessVice President
 Ronald E. KingTrust 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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 969	Demand dep., ind., part., corp.	14 014
U.S. Treasury securities . . .	4 673	Time dep., ind., part., corp. . .	23 995
Oblig. of other U.S. Gov't agencies & corporations . .	9 188	U.S. Gov't deposits	47
Oblig. of States & political subdivisions . . .	3 982	Dep. of States & subdivisions	5 408
All other securities	45	All other deposits	943
Loans, Net	34 991	Certified & Officers' cks. . .	314
Bank premises, furniture and fixtures	3 993	Total deposits	44 721
All other assets	4 294	Excess funds purchased . . .	10 457
		All other liabilities	5 771
		Total liabilities	60 949
		Equity Capital	
		Capital stock	1 663
		Surplus	1 200
		Undivided profits & capital res.	23
		Total Equity Capital	2 886
		Subordinated notes & debentures	1 300
TOTAL	65 135	TOTAL	65 135

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
 Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-2541
 Zip Code 71846

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

Principal Officers:

*Leonard HampsonChairman
 James F. LeaPresident
 Danny CarsonVice Pres.
 Bobbie SimmonsCashier

Directors:

Leonard Hampson
 James F. Lea
 Danny Carson
 Mary F. Hampson
 Wanda C. Hampson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		581	part., corp.	1	593
U.S. Treasury securities ...	1	159	Time dep., ind., part., corp. .	2	909
Oblig. of other U.S. Gov't			U.S. Gov't deposits		1
agencies & corporations .		685	Dep. of States &		
Oblig. of States &			subdivisions		398
political subdivisions		749	Certified & Officers' cks. .		6
Excess funds sold		350	Total deposits	4	907
Loans, Net	2	028	All other liabilities		76
Bank premises, furniture			Total liabilities	4	983
and fixtures		5			
All other assets		9	Equity Capital		
			Capital Stock		75
			Surplus		175
			Undivided profits &		
			capital res.		333
			Total Equity Capital		583
TOTAL		<u>5 566</u>	TOTAL		<u>5 566</u>

FIRST STATE BANK, LONOKE

Population 3,140 Lonoke County
 Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
 Zip Code 72086

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	2	477	Demand dep., ind., part., corp.	8	881
U.S. Treasury securities ...		795	Time dep., ind., part., corp..	11	957
Oblig. of States & political subdivisions	2	867	U.S. Gov't deposits		5
Excess funds sold	4	000	Dep. of States & subdivisions	3	790
Loans, Net	17	387	Certified & Officers' cks. ..		53
Bank premises, furniture and fixtures		187	Total deposits	24	686
All other assets		157	All other liabilities		130
			Total liabilities	24	816
			Equity Capital		
			Capital Stock		400
			Surplus	1	350
			Undivided profits & capital res.	1	304
			Total Equity Capital	3	054
TOTAL	27	870	TOTAL	27	870

FARMER'S BANK & TRUST COMPANY, MAGNOLIA

Population 11,527 Columbia County
 Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
 Zip Code 71753
 Number of Branches: Inside City - 1; Outside City - None

Principal Officers:**Directors:**

*R. S. Warnock, Jr.President
 Dean ReaganExec. Vice Pres.
 & Cashier
 M. E. FitzpatrickAsst. Vice Pres.
 & Asst. Cashier
 Mrs. T. H. ReevesVice Pres.
 Cameron DodsonVice Pres.
 T. H. Bradley, Jr.Vice Pres.

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 434	Demand dep., ind., part., corp.	10 259
U.S. Treasury securities ...	4 347	Time dep., ind., part., corp. .	13 058
Oblig. of other U.S. Gov't agencies & corporations .	6 162	U.S. Gov't deposits	13
Oblig. of States & political subdivisions	9 824	Dep. of States & subdivisions	1 798
Excess funds sold	1 325	Certified & Officers' cks. ..	119
Loans, Net	4 061	Total deposits	25 247
Bank premises, furniture and fixtures	411	All other liabilities	207
All other assets	399	Total liabilities	25 454
		Equity Capital	
		Capital Stock	100
		Surplus	200
		Undivided profits & capital res.	3 209
		Total Equity Capital	3 509
TOTAL	<u>28 963</u>	TOTAL	<u>28 963</u>

Population 9,874 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City - None; Outside City - None

Glenville Rhodes
 Foy Ritchey
 Ray N. Boyle
 Sam R. Clark
 Dorsey D. Glover
 W. H. Glover
 Jester Jones
 Joe C. Keith
 Tom Ross Young, Jr.
 Carrington E. Young

PEOPLES BANK, MAMMOTH SPRING

Population 1,199 Fulton County
 Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3823
 Zip Code 72554

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

Principal Officers:

Cloy H. CulverPresident
 *William O. PaceVice Pres.
 Auda M. CulverVice Pres.
 M. H. PowellVice Pres.
 Jim B. PlumleeVice Pres.
 David SmithCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories		607	Demand dep., ind., part., corp.	2	703
U.S. Treasury securities ...	1	395	Time dep., ind., part., corp. .	4	202
Oblig. of other U.S. Gov't agencies & corporations .	2	297	U.S. Gov't deposits		2
Oblig. of States & political subdivisions	1	555	Dep. of States & subdivisions		608
Loans, Net	2	599	Total deposits	7	515
Bank premises, furniture and fixtures		326	Excess funds purchased ...		350
			All other liabilities		14
			Total liabilities	7	879
			Equity Capital		
			Capital Stock		100
			Surplus		200
			Undivided profits & capital res.		600
			Total Equity Capital		900
TOTAL		<u><u>8 779</u></u>	TOTAL		<u><u>8 779</u></u>

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 - None; Outside City - None

Principal Officers:

Peggy F. CheadleChairman
 Lora M. FleemanPresident
 *Max H. Schrader ...Exec. Vice Pres.
 James B. CheadleVice Pres.
 Hulén FaulknerSec./Treas.
 Norma JacksonCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	508	Demand dep., ind., part., corp.	1 663
U.S. Treasury securities ...	450	Time dep., ind., part., corp..	2 328
Oblig. of other U.S. Gov't agencies & corporations .	650	U.S. Gov't deposits	35
Oblig. of States & political subdivisions	370	Dep. of States & subdivisions	1 065
Excess funds sold	500	Certified & Officers' cks. ..	34
Loans, Net	3 267	Total deposits	5 125
Bank premises, furniture and fixtures	124	Total liabilities	5 125
All other assets	15		
		Equity Capital	
		Capital Stock	100
		Surplus	250
		Undivided profits & capital res.	409
		Total Equity Capital	759
TOTAL	<u>5 884</u>	TOTAL	<u>5 884</u>

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 — None; Outside City — None

Principal Officers:**Directors:**

Bruce H. ShawChm. of Board
 *Joe McCainPresident
 Richard D. FosterVice Pres.
 Richard B. ShawVice Pres.
 Gilmer K. DixonVice Pres.
 Melba ConawayCashier
 Paula CowardAsst. Cashier
 Liz HoopengartnerAsst. Cashier

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 698	Demand dep., ind., part., corp.	3 064
U.S. Treasury securities ...	1 000	Time dep., ind., part., corp. .	5 728
Oblig. of other U.S. Gov't agencies & corporations .	799	U.S. Gov't deposits	1
Oblig. of States & political subdivisions	636	Dep. of States & subdivisions	601
Excess funds sold	500	Certified & Officers' cks. . .	47
Loans, Net	5 676	Total deposits	9 441
Bank premises, furniture and fixtures	196	All other liabilities	196
All other assets	189	Total liabilities	9 637
		Equity Capital	
		Capital Stock	240
		Surplus	240
		Undivided profits & capital res.	577
		Total Equity Capital	1 057
TOTAL	<u>10 694</u>	TOTAL	<u>10 694</u>

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,196 Lee County
 Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
 Zip Code 72360

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

Principal Officers:

*William J. McClainPresident
 James T. McMahan, IIVice Pres.
 Mary DupuyCashier
 Patsy HardinAsst. Cashier
 Diane B. WheelerAsst. Cashier
 Marie VickersAsst. Cashier

Directors:

John F. Miller, Chairman
 James D. Burkett
 Dan H. Felton, III
 Thomas H. Gist, Jr.
 Robert F. Mahan
 J. B. Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	814	Demand dep., ind., part., corp.	3 614
U.S. Treasury securities ...	1 019	Time dep., ind., part., corp. .	4 627
Oblig. of other U.S. Gov't agencies & corporations .	1 822	U.S. Gov't deposits	131
Oblig. of States & political subdivisions	1 049	Dep. of States & subdivisions	1 003
All other securities	573	Certified & Officers' cks. .	12
Loans, Net	4 913	Total deposits	9 387
Bank premises, furniture and fixtures	133	All other liabilities	11
All other assets	2	Total liabilities	9 398
TOTAL	<u>10 325</u>	Equity Capital	
		Capital Stock	75
		Surplus	725
		Undivided profits & capital res.	127
		Total Equity Capital	927
TOTAL	<u>10 325</u>	TOTAL	<u>10 325</u>

CITIZENS BANK, MARION

Population 2,280 Crittenden County
 Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
 Zip Code 72364
 Number of Branches: Inside City – None; Outside City – None

Principal Officers:

*A. J. LumpkinPresident
 William R. ReynoldsVice Pres.
 Mary L. HoskinsCashier
 Ida Mae WilliamsAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 823	Demand dep., ind., part., corp.	3 639
U.S. Treasury securities ...	774	Time dep., ind., part., corp. .	4 550
Oblig. of other U.S. Gov't agencies & corporations .	1 865	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	3 681	Dep. of States & subdivisions	3 543
Excess funds sold	1 700	Certified & Officers' cks. ..	7
Loans, Net	3 721	Total deposits	11 741
All other assets	143	All other liabilities	115
		Total liabilities	11 856
		Equity Capital	
		Capital Stock	150
		Surplus	700
		Undivided profits & capital res.	1 001
		Total Equity Capital	1 851
TOTAL	<u>13 707</u>	TOTAL	<u>13 707</u>

MARKED TREE BANK, MARKED TREE

Population 3,050 Poinsett County
 Chartered March 3, 1932 Telephone Number 358-2600
 Zip Code 72365
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

Gloria RitterChairman
 John Brunner, Jr.President
 *L. H. GoadExec. Vice Pres.
 J. P. HutchinsCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	073	Demand dep., ind., part., corp.	5	030
U.S. Treasury securities ...	7	536	Time dep., ind., part., corp. .	8	055
Oblig. of other U.S. Gov't agencies & corporations .	2	398	U.S. Gov't deposits		22
Oblig. of States & political subdivisions		929	Dep. of States & subdivisions		495
Excess funds sold		100	Certified & Officers' cks. ..		33
Loans, Net	2	766	Total deposits	13	635
Bank premises, furniture and fixtures		102	Total liabilities	13	635
TOTAL	14	904	Equity Capital		
			Capital Stock		250
			Surplus		300
			Undivided profits & capital res.		719
			Total Equity Capital	1	269
TOTAL	14	904	TOTAL	14	904

THE CITIZENS BANK, MARSHALL

Population 1,398 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650

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

Principal Officers:

*Jim Tilley Chairman
Jerald M. Barnett President
James W. Daniel Exec. Vice Pres.
Bill O. Watts Sr. Vice Pres.
Malcolm Winters Vice Pres.
Danny Horton Asst. Vice Pres.
Brenda Harness Cashier
Bernece Myatt Asst. Cashier
Patsy Massey Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 782	Demand dep., ind., part., corp.	3 701
U.S. Treasury securities ...	356	Time dep., ind., part., corp. .	8 231
Oblig. of other U.S. Gov't agencies & corporations .	29	U.S. Gov't deposits	20
Oblig. of States & political subdivisions	374	Dep. of States & subdivisions	1 364
Excess funds sold	1 400	Certified & Officers' cks. ..	9
Loans, Net	10 142	Total deposits	13 325
Bank premises, furniture and fixtures	221	All other liabilities	104
All other assets	387	Total liabilities	13 429
		Equity Capital	
		Capital Stock	400
		Surplus	500
		Undivided profits & capital res.	62
		Total Equity Capital	962
		Subordinated notes & debentures	300
TOTAL	<u>14 691</u>	TOTAL	<u>14 691</u>

BANK OF MARVELL, MARVELL

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

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

Principal Officers:

*Gibson Turley, Sr. President
 & Chairman
Gibson Turley, Jr. Vice Pres.
Tommie Shackelford, Jr. . . Vice Pres.
Patty Russell Cashier
Corinne Williams Asst. Cashier
Bobbie Chisnall Asst. Cashier

Directors:

Gibson Turley, Sr.
Gibson Turley, Jr.
Virginia Turley
J. A. Hill
James H. Hill

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		649	Demand dep., ind., part., corp.	2	660
U.S. Treasury securities ...	2	622	Time dep., ind., part., corp. .	5	093
Oblig. of other U.S. Gov't agencies & corporations .	1	757	U.S. Gov't deposits		31
Oblig. of States & political subdivisions	2	290	Dep. of States & subdivisions	1	482
Excess funds sold		575	Certified & Officers' cks. .		36
Loans, Net	2	564	Total deposits	9	302
Bank premises, furniture and fixtures		77	Total liabilities	9	302
All other assets		10			
			Equity Capital		
			Capital Stock		150
			Surplus		500
			Undivided profits & capital res.		592
			Total Equity Capital	1	242
TOTAL	10	544	TOTAL	10	544

BANK OF McCrORY, McCrORY

Population 1,886 Woodruff County
 Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
 Zip Code 72101

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

Principal Officers:

*I. N. ArnofChm. of the Board
 Hulon CainPresident
 John G. ThompsonSr. Vice Pres.
 H. Ripley Thompson . . .Sr. Vice Pres.
 John D. EldridgeSr. Vice Pres.
 James Walter TaylorCashier
 Bobby TrotterAsst. Vice Pres.
 Margaret CollierTrust

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	4	738	part., corp.	10	407
U.S. Treasury securities . . .	3	100	Time dep., ind., part., corp. .	14	895
Oblig. of other U.S. Gov't			U.S. Gov't deposits		19
agencies & corporations .	3	585	Dep. of States &		
Oblig. of States &			subdivisions	1	545
political subdivisions . . .	3	369	Certified & Officers' cks. . .		93
All other securities		549	Total deposits	26	959
Loans, Net	14	082	All other liabilities		638
Bank premises, furniture			Total liabilities	27	597
and fixtures		154			
All other assets		523	Equity Capital		
			Capital Stock		300
			Surplus		700
			Undivided profits &		
			capital res.	1	503
			Total Equity Capital	2	503
TOTAL	30	100	TOTAL	30	100

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:

Directors:

Sam Bowman . . . Chairman of Board
John H. Potter . . . Vice Chm. of Board
*Bill Bowman President
Mark Sherland, Jr. . . Exec. Vice Pres.
W. W. Williams, Jr. Exec. Vice
President & TO
Tom Bartholomew, Jr. . . . Vice Pres.
Agriculture
Charles E. Lloyd Vice Pres.
Time Pay
Robert Keller Vice Pres.
Real Estate

Robert H. Adcock
Fred P. Blanks
Bill Bowman
Sam Bowman
Jimmy L. Buford
Bill Elliott
John L. Maier, Jr.
John H. Potter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	207	Demand dep., ind., part., corp.	7	790
U.S. Treasury securities	1	214	Time dep., ind., part., corp.	26	499
Oblig. of States & political subdivisions	3	947	U.S. Gov't deposits		10
All other securities		545	Dep. of States & subdivisions	4	091
Excess funds sold	3	905	Certified & Officers' cks.		147
Loans, Net	30	314	Total deposits	38	537
Bank premises, furniture and fixtures		450	All other liabilities		379
All other assets		688	Total liabilities	38	916
			Equity Capital		
			Capital Stock		800
			Surplus	1	200
			Undivided profits & capital res.	2	354
			Total Equity Capital	4	354
TOTAL	43	270	TOTAL	43	270

THE BANK OF MELBOURNE, MELBOURNE

Population 1,326 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
 Zip Code 72556

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

Principal Officers:

J. C. Miller President
*R. Clinton Hawkins . . . Exec. Vice Pres.
Charles C. Miller Vice Pres.
Gwenn Cowhick Lea Vice Pres.
A. J. Younger Cashier
Ernestine Marlin Asst. Cashier
Mary Tate Asst. Cashier

Directors:

J. C. Miller
A. J. Younger
Charles C. Miller
Gwenn Cowhick Lea
Ann Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 360	Demand dep., ind., part., corp.	3 590
U.S. Treasury securities ...	693	Time dep., ind., part., corp. .	4 405
Oblig. of other U.S. Gov't agencies & corporations .	1 115	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	2 622	Dep. of States & subdivisions	560
Loans, Net	3 580	Certified & Officers' cks. ..	36
Bank premises, furniture and fixtures	441	Total deposits	8 594
All other assets	26	All other liabilities	58
		Total liabilities	8 652
		Equity Capital	
		Capital Stock	50
		Surplus	300
		Undivided profits & capital res.	735
		Total Equity Capital	1 085
		Subordinated notes & debentures	100
TOTAL	<u>9 837</u>	TOTAL	<u>9 837</u>

THE UNION BANK OF MENA, MENA

Population 4,850 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953

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

Principal Officers:

Clift C. LaneChairman of Board
*Bill Lauck WoodPresident
 & Chief Exec. Officer
Gregory BournsVice Pres.
R. A. CarverVice Pres.
Gary W. GardnerVice Pres.
L. L. MorrowVice Pres.
Larry G. RussellVice Pres.
 & Cashier
Buddy NewboltAsst. Vice Pres.
Eva CapehartAsst. Cashier
Ruby LunsfordAsst. Cashier
Jesse SullivanAsst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 621	Demand dep., ind., part., corp.	11 720
U.S. Treasury securities ...	2 118	Time dep., ind., part., corp. .	18 879
Oblig. of other U.S. Gov't agencies & corporations .	1 828	U.S. Gov't deposits	263
Oblig. of States & political subdivisions	8 340	Dep. of States & subdivisions	1 921
Excess funds sold	800	Certified & Officers' cks. ..	157
Loans, Net	20 010	Total deposits	32 940
Bank premises, furniture and fixtures	334	All other liabilities	287
All other assets	667	Total liabilities	33 227
		Equity Capital	
		Capital Stock	600
		Surplus	1 200
		Undivided profits & capital res.	2 691
		Total Equity Capital	4 491
TOTAL	<u>37 718</u>	TOTAL	<u>37 718</u>

MONETTE STATE BANK, MONETTE

Population 1,076 Craighead County
 Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
 Zip Code 72447

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

Principal Officers:

*Donald KirkseyPresident
 Shirley BronaughSr. Vice Pres.
 Verlene FullenVice Pres.
 & Cashier
 Billy ClarkVice Pres.
 Howard WorthamVice Pres.
 Revis StewartAsst. Cashier
 Carolyn TurnerAsst. Cashier
 Margaret AbelAsst. Cashier
 Aileen BellAsst. Cashier
 Teresa AshleyAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 641	Demand dep., ind., part., corp.	5 495
U.S. Treasury securities ...	123	Time dep., ind., part., corp. .	12 477
Oblig. of other U.S. Gov't agencies & corporations .	499	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	3 914	Dep. of States & subdivisions	1 021
Loans, Net	13 411	Certified & Officers' cks. ..	118
Bank premises, furniture and fixtures	186	Total deposits	19 113
All other assets	12	Total liabilities	19 113
		Equity Capital	
		Capital Stock	200
		Surplus	800
		Undivided profits & capital res.	673
		Total Equity Capital	1 673
TOTAL	<u>20 786</u>	TOTAL	<u>20 786</u>

UNION BANK & TRUST COMPANY, MONTICELLO

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

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

Principal Officers:

*Zach McClendon, Jr. President
 Virginia Pierce Sr. Vice Pres.
 Kelton Busby, Jr. Vice Pres.
 John A. McClelland Vice Pres.
 Jean St. John Vice Pres.
 Beverly Hudson Asst. Vice Pres.
 Dona Stevenson Asst. Vice Pres.
 Ward Terry Asst. Vice Pres.
 Howard Woodall Asst. Vice Pres.
 Shirley Hill Asst. Cashier
 Tona McKiever Asst. Cashier
 Peggy Smith Asst. Cashier

Directors:

William K. Ball
 Brown Calhoun
 Frank Carson, Jr.
 Billy Hartness
 Charles E. Jackson
 W. Frank Jackson
 Ervin McClain
 *Zach McClendon, Sr.
 Wells Moffatt
 Dr. J. P. Price
 John Poter Price
 A. C. Thompson
 Alan G. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 195	Demand dep., ind., part., corp.	8 148
U.S. Treasury securities	765	Time dep., ind., part., corp.	28 466
Oblig. of other U.S. Gov't agencies & corporations	1 265	U.S. Gov't deposits	68
Oblig. of States & political subdivisions	9 197	Dep. of States & subdivisions	2 190
Excess funds sold	2 500	Certified & Officers' cks.	152
Loans, Net	26 140	Total deposits	39 024
Bank premises, furniture and fixtures	1 007	Excess funds purchased	400
All other assets	476	All other liabilities	643
		Total liabilities	40 067
		Equity Capital	
		Capital Stock	1 000
		Surplus	1 000
		Undivided profits & capital res.	1 478
		Total Equity Capital	3 478
TOTAL	<u>43 545</u>	TOTAL	<u>43 545</u>

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:

Cleo CheekChm. of Board
 S. E. McReynoldsVice Chairman
 *H. J. KordsmeierPresident
 J. H. WilcoxExec. Vice Pres.
 Bill DavidsonVice Pres.
 Gary LeeVice Pres.
 Earl ShipleyCashier

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, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories	3	708	part., corp.	12	777
U.S. Treasury securities ...	4	968	Time dep., ind., part., corp..	17	023
Oblig. of other U.S. Gov't			U.S. Gov't deposits		334
agencies & corporations .		137	Dep. of States &		
Oblig. of States &			subdivisions	2	230
political subdivisions	8	140	Certified & Officers' cks. ..		95
Loans, Net	18	755	Total deposits	32	459
Bank premises, furniture			All other liabilities		376
and fixtures		618	Total liabilities	32	835
All other assets		670			
			Equity Capital		
			Capital Stock		500
			Surplus	1	000
			Undivided profits &		
			capital res.	2	661
			Total Equity Capital	4	161
TOTAL	36	996	TOTAL	36	996

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:

*Howard E. JonesPresident
 S. E. Callihan ...Sr. Vice President &
 Cashier
 Stan ThompsonVice President
 Nathan GordonVice President

Directors:

Howard E. Jones
 S. W. Callihan
 Edward L. Eddy
 Nathan Gordon
 Ed Gordon
 Marion Hightower
 Edward Ruff

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories 1	936	part., corp. 6	841
U.S. Treasury securities ... 1	463	Time dep., ind., part., corp.. 9	892
Oblig. of other U.S. Gov't		U.S. Gov't deposits 33	
agencies & corporations .	917	Dep. of States &	
Oblig. of States &		subdivisions 343	
political subdivisions 1	865	Certified & Officers' cks. ..	144
Excess funds sold 700		Total deposits 17	253
Loans, Net 11	375	All other liabilities 154	
Bank premises, furniture		Total liabilities 17	407
and fixtures 327			
All other assets 592			
		Equity Capital	
		Capital stock 450	
		Surplus 300	
		Undivided profits &	
		capital res. 1	018
		Total Equity Capital 1	768
TOTAL <u>19</u>	<u>175</u>	TOTAL <u>19</u>	<u>175</u>

FIRST BANK & TRUST COMPANY OF MOUNTAIN HOME, MOUNTAIN HOME

Population 6,415

Baxter County

Chartered January 16, 1979 (State) P.O. Box F Telephone Number 425-2101

Zip Code 72653

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

Principal Officers:

*R. F. LawyerPresident
 S. Denny Smith .Exec. Vice President
 R. J. PrattSr. Vice President
 Charles F. Vandegrift ...Vice Pres. &
 Trust Officer
 Dwayne HickmanVice President
 Frances B. LeeVice President
 Roger Lonon ...Ass't. Vice President
 Dessie PittsAss't. Vice President

Directors:

J. D. Dryer, Chairman
 F. L. Coffman, Jr.
 H. E. Keeter
 C. N. Kent, Jr.
 R. F. Lawyer
 T. J. McCabe
 Denny Smith
 James E. O'Brien, Advisory

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 492	Demand dep., ind., part., corp.	12 077
U.S. Treasury securities ...	10 943	Time dep., ind., part., corp..	41 476
Oblig. of other U.S. Gov't agencies & corporations .	3 523	U.S. Gov't deposits	131
Oblig. of States & political subdivisions	3 616	Dep. of States & subdivisions	4 466
All other securities	650	Certified & Officers' cks. ..	245
Excess funds sold	3 400	Total deposits	<u>58 395</u>
Loans, Net	36 024	All other liabilities	671
Bank premises, furniture and fixtures	434	Total liabilities	<u>59 066</u>
All other assets	980	Equity Capital	
		Capital stock	581
		Surplus	1 675
		Undivided profits & capital res.	2 540
		Total Equity Capital	<u>4 796</u>
		Subordinated notes & debentures	200
TOTAL	<u>64 062</u>	TOTAL	<u>64 062</u>

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 6,415 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 - None

Principal Officers:

*Neil NelsonPresident
Charles A. Morton .Sr. Vice President
Wylo DyerVice President
R. E. BakerVice President
Clyde Thorn, Jr.Vice President
Larry G. NelsonVice President
Rudell PannellVice President
Irene MartinCashier

Directors:

Neil Nelson
Powers L. Fowler
R. E. Baker
W. A. Thompson
B. R. Wiseman
Wylo Dyer
Mrs. Nat T. Dyer
Guy King
R. L. Morgan

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 139	Demand dep., ind., part., corp.	13 066
U.S. Treasury securities ...	2 522	Time dep., ind., part., corp. .	35 899
Oblig. of other U.S. Gov't agencies & corporations .	5 570	U.S. Gov't deposits	38
Oblig. of States & political subdivisions	9 655	Dep. of States & subdivisions	2 603
Excess funds sold	1 700	Certified & Officers' cks. ..	291
Loans, Net	32 787	Total deposits	51 897
Bank premises, furniture and fixtures	728	All other liabilities	680
All other assets	963	Total liabilities	52 577
		Equity Capital	
		Capital stock	1 500
		Surplus	2 500
		Undivided profits & capital res.	1 487
		Total Equity Capital	5 487
TOTAL	<u>58 064</u>	TOTAL	<u>58 064</u>

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 1,866

Stone County

Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815

Zip Code 72560

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

Principal Officers:**Directors:**

Hubert HinkleChairman of Board
 Glen HinklePresident
 G. R. SansomSecretary & Vice Pres.
 James G. HinkleVice President
 *Charles A. LoweExec. Vice Pres.
 Weldon DuncanCashier

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 504	Demand dep., ind., part., corp.	6 164
U.S. Treasury securities	1 247	Time dep., ind., part., corp.	8 214
Oblig. of other U.S. Gov't agencies & corporations	599	U.S. Gov't deposits	12
Oblig. of States & political subdivisions	4 212	Dep. of States & subdivisions	1 325
Excess funds sold	1 100	Certified & Officers' cks.	34
Loans, Net	8 854	Total deposits	15 749
Bank premises, furniture and fixtures	134	Total liabilities	15 749
All other assets	8		
		Equity Capital	
		Capital stock	100
		Surplus	800
		Undivided profits & capital res.	1 009
		Total Equity Capital	1 909
TOTAL	17 658	TOTAL	17 658

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 – None; Outside City – None

Principal Officers:

*John BeaversPresident
Robert CampbellVice President
Jim Tom ButlerVice President
Melvin L. SimpsonCashier
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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 130	Demand dep., ind., part., corp.	4 082
U.S. Treasury securities ...	2 267	Time dep., ind., part., corp. .	11 989
Oblig. of other U.S. Gov't agencies & corporations .	2 901	U.S. Gov't deposits	4
Oblig. of States & political subdivisions	5 763	Dep. of States & subdivisions	1 871
Excess funds sold	600	Certified & Officers' cks. .	45
Loans, Net	6 956	Total deposits	17 991
Bank premises, furniture and fixtures	89	All other liabilities	6
All other assets	294	Total liabilities	17 997
		Equity Capital	
		Capital stock	100
		Surplus	1 000
		Undivided profits & capital res.	903
		Total Equity Capital	2 003
TOTAL	<u>20 000</u>	TOTAL	<u>20 000</u>

BANK OF MULBERRY, MULBERRY

Population 1,340 Crawford County
 Chartered January 15, 1902 P.O. Drawer A Telephone Number 997-1154
 Zip Code 72947

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

Principal Officers:

*Betty FellerPresident
 Harry D. AlmondCashier
 Modena Chancellor ... Ass't. Cashier
 Phyllis Douglas ... Assistant Cashier
 Dianna J. Millsap Ass't. Cashier

Directors:

Dane Riggs
 Lonnie Batchelor
 L. C. Gunn
 Joe Medlock
 Betty Feller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	270	Demand dep., ind., part., corp.	2 459
U.S. Treasury securities ...	194	Time dep., ind., part., corp. .	3 492
Oblig. of States & political subdivisions	1 460	U.S. Gov't deposits	1
All other securities	108	Dep. of States & subdivisions	277
Loans, Net	4 794	Certified & Officers' cks. ..	31
Bank premises, furniture and fixtures	151	Total deposits	6 260
All other assets	68	Excess funds purchased ...	100
		All other liabilities	(11)
		Total liabilities	6 349
		Equity Capital	
		Capital stock	100
		Surplus	400
		Undivided profits & capital res.	196
		Total Equity Capital	696
TOTAL	<u>7 045</u>	TOTAL	<u>7 045</u>

PIKE COUNTY BANK, MURFREESBORO

Population 1,470 Pike County
 Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
 Zip Code 71958
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

Clift LaneChairman
 *Jack R. DeesPresident & CEO
 Cleo Risner . .Sr. Vice Pres. & Cashier
 Brenda SmithV.P. - Loan Dept.
 Harold SmithV.P. & Mgr. -
 Mineral Springs Br.
 Rusty SilveyVice President
 Bobby Jo McAllister .. Ass't. Cashier
 Helen Henderson Ass't. Cashier
 Brenda Roberts Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 103	Demand dep., ind., part., corp.	5 258
U.S. Treasury securities ...	410	Time dep., ind., part., corp. .	11 803
Oblig. of other U.S. Gov't agencies & corporations .	602	U.S. Gov't deposits	35
Oblig. of States & political subdivisions	3 934	Dep. of States & subdivisions	2 047
Excess funds sold	600	Certified & Officers' cks. ..	64
Loans, Net	14 114	Total deposits	19 207
Bank premises, furniture and fixtures	72	Excess funds purchased ...	1 200
All other assets	1 122	All other liabilities	225
		Total liabilities	20 632
		Equity Capital	
		Capital stock	400
		Surplus	500
		Undivided profits & capital res.	1 425
		Total Equity Capital	2 325
TOTAL	22 957	TOTAL	22 957

CITIZENS BANK, NASHVILLE

Population 4,406 Howard County
 Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
 Zip Code 71852

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

Principal Officers:

*Roy A. ReavesPresident
 H. L. (Hob) PopeExec. Vice Pres.
 Bill SimpsonVice Pres. & Cashier
 Charles W. DarnallVice President
 Janet CraverAssistant Cashier
 Connie RenfrowAssistant Cashier

Directors:

York Gary, Chairman
 Roy A. Reaves
 H. L. (Hob) Pope
 James F. Chandler
 Marion Mabry, DDS
 Larry Renard
 John Hendrix
 Jimmy Latimer
 David Pile
 Dwight Jones
 Daisy B. Steel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 306	Demand dep., ind., part., corp.	3 860
U.S. Treasury securities ...	999	Time dep., ind., part., corp. .	10 290
Oblig. of other U.S. Gov't agencies & corporations .	1 953	Dep. of States & subdivisions	1 212
Oblig. of States & political subdivisions	536	Certified & Officers' cks. . .	360
Excess funds sold	1 700	Total deposits	15 722
Loans, Net	10 165	Total liabilities	15 722
Bank premises, furniture and fixtures	373	Equity Capital	
All other assets	2	Capital stock	300
		Surplus	500
		Undivided profits & capital res.	312
		Total Equity Capital	1 112
		Subordinated notes & debentures	200
TOTAL	<u>17 034</u>	TOTAL	<u>17 034</u>

BANK OF NEWARK, NEWARK

Population 896 Independence County
 Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
 Zip Code 72562

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

Principal Officers:

E. R. ColemanChm. of the Board
 R. M. TwyfordPresident
 *Houston HouseExec. Vice Pres.
 John TwyfordVice President
 Jo J. MagnessCashier

Directors:

E. R. Coleman
 R. M. Twyford
 Florene Coleman
 Marcella Twyford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	264	Demand dep., ind., part., corp.	1 724
U.S. Treasury securities . . .	300	Time dep., ind., part., corp. .	1 592
Oblig. of other U.S. Gov't agencies & corporations .	427	U.S. Gov't deposits	12
Oblig. of States & political subdivisions . . .	216	Dep. of States & subdivisions	218
Excess funds sold	500	Certified & Officers' cks. . .	4
Loans, Net*	2 059	Total deposits	3 550
Bank premises, furniture and fixtures	112	Total liabilities	3 550
All other assets	3		
		Equity Capital	
		Capital stock	50
		Surplus	150
		Undivided profits & capital res.	131
		Total Equity Capital	331
TOTAL	<u>3 881</u>	TOTAL	<u>3 881</u>

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 - None; Outside City - 1

Principal Officers:

*William C. LyonPresident
 Peggy LyonSecretary
 Louise SleddCashier
 Deborah WhiteAssistant Cashier

Directors:

William C. Lyon
 W. K. Parham
 Gene Jines
 Peggy Lyon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	77	Demand dep., ind., part., corp.	624
U.S. Treasury securities ...	340	Time dep., ind., part., corp..	587
Oblig. of other U.S. Gov't agencies & corporations .	85	U.S. Gov't deposits	3
Excess funds sold	60	Dep. of States & subdivisions	69
Loans, Net	832	Total deposits	<u>1 283</u>
Bank premises, furniture and fixtures	11	Total liabilities	<u>1 283</u>
		Equity Capital	
		Capital stock	35
		Surplus	37
		Undivided profits & capital res.	<u>10</u>
		Total Equity Capital	<u>82</u>
		Subordinated notes & debentures	40
TOTAL	<u>1 405</u>	TOTAL	<u>1 405</u>

Population 7,854 Jackson County
Chartered July 6, 1978 (State) P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City - 1; Outside City - 1

Directors:

W. Ernest Forbes
Stephen Graham
David L. Johnston
George Kell
Jack C. Owen
Robert Vanhook
R. D. Wilmans, Jr.
Forrest E. Wise

*Designates Chief Executive Officer

Assets	Mil.	Thou.
Cash & due from depositories	2	501
U.S. Treasury securities ...	4	520
Oblig. of other U.S. Gov't agencies & corporations .	3	713
Oblig. of States & political subdivisions	5	217
All other securities		150
Loans, Net	22	866
Bank premises, furniture and fixtures	1	037
All other assets		748

Liabilities	Mil.	Thou.
Demand dep., ind., part., corp.	9	402
Time dep., ind., part., corp. .	21	978
U.S. Gov't deposits		12
Dep. of States & subdivisions	2	933
Certified & Officers' cks. .		201
Total deposits	34	526
Excess funds purchased ...	2	855
All other liabilities		516
Total liabilities	37	897

Capital Stock		400
Surplus	1	100
Undivided profits & capital res.		805
Total Equity Capital	2	305
Subordinated notes & debentures		550

TOTAL 40 752

TOTAL	40	752
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MERCHANTS & PLANTERS BANK, NEWPORT

Population 7,854 Jackson County
 Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
 Zip Code 72112

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

Principal Officers:

*Ernest D. McDonaldPresident
 L. H. CondittExec. Vice Pres.
 R. W. SmithVice Pres.
 W. Neil HolcombVice Pres.
 & Cashier
 Maurine B. Heard ...Asst. Vice Pres.
 James C. GilesAsst. Vice Pres.
 Anna Jean GuinnAsst. Cashier
 Marian W. LindsaySec. &
 Asst. Cashier
 Ada Marie Mink .Sec. & Asst. Cashier
 Terry L. DillonAsst. Cashier
 Pat ShelbyAsst. Cashier
 Patsy FletcherAsst. Cashier

Directors:

Troy A. Gray
 Morris L. Bowman
 L. H. Conditt
 John L. Conner
 Jas. O. Dupree
 Robert Harvey
 Charles McCartney
 Ralph McDonald, Jr.
 Ernest D. McDonald
 Leonidas L. Mack
 A. F. Minor, Jr.
 Fred M. Pickens, Jr.
 James Spencer
 P. L. Copeland, Honorary Member

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	2	402	Demand dep., ind., part., corp.	10	813
U.S. Treasury securities ...		987	Time dep., ind., part., corp. .	16	120
Oblig. of other U.S. Gov't agencies & corporations .		458	U.S. Gov't deposits		64
Oblig. of States & political subdivisions	5	587	Dep. of States & subdivisions	2	430
Excess funds sold	1	200	Certified & Officers' cks. ..		95
Loans, Net	21	352	Total deposits	29	522
Bank premises, furniture and fixtures		561	All other liabilities		412
All other assets		513	Total liabilities	29	934
			Equity Capital		
			Capital Stock		225
			Surplus	1	300
			Undivided profits & capital res.	1	101
			Total Equity Capital	2	626
			Subordinated notes & debentures		500
TOTAL	33	060	TOTAL	33	060

TWIN CITY BANK, NORTH LITTLE ROCK

Population 60,040 Pulaski County
 Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
 Zip Code 72119
 Number of Branches: Inside City - 8; Outside City - None

Principal Officers:**Directors:**

*T. E. RenaudChm. of Board
 Chief Exec. Officer
 Edward M. Pennick, Jr.President
 Kenneth J. Pennebaker Exec. Vice Pres.
 James G. Williamson, Jr.Sr. Vice
 Pres., Chief Fin. Officer
 Dale A. RenaudVice Pres.
 & Comptroller
 Jean ArehartVice Pres.
 Robert F. Birch, Jr.Vice Pres.
 Margaret R. DavenportVice Pres.
 John L. FaryewiczVice Pres.
 Bill H. GieckVice Pres.
 John SchickVice Pres.
 Ben R. ScrogginVice Pres.
 Michael L. WaddingtonVice Pres.

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	14 244	Demand dep., ind., part., corp.	34 497
U.S. Treasury securities ...	5 503	Time dep., ind., part., corp. .	66 227
Oblig. of other U.S. Gov't agencies & corporations .	4 809	U.S. Gov't deposits	131
Oblig. of States & political subdivisions	20 080	Dep. of States & subdivisions	19 344
All other securities	842	All other deposits	50
Loans, Net	84 786	Certified & Officers' cks. .	1 198
Bank premises, furniture and fixtures	1 935	Total deposits	<u>121 447</u>
All other assets	3 269	Excess funds purchased ...	3 810
		All other liabilities	1 563
		Total liabilities	<u>126 820</u>
		Equity Capital	
		Capital Stock	2 700
		Surplus	1 000
		Undivided profits & capital res.	2 648
		Total Equity Capital	<u>6 348</u>
		Subordinated notes & debentures	2 300
TOTAL	<u>135 468</u>	TOTAL	<u>135 468</u>

THE PLANTERS BANK, OSCEOLA

Population 8,371

Mississippi County

Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666

Zip Code 72370

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

Principal Officers:

Sloan Rainwater, Jr. .Chmn. of Board
 *Jim HinklePresident
 June WelbornVice Pres.
 Betty RueCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	653	Demand dep., ind., part., corp.	5	897
U.S. Treasury securities ...		700	Time dep., ind., part., corp. .	12	202
Oblig. of other U.S. Gov't agencies & corporations .	3	830	U.S. Gov't deposits		231
Oblig. of States & political subdivisions	3	406	Dep. of States & subdivisions	4	816
Excess funds sold	1	150	Certified & Officers' cks. ..		109
Loans, Net	13	797	Total deposits	23	255
Bank premises, furniture and fixtures		242	All other liabilities		321
All other assets		530	Total liabilities	23	576
			Equity Capital		
			Capital Stock		500
			Surplus		500
			Undivided profits & capital res.		652
			Total Equity Capital	1	652
			Subordinated notes & debentures		80
TOTAL	25	308	TOTAL	25	308

BANK OF OZARK, OZARK

Population 2,983 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:

*George G. Gleason, II .Chm. of Board
 Larry Mashburn Pres. & Dir.
 Harold E. Hull Exec. Vice Pres.
 Harold D. Beck Sr. V.P./Cashier
 Glen Ross Asst. Vice Pres.
 Norma Brashears Asst. Vice Pres.
 Donald Mainard Asst. Vice Pres.
 Jo Ann Fine Vice Pres.
 Gladys Nichols Asst. Cashier
 Billie Mainard Asst. Cashier
 Larry Dicks Asst. Cashier
 Mary J. Orsburn Corp. Secretary
 & Director
 Estell Faucett Branch Manager
 Carl G. Holt Vice Chm. of Board

Directors:

Dr. Frank M. Lawrence
 King A. Crow
 Frances Caleb
 W. Dee Gober
 Jim H. Hillard
 O. P. Hillard
 Coy Kirkpatrick
 Kenneth Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 526	Demand dep., ind., part., corp.	7 389
U.S. Treasury securities ...	1 452	Time dep., ind., part., corp. .	16 842
Oblig. of other U.S. Gov't agencies & corporations .	1 198	U.S. Gov't deposits	28
Oblig. of States & political subdivisions	5 934	Dep. of States & subdivisions	1 841
All other securities	1 463	Certified & Officers' cks. .	115
Excess funds sold	900	Total deposits	26 215
Loans, Net	16 410	Excess funds purchased ...	700
Bank premises, furniture and fixtures	358	All other liabilities	460
All other assets	418	Total liabilities	27 375
		Equity Capital	
		Capital stock	500
		Surplus	1 000
		Undivided profits & capital res.	784
		Total Equity Capital	2 284
TOTAL	<u>29 659</u>	TOTAL	<u>29 659</u>

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 . . . Chmn. of Board
 & President
 Vernon Williams . . . Vice Chmn. of Bd.
 Bill Fisher Exec. Vice Pres.
 Fred Wilcox Vice Pres.
 & Cashier
 George Jackson Vice Pres.
 Sandra Kasserman Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	4	077	Demand dep., ind., part., corp.	12	204
U.S. Treasury securities . . .	2	564	Time dep., ind., part., corp. . .	32	256
Oblig. of other U.S. Gov't agencies & corporations .	1	468	U.S. Gov't deposits		270
Oblig. of States & political subdivisions . . .	7	400	Dep. of States & subdivisions	3	922
All other securities		400	Certified & Officers' cks. . .		764
Excess funds sold	1	800	Total deposits	49	416
Loans, Net	36	338	Excess funds purchased . . .		995
Bank premises, furniture and fixtures		344	All other liabilities		454
All other assets	1	473	Total liabilities	50	865
TOTAL	55	864	Equity Capital		
			Capital Stock	1	200
			Surplus		700
			Undivided profits & capital res.	1	694
			Total Equity Capital	3	594
			Subordinated notes & debentures	1	405
			TOTAL	55	864

Population 583 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City - None; Outside City - None

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

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 071	Demand dep., ind., part., corp.	2 144
U.S. Treasury securities ...	982	Time dep., ind., part., corp. .	6 241
Oblig. of other U.S. Gov't agencies & corporations .	677	Dep. of States & subdivisions	1 434
Oblig. of States & political subdivisions	553	Certified & Officers' cks. . .	27
All other securities	1 412	Total deposits	9 846
Excess funds sold	390	All other liabilities	3
Loans, Net	5 360	Total liabilities	9 849
Bank premises, furniture and fixtures	355		
All other assets	54		
		Equity Capital	
		Capital Stock	40
		Surplus	610
		Undivided profits & capital res.	255
		Total Equity Capital	905
		Subordinated notes & debentures	100
TOTAL	10 854	TOTAL	10 854

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 - None; Outside City - None

Principal Officers:

*Wallace MartinPresident
 S. N. GreenExec. Vice Pres.
 & Cashier
 Larry BrownVice Pres.
 Fred E. Brenner, Jr.Vice Pres.
 Patsy M. WoottenAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 050	Demand dep., ind., part., corp.	2 620
U.S. Treasury securities ...	1 230	Time dep., ind., part., corp. .	4 735
Oblig. of other U.S. Gov't agencies & corporations .	1 960	U.S. Gov't deposits	4
Oblig. of States & political subdivisions ...	812	Dep. of States & subdivisions	832
Excess funds sold	275	Total deposits	8 191
Loans, Net	3 452	Total liabilities	8 191
Bank premises, furniture and fixtures	372	Equity Capital	
All other assets	39	Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	299
		Total Equity Capital	799
		Subordinated notes & debentures	200
TOTAL	<u>9 190</u>	TOTAL	<u>9 190</u>

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 - None; Outside City - None

Directors:

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

*Designates Chief Executive Officer

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	485	Demand dep., ind., part., corp.	2 035
U.S. Treasury securities ...	400	Time dep., ind., part., corp. .	6 121
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	5
Oblig. of States & political subdivisions	1 588	Dep. of States & subdivisions	747
All other securities	199	Certified & Officers' cks. .	45
Excess funds sold	750	Total deposits	8 953
Loans, Net	6 076	All other liabilities	106
Bank premises, furniture and fixtures	45	Total liabilities	9 059
All other assets	202		
		Equity Capital	
		Capital Stock	83
		Surplus	290
		Undivided profits & capital res.	413
		Total Equity Capital	786
TOTAL	9 845	TOTAL	9 845

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,250 Perry County
 Chartered December 8, 1945 P.O. Box 188 Telephone Number 889-2318
 Zip Code 72126
 Number of Branches: Inside City - None; Outside City - None

Principal Officers:

*Marvin E. Phelps . . . Chief Exec. Off.
 Alice Holbrook Vice Pres.
 Cashier
 E. L. Garrett Asst. Vice Pres.
 Velma Dunn Asst. Cashier
 Norma Robinson Asst. Cashier

Directors:

M. J. VanDalsem
 J. D. Farish
 T. O. Spence
 Mar-Jo Spence
 Howard Jones
 Mildred Farish

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories		976	Demand dep., ind., part., corp.	3	283
U.S. Treasury securities . . .	1	283	Time dep., ind., part., corp. . .	7	336
Oblig. of other U.S. Gov't agencies & corporations . .	1	926	U.S. Gov't deposits		5
Oblig. of States & political subdivisions . . .	2	201	Dep. of States & subdivisions	1	284
Excess funds sold		350	All other deposits		210
Loans, Net	6	602	Certified & Officers' cks. . .		86
Bank premises, furniture and fixtures		53	Total deposits	12	204
All other assets		11	All other liabilities		55
			Total liabilities	12	259
			Equity Capital		
			Capital Stock		200
			Surplus		400
			Undivided profits & capital res.		543
			Total Equity Capital	1	143
TOTAL	13	402	TOTAL	13	402

PIGGOTT STATE BANK, PIGGOTT

Population 3,353 Clay County
 Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
 Zip Code 72454

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 496	Demand dep., ind., part., corp.	6 652
U.S. Treasury securities . . .	3 493	Time dep., ind., part., corp. .	3 117
Oblig. of States & political subdivisions . . .	1 858	U.S. Gov't deposits	25
Excess funds sold	1 100	Dep. of States & subdivisions	1 422
Loans, Net	4 321	Certified & Officers' cks. . .	96
Bank premises, furniture and fixtures	168	Total deposits	<u>11 312</u>
All other assets	40	Total liabilities	<u>11 312</u>
		Equity Capital	
		Capital Stock	100
		Surplus	300
		Undivided profits & capital res.	764
		Total Equity Capital	<u>1 164</u>
TOTAL	<u>12 476</u>	TOTAL	<u>12 476</u>

FIRST STATE BANK, PLAINVIEW

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

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

Principal Officers:

*John ClementPresident
 Thelma ClementVice Pres.
 Vernon E. LambertVice Pres.
 W. E. WatsonAsst. Vice Pres.
 & Cashier
 Verna DanielAsst. Vice Pres.

Directors:

John Clement
 Thelma Clement
 Edward S. Smoot, Chairman
 George Tippin
 Helen Harris

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories		550	Demand dep., ind., part., corp.	2	928
U.S. Treasury securities ...		898	Time dep., ind., part., corp..	9	028
Oblig. of other U.S. Gov't agencies & corporations .		755	U.S. Gov't deposits		10
Oblig. of States & political subdivisions	2	426	Dep. of States & subdivisions		929
Excess funds sold		110	Certified & Officers' cks. ..		25
Loans, Net	9	577	Total deposits	12	920
Bank premises, furniture and fixtures		49	Excess funds purchased ...		500
All other assets		321	All other liabilities		135
			Total liabilities	13	555
			Equity Capital		
			Capital Stock		200
			Surplus		400
			Undivided profits & capital res.		431
			Total Equity Capital	1	031
			Subordinated notes & debentures		100
TOTAL		<u>14 686</u>	TOTAL		<u>14 686</u>

BANK OF POCAHONTAS, POCAHONTAS

Population 5,448 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 - None

Principal Officers:

*Harry A. BelfordPresident
 J. R. JacksonVice Pres.
 John R. Jackson, Jr.Vice Pres.
 G. B. JohnsonVice Pres.
 & Cashier
 W. H. HolobaughAsst. Vice Pres.
 Max LongAsst. Vice Pres.
 Mary CullisonAsst. Cashier
 Ruth B. TylerSecretary

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 496	Demand dep., ind., part., corp.	8 967
U.S. Treasury securities ...	2 070	Time dep., ind., part., corp. .	11 243
Oblig. of other U.S. Gov't agencies & corporations .	5 770	U.S. Gov't deposits	44
Oblig. of States & political subdivisions	3 876	Dep. of States & subdivisions	2 236
Excess funds sold	1 080	Certified & Officers' cks. .	62
Loans, Net	8 145	Total deposits	<u>22 552</u>
Bank premises, furniture and fixtures	154	All other liabilities	<u>22</u>
		Total liabilities	<u>22 574</u>
		Equity Capital	
		Capital Stock	125
		Surplus	1 000
		Undivided profits & capital res.	692
		Total Equity Capital	<u>1 817</u>
		Subordinated notes & debentures	200
TOTAL	<u>24 591</u>	TOTAL	<u>24 591</u>

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,448 Randolph County
 Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
 Zip Code 72455
 Number of Branches: Inside City — None; Outside City — None

Principal Officers:

*Jeriel A. SummittPresident
 Frances JonesExec. Vice Pres.
 & Cashier
 Ted GriffithAsst. Vice Pres.
 Robert E. SorgAsst. Vice Pres.
 Bea MathewsAsst. Cashier
 Oneta ThompsonAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	138	Demand dep., ind., part., corp.	5	463
U.S. Treasury securities ...		997	Time dep., ind., part., corp..	8	392
Oblig. of other U.S. Gov't agencies & corporations .	1	385	U.S. Gov't deposits		5
Oblig. of States & political subdivisions	2	428	Dep. of States & subdivisions	1	067
All other securities		231	Certified & Officers' cks. ..		168
Excess funds sold	1	650	Total deposits	15	095
Loans, Net	8	608	Total liabilities	15	095
Bank premises, furniture and fixtures		220			
			Equity Capital		
			Capital Stock		200
			Surplus		800
			Undivided profits & capital res.		562
			Total Equity Capital	1	562
TOTAL	16	657	TOTAL	16	657

THE LAWRENCE COUNTY BANK, PORTIA

Population 485 Lawrence County
 Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
 Zip Code 72457
 Number of Branches: Inside City — None; Outside City — 2

Principal Officers:

William I. Rainwater President
 *Sloan Rainwater, Jr. . Chief Exec. Off.
 Boyce Durham Vice Pres.
 Marilyn K. Davis Cashier

Directors:

R. S. Rainwater
 Virginia Rainwater
 William I. Rainwater
 Sloan Rainwater, Jr.
 A. M. Starr
 Maurice Starr
 Earl D. Perkins
 Boyce Durham

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	554	Demand dep., ind., part., corp.	2 121
U.S. Treasury securities . . .	199	Time dep., ind., part., corp. . .	4 044
Oblig. of other U.S. Gov't agencies & corporations . .	500	U.S. Gov't deposits	7
Oblig. of States & political subdivisions . . .	1 183	Dep. of States & subdivisions	518
Excess funds sold	925	Certified & Officers' cks. . .	22
Loans, Net	3 743	Total deposits	6 712
Bank premises, furniture and fixtures	211	Total liabilities	6 712
		Equity Capital	
		Capital Stock	125
		Surplus	200
		Undivided profits & capital res.	228
		Total Equity Capital	553
		Subordinated notes & debentures	50
TOTAL	<u>7 315</u>	TOTAL	<u>7 315</u>

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 - None; Outside City - None

Principal Officers:

Victor EdwardsChairman
Hampton PughPresident
*Tipton PughCashier
Julia SadlerAsst. Cashier
Jack EdwardsAsst. Cashier
Jean C. TarvinAsst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	256	Demand dep., ind., part., corp.	1 778
U.S. Treasury securities ...	2 641	Time dep., ind., part., corp. .	2 482
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	911	Dep. of States & subdivisions	371
Loans, Net	2 035	Certified & Officers' cks. ..	3
Bank premises, furniture and fixtures	5	Total deposits	4 636
All other assets	6	Excess funds purchased ...	375
		All other liabilities	22
		Total liabilities	5 033
		Equity Capital	
		Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	421
		Total Equity Capital	921
TOTAL	<u>5 954</u>	TOTAL	<u>5 954</u>

PORTLAND BANK, PORTLAND

Population 662 Ashley County
 Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
 Zip Code 71663

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

Principal Officers:

Robert D. Pugh . . . Chairman of Board
 *Mack Borgognoni President
 Vanita Grantham Vice Pres.
 & Cashier
 Bill Jones Vice Pres.
 & Branch Manager

Directors:

Mack Borgognoni
 Charles E. Bridewell
 Charles F. LaGrone
 Benton Newcome
 Joel Newcome
 Robert D. Pugh
 Don Pylate
 Craig Shackelford, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 293	Demand dep., ind., part., corp.	2 565
U.S. Treasury securities . . .	693	Time dep., ind., part., corp. .	6 112
Oblig. of other U.S. Gov't agencies & corporations .	370	U.S. Gov't deposits	6
Oblig. of States & political subdivisions . . .	1 372	Dep. of States & subdivisions	603
Loans, Net	7 024	Certified & Officers' cks. . .	35
Bank premises, furniture and fixtures	201	Total deposits	9 321
		Excess funds purchased . . .	500
		All other liabilities	20
		Total liabilities	9 841
		Equity Capital	
		Capital Stock	200
		Surplus	600
		Undivided profits & capital res.	312
		Total Equity Capital	1 112
TOTAL	<u>10 953</u>	TOTAL	<u>10 953</u>

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

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

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

Principal Officers:

*James C. RieffFirst Vice Pres.
 W. H. ThompsonExec. Vice Pres.
 Lorene JonesVice Pres.
 Gregory D. ReedCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 632	Demand dep., ind., part., corp.	5 691
U.S. Treasury securities ...	1 828	Time dep., ind., part., corp. .	15 499
Oblig. of other U.S. Gov't agencies & corporations .	799	U.S. Gov't deposits	122
Oblig. of States & political subdivisions	2 842	Dep. of States & subdivisions	1 290
Excess funds sold	400	Certified & Officers' cks. ..	85
Loans, Net	15 579	Total deposits	22 687
Bank premises, furniture and fixtures	658	All other liabilities	22
All other assets	177	Total liabilities	22 709
		Equity Capital	
		Capital Stock	300
		Surplus	300
		Undivided profits & capital res.	1 306
		Total Equity Capital	1 906
		Subordinated notes & debentures	300
TOTAL	<u>24 915</u>	TOTAL	<u>24 915</u>

BANK OF PRESCOTT, PRESCOTT

Population 4,000 Nevada County
 Chartered August 10, 1904 P.O. Drawer 492 Telephone Number 887-2688
 Zip Code 71857
 Number of Branches: Inside City - 1; Outside City - 1 (CBCT)

Principal Officers:

W. R. Hambright .Chairman Emeritus
 Olen HendrixBoard Chairman
 *Johnny BrannanPresident
 M. D. TippitVice Pres.
 James A. PullenVice Pres.
 B. A. DeLamarVice Pres.
 Emogene W. DavisCashier
 Ronald CollinsVice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 334	Demand dep., ind., part., corp.	8 245
U.S. Treasury securities . . .	899	Time dep., ind., part., corp. .	9 823
Oblig. of other U.S. Gov't agencies & corporations .	1 096	U.S. Gov't deposits	9
Oblig. of States & political subdivisions . . .	6 097	Dep. of States & subdivisions	1 576
Excess funds sold	1 100	Certified & Officers' cks. . .	71
Loans, Net	11 115	Total deposits	19 724
Bank premises, furniture and fixtures	402	Total liabilities	19 724
All other assets	13		
		Equity Capital	
		Capital Stock	600
		Surplus	1 400
		Undivided profits & capital res.	332
		Total Equity Capital	2 332
TOTAL	22 056	TOTAL	22 056

BANK OF QUITMAN, QUITMAN

Population 345 Cleburne County
 Chartered August 15, 1903 P.O. Box 97 Telephone Number 589-2206
 Zip Code 72131

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

Principal Officers:

*Joe Siebenmorgen . . . Chm. of Board
 Harry M. Clark Vice Pres.
 Darrell Odom Vice Pres.
 Edith Ellis Cashier
 Eva Lois Ellis Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	906	Demand dep., ind., part., corp.	3 520
U.S. Treasury securities . . .	505	Time dep., ind., part., corp. .	9 219
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	5
Oblig. of States & political subdivisions . . .	3 815	Dep. of States & subdivisions	979
All other securities	250	Certified & Officers' cks. . .	68
Loans, Net	9 675	Total deposits	<u>13 791</u>
Bank premises, furniture and fixtures	186	Excess funds purchased . . .	500
All other assets	100	Total liabilities	<u>14 291</u>
		Equity Capital	
		Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	546
		Total Equity Capital	<u>1 046</u>
		Subordinated notes & debentures	200
TOTAL	<u>15 537</u>	TOTAL	<u>15 537</u>

THE BANK OF RECTOR, RECTOR

Population 2,382 Clay County
 Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
 Zip Code 72461

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	961	Demand dep., ind., part., corp.	4 507
U.S. Treasury securities ...	1 391	Time dep., ind., part., corp. .	8 164
Oblig. of other U.S. Gov't agencies & corporations .	979	U.S. Gov't deposits	17
Oblig. of States & political subdivisions	3 656	Dep. of States & subdivisions	748
All other securities	648	Certified & Officers' cks. ..	7
Excess funds sold	300	Total deposits	<u>13 443</u>
Loans, Net	7 110	Total liabilities	<u>13 443</u>
Bank premises, furniture and fixtures	16	Equity Capital	
		Capital stock	100
		Surplus	1 100
		Undivided profits & capital res.	418
		Total Equity Capital	<u>1 618</u>
TOTAL	<u>15 061</u>	TOTAL	<u>15 061</u>

FARMERS AND MERCHANTS BANK, REYNO

Population 506 Randolph County
 Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
 Zip Code 72462
 Number of Branches: Inside City – None; Outside City – 1

Principal Officers:

*William A. Sandlin President
 Phyllis Burrow Cashier
 Ida M. Eddington ... Branch Manager
 Dora Graham Ass't. Vice Pres.
 Sarah Sandlin Ass't. to Pres. &
 Secretary to Board

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		857	part., corp.	2	096
U.S. Treasury securities ...	2	653	Time dep., ind., part., corp. .	7	611
Oblig. of other U.S. Gov't			U.S. Gov't deposits		5
agencies & corporations .		400	Dep. of States &		
Oblig. of States &			subdivisions		934
political subdivisions		444	Certified & Officers' cks. . .		8
Excess funds sold	1	800	Total deposits	10	654
Loans, Net	4	903	Total liabilities	10	654
Bank premises, furniture					
and fixtures		213	Equity Capital		
All other assets		156	Capital stock		231
			Surplus		231
			Undivided profits &		
			capital res.		185
			Total Equity Capital		647
			Subordinated notes &		
			debentures		125
TOTAL		<u>11 426</u>	TOTAL		<u>11 426</u>

THE BANK OF RISON, RISON

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

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

Principal Officers:

Herman Davidson . . . Chairman Board
*James R. Hopson President
James L. Moore Vice President
John W. Elrod Vice President
Shirley Stewart Ass't. Cashier
Dianne Simmons Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	535	Demand dep., ind., part., corp.	2 335
U.S. Treasury securities . . .	2 547	Time dep., ind., part., corp. .	2 659
Oblig. of other U.S. Gov't agencies & corporations .	2 700	U.S. Gov't deposits	9
Excess funds sold	100	Dep. of States & subdivisions	604
Loans, Net	658	Total deposits	5 607
Bank premises, furniture and fixtures	36	Total liabilities	5 607
All other assets	14		
		Equity Capital	
		Capital stock	100
		Surplus	200
		Undivided profits & capital res.	683
		Total Equity Capital	983
TOTAL	<u>6 590</u>	TOTAL	<u>6 590</u>

FARMERS AND MERCHANTS BANK, ROGERS

Population 16,533 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 - None

Principal Officers:

Dorman F. Bushong President
Hardy A. Stephenson Executive
Vice President
R. Z. Goodwin Vice President
James E. Reves Vice President &
Cashier
Etsyl Sparkman Vice President &
Trust Officer
Phillip E. Madar Vice President
Linda Perley Ass't. Vice President
Jenella Buttry Auditor

Directors:

**Dorman F. Bushong
Hardy A. Stephenson
Vance Hill
John R. Bland
A. N. Garrett
James L. Pickens
Evelyn S. Rife
Don L. Shores**

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	202	Demand dep., ind., part., corp.	10	540
U.S. Treasury securities . . .	3	779	Time dep., ind., part., corp. .	16	004
Oblig. of States & political subdivisions	3	487	U.S. Gov't deposits		229
Loans, Net	21	175	Dep. of States & subdivisions	1	619
Bank premises, furniture and fixtures	1	176	Certified & Officers' cks. . .		362
All other assets		620	Total deposits	28	754
			Excess funds purchased . . .		700
			All other liabilities		255
			Total liabilities	29	709
			Equity Capital		
			Capital stock		600
			Surplus		800
			Undivided profits & capital res.	1	280
			Total Equity Capital	2	680
			Subordinated notes & debentures		50
TOTAL	32	439	TOTAL	32	439

PEOPLES BANK AND 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:

*Ward J. RamsayPresident
M. L. Dickerson ...Sr. Vice President
Charles F. Howell ..Vice President &
Cashier
Mary Louise HoffmanVice Pres.
Harold E. HayesVice President
Louis Q. Intres ..Ass't. Vice President
Fred C. Tanner, Jr.Loan Officer
Glenna C. LongTrust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	5	428	Demand dep., ind., part., corp.	14	702
U.S. Treasury securities ...	6	129	Time dep., ind., part., corp..	30	617
Oblig. of other U.S. Gov't agencies & corporations .	3	401	U.S. Gov't deposits		153
Oblig. of States & political subdivisions	12	341	Dep. of States & subdivisions	6	388
All other securities		601	Certified & Officers' cks. ..		328
Loans, Net	29	131	Total deposits	52	188
Bank premises, furniture and fixtures		444	Excess funds purchased ...		500
All other assets	1	085	All other liabilities		471
			Total liabilities	53	159
			Equity Capital		
			Capital stock		600
			Surplus	1	200
			Undivided profits & capital res.	3	601
			Total Equity Capital	5	401
TOTAL	58	560	TOTAL	58	560

BANK OF SALEM, SALEM

Population 1,277 Fulton County
 Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
 Zip Code 72576
 Number of Branches: Inside City – None; Outside City – None

Principal Officers:

*Jim HumphriesPres. & Chairman
 Corwin MoseyVice President
 George HumphriesVice President
 J. Michael HumphriesVice Pres.
 Bess NorthcuttCashier
 Janiece ButlerAssistant Cashier
 Frances AtkinsAssistant Cashier
 Shirley WallingAssistant Cashier
 Brenda BarnesAssistant Cashier
 Joyce CarterAssistant Cashier
 Marsha LewisAssistant Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 205	Demand dep., ind., part., corp.	6 459
U.S. Treasury securities ...	697	Time dep., ind., part., corp..	11 941
Oblig. of other U.S. Gov't agencies & corporations .	607	U.S. Gov't deposits	62
Oblig. of States & political subdivisions	4 336	Dep. of States & subdivisions	1 816
All other securities	427	Certified & Officers' cks. ..	99
Excess funds sold	500	Total deposits	20 377
Loans, Net	13 928	Total liabilities	20 377
Bank premises, furniture and fixtures	515	Equity Capital	
All other assets	18	Capital stock	200
		Surplus	800
		Undivided profits & capital res.	856
		Total Equity Capital	1 856
TOTAL	22 233	TOTAL	22 233

LOGAN COUNTY BANK, SCRANTON

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

Principal Officers:**Directors:**

*Joe FritschePresident
 J. B. LayesVice President
 Margaret Ahne ...Cashier & Secretary

Joe Fritsche
 J. B. Layes
 Margaret Ahne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	351	Demand dep., ind., part., corp.	2 314
U.S. Treasury securities ...	2 022	Time dep., ind., part., corp. .	3 400
Oblig. of other U.S. Gov't agencies & corporations .	588	U.S. Gov't deposits	13
Oblig. of States & political subdivisions	1 165	Dep. of States & subdivisions	523
Loans, Net	3 079	Certified & Officers' cks. .	78
Bank premises, furniture and fixtures	21	Total deposits	6 328
All other assets	9	Excess funds purchased ...	200
		All other liabilities	6
		Total liabilities	6 534
		Equity Capital	
		Capital stock	100
		Surplus	200
		Undivided profits & capital res.	401
		Total Equity Capital	701
TOTAL	7 235	TOTAL	7 235

FIRST SECURITY BANK, SEARCY

Population 10,083

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 MullensPresident
 E. D. Yancey ... Exec. Vice President
 Reynie Rutledge Exec. Vice Pres.
 Ralph Duncan Sr. Vice President
 E. D. Crow Vice Pres. & Cashier
 Jim Wilson Vice President
 E. O. Yancey Board Chairman

R. P. Calhoun
 C. Ganus
 K. Rand
 N. T. Rutledge
 J. W. Sanford
 J. Tarkington
 M. O. Thompson
 A. Van Hook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 460	Demand dep., ind., part., corp.	17 111
U.S. Treasury securities ...	4 976	Time dep., ind., part., corp. .	27 770
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	28
Oblig. of States & political subdivisions	10 851	Dep. of States & subdivisions	1 931
Excess funds sold	3 000	All other deposits	25
Loans, Net	29 452	Certified & Officers' cks. .	318
Bank premises, furniture and fixtures	581	Total deposits	47 183
All other assets	1 094	Excess funds purchased ...	475
		All other liabilities	1 088
		Total liabilities	48 746
		Equity Capital	
		Capital stock	600
		Surplus	1 900
		Undivided profits & capital res.	2 268
		Total Equity Capital	4 768
TOTAL	<u>53 514</u>	TOTAL	<u>53 514</u>

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 - None

Principal Officers:

*Mark M. DavisPresident
 Jesse R. RichSr. Vice President
 H. J. DentVice President
 Robert F. Holloway ...Vice President
 & Cashier
 Annette Van PeltVice President
 Wilma FaulkAss't. Cashier
 Rita ArringtonAss't. Cashier

Directors:

H. L. Hastings, Jr., Chm.
 Mark M. Davis
 H. J. Dent
 B. E. Henson
 J. C. Nichols
 Jesse R. Rich

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 286	Demand dep., ind., part., corp.	5 509
U.S. Treasury securities ...	700	Time dep., ind., part., corp. .	8 403
Oblig. of other U.S. Gov't agencies & corporations .	1 699	U.S. Gov't deposits	212
Oblig. of States & political subdivisions	3 701	Dep. of States & subdivisions	5 426
All other securities	373	Certified & Officers' cks. .	112
Excess funds sold	1 100	Total deposits	19 662
Loans, Net	12 320	All other liabilities	190
Bank premises, furniture and fixtures	560	Total liabilities	19 852
		Equity Capital	
		Capital stock	100
		Surplus	1 000
		Undivided profits & capital res.	787
		Total Equity Capital	1 887
TOTAL	21 739	TOTAL	21 739

BANK OF SIDNEY, SIDNEY

Population 109

Sharp County

Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497

Zip Code 72577

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

Principal Officers:**Directors:**

*Charles W. Masner . . . Pres. & Chm. Bd.
 E. R. Coleman Vice President
 Lorene Pickens Vice President
 Atalee Pounders Vice President

Charles W. Masner
 E. R. Coleman
 Lorene Pickens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	177	Demand dep., ind., part., corp.	588
U.S. Treasury securities . . .	50	Dep. of States & subdivisions	23
Excess funds sold	400	Total deposits	<u>611</u>
Loans, Net	52	Total liabilities	<u>611</u>
Bank premises, furniture and fixtures	3		
		Equity Capital	
		Capital stock	5
		Surplus	20
		Undivided profits & capital res.	46
		Total Equity Capital	<u>71</u>
TOTAL	<u><u>682</u></u>	TOTAL	<u><u>682</u></u>

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,300 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761

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

Principal Officers:

Delbert E. Allen, Sr.Chm. of Bd.
*Ross StoutPresident
Henry Brosell, Jr.Vice President
 & Cashier
Arthur MorrisVice President
Thomas Free, IIIVice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	5 313	part., corp.	9 241
U.S. Treasury securities ...	325	Time dep., ind., part., corp. .	15 229
Oblig. of other U.S. Gov't		U.S. Gov't deposits	11
agencies & corporations .	1 403	Dep. of States &	
Oblig. of States &		subdivisions	774
political subdivisions	5 149	Certified & Officers' cks. .	207
Excess funds sold	4 800	Total deposits	25 462
Loans, Net	10 214	All other liabilities	146
Bank premises, furniture		Total liabilities	25 608
and fixtures	78		
All other assets	36		
		Equity Capital	
		Capital stock	480
		Surplus	100
		Undivided profits &	
		capital res.	1 130
		Total Equity Capital	1 710
TOTAL	<u>27 318</u>	TOTAL	<u>27 318</u>

SMACKOVER STATE BANK, SMACKOVER

Population 2,382 Union County
 Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
 Zip Code 71762
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

*Max A. Mitcham . . . CEO & Chairman
 of Board
 Max O. Taylor President
 Bob Willett Vice President
 Paulette Carver Cashier
 Cathryn Weaver Ass't. Cashier
 Evelyn Long Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 524	Demand dep., ind., part., corp.	5 544
U.S. Treasury securities . . .	399	Time dep., ind., part., corp. . .	13 424
Oblig. of other U.S. Gov't agencies & corporations .	450	U.S. Gov't deposits	177
Oblig. of States & political subdivisions . . .	3 872	Dep. of States & subdivisions	1 227
Excess funds sold	800	Certified & Officers' cks. . .	117
Loans, Net	15 137	Total deposits	20 489
Bank premises, furniture and fixtures	257	All other liabilities	8
All other assets	21	Total liabilities	20 497
TOTAL	<u>22 460</u>	Equity Capital	
		Capital stock	500
		Surplus	1 000
		Undivided profits & capital res.	463
		Total Equity Capital	1 963
		TOTAL	<u>22 460</u>

MERCHANTS & PLANTERS BANK, SPARKMAN

Population 663

Dallas County

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

Zip Code 71763

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

Principal Officers:

B. J. Ford Chairman of Board
 *T. Q. (Kit) Carson President
 Doris Mann Cashier
 Patricia Shaddock Ass't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	593	Demand dep., ind., part., corp.	1 683
U.S. Treasury securities ...	1 394	Time dep., ind., part., corp. .	4 167
Oblig. of other U.S. Gov't agencies & corporations .	733	U.S. Gov't deposits	23
Oblig. of States & political subdivisions	614	Dep. of States & subdivisions	466
Excess funds sold	900	Certified & Officers' cks. .	3
Loans, Net	2 501	Total deposits	6 342
Bank premises, furniture and fixtures	97	All other liabilities	4
All other assets	2	Total liabilities	6 346
		Equity Capital	
		Capital stock	75
		Surplus	125
		Undivided profits & capital res.	188
		Total Equity Capital	388
		Subordinated notes & debentures	100
TOTAL	<u>6 834</u>	TOTAL	<u>6 834</u>

FIRST STATE BANK, SPRINGDALE

Population 20,875 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:

*Walter TurnbowVice Chairman
 of the Board & CEO
 David HowellPresident
 Mace HowellExec. Vice President
 Richard P. CalhounExec. Vice Pres.
 Nathan CombsVice President &
 Trust Officer
 Ruben BryantVice President
 Jim JeffersonVice President
 Jim SelmanVice President
 Dan HendricksVice President

Directors:

Joe S. Boone
 R. A. Bryant
 Richard P. Calhoun
 Dr. J. W. Dorman
 Gerald Harp
 J. E. Hinshaw
 David Howell
 Mace D. Howell
 Dwain Newman
 Thurman (Shorty) Parsons
 Gretchen Steele
 Phillip Steele
 Walter Turnbow

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 192	Demand dep., ind., part., corp.	18 524
U.S. Treasury securities	7 950	Time dep., ind., part., corp.	44 521
Oblig. of other U.S. Gov't agencies & corporations	5 250	U.S. Gov't deposits	69
Oblig. of States & political subdivisions	6 849	Dep. of States & subdivisions	7 221
All other securities	1 000	All other deposits	100
Excess funds sold	4 300	Certified & Officers' cks.	416
Loans, Net	49 148	Total deposits	70 851
Bank premises, furniture and fixtures	1 540	Excess funds purchased	3 255
All other assets	1 275	All other liabilities	811
		Total liabilities	74 917
		Equity Capital	
		Capital stock	799
		Surplus	1 574
		Undivided profits & capital res.	3 514
		Total Equity Capital	5 887
		Subordinated notes & debentures	700
TOTAL	<u>81 504</u>	TOTAL	<u>81 504</u>

BODCAW BANK, STAMPS

Population 2,448

Lafayette County

Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486

Zip Code 71860

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

Principal Officers:

B. Stan CookChairman
 *James Nipper ...President & Cashier
 C. C. RussellVice President
 A. O. SmithVice President
 H. L. WilkinsonVice President
 Danny Fitzpatrick ..Ass't. Vice Pres.
 Bonnie MorelandAss't. Cashier
 Evelyn McClendonAss't. Cashier

Directors:

B. Stan Cook
 A. C. Cross
 Roy Z. Kimbell
 James Nipper
 C. C. Russell
 A. O. Smith
 J. Woodrow Smith
 H. L. Wilkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	756	Demand dep., ind., part., corp.	3 243
U.S. Treasury securities ...	2 392	Time dep., ind., part., corp. ..	9 124
Oblig. of other U.S. Gov't agencies & corporations .	2 023	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	2 855	Dep. of States & subdivisions	761
Loans, Net	6 264	Certified & Officers' cks. ..	56
Bank premises, furniture and fixtures	288	Total deposits	13 186
All other assets	4	Excess funds purchased ...	200
		All other liabilities	21
		Total liabilities	13 407
		Equity Capital	
		Capital stock	250
		Surplus	600
		Undivided profits & capital res.	325
		Total Equity Capital	1 175
TOTAL	<u>14 582</u>	TOTAL	<u>14 582</u>

BANK OF STAR CITY, STAR CITY

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

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

Principal Officers:

*Robert O. TroutPresident
 Joe V. Mason ..Exec. Vice President
 Anneta R. Moore ...Sr. Vice President
 Franklin CollinsAss't. Vice Pres.
 Karen BurnsVice Pres. & Cashier
 Kathryn WhiteAss't. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	933	Demand dep., ind., part., corp.	4 610
U.S. Treasury securities ...	395	Time dep., ind., part., corp..	7 444
Oblig. of States & political subdivisions	1 667	U.S. Gov't deposits	26
Excess funds sold	1 300	Dep. of States & subdivisions	1 334
Loans, Net	9 880	Certified & Officers' cks. ..	154
Bank premises, furniture and fixtures	173	Total deposits	13 568
All other assets	138	Total liabilities	13 568
		Equity Capital	
		Capital stock	150
		Surplus	550
		Undivided profits & capital res.	218
		Total Equity Capital	918
TOTAL	<u>14 486</u>	TOTAL	<u>14 486</u>

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,355 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764

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

Principal Officers:

*Cole MartinPresident and CEO
Sam L. Curry . . .Exec. V.P. and Cashier
Juanita Poindexter . . .Vice President
Carol PhillipsVice President

Directors:

Cole Martin
Charles Reveley
Grady Arrington
Sam A. Curry
Eugene D. Bramblett
Herbert Henderson
Robert L. Fikes
Guy R. Smith
Joe Wade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	703	Demand dep., ind., part., corp.	2 911
U.S. Treasury securities ...	399	Time dep., ind., part., corp. .	6 915
Oblig. of other U.S. Gov't agencies & corporations .	500	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	1 233	Dep. of States & subdivisions	1 253
All other securities	50	Total deposits	11 082
Excess funds sold	800	All other liabilities	268
Loans, Net	8 062	Total liabilities	11 350
Bank premises, furniture and fixtures	232	Equity Capital	
All other assets	316	Capital stock	275
		Surplus	275
		Undivided profits & capital res.	395
		Total Equity Capital	945
TOTAL	<u>12 295</u>	TOTAL	<u>12 295</u>

CITIZENS BANK, STRONG

Population 795 Union County
 Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
 Zip Code 71765

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

Principal Officers:

*O. B. Clark President
 L. K. Robertson Cashier
 C. R. Mason Vice President
 Ray B. Finney ... Assistant Secretary
 Chadd L. Durrett Ass't. Secretary

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	407	Demand dep., ind., part., corp.	1 595
U.S. Treasury securities ...	1 124	Time dep., ind., part., corp. ...	1 942
Oblig. of other U.S. Gov't agencies & corporations .	135	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	919	Dep. of States & subdivisions	146
All other securities	37	Certified & Officers' cks. ..	11
Excess funds sold	300	Total deposits	3 696
Loans, Net	1 539	All other liabilities	5
Bank premises, furniture and fixtures	1	Total liabilities	3 701
All other assets	20		
		Equity Capital	
		Capital stock	200
		Surplus	150
		Undivided profits & capital res.	431
		Total Equity Capital	781
TOTAL	<u>4 482</u>	TOTAL	<u>4 482</u>

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 12,550 Arkansas County
 Chartered December 29, 1945 P.O. Box 947 Telephone Number 673-1661
 Zip Code 72160
 Number of Branches: Inside City - 3; Outside City - None

Principal Officers:

*Artie SeidenschwarzPresident &
 Chairman of Board
 Lloyd RatcliffVice President
 Leonard H. DeVunVice President
 & Cashier
 Don PattilloVice President &
 Trust Officer
 Don UnderwoodVice President
 William R. TriceVice President
 Ralph WilsonVice President
 Carl A. GunterVice President

Directors:

Roy O. McCollum III
 James R. Oliver
 Lloyd Ratcliff
 Artie Seidenschwarz
 Horace Sickel
 Billy E. Simpson
 B. J. St. John
 D. W. Tweedy
 Ralph Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	3	806	Demand dep., ind., part., corp.	14	801
U.S. Treasury securities	1	333	Time dep., ind., part., corp.	33	530
Oblig. of other U.S. Gov't agencies & corporations		572	U.S. Gov't deposits		25
Oblig. of States & political subdivisions	8	743	Dep. of States & subdivisions	2	540
Loans, Net	42	156	All other deposits	2	018
Bank premises, furniture and fixtures	1	267	Certified & Officers' cks.		91
All other assets	1	340	Total deposits	53	005
			All other liabilities		958
			Total liabilities	53	963
			Equity Capital		
			Capital stock	1	000
			Surplus	1	400
			Undivided profits & capital res.	2	854
			Total Equity Capital	5	254
TOTAL	59	217	TOTAL	59	217

CITIZENS BANK, TILLAR

Population 289 Drew County
 Chartered July 28, 1913 P.O. Box 128 Telephone Number 392-2292
 Zip Code 71670

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

Principal Officers:

*Wray B. Smith Vice Pres.
 Cashier
 W. R. Smith, Jr. President
 Emmett N. Smith Vice Pres.
 Teresa Warf Asst. Cashier
 John Bowles Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		313	part., corp.	1	425
U.S. Treasury securities ...		149	Time dep., ind., part., corp. .	2	812
Oblig. of other U.. Gov't			U.S. Gov't deposits		6
agencies & corporations .		97	Dep. of States &		
Oblig. of States &			subdivisions		686
political subdivisions		314	Certified & Officers' cks. ..		62
Excess funds sold	1	000	Total deposits	4	991
Loans, Net	3	504	Total liabilities	4	991
Bank premises, furniture					
and fixtures		82	Equity Capital		
All other assets		51	Capital Stock		121
			Surplus		379
			Undivided profits &		
			capital res.		19
			Total Equity Capital		519
TOTAL		<u>5 510</u>	TOTAL		<u>5 510</u>

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 - None

Principal Officers:

J. C. Stuckey President
 & Chairman of Board
 *Clyde Robertson, Jr. .Exec. Vice Pres.
 Eugene PoundsSr. Vice Pres.
 Wilburn J. ColeVice Pres.
 & Cashier
 Fannie Mae KentAsst. Cashier
 Melba Jean WoodAsst. Cashier
 Phillip MilliganAsst. Loan Off.
 Lena HeathBranch Manager

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	930	Demand dep., ind., part., corp.	6	348
U.S. Treasury securities ...	1	444	Time dep., ind., part., corp. .	13	710
Oblig. of other U.S. Gov't agencies & corporations .	4	124	U.S. Gov't deposits		24
Oblig. of States & political subdivisions	2	191	Dep. of States & subdivisions		558
All other securities		2	All other deposits		45
Excess funds sold		550	Certified & Officers' cks. .		12
Loans, Net	12	251	Total deposits	20	697
Bank premises, furniture and fixtures		91	Total liabilities	20	697
All other assets		52			
			Equity Capital		
			Capital Stock		100
			Surplus	1	400
			Undivided profits & capital res.		438
			Total Equity Capital	1	938
TOTAL	22	635	TOTAL	22	635

BANK OF TUCKERMAN, TUCKERMAN

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

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

Principal Officers:

*Van SmithPresident
 Lindley V. Smith, Jr. .Exec. Vice Pres.
 Cornelius AdcoxCashier
 Linda NorrisManager
 Swifton Branch
 June AllenManager
 Grubbs Branch

Directors:

Van Smith
 Scotty Armstrong
 Bob Penix

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	623	Demand dep., ind., part., corp.	3 814
U.S. Treasury securities ...	1 568	Time dep., ind., part., corp. .	4 443
Oblig. of other U.S. Gov't agencies & corporations .	1 788	U.S. Gov't deposits	3
Oblig. of States & political subdivisions ...	1 967	Dep. of States & subdivisions	692
All other securities	61	All other deposits	67
Loans, Net	4 823	Certified & Officers' cks. .	64
Bank premises, furniture and fixtures	115	Total deposits	9 083
All other assets	12	Excess funds purchased ...	575
		All other liabilities	94
		Total liabilities	9 752
		Equity Capital	
		Capital Stock	100
		Surplus	400
		Undivided profits & capital res.	705
		Total Equity Capital	1 205
TOTAL	<u>10 957</u>	TOTAL	<u>10 957</u>

TYRONZA BANK, TYRONZA

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

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

Principal Officers:

*Charles F. LuterPresident
 John H. Emrich, Sr.Vice Pres.
 Maxyne UrseryVice Pres.
 Jimmy CrowAsst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		673	part., corp.	2	732
U.S. Treasury securities ...	1	274	Time dep., ind., part., corp. .	7	069
Oblig. of other U.S. Gov't			U.S. Gov't deposits		26
agencies & corporations .		844	Dep. of States &		
Oblig. of States &			subdivisions		519
political subdivisions	2	559	All other deposits		15
Excess funds sold		600	Certified & Officers' cks. .		28
Loans, Net	6	122	Total deposits	10	389
Bank premises, furniture			Excess funds purchased ...		500
and fixtures		101	Total liabilities	10	889
			Equity Capital		
			Capital Stock		50
			Surplus		575
			Undivided profits &		
			capital res.		659
			Total Equity Capital	1	284
TOTAL	12	173	TOTAL	12	173

CITIZENS BANK & TRUST CO., VAN BUREN

Population 10,000 Crawford County
 Chartered December 20, 1910 P.O. Box 469 Telephone Number 474-1201
 Zip Code 72956
 Number of Branches: Inside City - 3; Outside City - 1

Principal Officers:

Jack E. WhiteChairman of Board
 David E. TyronePresident
 *Joe TerryExec. Vice Pres.
 R. H. TerryVice Pres.
 & Trust
 S. D. WhiteVice Pres.
 Farm Credit
 John JohnsonAsst. Vice Pres.
 Eugene P. HobbsCashier
 Frank WoffordVice Pres.

Directors:

Jack E. White
 David E. Tyrone
 Joe Terry
 Eugene P. Hobbs
 Harrell Ballentine
 Lonnie Batchelor
 Edgar E. Bethel
 Carl Creekmore
 Morrill H. Harriman
 Dane Riggs

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 482	Demand dep., ind., part., corp.	9 407
U.S. Treasury securities	1 194	Time dep., ind., part., corp.	14 848
Oblig. of other U.S. Gov't agencies & corporations	500	U.S. Gov't deposits	29
Oblig. of States & political subdivisions	3 556	Dep. of States & subdivisions	1 416
All other securities	101	All other deposits	341
Excess funds sold	100	Certified & Officers' cks.	204
Loans, Net	20 477	Total deposits	26 245
Bank premises, furniture and fixtures	1 354	Excess funds purchased	200
All other assets	850	All other liabilities	1 331
		Total liabilities	27 776
		Equity Capital	
		Capital Stock	400
		Surplus	1 100
		Undivided profits & capital res.	1 338
		Total Equity Capital	2 838
TOTAL	<u>30 614</u>	TOTAL	<u>30 614</u>

PEOPLES BANK & TRUST CO., VAN BUREN

Population 10,000 Crawford County
 Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
 Zip Code 72956

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

Principal Officers:

*William W. Thomas President
 C. E. Dougan Exec. Vice Pres.
 Dick McLelland Asst. Vice Pres.
 Larry Spradley Cashier
 Vince Haney Asst. Cashier
 Carolyn Johnson Asst. Cashier
 Frances Rapiere Asst. Cashier
 Deweese Stedman Asst. Cashier

Directors:

William W. Thomas
 Wesley Warnock
 Paul Hurst
 Clyman Izard
 C. E. Dougan
 Joe Kirksey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 700	Demand dep., ind., part., corp.	8 099
U.S. Treasury securities ...	972	Time dep., ind., part., corp. ..	11 734
Oblig. of other U.S. Gov't agencies & corporations .	840	U.S. Gov't deposits	23
Oblig. of States & political subdivisions	4 215	Dep. of States & subdivisions	3 083
Loans, Net	17 600	Certified & Officers' cks. ..	187
Bank premises, furniture and fixtures	481	Total deposits	23 126
All other assets	928	Excess funds purchased ...	700
		All other liabilities	273
		Total liabilities	24 099
		Equity Capital	
		Capital Stock	200
		Surplus	1 000
		Undivided profits & capital res.	1 437
		Total Equity Capital	2 637
TOTAL	<u>26 736</u>	TOTAL	<u>26 736</u>

BANK OF WALDO, WALDO

Population 1,658 Columbia County
 Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
 Zip Code 71770

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

Principal Officers:

*Larry R. McCordPresident
 Ellen F. SmithVice Pres.
 & Cashier
 Alice S. WilsonAsst. Cashier

Directors:

Larry R. McCord
 Robert Genestet
 J. L. Perritt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	317	Demand dep., ind., part., corp.	2 058
U.S. Treasury securities ...	2 497	Time dep., ind., part., corp. .	3 043
Oblig. of other U.S. Gov't agencies & corporations .	700	U.S. Gov't deposits	1
Oblig. of States & political subdivisions	636	Dep. of States & subdivisions	377
Loans, Net	1 994	Certified & Officers' cks. ..	141
Bank premises, furniture and fixtures	13	Total deposits	5 620
All other assets	23	Total liabilities	5 620
		Equity Capital	
		Capital Stock	150
		Surplus	100
		Undivided profits & capital res.	310
		Total Equity Capital	560
TOTAL	<u>6 180</u>	TOTAL	<u>6 180</u>

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 FincherPresident
 Richard ClarkExec. Vice Pres.
 Joyce CraneCashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	730	Demand dep., ind., part., corp.	2 143
U.S. Treasury securities ...	796	Time dep., ind., part., corp. .	5 727
Oblig. of other U.S. Gov't agencies & corporations .	2 137	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	1 185	Dep. of States & subdivisions	720
Loans, Net	5 904	Certified & Officers' cks. .	95
Bank premises, furniture and fixtures	10	Total deposits	8 687
		Excess funds purchased ...	900
		Total liabilities	9 587
		Equity Capital	
		Capital Stock	250
		Surplus	250
		Undivided profits & capital res.	675
		Total Equity Capital	1 175
TOTAL	<u>10 762</u>	TOTAL	<u>10 762</u>

Population 2,350 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City - None; Outside City - None

**Bill Philpot
Knox Dozier
W. W. Davis
Mrs. Charlye Davidson
Jim H. Currier
S. E. Mitchell
Dale Rodgers
O. K. Goodner
Isom Crutchfield**

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	329	Demand dep., ind., part., corp.	6	964
U.S. Treasury securities ...	1	062	Time dep., ind., part., corp. .	14	231
Oblig. of other U.S. Gov't agencies & corporations .	2	075	U.S. Gov't deposits		18
Oblig. of States & political subdivisions	6	331	Dep. of States & subdivisions	2	202
Excess funds sold		550	Certified & Officers' cks. .		130
Loans, Net	15	476	Total deposits	23	545
Bank premises, furniture and fixtures		39	All other liabilities		792
All other assets		361	Total liabilities	24	337
			Equity Capital		
			Capital Stock		600
			Surplus	1	000
			Undivided profits & capital res.	1	286
			Total Equity Capital	2	886
TOTAL	27	223	TOTAL	27	223

FIRST STATE BANK OF WARREN, WARREN

Population 7,031 Bradley County
 Chartered December 12, 1978 (State) Telephone Number 226-2601
 P.O. Box 29 Zip Code 71671
 Number of Branches: Inside City - 1; Outside City - 1

Principal Officers:

Bennie Ryburn Sr. . . . Chmn. of Board
 *Kenneth P. Sanders President
 & Trust Officer
 Gordon Price Sr. Vice Pres.
 & Cashier
 Hugh A. Quimby Sr. Vice Pres.

Directors:

J. Ted Blagg
 W. Curtis Blankinship
 Bruce Cash
 Merl Crow, M.D.
 Fred Holt
 Bryan Martin
 J. J. Neal
 Bennie Ryburn Sr.
 Kenneth P. Sanders
 James C. Scott
 J. C. Thompson
 H. Sidney Wharton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 071	Demand dep., ind., part., corp.	6 375
U.S. Treasury securities	1 329	Time dep., ind., part., corp.	20 485
Oblig. of States & political subdivisions	3 140	U.S. Gov't deposits	17
Excess funds sold	3 020	Dep. of States & subdivisions	2 047
Loans, Net	20 742	Certified & Officers' cks.	180
Bank premises, furniture and fixtures	372	Total deposits	29 104
All other assets	481	All other liabilities	390
		Total liabilities	29 494
		Equity Capital	
		Capital Stock	590
		Surplus	910
		Undivided profits & capital res.	861
		Total Equity Capital	2 361
		Subordinated notes & debentures	300
TOTAL	<u>32 155</u>	TOTAL	<u>32 155</u>

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:

Louis W. EderingtonChairman
 *Gerard SangsterPresident
 Gerald BurtonSr. Vice Pres.
 Walter RutledgeVice Pres.
 Pauline HollingsworthVice Pres.
 James E. SmithVice Pres.
 Quita HuittAsst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 601	Demand dep., ind., part., corp.	7 630
U.S. Treasury securities ...	4 816	Time dep., ind., part., corp..	27 634
Oblig. of other U.S. Gov't agencies & corporations .	1 000	U.S. Gov't deposits	4
Oblig. of States & political subdivisions	6 685	Dep. of States & subdivisions	2 423
Excess funds sold	375	Certified & Officers' cks. ..	106
Loans, Net	22 077	Total deposits	37 797
Bank premises, furniture and fixtures	891	Excess funds purchased ...	700
All other assets	761	All other liabilities	531
		Total liabilities	39 028
		Equity Capital	
		Capital Stock	300
		Surplus	400
		Undivided profits & capital res.	2 478
		Total Equity Capital	3 178
TOTAL	<u>42 206</u>	TOTAL	<u>42 206</u>

BANK OF WEINER, WEINER

Population 715

Poinsett

Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221

Zip Code 72479

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

Principal Officers:**Directors:**

*John R. HoguePresident
 Niles BiseSr. Vice Pres.
 Michael GillisCashier
 Patricia RamseyAsst. Cashier
 Paulette FahrAsst. Cashier

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	963	Demand dep., ind., part., corp.	4 519
U.S. Treasury securities ...	2 816	Time dep., ind., part., corp. .	11 403
Oblig. of other U.S. Gov't agencies & corporations .	2 527	U.S. Gov't deposits	16
Oblig. of States & political subdivisions	2 749	Dep. of States & subdivisions	1 593
All other securities	101	All other deposits	65
Loans, Net	10 117	Certified & Officers' cks. .	33
Bank premises, furniture and fixtures	195	Total deposits	<u>17 629</u>
All other assets	45	All other liabilities	4
		Total liabilities	<u>17 633</u>
		Equity Capital	
		Capital Stock	200
		Surplus	900
		Undivided profits & capital res.	780
		Total Equity Capital	<u>1 880</u>
TOTAL	<u>19 513</u>	TOTAL	<u>19 513</u>

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,007 Phillips County
 Chartered October 4, 1948 P.O. Box 2497 Telephone Number 573-3481
 Zip Code 72390
 Number of Branches: Inside City - 1; Outside City - None

Principal Officers:

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

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, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 801	Demand dep., ind., part., corp.	6 850
U.S. Treasury securities ...	650	Time dep., ind., part., corp. .	18 805
Oblig. of other U.S. Gov't agencies & corporations .	3 343	U.S. Gov't deposits	30
Oblig. of States & political subdivisions	4 094	Dep. of States & subdivisions	5 518
Loans, Net	23 505	Certified & Officers' cks. .	275
Bank premises, furniture and fixtures	687	Total deposits	31 478
All other assets	453	All other liabilities	457
		Total liabilities	31 935
		Equity Capital	
		Capital Stock	500
		Surplus	1 000
		Undivided profits & capital res.	1 098
		Total Equity Capital	2 598
TOTAL	34 533	TOTAL	34 533

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,236 Crittenden County
 Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
 Zip Code 72301
 Number of Branches: Inside City - 3; Outside City - None

Principal Officers:

*Jack K. HoganPresident
 Robert L. Wright ... Exec. Vice Pres.
 Paul NealVice Pres.
 James W. RussellTrust Officer
 Mary GoeVice Pres.
 Jo DuncanCashier
 Ola B. JonesAsst. Cashier
 Judy GobbellAsst. Cashier
 Doris SwindlerAsst. Cashier
 Janie L. TateAsst. Cashier
 Jan WillisAsst. Cashier
 James W. SkelleyVice Pres.
 Robert L. NaylorVice Pres.

Directors:

W. K. Ingram, Chairman
 George H. Dunklin, Vice Chairman
 M. E. Black Dunklin
 Davis Biggs
 R. E. Eden
 James C. Hale
 James A. Heath
 Jack K. Hogan
 Bob G. Morgan
 Robert E. McCarley
 Lloyd C. McCuiston, Jr.
 J. C. Tennison
 Richard H. Upton
 Paul O'Neal
 W. Kent Ingram, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 373	Demand dep., ind., part., corp.	14 514
U.S. Treasury securities ...	4 588	Time dep., ind., part., corp. .	21 468
Oblig. of other U.S. Gov't agencies & corporations .	5 101	U.S. Gov't deposits	94
Oblig. of States & political subdivisions	6 998	Dep. of States & subdivisions	2 875
All other securities	11	All other deposits	8
Excess funds sold	3 400	Certified & Officers' cks. ..	178
Loans, Net	17 591	Total deposits	39 137
Bank premises, furniture and fixtures	653	All other liabilities	337
All other assets	548	Total liabilities	39 474
		Equity Capital	
		Capital Stock	1 000
		Surplus	1 000
		Undivided profits & capital res.	1 789
		Total Equity Capital	3 789
TOTAL	43 263	TOTAL	43 263

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 – None; Outside City – None

Principal Officers:

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

Directors:

William L. Horner, Jr.
 James C. Tipton
 John E. Allmon, III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	859	Demand dep., ind., part., corp.	2 779
U.S. Treasury securities . . .	399	Time dep., ind., part., corp. .	6 673
Oblig. of other U.S. Gov't agencies & corporations .	1 604	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . . .	1 031	Dep. of States & subdivisions	1 448
Excess funds sold	1 125	Total deposits	<u>10 904</u>
Loans, Net	6 481	Total liabilities	<u>10 904</u>
Bank premises, furniture and fixtures	351	Equity Capital	
All other assets	10	Capital Stock	100
		Surplus	600
		Undivided profits & capital res.	256
		Total Equity Capital	<u>956</u>
TOTAL	<u>11 860</u>	TOTAL	<u>11 860</u>

WILMOT STATE BANK, WILMOT

Population 1,250 Ashley County
 Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-5500
 Zip Code 71676

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

Principal Officers:

W. B. de YampertChairman
 *W. T. HigginbothamPresident
 John CrewsExec. Vice Pres.
 Sue H. JohnsonCashier

Directors:

W. B. de Yampert
 W. T. Higginbotham
 John B. Currie
 John Crews
 John B. Currie, Jr.
 Larry Armstrong
 Henry Morschheimer, Jr.
 N. R. Kirkwood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	451	Demand dep., ind., part., corp.	1 621
U.S. Treasury securities ...	786	Time dep., ind., part., corp. .	2 156
Oblig. of other U.S. Gov't agencies & corporations .	100	U.S. Gov't deposits	1
Oblig. of States & political subdivisions	331	Dep. of States & subdivisions	966
Loans, Net	4 117	Certified & Officers' cks. .	57
Bank premises, furniture and fixtures	20	Total deposits	<u>4 801</u>
		Total liabilities	<u>4 801</u>
		Equity Capital	
		Capital Stock	120
		Surplus	505
		Undivided profits & capital res.	379
		Total Equity Capital	<u>1 004</u>
TOTAL	<u><u>5 805</u></u>	TOTAL	<u><u>5 805</u></u>

BANK OF WILSON, WILSON

Population 1,191 Mississippi County
 Chartered October 3, 1908 P.O. Box 338 Telephone Number 655-8631
 Zip Code 72395
 Number of Branches: Inside City - None; Outside City - 1

Principal Officers:

R. E. L. Wilson Chmn. of Board
 *J. B. Gwyn President
 C. L. Denton, Jr. Vice Pres.
 J. T. Shenep Asst. Vice Pres.
 & Branch Manager
 Bill G. Payne Cashier
 Florabel Bishop Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	698	Demand dep., ind., part., corp.	2 448
U.S. Treasury securities ...	1 669	Time dep., ind., part., corp. .	3 654
Oblig. of other U.S. Gov't agencies & corporations .	695	U.S. Gov't deposits	3
Oblig. of States & political subdivisions	1 590	Dep. of States & subdivisions	1 419
Excess funds sold	400	Certified & Officers' cks. .	22
Loans, Net	4 058	Total deposits	7 546
Bank premises, furniture and fixtures	17	All other liabilities	30
		Total liabilities	7 576
		Equity Capital	
		Capital Stock	100
		Surplus	900
		Undivided profits & capital res.	551
		Total Equity Capital	1 551
TOTAL	<u>9 127</u>	TOTAL	<u>9 127</u>

CROSS COUNTY BANK, WYNNE

Population 7,500 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:

*Ken McClanahanPresident
 Winifred G. SigmanAdmin. Vice
 Pres. & Cashier
 Bobbie N. BrownVice Pres.
 Mazie BallardVice Pres.
 Larry LawsonAsst. Vice Pres.
 Ann JonesAsst. Vice Pres.
 Twyla HollowellAsst. Cashier
 Ronnie SimsAsst. Cashier
 Judy ThomasExec. Secretary
 Rafe AndrewsTrust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 961	part., corp.	8 473
U.S. Treasury securities ...	1 332	Time dep., ind., part., corp. .	16 170
Oblig. of other U.S. Gov't		U.S. Gov't deposits	117
agencies & corporations .	3 595	Dep. of States &	
Oblig. of States &		subdivisions	2 387
political subdivisions	3 567	Certified & Officers' cks. ..	96
Excess funds sold	250	Total deposits	27 243
Loans, Net	18 515	All other liabilities	457
Bank premises, furniture		Total liabilities	27 700
and fixtures	642		
All other assets	555	Equity Capital	
		Capital Stock	500
		Surplus	1 000
		Undivided profits &	
		capital res.	1 217
		Total Equity Capital	2 717
TOTAL	<u>30 417</u>	TOTAL	<u>30 417</u>

THE BANK OF YELLVILLE, YELLVILLE

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

Principal Officers:

*Bernice BerryPresident
 John E. Linton . . .Exec. Vice President
 Jimmy ThomasonVice President
 Duane C. PriceVice President

Directors:

O. M. Carter
 Bernice Berry
 Jimmy Thomason
 Fred A. Berry
 H. A. Burns
 John E. Linton
 Karl King
 Duane C. Price

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 138	Demand dep., ind., part., corp.	4 767
U.S. Treasury securities ...	595	Time dep., ind., part., corp. .	11 522
Oblig. of States & political subdivisions	3 019	U.S. Gov't deposits	18
Excess funds sold	700	Dep. of States & subdivisions	1 919
Loans, Net	13 986	Certified & Officers' cks. .	59
Bank premises, furniture and fixtures	507	Total deposits	18 285
All other assets	462	All other liabilities	115
		Total liabilities	18 400
		Equity Capital	
		Capital stock	208
		Surplus	700
		Undivided profits & capital res.	1 099
		Total Equity Capital	2 007
TOTAL	<u>20 407</u>	TOTAL	<u>20 407</u>

SIXTY-FIFTH 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, 1979**

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 . . . Chm. of Board
*Walter L. Burroughs President
J. Somers Matthews . . . Vice President
Hal C. Matthews Ass't. Vice Pres.
Everett L. Hall, Jr. Treasurer
Betty M. Couch Secretary
Jean Elliott Ass't. Secretary

Directors:

Justin Matthews, III
Walter L. Burroughs
Lila B. Hornor
J. Somers Matthews
Robert K. Beal
Lyndell E. Lay
Jerry H. Glenn, Jr.
Howard Cockrill
James D. Simpson, Jr.
Richard B. Addisson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	396	All other liabilities	108
Oblig. of States & political subdivisions	30	Total liabilities	108
Business premises, furniture & fixtures	4	Equity Capital	
All other assets	258	Capital stock	164
		Surplus	33
		Undivided profits & capital res.	383
		Total Equity Capital	580
TOTAL	<u>688</u>	TOTAL	<u>688</u>

GUARANTY LOAN AND TRUST COMPANY, WABASH

Population 200
Chartered February 9, 1910

Phillips County
Telephone Number 338-7493

Zip Code 72389
(Not engaged in commercial banking)

Principal Officers:

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

Directors:

Sam J. Howe
Otis W. Howe, Jr.
J. H. Howe
Carl D. Morris
Robert Howe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	24	Trust funds	21
Loans, Net	81	Total Trust Funds	21
Business premises, furniture & fixtures	3	Total liabilities	21
All other assets	75		
		Equity Capital	
		Capital stock	50
		Surplus	50
		Undivided profits & capital res.	62
		Total Equity Capital	162
TOTAL	183	TOTAL	183

SIXTY-FIFTH 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, 1979**

SOUTHERN CREDIT CORPORATION, MALVERN

Population 9,874 Hot Spring County
 Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
 Zip Code 72104
 Act 111, Industrial Loan Institution
 (Not engaged in commercial banking)

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 248	Investment Certificates	7 692
Oblig. of States & political subdivisions	228	Total Certificates	7 692
All other securities	3 015	All other liabilities	83
Loans, Net	4 041	Total liabilities	7 775
All other assets	40	Equity Capital	
		Capital stock	242
		Surplus	258
		Undivided profits & capital res.	297
		Total Equity Capital	797
TOTAL	<u>8 572</u>	TOTAL	<u>8 572</u>

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

Principal Officers:

*D. M. FitzgeraldPresident
Evelyn L. PowellVice President
Dorrance A. WilliamsSecretary
William BrandonTreasurer

Directors:

D. M. Fitzgerald
William Brandon
Dorrance A. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	396	Investment Certificates	2 008
Loans, Net	1 860	Total Certificates	2 008
Business premises, furniture & fixtures	5	All other liabilities	95
All other assets	33	Total liabilities	2 103
		Equity Capital	
		Capital stock	115
		Surplus	76
		Total Equity Capital	191
TOTAL	<u>2 294</u>	TOTAL	<u>2 294</u>

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 60,000 Jefferson County
 Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
 Zip Code 71601
 Act 111, Industrial Loan Institution
 (Not engaged in commercial banking)

Principal Officers:

*David G. Dennie, Jr.Pres. (C.E.O.)
 George E. Puddephatt . .Sr. Vice Pres.
 – Secretary
 David A. ShortVice President
 Ted N. DrakeBoard Chairman
 Dan HortonTreasurer
 Wanda A. TaylorAss't. Secretary

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1979

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 703	Investment Certificates	10 574
U.S. Treasury securities . . .	100	Total Certificates	10 574
Loans, Net	5 870	All other liabilities	1 021
Business premises, furniture & fixtures	330	Total liabilities	11 595
All other assets	4 667		
		Equity Capital	
		Capital stock	125
		Surplus	625
		Undivided profits & capital res.	325
		Total Equity Capital	1 075
TOTAL	<u>12 670</u>	TOTAL	<u>12 670</u>