

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS**

**1980**



**BILL CLINTON**  
Governor

**B. J. LAMBERT, JR.**  
State Bank Commissioner

**BURL C. ROTENBERRY**  
Director  
Department of Commerce

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

---

**FOR THE YEAR ENDED JUNE 30, 1980**

---

**B. J. LAMBERT, JR.**  
**State Bank Commissioner**

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

August 14, 1980

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-Sixty Annual Report of the State Bank Department for the fiscal year ended June 30, 1980.

At June 30, 1980, there were 192 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, the Continental Bank and Trust Company, Barling, merged with The Merchants National Bank, Fort Smith, and is now operated as a branch of that national bank. One new state bank, The Scott County Bank, Waldron, opened for business during the latter part of the fiscal year.

The assets of the State banks surpassed the \$5 billion mark June 30, 1980, totaling \$5,030,323,000. Total assets this time last year, amounted to \$4,570,253,000, a dollar increase of \$460,070,000 or 10.07%.

In addition to the 192 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 197 financial institutions as of June 30, 1980.

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, 1980. 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  
 Candace Franks ..... Department Attorney  
 Louis W. Elkins ..... Financial Analyst  
 Jackie Dicus ..... Accountant

## SENIOR BANK EXAMINERS

Tod W. Alstadt	Larry M. Hillyard
Ronny A. Clay	I. Joe Miles
James A. Edington	Burnis M. Posey
Eddie E. Fitzhugh	Steven L. Purdy
James H. Hearnberger	Olan B. Wages

## JUNIOR AND ASSISTANT BANK EXAMINERS

Steve L. Bryan	Philip B. Hensley	William R. Milum
Sue Burgess	Jerry Land	George E. Myers
Harry K. Cochran	Dianne Lefear	M. J. Pennebaker
Bill W. Conner, III	Marc J. McCain	Phil W. Stark
Charles E. Cook	Risa L. McLemore	Mark W. Wegener
Luther Guinn	W. Keith Melson	Cynthia A. White

## SECRETARIES

Debbie Duhon	Cynthia Wiesle	Joyce Graham
Rita Gottlieb		Charlotte Turner

## STATE BANKING BOARD

Mrs. Betty J. Wilkinson, Chairman ..... Greenwood  
 James H. Atkins ..... Little Rock  
 Edward H. Cherry ..... Jonesboro  
 William C. Lyon ..... Fordyce  
 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, 1979 through June 30, 1980.

## RECEIPTS

Cash Balance June 30, 1979. ....		\$ 292,124.64*
Examination and Assessment Fees .....	\$777,250.14	
Charter and Amendment Fees .....	31,200.75	
Teller's Facility Application and Protest Fees ...	5,500.00	
Penalties for Reserve Deficiencies .....	11,916.87	
Miscellaneous Fees .....	666.16	
Refund to Expenditures .....	391.95	
Reimbursement for M & R Sales .....	234.50	
Warrant Cancellations .....	267.10	
		827,427.47
		\$1,119,552.11

## DISBURSEMENTS

Salaries .....	\$483,096.04	
Extra Help .....	2,919.35	
Maintenance and General Operations .....	62,890.39	
S.S., Retirement and Insurance Matching .....	95,237.28	
Professional Services and Fees .....	10,197.50	
Conference Fees and Travel .....	129,801.73	
Capital Outlay .....	2,674.88	
Service Charge by State Treasurer .....	12,388.39	799,205.56
Cash Balance June 30, 1980 .....		320,346.55
		\$1,119,552.11

\*An adjustment of \$18.99 was made to the balance by the Office of Accounting

## ARKANSAS BANKERS ASSOCIATION

221 W. Second, Suite 1027  
Little Rock, Arkansas 72201  
(501) 376-3741

President .....	Louis Ramsey, Chairman Simmons First National Bank Pine Bluff, Arkansas 71611
First Vice-President. . . .	B. J. Ford, Chairman and President The Merchants and Planters Bank Camden, Arkansas 71701
Second Vice-President. . .	Wm. H. Bowen, President The Commercial National Bank Little Rock, Arkansas 72201
Treasurer .....	Edwin M. Horton, President First National Bank Camden, Arkansas 71701
Executive Director. . . . .	H. Charles Carvill, Executive Director The Arkansas Bankers Association Little Rock, Arkansas 72201
Past President. . . . .	Joe Hiatt, Chairman and President American State Bank Charleston, Arkansas 72933
To 1981 .....	Bill Bowman, President McGeehee Bank B. J. Daugherty, President First State Bank, Conway Gordon Parker, President The First National Bank, El Dorado W. Maurice Smith, Chairman and President The Bank of Cherry Valley E. D. Yancey, Executive Vice President First Security Bank, Searcy
To 1982 .....	Elmer Ferguson, Chairman De Witt Bank and Trust Company Doug Glover, Chairman and President First National Bank of Eastern Arkansas, Forrest City William H. Handy, President First National Bank, Magnolia
To 1983 .....	John M. Lewis, Chairman First National Bank, Fayetteville William W. Thomas, President Peoples Bank and Trust Company, Van Buren
Members At Large. . . . .	Amos David, Chairman The Caraway Bank Fred Michael, President Bank of Lake Village

## YOUNG BANKER SECTION OFFICERS

President .....	Judy Sligh, Assistant Vice President Citizens First State Bank, Arkadelphia
Vice-President. . . . .	Harry Webb, Assistant Vice President Helena National Bank
Treasurer .....	Tommy Martin, Assistant Vice President First National Bank, Stuttgart
Secretary .....	Steve Massinelli, Assistant Vice President Simmons First National Bank, Pine Bluff



## 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  
Senior Vice President ..... Bradley G. Glass  
Vice President ..... Ruth A. Bryant  
Vice President ..... James R. Kennedy  
Vice President ..... Charles R. Halbbrook  
Vice President ..... Warren T. Snover  
Vice President ..... Robert W. Thomas  
Vice President ..... Delmer D. Weisz  
Vice President ..... Carol B. Claypool  
Vice President ..... William J. Sneed  
General Auditor ..... Ben C. Wade

## 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 . . . . . David Meadows  
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  
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, 1980**

(With Comparative Statement as of June 30, 1979, reported  
in billions, millions & nearest thousand)

**COMMERCIAL BANKS ONLY**

	June 30, 1980		June 30, 1979		Increase (Decrease)	
	192 Banks Mil.	192 Banks Thou.	192 Banks Mil.	192 Banks Thou.	Mil.	Thou.
<b>ASSETS</b>						
Cash and due from depository institutions . . . . .	\$ 391	201	\$ 366	810	\$ 24	391
U.S. Treasury Securities . . . . .	377	847	339	492	38	355
Obligations of other U.S. Government agencies and corporations . . . . .	397	249	311	845	85	404
Obligations of States and political subdivisions . . . . .	726	316	666	456	59	860
All other securities . . . . .	31	649	28	837	2	812
Excess funds sold and securities purchased under agreement to resell . . . . .	311	259	151	702	159	557
Loans, Net . . . . .	2,601	663	2,556	234	45	429
Bank premises, furniture and fixtures, and other assets representing bank premises . . . .	96	644	76	827	19	817
All other assets . . . . .	96	495	72	050	24	445
<b>TOTAL ASSETS . . . . .</b>	<u>\$5,030</u>	<u>323</u>	<u>\$4,570</u>	<u>253</u>	<u>\$460</u>	<u>070</u>

	June 30, 1980		June 30, 1979		Increase (Decrease)	
	192 Mil.	Banks Thou.	192 Mil.	Banks Thou.	Mil.	Thou.
<b>LIABILITIES</b>						
Demand deposits, individs., partnerships, and corp. ....	\$1,139	080	\$1,173	241	(34)	161)
Time deposits, individuals, partnerships, and corp. ....	2,812	085	2,457	877	354	208
Deposits of U.S. Government. ....	7	148	6	947		201
Deposits of States and political subdivisions .....	394	393	380	979	13	414
All other deposits .....	19	165	15	025	4	140
Certified and officers' checks .....	25	633	23	625	2	008
<b>TOTAL DEPOSITS .....</b>	<b>4,397</b>	<b>504</b>	<b>4,057</b>	<b>694</b>	<b>339</b>	<b>810</b>
Total Demand .....	[1,290	633]	[1,323	767]	[(33	134)]
Total Time .....	[3,106	871]	[2,733	927]	[372	944]
Excess funds purchased and securities sold under agreements to repurchase .....	95	599	56	441	39	158
All other liabilities .....	71	276	50	559	20	717
<b>TOTAL LIABILITIES .....</b>	<b>4,564</b>	<b>379</b>	<b>4,164</b>	<b>694</b>	<b>399</b>	<b>685</b>
<b>EQUITY CAPITAL</b>						
Capital stock .....	87	518	72	606	14	912
Surplus .....	141	242	129	851	11	391
Undivided profits and capital reserves .....	212	490	179	199	33	291
<b>TOTAL EQUITY CAPITAL .....</b>	<b>441</b>	<b>250</b>	<b>381</b>	<b>656</b>	<b>59</b>	<b>594</b>
Subordinated notes and debentures .....	24	694	23	903		791
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$5,030</b>	<b>323</b>	<b>\$4,570</b>	<b>253</b>	<b>\$460</b>	<b>070</b>

## 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 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	186,600,200	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
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000

State of Arkansas: Bank Department

12

**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	7
Boone .....	1	1	3
Bradley .....	2		2
Calhoun .....	1		
Carroll .....	1	2	
Chicot .....	5		
Clark .....	5	1	2
Clay .....	3		2
Cleburne .....	3		2
Cleveland .....	2		1
Columbia .....	3	1	2
Conway .....	2		2
Craighead .....	6		6
Crawford .....	4		2
Crittenden .....	3	2	2
Cross .....	3	1	1
Dallas .....	2	1	
Desha .....	3	1	2
Drew .....	3		1
Faulkner .....	1	1	5
Franklin .....	2		2
Fulton .....	2		
Garland .....	1	2	3
Grant .....	1	1	
Greene .....	1	1	1
Hempstead .....	1	2	
Hot Spring .....	1	1	
Howard .....	2	1	2
Independence .....	2	1	2
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		
Newton .....	1		1
Ouchita .....	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	1
Randolph .....	3		1
St. Francis .....	2	2	2
Saline .....	2		3
Scott .....	2		
Searcy .....	2		
Sebastian .....	3	3	5
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>132</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	Centertown	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulkville- 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	Ouchita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Lumnoke	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
Decatur State Bank	Decatur	Gentry	Benton
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
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne



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

Name of Bank	Location	Location of Facility	County
First Security Bank of North Arkansas .....	Horseshoe Bend	Franklin	Izard
Arkansas Bank & Trust Company	Hot Springs	Hot Springs Village	Garland
Bank of Imboden .....	Imboden	Strawberry	Lawrence
Newton County Bank .....	Jasper	Western Grove	Newton
Bank of Northeast Arkansas .....	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro .....	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro .....	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro ..	Jonesboro	Bono	Craighead
Mercantile Bank .....	Jonesboro	Bay	Craighead
Mercantile Bank .....	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca .....	Lavaca	Barling	Sebastian
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 Newark .....	Newark	Oil Trough	Independence
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 & Merchants Bank .....	Prairie Grove	Farmington	Washington
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**

<b>Name</b>	<b>Location</b>	<b>County</b>
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 .....	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas .....	Forrest City	Palestine	St. Francis
The Merchants National Bank ...	Fort Smith	Barling	Sebastian
The First National Bank .....	Harrison	Diamond City	Boone
First National Bank .....	Hot Springs	Hot Sprgs. Vil.	Garland
First National Bank .....	Hot Springs	Mtn. Pine	Garland
The First National Bank .....	Huntsville	Hindsville	Madison
The Commercial National Bank ...	Little Rock	Maumelle	Pulaski
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
September 25, 1942	Arkansas Bank & Trust Company . . . . . Hot Springs	5 063
July 26, 1945	Peoples Bank & Loan Company . . . . . Lewisville	750

**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 111**

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

**AMENDMENTS ALTERING CAPITAL STRUCTURE****July 1, 1979 to June 30, 1980**

1. Farmers and Merchants Bank, Judsonia, increased capital stock from \$35,000 to \$70,000 by a transfer of \$35,000 from Undivided Profits to Capital.
2. The First Bank, Griffithville, increased capital stock from \$25,000 to \$50,000 by transfer of \$25,000 from Undivided Profits to Capital.
3. Benton State Bank, Benton, increased capital stock from \$825,000 to \$1,320,000 by a transfer of \$495,000 from Undivided Profits to Capital.
4. Bank of Sidney, Sidney, increased capital stock from \$5,000 to \$10,000 through the sale of additional shares.
5. Clark County Bank, Gurdon, increased capital stock from \$1,200,000 to \$1,300,000 by transfer of \$100,000 from Undivided Profits to Capital.
6. Citizens Bank, Beebe, increased number of shares from 2,000 to 20,000 and reduced par value of shares from \$100 to \$10.00 per share.
7. The First State Bank of Newport, Newport, increased capital stock from \$400,000 to \$500,000 through the sale of additional shares.
8. Peoples Bank, Van Buren, increased capital stock from \$200,000 to \$207,325 through the sale of additional shares.
9. McGehee Bank, McGehee, increased capital stock from \$800,000 to \$1,000,000 by the transfer of \$200,000 from Undivided Profits to Capital.
10. First State Bank & Trust Company, Conway, increased number of shares from 40,000 to 100,000 and reduced par value of shares from \$25.00 to \$10.00.
11. Warren Bank and Trust Company, Warren, increased capital stock from \$300,000 to \$600,000 by transfer of \$300,000 from Undivided Profits to Capital.
12. Clark County Bank, Gurdon, increased capital stock from \$1,300,000 to \$1,400,000 by transfer of \$100,000 from Undivided Profits to Capital.
13. Citizens Bank of Jonesboro, Jonesboro, increased capital stock from \$2,000,000 to \$2,170,000 through issuance and sale of new shares.
14. Bank of Quitman, Quitman, increased capital stock from \$100,000 to \$150,000 through the issuance and sale of new shares.
15. Bank of Sidney, Sidney, increased capital stock from \$10,000 to \$260,000 through issuance and sale of additional shares.
16. The Twin City Bank, North Little Rock, increased capital stock from \$2,700,000 to \$20,000,000 through authorized but unissued stock represented by 1,000,000 shares of common stock at \$10.00 par value per share and 10,000 shares of preferred stock at \$1,000 par value per share.
17. Peoples Bank and Trust Company, Mountain Home, increased capital stock from \$1,500,000 to \$1,750,000 by transfer of \$250,000 from Surplus.
18. Bank of Brinkley, Brinkley, increased capital stock from \$300,000 to \$600,000 by transfer of \$300,000 from Undivided Profits to Capital.

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

19. First State Bank, Springdale, increased capital stock from \$798,600 to \$878,500 through a stock dividend of \$79,900 payable out of Undivided Profits.
20. The Union Bank of Mena, Mena, increased capital stock from \$600,000 to \$1,200,000 through a stock dividend of \$600,000 payable out of Undivided Profits.
21. The Merchants & Planters Bank, Camden, increased capital stock from \$750,000 to \$1,000,000 through a stock dividend of \$250,000 payable out of Undivided Profits.
22. The Corning Bank, Corning, increased capital stock from \$250,000 to \$375,000 through a stock dividend of \$125,000 payable out of Undivided Profits.
23. Citizens First State Bank, Arkadelphia, increased capital stock from \$150,000 to \$300,000 through a stock dividend of \$150,000 payable out of Undivided Profits.
24. Citizens Bank & Trust, Carlisle, increased capital stock from \$487,500 to \$975,000 through a stock dividend of \$487,500 payable out of Undivided Profits.
25. First State Bank, Gould, increased capital stock from \$100,000 to \$200,000 through a stock dividend of \$100,000 payable out of Undivided Profits.
26. Bank of Newark, Newark, increased capital stock from \$58,325 to \$116,650 through a stock dividend of \$58,325 payable out of Undivided Profits. Reduced par value of shares of stock from \$25.00 to \$10.00.
27. The Bank of Melbourne, Melbourne, increased capital stock from \$50,000 to \$100,000 through a stock dividend of \$50,000 payable out of Undivided Profits.
28. The Farmers & Merchants Bank, Des Arc, increased capital stock from \$440,000 to \$484,000 through a stock dividend of \$44,000 payable out of Undivided Profits.
29. Bank of McCrory, McCrory, increased capital stock from \$300,000 to \$500,000 by transfer of \$200,000 from Undivided Profits.
30. Bank of Lake Village, Lake Village, increased capital stock from \$150,000 to \$300,000 through sale of 8,000 shares of new stock.
31. Bank of Newark, Newark, increased capital stock from \$50,000 to \$58,325 through issuance and sale of newly authorized shares.

**AMENDMENTS CHANGING NUMBER  
OF DIRECTORS**

**July 1, 1979 to June 30, 1980**

1. Cross County Bank, Wynne, from 10 to 9.
2. Pulaski Bank & Trust Company, Little Rock, from 5 to 11; to 5-25.

**AMENDMENT CHANGING CORPORATE  
NAME OF BANK**

**July 1, 1979 to June 30, 1980**

1. First State Bank of Lake Village, Lake Village, changed its corporate name to "First State Bank and Trust Company".

**AMENDMENTS ADOPTING TRUST POWERS**

**July 1, 1979 to June 30, 1980**

1. First State Bank and Trust Company, Lake Village
2. Heber Springs State Bank, Heber Springs
3. Dumas State Bank, Dumas



## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 192 Arkansas State Banks as of June 30, 1980 is 9.3%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	10.1
Bank of Amity	Amity	11.5
Citizens First State Bank	Arkadelphia	8.1
Elk Horn Bank & Trust Co.	Arkadelphia	8.5
Merchants & Planters Bank & Trust Co.	Arkadelphia	7.0
Bank of Ashdown	Ashdown	9.9
Bank of Atkins	Atkins	10.4
The Bank of Augusta	Augusta	13.9
Citizens State Bank	Bald Knob	8.8
The Citizens Bank	Batesville	8.1
Bank of Bearden	Bearden	11.0
Citizens Bank	Beebe	12.4
Benton State Bank	Benton	8.1
The Union Bank of Benton	Benton	8.7
Bank of Bentonville	Bentonville	8.2
Citizens Bank	Bentonville	6.7
Bank of Blevins	Blevins	7.9
Farmers Bank & Trust Company	Blytheville	10.0
Citizens Bank	Booneville	9.2
The Bank of Bradley	Bradley	8.0
Bank of Bradley	Brinkley	9.1
Bank of Cabot	Cabot	7.1
State Bank of Calico Rock	Calico Rock	10.4
Merchants and Planters Bank	Camden	7.7
Caraway Bank	Caraway	10.1
Citizens Bank & Trust	Carlisle	8.8
Bank of Cave City	Cave City	9.5
American State Bank	Charleston	11.1
Bank of Cherry Valley	Cherry Valley	10.5
The Merchants and Planters Bank	Clarendon	7.4
Arkansas State Bank	Clarksville	9.1
Farmers Bank & Trust Company	Clarksville	7.6
Clinton State Bank	Clinton	10.0
First State Bank and Trust Company	Conway	10.9
The Corning Bank	Corning	8.3
First State Bank	Crossett	5.9
Danville State Bank	Danville	8.5
Arkansas Valley Bank	Dardanelle	7.9
Bank of Dardanelle	Dardanelle	9.7
Decatur State Bank	Decatur	13.7
Bank of Delight	Delight	8.9
First State Bank of DeQueen	DeQueen	7.6
Dermott State Bank	Dermott	12.4
First State Bank of Dermott	Dermott	7.5
Farmers & Merchants Bank	Des Arc	15.4

## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	14.7
Peoples Bank	Dierks	12.6
Bank of Dover	Dover	8.8
Dumas State Bank	Dumas	12.2
Merchants and Farmers Bank	Dumas	11.2
Earle State Bank	Earle	10.0
The Delta State Bank	Elaine	27.9
Exchange Bank and Trust Company	El Dorado	7.9
Bank of Elkins	Elkins	8.4
Bank of England	England	15.0
The Citizens Bank	England	20.2
The Eudora Bank	Eudora	13.0
Bank of Eureka Springs	Eureka Springs	10.8
Bank of Evening Shade	Evening Shade	9.8
McIlroy Bank & Trust	Fayetteville	7.4
Citizens Bank and Trust Company	Flippin	7.3
Fordyce Bank & Trust Company	Fordyce	10.5
Planters Bank and Trust Company	Forrest City	11.3
Planters and Merchants Bank	Gillett	11.3
Bank of Glenwood	Glenwood	8.9
Caddo State Bank	Glenwood	13.5
First State Bank	Gould	9.6
Bank of Gravett	Gravette	9.6
Farmers Bank	Greenwood	10.8
The First Bank	Griffithville	12.3
Clark County Bank	Gurdon	8.5
Farmers Bank	Hamburg	10.1
Calhoun County Bank	Hampton	11.6
The Bank of Harrisburg	Harrisburg	10.3
The Security Bank	Harrison	8.6
Prairie County Bank	Hazen	8.7
The Cleburne County Bank	Heber Springs	8.0
Heber Springs State Bank	Heber Springs	9.4
Bank of Holly Grove	Holly Grove	12.9
Horatio State Bank	Horatio	10.5
First Security Bank of North Arkansas	Horseshoe Bend	7.9
Arkansas Bank and Trust Company	Hot Springs	6.6
Bank of Imboden	Imboden	8.0
First Jacksonville Bank	Jacksonville	10.9
Newton County Bank	Jasper	8.2
Bank of Northeast Arkansas	Jonesboro	9.0
Citizens Bank of Jonesboro	Jonesboro	7.8
First Bank and Trust of Jonesboro	Jonesboro	7.2
Mercantile Bank	Jonesboro	8.3
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	8.5
Bank of Kensett	Kensett	31.2

## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
Bank of Kingston	Kingston	11.9
Bank of Lake Village	Lake Village	9.3
First State Bank and Trust Company	Lake Village	11.3
Citizens Bank of Lavaca	Lavaca	9.1
Leachville State Bank	Leachville	16.2
Little River Bank	Lepanto	12.6
Leslie State Bank	Leslie	7.1
Peoples Bank and Loan Company	Lewisville	7.9
Bank of Lincoln	Lincoln	7.3
Pulaski Bank and Trust Company	Little Rock	7.7
Bank of Lockesburg	Lockesburg	11.9
First State Bank	Lonoke	12.4
Farmers Bank & Trust Company	Magnolia	12.1
Bank of Malvern	Malvern	8.8
Peoples Bank	Mammoth Spring	10.6
Merchants & Planters Bank	Manila	12.9
Bank of Mansfield	Mansfield	9.6
Farmers and Merchants Bank	Marianna	9.0
Citizens Bank	Marion	15.7
Marked Tree Bank	Marked Tree	9.1
The Citizens Bank	Marshall	9.1
Bank of Marvell	Marvell	11.8
Bank of McCrory	McCrory	9.4
McGehee Bank	McGehee	10.1
The Bank of Melbourne	Melbourne	11.5
The Union Bank of Mena	Mena	12.8
Monette State Bank	Monette	9.3
Commercial Bank and Trust Co.	Monticello	8.5
Union Bank & Trust Company	Monticello	7.3
The First State Bank	Morrilton	11.8
Morrilton Security Bank	Morrilton	9.3
First Bank & Trust Co. of Mountain Home	Mountain Home	7.3
Peoples Bank and Trust Company	Mountain Home	9.4
Bank of Mountain View	Mountain View	12.0
The Bank of Montgomery County	Mount Ida	10.5
Bank of Mulberry	Mulberry	8.0
Pike County Bank	Murfreesboro	9.8
Citizens State Bank	Nashville	7.5
Bank of Newark	Newark	8.6
Bank of New Edinburg	New Edinburg	6.5
First State Bank of Newport	Newport	9.2
Merchants & Planters Bank	Newport	9.3
The Twin City Bank	No. Little Rock	9.0
The Planters Bank	Osceola	7.0
Bank of Ozark	Ozark	8.0
Security Bank	Paragould	8.5
Bank of Parkdale	Parkdale	9.2

## PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

Name	Location	Percentage
First State Bank	Parkin	11.4
Bank of Pea Ridge	Pea Ridge	8.2
The Perry County Bank	Perryville	9.9
Piggott State Bank	Piggott	10.2
First State Bank	Plainview	8.2
Bank of Pocahontas	Pocahontas	9.8
Planters & Stockmen Bank	Pocahontas	9.9
The Lawrence County Bank	Portia	8.4
The Peoples Bank	Portland	17.9
Portland Bank	Portland	9.4
Farmers and Merchants Bank	Prairie Grove	9.9
Bank of Prescott	Prescott	11.2
Bank of Quitman	Quitman	6.9
The Bank of Rector	Rector	11.3
Farmers and Merchants Bank	Reyno	6.9
The Bank of Rison	Rison	13.8
Farmers and Merchants Bank	Rogers	9.5
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	8.8
Logan County Bank	Scranton	10.0
First Security Bank	Searcy	9.6
Grant County Bank	Sheridan	9.0
First State Bank	Sherwood	10.4
Bank of Sidney	Sidney	28.0
Arkansas State Bank	Siloam Springs	7.2
Smackover State Bank	Smackover	8.4
Merchants and Planters Bank	Sparkman	8.3
First State Bank	Springdale	8.1
Bodcaw Bank	Stamps	8.1
Bank of Star City	Star City	7.6
The Stephens Security Bank	Stephens	6.9
Citizens Bank	Strong	18.5
The Farmers and Merchants Bank	Stuttgart	8.7
Citizens Bank	Tillar	11.3
Bank of Trumann	Trumann	8.8
Bank of Tuckerman	Tuckerman	11.6
Tyronza Bank	Tyronza	12.0
Citizens Bank & Trust Company	Van Buren	9.8
Peoples Bank & Trust Company	Van Buren	12.6
Bank of Waldo	Waldo	8.5
The Peoples Bank	Waldo	11.8
Bank of Waldron	Waldron	11.2
The Scott County Bank	Waldron	36.9
First State Bank of Warren	Warren	7.6
Warren Bank and Trust Company	Warren	7.3
Bank of Weiner	Weiner	10.4
Merchants and Farmers Bank	West Helena	7.5
Bank of West Memphis	West Memphis	8.9
Rice Growers Bank	Wheatley	8.6
Wilmot State Bank	Wilmot	14.7
Bank of Wilson	Wilson	17.4
Cross County Bank	Wynne	9.1
The Bank of Yellville	Yellville	8.6

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

**(Commercial Banks only)**

**1970-1980**

	June 30, 1970	June 30, 1980
Number of banks with assets of less than \$1,000,000 .....	7	1
With assets of \$ 1,000,000 to \$ 2,000,000 .....	16	2
With assets of \$ 2,000,000 to \$ 3,500,000 .....	32	4
With assets of \$ 3,500,000 to \$ 5,000,000 .....	31	2
With assets of \$ 5,000,000 to \$ 7,500,000 .....	33	15
With assets of \$ 7,500,000 to \$10,000,000 .....	20	13
With assets of \$10,000,000 to \$15,000,000 .....	22	46
With assets of \$15,000,000 to \$20,000,000 .....	7	17
With assets of \$20,000,000 to \$30,000,000 .....	8	33
With assets of \$30,000,000 to \$50,000,000 .....	3	40
With assets of \$50,000,000 to \$75,000,000 .....	0	12
With assets over \$75,000,000 .....	<u>1</u>	<u>7</u>
	180	192

	June 30, 1970	June 30, 1980	Per Cent Increase
	(Reported in millions and nearest thousand)		
Total assets .....	\$1,529,146	\$5,030,323	229%
Total loans .....	766,510	2,601,663	239%
All U.S. Gov't. oblig. ....	258,186	775,096	200%
State, Municipal and Other Bonds ...	217,369	757,965	249%
Deposits .....	1,356,624	4,397,504	224%
Total Capital Accounts .....	134,619	441,250	228%

**SIXTY-SIXTH REPORT**

**showing**

**THE CONDITION OF THE**

**192 ARKANSAS STATE-CHARTERED BANKS**

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

**CALL OF**

**JUNE 30, 1980**

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:**

\*Ralph B. Ballentine . . . . . President  
 Hilda Knight .. Vice Pres. & Cashier  
 Terry Q. Carson . . . . . Vice Pres.  
 Lucille Hayes .... Assist. Vice Pres.  
 Barbara Houck . . . . . Assist. Cashier  
 Helen Jones . . . . . Assist. Cashier  
 Lorene Nolen . . . . . Branch Mgr.

**Directors:**

Ralph B. Ballentine  
 John P. Ballentine  
 John A. Griffin  
 W. Dane Clay  
 Hilda Knight  
 C. R. Starbird

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 236	Demand dep., ind., part., corp. . . . .	4 878
U.S. Treasury securities ..	1 886	Time dep., ind., part., corp. . . . .	5 901
Oblig. of other U.S. Gov't agencies & corporations . . . . .	208	U.S. Gov't deposits . . . . .	28
Oblig. of States & political subdivisions . . . . .	2 082	Dep. of States & subdivisions . . . . .	1 159
Excess funds sold . . . . .	1 100	Certified & Officers' cks. . . . .	91
Loans, Net . . . . .	6 504	Total deposits. . . . .	<u>12 057</u>
Bank premises, furniture and fixtures . . . . .	361	All other liabilities . . . . .	16
All other assets . . . . .	78	Total liabilities . . . . .	<u>12 073</u>
<b>Equity Capital</b>			
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	982
		Total Equity Capital. . . . .	<u>1 382</u>
<b>TOTAL</b> . . . . .	<u><u>13 455</u></u>	<b>TOTAL</b> . . . . .	<u><u>13 455</u></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 . . . . . President & Cashier  
 Joe F. Maxey . . . . . Vice Pres.  
 Peggy T. Adams . . . . . Assist. Cashier  
 Hazel Richardson . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 525	Demand dep., ind., part., corp. . . . .	4 823
U.S. Treasury securities . .	2 377	Time dep., ind., part., corp. . . . .	13 787
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 937	U.S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	3 540	Dep. of States & subdivisions . . . . .	1 002
Excess funds sold . . . . .	1 615	Total deposits . . . . .	<u>19 620</u>
Loans, Net . . . . .	8 947	All other liabilities . . . . .	<u>32</u>
Bank premises, furniture and fixtures . . . . .	269	Total liabilities . . . . .	<u>19 652</u>
All other assets . . . . .	3	<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	1 100
		Undivided profits & capital res. . . . .	<u>1 361</u>
		Total Equity Capital . . . . .	<u>2 561</u>
<b>TOTAL . . . . .</b>	<u><u>22 213</u></u>	<b>TOTAL . . . . .</b>	<u><u>22 213</u></u>



**CITIZENS FIRST STATE BANK, ARKADELPHIA**

Population 10,277 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. . . . . President
- Raymond Toler . . . . . Exec Vice Pres.
- Larry Kinard . . . . . Senior Vice Pres.
- Johnnie Sue Honeycutt . . . . . V.P. & Cashier
- Jim Clevenger . . Assist. V.P. & Data Processing Mgr.
- Jim Hay . . . . . Assist. Vice Pres.
- Pat Duke . . . . . Assist. Cashier
- Judy Sligh . . . . . Assist. Vice Pres.
- Betty Watson . . . Loan Adm. Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 552	Demand dep., ind., part., corp. . . . .	6 029
U.S. Treasury securities . .	1 299	Time dep., ind., part., corp. . . . .	14 342
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 300	U.S. Gov't deposits . . . . .	21
Oblig. of States & political subdivisions . . . . .	2 287	Dep. of States & subdivisions . . . . .	1 887
All other securities . . . . .	81	Certified & Officers' cks. . . . .	191
Excess funds sold . . . . .	1 800	Total deposits . . . . .	22 470
Loans, Net . . . . .	14 500	All other liabilities . . . . .	364
Bank premises, furniture and fixtures . . . . .	670	Total liabilities . . . . .	22 834
All other assets . . . . .	1 345	<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	700
		Undivided profits & capital res. . . . .	1 000
		Total Equity Capital . . . . .	2 000
<b>TOTAL . . . . .</b>	<b>24 834</b>	<b>TOTAL . . . . .</b>	<b>24 834</b>

**ELK HORN BANK & TRUST CO., ARKADELPHIA**

Population 10,277      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:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 774	Demand dep., ind., part., corp. . . . .	6 826
U.S. Treasury securities . .	1 309	Time dep., ind., part., corp. . . . .	18 711
Oblig. of other U.S. Gov't agencies & corporations	5 587	U.S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . .	4 923	Dep. of States & subdivisions . . . . .	1 927
Excess funds sold . . . . .	1 700	Certified & Officers' cks. . . . .	107
Loans, Net . . . . .	13 949	Total deposits. . . . .	<u>27 579</u>
Bank premises, furniture and fixtures . . . . .	812	All other liabilities . . . . .	612
All other assets . . . . .	768	Total liabilities . . . . .	<u>28 191</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) . . . . .	600
		(# shs. otst. 24,000)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	1 281
		Total Equity Capital. . . . .	<u>2 631</u>
<b>TOTAL . . . . .</b>	<u><u>30 822</u></u>	<b>TOTAL . . . . .</b>	<u><u>30 822</u></u>

## MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,277      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:

\*Millard E. Aud . . . . Chairman of The  
Board & Pres.  
L. L. Lineback . . . . Senior Vice Pres.  
R. Allan Kimball . . . . . Vice Pres.  
Barbara J. Evans . . . . . Vice Pres.  
J. Ann Massey . . . . . Cashier

### Directors:

Millard E. Aud  
John M. Hobgood  
Toney D. McMillan  
Robert C. Rhodes  
Jane Ross  
Donald M. Tatman  
Ross M. Whipple

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 001	Demand dep., ind., part., corp. . . . .	4 882
U.S. Treasury securities ..	2 188	Time dep., ind., part., corp. 13	925
Oblig. of other U.S. Gov't agencies & corporations	1 798	U.S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . .	1 883	Dep. of States & subdivisions . . . . .	2 157
All other securities . . . . .	274	Certified & Officers' cks. . . . .	79
Loans, Net . . . . .	14 011	Total deposits . . . . .	<u>21 047</u>
Bank premises, furniture and fixtures . . . . .	393	Total liabilities . . . . .	<u>21 047</u>
All other assets . . . . .	78		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	579
		Total Equity Capital. . . . .	<u>1 429</u>
		Subordinated notes & debentures . . . . .	150
<b>TOTAL . . . . .</b>	<u><u>22 626</u></u>	<b>TOTAL . . . . .</b>	<u><u>22 626</u></u>

**BANK OF ASHDOWN, ASHDOWN**

Population 3,956 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

**Principal Officers:**

\*Larry R. Mashburn . . . . . President  
John W. Coleman . . . . . Vice Pres.  
Janice W. Parkhill . . . . . Vice Pres.  
Robert W. Lewis . . . . . Vice Pres.  
Sue Daniel . . . . . Assist. Vice Pres.  
Linda Barfield . . . . . Assist. Cashier  
Marie Findley . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 298	Demand dep., ind., part., corp. . . . .	3 326
U.S. Treasury securities . .	1 282	Time dep., ind., part., corp. . . . .	10 078
Oblig. of other U.S. Gov't agencies & corporations . . . . .	100	U.S. Gov't deposits . . . . .	19
Oblig. of States & political subdivisions . . . . .	1 140	Dep. of States & subdivisions . . . . .	1 860
Excess funds sold . . . . .	1 900	Certified & Officers' cks. . . . .	112
Loans, Net . . . . .	10 812	Total deposits . . . . .	15 395
Bank premises, furniture and fixtures . . . . .	473	All other liabilities . . . . .	241
All other assets . . . . .	355	Total liabilities . . . . .	15 636
		<b>Equity Capital</b>	
		Capital (# shs. au. 45,000) . . . . .	450
		(# shs. otst. 45,000)	
		Surplus . . . . .	725
		Undivided profits & capital res. . . . .	549
		Total Equity Capital . . . . .	1 724
<b>TOTAL . . . . .</b>	<b><u>17 360</u></b>	<b>TOTAL . . . . .</b>	<b><u>17 360</u></b>

**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. Mitchell . . . . . Chairman  
 David M. Mitchell . . . . . President  
 Dorothy Wiley . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	736	Demand dep., ind., part., corp. . . . .	2 272
U.S. Treasury securities ..	1 351	Time dep., ind., part., corp. . . . .	4 768
Oblig. of States & political subdivisions . . . . .	2 748	U.S. Gov't deposits . . . . .	1
All other securities . . . . .	103	Dep. of States & subdivisions . . . . .	1 495
Loans, Net . . . . .	4 804	Certified & Officers' cks. . . . .	108
Bank premises, furniture and fixtures . . . . .	50	Total deposits. . . . .	<u>8 644</u>
All other assets . . . . .	301	Excess funds purchased . . . . .	300
		All other liabilities . . . . .	103
		Total liabilities. . . . .	<u>9 047</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,500) . . . . .	125
		(# shs. otst. 12,500)	
		Surplus . . . . .	675
		Undivided profits & capital res. . . . .	246
		Total Equity Capital. . . . .	<u>1 046</u>
<b>TOTAL . . . . .</b>	<u><u>10 093</u></u>	<b>TOTAL . . . . .</b>	<u><u>10 093</u></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:

\*Woody Castleberry . . Vice President  
Dorothy Willis. Vice Pres. & Cashier  
Sharon Rushing . . . . Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from			
depositories .....	1 047	Demand dep., ind.,	
U.S. Treasury securities ..	1 347	part., corp.....	4 416
Oblig. of other U.S. Gov't		Time dep., ind., part., corp.	10 558
agencies & corporations	4 919	Dep. of States &	
Oblig. of States &		subdivisions .....	2 481
political subdivisions ...	4 718	Certified & Officers' cks...	75
All other securities .....	1	Total deposits .....	<u>17 530</u>
Excess funds sold .....	450	All other liabilities .....	<u>437</u>
Loans, Net .....	7 611	Total liabilities .....	<u>17 967</u>
Bank premises, furniture			
and fixtures .....	276	<b>Equity Capital</b>	
All other assets .....	512	Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	500
		Undivided profits &	
		capital res.....	<u>2 314</u>
		Total Equity Capital....	<u>2 914</u>
<b>TOTAL .....</b>	<u><u>20 881</u></u>	<b>TOTAL .....</b>	<u><u>20 881</u></u>

**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 . President  
 & Chm. of Bd.  
 Larry E. Kircher. . . . . Vice Pres. &  
 Cashier  
 David O. Ramey. . . . . Vice Pres.  
 Margaret Etheridge. . . . Assist. Vice  
 Pres.  
 Peggy Reed . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 214	Demand dep., ind., part., corp. . . . .	4 801
U.S. Treasury securities . .	2 966	Time dep., ind., part., corp. . . . .	7 055
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 151	U.S. Gov't deposits . . . . .	11
Oblig. of States & political subdivisions . . . . .	2 560	Dep. of States & subdivisions . . . . .	1 162
Excess funds sold . . . . .	550	Certified & Officers' cks. . . . .	62
Loans, Net . . . . .	5 856	<b>Total deposits. . . . .</b>	<b>13 091</b>
Bank premises, furniture and fixtures . . . . .	46	<b>Total liabilities . . . . .</b>	<b>13 091</b>
All other assets . . . . .	14	<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	766
		<b>Total Equity Capital. . . . .</b>	<b>1 266</b>
<b>TOTAL . . . . .</b>	<b><u>14 357</u></b>	<b>TOTAL . . . . .</b>	<b><u>14 357</u></b>

**THE CITIZENS BANK, BATESVILLE**

Population 7,214 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. Vinson..... President  
 Charles Arnold Executive Vice Pres.  
 David Hidy ..... Vice Pres.  
 David Ford ..... Vice Pres.  
 Richard Black..... Vice Pres.  
 Floren King ..... Vice Pres.  
 Greg Shaver ..... Auditor

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	4 411	Demand dep., ind., part., corp.....	11 381
U.S. Treasury securities ..	900	Time dep., ind., part., corp. ....	27 526
Oblig. of other U.S. Gov't agencies & corporations	2 578	U.S. Gov't deposits .....	17
Oblig. of States & political subdivisions ...	3 911	Dep. of States & subdivisions .....	3 162
All other securities .....	39	All other deposits .....	683
Excess funds sold .....	2 800	Certified & Officers' cks... ..	240
Loans, Net .....	30 746	Total deposits .....	<u>43 009</u>
Bank premises, furniture and fixtures .....	1 288	All other liabilities .....	712
All other assets .....	922	Total liabilities .....	<u>43 721</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 3,500) ..	350
		(# shs. otst. 3,500)	
		Surplus .....	950
		Undivided profits & capital res.....	2 161
		Total Equity Capital. ...	<u>3 461</u>
		Subordinated notes & debentures .....	413
<b>TOTAL .....</b>	<b><u><u>47 595</u></u></b>	<b>TOTAL .....</b>	<b><u><u>47 595</u></u></b>



### 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:**

- Garland Anthony . . . . . Chairman of  
   Board  
\*John E. Anthony . . . . . President  
Roger E. Knox Executive Vice Pres.  
Jay W. Dickey, Jr. . . . . Vice Pres.  
Edward W. Paschal . . . . . Operations  
   Officer  
Harold Mizell . . . . . Cashier  
Rosemary Barner . . . Assist. 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, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	986	Demand dep., ind., part., corp. . . . .	2 874
U.S. Treasury securities ..	400	Time dep., ind., part., corp. 5	646
Oblig. of other U.S. Gov't agencies & corporations	1 577	U.S. Gov't deposits . . . . .	26
Oblig. of States & political subdivisions . . .	2 282	Dep. of States & subdivisions . . . . .	890
Excess funds sold . . . . .	1 250	Certified & Officers' cks. . .	54
Loans, Net . . . . .	4 033	Total deposits. . . . .	9 490
Bank premises, furniture and fixtures . . . . .	133	Total liabilities . . . . .	9 490
All other assets . . . . .	1	<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus . . . . .	700
		Undivided profits & capital res. . . . .	272
		Total Equity Capital . . . .	1 172
TOTAL . . . . .	<u>10 662</u>	TOTAL . . . . .	<u>10 662</u>

### CITIZENS BANK, BEEBE

Population 3,069 White County  
 Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411  
 Zip Code 72012  
 Number of Branches: Inside City — 1; Outside City — None

**Principal Officers:**

**Directors:**

\*Robert L. Jones . . . . . President  
 E. H. Abington, II . Exec. Vice Pres.  
 Margie Jensen . . . . . Vice Pres.  
 Betty Liddle . . . . . Assist. Vice Pres.  
 Anna B. Spradlin . . . . . Cashier  
 Vickie Duke . . . . . Assist. Cashier

T. E. Abington, Chairman Bd.  
 E. H. Abington, II, Vice Ch.  
 Bobby Bell  
 Doyle Burns  
 Millan Burrow  
 John B. Fisher  
 G. Byrne Garrett  
 Frank Garrison  
 Leroy Goff  
 J. Darrel Hall  
 Lee F. Hayes  
 Benny Hefner  
 Margie Jensen  
 Mayes Scott  
 C. A. Jones

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	893	Demand dep., ind., part., corp. . . . .	3 947
U.S. Treasury securities . .	1 728	Time dep., ind., part., corp. . . . .	4 908
Oblig. of other U.S. Gov't agencies & corporations . . . . .	600	U.S. Gov't deposits . . . . .	32
Oblig. of States & political subdivisions . . . . .	1 959	Dep. of States & subdivisions . . . . .	1 956
Excess funds sold . . . . .	400	Certified & Officers' cks. . . . .	88
Loans, Net . . . . .	6 604	Total deposits . . . . .	10 931
Bank premises, furniture and fixtures . . . . .	266	All other liabilities . . . . .	184
All other assets . . . . .	237	Total liabilities . . . . .	11 115
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) . . . . .	200
		(# shs. otst. 20,000)	
		Surplus . . . . .	500
		Undivided profits & capital res. . . . .	872
		Total Equity Capital. . . . .	1 572
<b>TOTAL . . . . .</b>	<b><u>12 687</u></b>	<b>TOTAL . . . . .</b>	<b><u>12 687</u></b>

## BENTON STATE BANK, BENTON

Population 17,121                      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:**

**Directors:**

\*Brooks Morris . . . . . President  
 Russell Coleman   Exec. Vice Pres. &  
     Cashier  
 June MaGee . . . . . Vice Pres.  
 Harry McCormick . . . . . Vice Pres.  
 Joann Baker . . . . . Vice Pres.  
 Joe Caldwell   Business Development  
 Jimmy Leech. . . . . Trust Officer

Bob Alsobrook  
 Mrs. W. R. Alsobrook  
 Fred E. Briner  
 W. L. Tucker  
 A. B. Holiman  
 Wyatt Crawford  
 Roy Bishop

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	4 852	Demand dep., ind., part., corp. . . . .	17 219
U.S. Treasury securities . .	6 655	Time dep., ind., part., corp. . . . .	35 566
Oblig. of other U.S. Gov't agencies & corporations . . . . .	6 399	U.S. Gov't deposits . . . . .	17
Oblig. of States & political subdivisions . . . . .	9 168	Dep. of States & subdivisions . . . . .	3 605
All other securities . . . . .	462	Certified & Officers' cks. . . . .	<u>172</u>
Excess funds sold . . . . .	1 250	Total deposits . . . . .	<u>56 579</u>
Loans, Net . . . . .	31 159	All other liabilities . . . . .	<u>1 087</u>
Bank premises, furniture and fixtures . . . . .	1 230	Total liabilities . . . . .	<u>57 666</u>
All other assets . . . . .	1 554		
		<b>Equity Capital</b>	
		Capital (# shs. au. 132,000) . . . . .	1 320
		(# shs. otst. 132,000)	
		Surplus . . . . .	825
		Undivided profits & capital res. . . . .	<u>2 418</u>
		Total Equity Capital . . . . .	<u>4 563</u>
		Subordinated notes & debentures . . . . .	500
<b>TOTAL . . . . .</b>	<b><u>62 729</u></b>	<b>TOTAL . . . . .</b>	<b><u>62 729</u></b>

## THE UNION BANK OF BENTON, BENTON

Population 17,121                      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. Powers . . . Chm. of the Board  
   and President
- Jim Fincher . . . Executive Vice Pres.
- Gary Sproul . . . . . Senior Vice Pres.
- Mickey Taylor . . . . . Vice Pres.
- Joe Givens . . . . . Assist. Vice Pres.
- Charles Penick . . . Assist. Vice Pres.  
   and Trust Officer
- Mike Whaley . . . . . Assist. Vice Pres.

**Directors:**

- Ted Boswell
- Hugh Bragg
- Henry Brown
- Lib Carlisle
- Jim Fincher
- J. D. Harris
- I. E. McCray, Sr.
- I. E. McCray, Jr.
- Don Miller
- Ron Kuerner
- Joe D. Powers
- Gary Sproul
- J. Fred Walton, Jr.

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	4 774	Demand dep., ind., part., corp. . . . .	10 733
U.S. Treasury securities ..	3 126	Time dep., ind., part., corp.	26 145
Oblig. of other U.S. Gov't agencies & corporations	3 717	U.S. Gov't deposits . . . . .	18
Oblig. of States & political subdivisions . . .	4 989	Dep. of States & subdivisions . . . . .	3 436
All other securities . . . . .	21	Certified & Officers' cks. . . .	207
Loans, Net . . . . .	26 325	Total deposits. . . . .	<u>40 539</u>
Bank premises, furniture and fixtures . . . . .	1 506	Excess funds purchased ..	500
All other assets . . . . .	1 201	All other liabilities . . . . .	<u>647</u>
		Total liabilities . . . . .	<u>41 686</u>
<b>Equity Capital</b>			
		Capital (# shs. au. 72,940.3).	729
		(# shs. o.t.s.t. 72,940.3)	
		Surplus . . . . .	857
		Undivided profits & capital res. . . . .	<u>1 637</u>
		Total Equity Capital. . . .	<u>3 223</u>
		Subordinated notes & debentures . . . . .	750
<b>TOTAL . . . . .</b>	<u><u>45 659</u></u>	<b>TOTAL . . . . .</b>	<u><u>45 659</u></u>

**BANK OF BENTONVILLE, BENTONVILLE**

Population 8,751 Benton County  
 Chartered February 25, 1931 P.O. Box 449 Telephone Number 273 3331  
 Zip Code 72712  
 Number of Branches: Inside City — 1; Outside City — 2

**Principal Officers:**

\*Burton E. Stacy ..... President  
 John W. Fryer, Executive Vice Pres.  
 Tim Summers ..... Vice Pres.  
 Carl T. Cosand ..... Vice Pres. &  
 Trust Officer  
 Maurice Easterling .... Vice Pres. &  
 Director of Auditing  
 Perry L. Bowen..... Vice Pres.  
 Donald E. Walker ..... Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	4 134	Demand dep., ind., part., corp.....	15 372
U.S. Treasury securities ..	5 232	Time dep., ind., part., corp.	35 827
Oblig. of other U.S. Gov't agencies & corporations	2 015	U.S. Gov't deposits .....	43
Oblig. of States & political subdivisions...	13 539	Dep. of States & subdivisions .....	5 446
Excess funds sold .....	1 800	All other deposits .....	779
Loans, Net .....	36 792	Certified & Officers' cks...	131
Bank premises, furniture and fixtures .....	958	Total deposits .....	<u>57 598</u>
All other assets .....	1 513	All other liabilities .....	<u>2 942</u>
		Total liabilities .....	<u>60 540</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 50,000) .	980
		(# shs. otst. 39,200)	
		Surplus .....	520
		Undivided profits & capital res.....	<u>3 943</u>
		Total Equity Capital....	<u>5 443</u>
<b>TOTAL .....</b>	<u><u>65 983</u></u>	<b>TOTAL .....</b>	<u><u>65 983</u></u>

**CITIZENS BANK, BENTONVILLE**

Population 8,751 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. Smith . . . . . President  
 Lloyd T. Jones Executive Vice Pres.  
 Johnnie J. Qualls . . . . . Cashier  
 Lawrence R. McCarroll. . . Vice Pres.  
 William J. Hurd . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1960**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 873	Demand dep., ind., part., corp. . . . .	6 328
U.S. Treasury securities . .	400	Time dep., ind., part., corp.	16 504
Oblig. of other U.S. Gov't agencies & corporations	1 815	U.S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . .	4 020	Dep. of States & subdivisions . . . . .	4 443
Excess funds sold . . . . .	200	Certified & Officers' cks. . . .	241
Loans, Net . . . . .	19 529	Total deposits . . . . .	<u>27 520</u>
Bank premises, furniture and fixtures . . . . .	295	All other liabilities . . . . .	436
All other assets . . . . .	918	Total liabilities . . . . .	<u>27 956</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 25,000) .	250
		(# shs. otst. 25,000)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	1 094
		Total Equity Capital . . . . .	<u>2 094</u>
<b>TOTAL</b> . . . . .	<u><u>30 050</u></u>	<b>TOTAL</b> . . . . .	<u><u>30 050</u></u>

**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:**

\*Mike Stephens . . Exec. Vice Pres. &  
 Cashier  
 Nell Stephens . . . . Senior Vice Pres.  
 P. C. Stephens . . . . . President

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	330	Demand dep., ind., part., corp. . . . .	1 137
U.S. Treasury securities . .	946	Time dep., ind., part., corp. . . . .	3 032
Oblig. of other U.S. Gov't agencies & corporations	1 048	U.S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . .	215	Dep. of States & subdivisions . . . . .	750
Excess funds sold . . . . .	200	Certified & Officers' cks. . . . .	7
Loans, Net . . . . .	2 605	Total deposits . . . . .	<u>4 929</u>
Bank premises, furniture and fixtures . . . . .	19	All other liabilities . . . . .	<u>9</u>
All other assets . . . . .	1	Total liabilities . . . . .	<u>4 938</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) . .	100
		(# shs. otst. 8,000)	
		Surplus . . . . .	100
		Undivided profits & capital res. . . . .	226
		Total Equity Capital . . . .	<u>426</u>
<b>TOTAL . . . . .</b>	<u><u>5 364</u></u>	<b>TOTAL . . . . .</b>	<u><u>5 364</u></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 — 2; Outside City — 1

### Principal Officers:

\*R. A. Porter . . . . . Chm. of the Board  
Earl L. McCarroll . . . . . President  
Lee A. Crowe . . . . . Exec. Vice Pres.  
H. N. Whitis . . . . . Vice Pres.  
Alvin Huffman, III . . . . . Vice Pres.  
R. G. Cox . . . . . Cashier  
Joe Churchill . . . . . Assist. Vice Pres.  
Charles E. Ellis . . . . . Trust Officer

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 172	Demand dep., ind., part., corp. . . . .	13 105
U.S. Treasury securities ..	10 926	Time dep., ind., part., corp.	28 568
Oblig. of other U.S. Gov't agencies & corporations	10 696	U.S. Gov't deposits . . . . .	81
Oblig. of States & political subdivisions . . .	8 650	Dep. of States & subdivisions . . . . .	5 798
All other securities . . . . .	75	All other deposits . . . . .	195
Excess funds sold . . . . .	4 500	Certified & Officers' cks. . .	216
Loans, Net . . . . .	14 379	Total deposits. . . . .	47 963
Bank premises, furniture and fixtures . . . . .	949	All other liabilities . . . . .	1 007
All other assets . . . . .	1 066	Total liabilities . . . . .	48 970
		<b>Equity Capital</b>	
		Capital (# shs. au. 40,000) .	1 000
		(# shs. otst. 40,000)	
		Surplus . . . . .	1 500
		Undivided profits & capital res. . . . .	2 943
		Total Equity Capital. . . .	5 443
<b>TOTAL . . . . .</b>	<b>54 413</b>	<b>TOTAL . . . . .</b>	<b>54 413</b>



**CITIZENS BANK, BOONEVILLE**

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

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

**Principal Officers:**

**Directors:**

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

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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 741	Demand dep., ind., part., corp. . . . .	7 905
U.S. Treasury securities . .	2 138	Time dep., ind., part., corp. . . . .	25 677
Oblig. of other U.S. Gov't agencies & corporations . . . . .	856	U.S. Gov't deposits . . . . .	81
Oblig. of States & political subdivisions . . . . .	8 130	Dep. of States & subdivisions . . . . .	3 363
Excess funds sold . . . . .	350	Certified & Officers' cks. . . . .	309
Loans, Net . . . . .	26 540	Total deposits . . . . .	<u>37 335</u>
Bank premises, furniture and fixtures . . . . .	586	All other liabilities . . . . .	722
All other assets . . . . .	577	Total liabilities . . . . .	<u>38 057</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 100,000) . . . . .	1 000
		(# shs. otst. 100,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	<u>1 861</u>
		Total Equity Capital. . . . .	<u>3 861</u>
<b>TOTAL . . . . .</b>	<u><u>41 918</u></u>	<b>TOTAL . . . . .</b>	<u><u>41 918</u></u>

**THE BANK OF BRADLEY, BRADLEY**

Population 712 Lafayette County  
 Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322  
 Zip Code 71826

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

**Principal Officers:**

\*Lane Pierce . . . . . President  
 Ann Darner . . . Vice Pres. & Cashier  
 C. C. Adams, Jr. . . . . Vice Pres.  
 Elizabeth Hamner . . Assist. Cashier  
 Billie Stewart . . . . . Assist. Cashier  
 J. B. Works . . . . . Assist. Cashier

**Directors:**

Lane Pierce  
 Gerald Crabtree  
 Randy Griffing

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	399	Demand dep., ind., part., corp. . . . .	1 440
U.S. Treasury securities . .	400	Time dep., ind., part., corp. . . . .	4 169
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 447	U.S. Gov't deposits . . . . .	9
Oblig. of States & political subdivisions . . . . .	545	Dep. of States & subdivisions . . . . .	874
Loans, Net . . . . .	4 198	Certified & Officers' cks. . . . .	27
Bank premises, furniture and fixtures . . . . .	79	Total deposits . . . . .	<u>6 519</u>
All other assets . . . . .	18	Total liabilities . . . . .	<u>6 519</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) . . . . .	100
		(# shs. otst. 10,000)	
		Surplus . . . . .	325
		Undivided profits & capital res. . . . .	<u>142</u>
		Total Equity Capital . . . . .	<u>567</u>
<b>TOTAL . . . . .</b>	<u><u>7 086</u></u>	<b>TOTAL . . . . .</b>	<u><u>7 086</u></u>

**BANK OF BRINKLEY, BRINKLEY**

Population 5,275 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. Rusher . . . . Chm. of the Board  
 \*Albert H. Rusher . . . . . President  
 Gus Rusher . . . . . Exec. Vice Pres.  
 Harold Hardwick . . . . . Vice Pres.  
 Terry Singletery. Assist. Vice Pres.  
 Mildred Dickson . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 845	Demand dep., ind., part., corp. . . . .	7 097
U.S. Treasury securities . .	500	Time dep., ind., part., corp. . . . .	17 812
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 460	U.S. Gov't deposits . . . . .	32
Oblig. of States & political subdivisions . . . . .	4 838	Dep. of States & subdivisions . . . . .	2 006
All other securities . . . . .	523	Certified & Officers' cks. . . . .	314
Excess funds sold . . . . .	200	Total deposits . . . . .	<u>27 261</u>
Loans, Net . . . . .	16 064	All other liabilities . . . . .	<u>441</u>
Bank premises, furniture and fixtures . . . . .	377	Total liabilities . . . . .	<u>27 702</u>
All other assets . . . . .	683		
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) . . . . .	600
		(# shs. otst. 24,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	<u>988</u>
		Total Equity Capital . . . . .	<u>2 788</u>
<b>TOTAL . . . . .</b>	<u><u>30 490</u></u>	<b>TOTAL . . . . .</b>	<u><u>30 490</u></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  
 Joe W. Park . . . . . V. P. & Cashier  
 William E. Williams . V. P. & Sec. O.  
 Jaunita C. Morden . . . . . Vice Pres.  
 James F. Campbell . . . . . Vice Pres.  
 Patricia A. Eaton . . . . . Comptroller  
 Oleta R. Kinder . . . . . Auditor

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 611	Demand dep., ind., part., corp. . . . .	8 186
U.S. Treasury securities ..	3 402	Time dep., ind., part., corp.	25 187
Oblig. of other U.S. Gov't agencies & corporations	3 612	U.S. Gov't deposits . . . . .	180
Oblig. of States & political subdivisions . . .	5 256	Dep. of States & subdivisions . . . . .	2 171
Loans, Net . . . . .	22 392	Certified & Officers' cks. . .	124
Bank premises, furniture and fixtures . . . . .	1 082	Total deposits. . . . .	<u>35 848</u>
All other assets . . . . .	1 127	Excess funds purchased ..	188
		All other liabilities . . . . .	634
		Total liabilities . . . . .	<u>36 670</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 25,000) .	625
		(# shs. otst. 25,000)	
		Surplus . . . . .	1 100
		Undivided profits & capital res. . . . .	<u>1 087</u>
		Total Equity Capital. . . . .	<u>2 812</u>
<b>TOTAL . . . . .</b>	<u><u>39 482</u></u>	<b>TOTAL . . . . .</b>	<u><u>39 482</u></u>

# STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,021 IZARD COUNTY  
 Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711  
 Zip Code 72519

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

**Principal Officers:**

\*H. Davey Wyatt . . . . . President  
 Boyce Hicks . . . . . Assist. Vice Pres.  
 Mondalyn Caldwell . Assist. Cashier  
 Joann Farmer . . . . Admn. Assistant

**Directors:**

Gaye Copp  
 H. Davey Wyatt  
 Paul W. Seay

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	728	Demand dep., ind., part., corp. . . . .	3 878
U.S. Treasury securities . .	1 381	Time dep., ind., part., corp.	6 950
Oblig. of other U.S. Gov't agencies & corporations	992	U.S. Gov't deposits . . . . .	9
Oblig. of States & political subdivisions . . .	3 065	Dep. of States & subdivisions . . . . .	727
Excess funds sold . . . . .	1 200	Certified & Officers' cks. . .	57
Loans, Net . . . . .	5 307	Total deposits. . . . .	<u>11 621</u>
Bank premises, furniture and fixtures . . . . .	302	All other liabilities . . . . .	25
All other assets . . . . .	17	Total liabilities . . . . .	<u>11 646</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	696
		Total Equity Capital. . . .	<u>1 346</u>
<b>TOTAL . . . . .</b>	<u><u>12 992</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 992</u></u>



**CARAWAY BANK, CARAWAY**

Population 1,025          Craighead County  
Chartered November 29, 1962   P.O. Box 37 Telephone Number 482-3329  
Zip Code 72419  
Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Amos David . . . . Chm. of the Board  
J. R. David, Jr. . . . . President  
Douglas Bradley . . . . . Vice Pres.  
Norma Emison . . . . . Vice Pres. &  
Cashier  
Jean Goodman . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	831	Demand dep., ind., part., corp. . . . .	1 845
U.S. Treasury securities . . . . .	294	Time dep., ind., part., corp. . . . .	3 948
Oblig. of other U.S. Gov't agencies & corporations . . . . .	250	U.S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . . . .	1 037	Dep. of States & subdivisions . . . . .	567
All other securities . . . . .	9	All other deposits . . . . .	2
Excess funds sold . . . . .	200	Certified & Officers' cks. . . . .	28
Loans, Net . . . . .	4 345	Total deposits . . . . .	<u>6 391</u>
Bank premises, furniture and fixtures . . . . .	142	Total liabilities . . . . .	<u>6 391</u>
All other assets . . . . .	1		
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,400) . . . . .	210
		(# shs. otst. 8,400)	
		Surplus . . . . .	100
		Undivided profits & capital res. . . . .	408
		Total Equity Capital . . . . .	<u>718</u>
<b>TOTAL . . . . .</b>	<u><u>7 109</u></u>	<b>TOTAL . . . . .</b>	<u><u>7 109</u></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 &  
   Assist. Tr. Of.  
Billy J. Shoup . . . . . Sr. Vice Pres. &  
   Sec. Of.  
Laverne Caldwell . . . . . Vice Pres. &  
   Cashier  
Hallie Hazelwood . . . Assist. Cashier  
Barbara Felts . . . . . Assist. Cashier  
J. Michael Stuart . . . . Trust Officer  
Bobbie Jean Pryor . . . Assist. Trust  
   Officer

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 489	Demand dep., ind., part., corp. . . . .	7 120
U.S. Treasury securities . .	3 673	Time dep., ind., part., corp. . .	17 423
Oblig. of other U.S. Gov't agencies & corporations . . .	2 597	U.S. Gov't deposits . . . . .	92
Oblig. of States & political subdivisions . . .	5 661	Dep. of States & subdivisions . . . . .	1 158
All other securities . . . . .	60	Certified & Officers' cks. . . .	77
Excess funds sold . . . . .	600	Total deposits . . . . .	<u>25 870</u>
Loans, Net . . . . .	13 918	All other liabilities . . . . .	<u>631</u>
Bank premises, furniture and fixtures . . . . .	313	Total liabilities . . . . .	<u>26 501</u>
All other assets . . . . .	763		
		<b>Equity Capital</b>	
TOTAL . . . . .	<u>29 074</u>	Capital (# shs. au. 39,000) . .	975
		(# shs. otst. 39,000)	
		Surplus . . . . .	525
		Undivided profits & capital res. . . . .	<u>1 073</u>
		Total Equity Capital . . . .	<u>2 573</u>
		TOTAL . . . . .	<u>29 074</u>



### BANK OF CAVE CITY, CAVE CITY

Population 1,199      Sharp County  
 Chartered July 2, 1906      P.O. Box 82      Telephone Number 283-5415  
    Zip Code 72521  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Eagle Street . Chairman & President  
 James M. Street ... Exec. Vice Pres.  
 Clifton Crabtree ..... Vice Pres. &  
    Cashier  
 James E. Street ..... Vice Pres.  
 Eugene Street ..... Vice Pres.

**Directors:**

Eagle Street  
 Eugene Street  
 James E. Street  
 Clifton Crabtree

\*Designates Chief Executive Officer

#### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 286	Demand dep., ind., part., corp.....	2 229
U.S. Treasury securities ..	643	Time dep., ind., part., corp.	8 487
Oblig. of other U.S. Gov't agencies & corporations	672	U.S. Gov't deposits .....	2
Oblig. of States & political subdivisions...	2 121	Dep. of States & subdivisions .....	1 188
All other securities .....	663	Certified & Officers' cks...	62
Excess funds sold .....	900	Total deposits. ....	<u>11 968</u>
Loans, Net .....	6 621	Total liabilities .....	<u>11 968</u>
Bank premises, furniture and fixtures .....	110	<b>Equity Capital</b>	
All other assets .....	205	Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	400
		Undivided profits & capital res.....	753
		Total Equity Capital. ...	<u>1 253</u>
<b>TOTAL .....</b>	<u><u>13 221</u></u>	<b>TOTAL .....</b>	<u><u>13 221</u></u>

# AMERICAN STATE BANK, CHARLESTON

Population 1,796 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:**

**Directors:**

\*Joe S. Hiatt.. Chairman & President  
 Clyde L. Hiatt..... Sr. Vice Pres.  
 Margie L. Hiatt ..... Vice Pres.  
 Joy Brown ..... Vice Pres.  
 Michael F. Flynn .. Exec. Vice Pres.

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	999	Demand dep., ind., part., corp.....	3 359
U.S. Treasury securities ..	803	Time dep., ind., part., corp.	10 888
Oblig. of other U.S. Gov't agencies & corporations	1 796	U.S. Gov't deposits .....	1
Oblig. of States & political subdivisions ...	4 588	Dep. of States & subdivisions .....	1 217
Excess funds sold .....	100	Certified & Officers' cks...	<u>27</u>
Loans, Net .....	8 896	Total deposits .....	<u>15 492</u>
Bank premises, furniture and fixtures .....	217	All other liabilities .....	<u>324</u>
All other assets .....	390	Total liabilities .....	<u>15 816</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) .	300
		(# shs. otst. 12,000)	
		Surplus .....	600
		Undivided profits & capital res.....	<u>1 073</u>
		Total Equity Capital....	<u>1 973</u>
<b>TOTAL .....</b>	<b><u><u>17 789</u></u></b>	<b>TOTAL .....</b>	<b><u><u>17 789</u></u></b>

**BANK OF CHERRY VALLEY, CHERRY VALLEY**

Population 722 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. Maurice Smith, Jr. . . . Chairman &  
President  
H. H. Beasley . . . . . Exec. Vice Pres.  
W. Maurice Smith, III . . . Vice Pres.  
Emmett N. Milam . . . . . Vice Pres.  
Mrs. Yvonne Lace . . . . . Cashier  
Mrs. Peggy Grubbs . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	931	part., corp. . . . .	2 662
U.S. Treasury securities ..	400	Time dep., ind., part., corp.	8 756
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	5
agencies & corporations	741	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	977
political subdivisions . . .	2 131	Certified & Officers' cks. . .	9
All other securities . . . . .	8	Total deposits. . . . .	<u>12 409</u>
Excess funds sold . . . . .	100	All other liabilities . . . . .	5
Loans, Net . . . . .	9 399	Total liabilities . . . . .	<u>12 414</u>
Bank premises, furniture			
and fixtures . . . . .	103	<b>Equity Capital</b>	
All other assets . . . . .	61	Capital (# shs. au. 2,000) ..	100
		(# shs. otst. 2,000)	
		Surplus . . . . .	900
		Undivided profits &	
		capital res. . . . .	460
		Total Equity Capital. . .	1 460
<b>TOTAL . . . . .</b>	<b><u>13 874</u></b>	<b>TOTAL . . . . .</b>	<b><u>13 874</u></b>

**THE MERCHANTS AND PLANTERS BANK,  
CLARENDON**

Population 2,500 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. Sharp..... Chairman  
\*J. Perry Lee..... President  
Rex Vaughn..... Exec. Vice Pres.  
Caroline B. Lyle..... Vice Pres.  
Rheta Griffith..... Corp. Secretary

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories.....	1 152	Demand dep., ind., part., corp.....	2 530
U.S. Treasury securities ..	407	Time dep., ind., part., corp.	7 652
Oblig. of other U.S. Gov't agencies & corporations	2 419	U.S. Gov't deposits .....	12
Oblig. of States & political subdivisions... ..	922	Dep. of States & subdivisions.....	1 395
Excess funds sold.....	555	Certified & Officers' cks... ..	18
Loans, Net.....	6 756	<u>Total deposits.....</u>	<u>11 607</u>
Bank premises, furniture and fixtures.....	300	<u>Total liabilities.....</u>	<u>11 607</u>
All other assets.....	24		
		Equity Capital	
		Capital (# shs. au. 6,000) ..	150
		(# shs. otst. 6,000)	
		Surplus .....	200
		Undivided profits & capital res.....	378
		<u>Total Equity Capital....</u>	<u>728</u>
		Subordinated notes & debentures.....	200
<b>TOTAL .....</b>	<u><u>12 535</u></u>	<b>TOTAL .....</b>	<u><u>12 535</u></u>

**ARKANSAS STATE BANK, CLARKSVILLE**

Population 4,995 Johnson County  
 Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325  
 Zip Code 72830

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

**Principal Officers:**

Jeff Haney . . . . . Chm. of the Board  
 \*R. L. Thompson . . . . . President  
 Robert C. Tyson . . . Exec. Vice Pres.  
 Betty L. Callahan . . . . . Vice Pres. &  
 Cashier  
 Mary Pitts . . . . . Assist. Cashier

**Directors:**

Jeff Haney  
 R. L. Thompson  
 Robert C. Tyson  
 Harold Whitson  
 H. E. Wharton  
 Jim Dickerson  
 Armil Taylor  
 Guy P. Shrigley  
 Dane Riggs

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 206	Demand dep., ind., part., corp. . . . .	5 945
U.S. Treasury securities . .	2 201	Time dep., ind., part., corp. . . . .	14 833
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 521	U.S. Gov't deposits . . . . .	15
Oblig. of States & political subdivisions . . . . .	4 050	Dep. of States & subdivisions . . . . .	2 230
Excess funds sold . . . . .	2 300	Certified & Officers' cks. . . . .	287
Loans, Net . . . . .	8 678	Total deposits . . . . .	<u>23 310</u>
Bank premises, furniture and fixtures . . . . .	608	All other liabilities . . . . .	<u>332</u>
All other assets . . . . .	455	Total liabilities . . . . .	<u>23 642</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) . . . . .	120
		(# shs. otst. 12,000)	
		Surplus . . . . .	680
		Undivided profits & capital res. . . . .	<u>1 327</u>
		Total Equity Capital . . . . .	<u>2 127</u>
		Subordinated notes & debentures . . . . .	250
<b>TOTAL . . . . .</b>	<u><u>26 019</u></u>	<b>TOTAL . . . . .</b>	<u><u>26 019</u></u>

# FARMERS BANK & TRUST COMPANY, CLARKSVILLE

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

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

## Principal Officers:

\*James C. East .. Chairman of Board  
J. A. McEntire III .. Vice Chairman  
of Board  
Joe A. Woodson ..... President  
Mary Lou Warren ..... Vice Pres.  
Ernest Lee White ..... Vice Pres.  
Robert C. Magee ..... Vice Pres.  
Truman S. Jacobs ..... Cashier &  
Trust Officer  
Nina Mason ..... Assist. Cashier  
Elmer G. Smith .. Assist. Vice Pres.  
& Branch Mgr.

## Directors:

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories .....	2	710	Demand dep., ind., part., corp.....	8	270
U.S. Treasury securities ..	2	050	Time dep., ind., part., corp.	21	562
Oblig. of other U.S. Gov't agencies & corporations	10	643	U.S. Gov't deposits .....		17
Oblig. of States & political subdivisions ...	7	407	Dep. of States & subdivisions .....	3	322
All other securities .....		40	Certified & Officers' cks...		88
Excess funds sold .....		425	Total deposits .....	33	259
Loans, Net .....	12	495	Excess funds purchased ..		200
Bank premises, furniture and fixtures .....		514	All other liabilities .....		653
All other assets .....		619	Total liabilities .....	34	112
			Equity Capital		
			Capital (# shs. au. 5,000) ..		500
			(# shs. otst. 5,000)		
			Surplus .....	1	100
			Undivided profits & capital res.....		591
			Total Equity Capital ...	2	191
			Subordinated notes & debentures .....		600
<b>TOTAL .....</b>	<b>36</b>	<b>903</b>	<b>TOTAL .....</b>	<b>36</b>	<b>903</b>

**CLINTON STATE BANK, CLINTON**

Population 1,313 Van Buren County  
 Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441  
 Zip Code 72031  
 Number of Branches: Inside City — 1; Outside City — 3

**Principal Officers:**

\*Howard Johnson . . . . . Chairman  
 Jim S. Gowen . . . . . President  
 Garner M. Johnson . . . Sr. Vice Pres.  
 Dyke Johnson . . . . . Vice Pres.  
 Thomas J. McKnight . . . . . Cashier

**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  
 Paul L. Bone

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 849	Demand dep., ind., part., corp. . . . .	9 622
U.S. Treasury securities . .	3 546	Time dep., ind., part., corp. . . . .	24 190
Oblig. of other U.S. Gov't agencies & corporations . . . . .	3 218	U.S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	8 983	Dep. of States & subdivisions . . . . .	1 704
Excess funds sold . . . . .	3 850	Certified & Officers' cks. . . . .	140
Loans, Net . . . . .	17 655	Total deposits . . . . .	<u>35 670</u>
Bank premises, furniture and fixtures . . . . .	225	Excess funds purchased . . . . .	700
All other assets . . . . .	661	All other liabilities . . . . .	517
		Total liabilities . . . . .	<u>36 887</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	400
		(# shs. otst. 4,000)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	2 900
		Total Equity Capital . . . . .	<u>4 100</u>
<b>TOTAL . . . . .</b>	<u><u>40 987</u></u>	<b>TOTAL . . . . .</b>	<u><u>40 987</u></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. Griffin ..... Chairman  
 \*T. Jack Walsh ..... President  
 Cheryl Goodwin ..... Cashier  
 Jeanie Parker .. Administrative Off.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 742	Demand dep., ind., part., corp.....	2 804
U.S. Treasury securities ..	201	Time dep., ind., part., corp.	6 855
Oblig. of other U.S. Gov't agencies & corporations	623	U.S. Gov't deposits .....	108
Oblig. of States & political subdivisions ...	1 084	Dep. of States & subdivisions .....	2 517
All other securities .....	3	Certified & Officers' cks....	61
Excess funds sold .....	100	Total deposits .....	<u>12 345</u>
Loans, Net .....	9 198	Total liabilities .....	<u>12 345</u>
Bank premises, furniture and fixtures .....	169	<b>Equity Capital</b>	
All other assets .....	4	Capital (# shs. au. 40,000) .	400
		(# shs. overst. 40,000)	
		Surplus .....	200
		Undivided profits & capital res.....	179
		Total Equity Capital....	<u>779</u>
<b>TOTAL .....</b>	<u><u>13 124</u></u>	<b>TOTAL .....</b>	<u><u>13 124</u></u>

**DANVILLE STATE BANK, DANVILLE**

Population 1,712      Yell County  
 Chartered October 3, 1930      P.O. Box 68      Telephone Number 495-2236  
    Zip Code 72833  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*John Ed Chambers..... President  
 Edward J. Taylor..... Sr. Vice Pres.  
 Bobby Ramey..... Vice Pres.-Cash  
 Elouise C. Laurie..... Vice Pres.  
 Odean Parker .... Assist. Vice Pres.  
 Jerry Smith..... Vice Pres.  
 Paul Willett..... Vice Pres.

**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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 879	Demand dep., ind., part., corp.....	5 011
U.S. Treasury securities ..	1 100	Time dep., ind., part., corp.	25 978
Oblig. of other U.S. Gov't agencies & corporations	1 100	U.S. Gov't deposits .....	8
Oblig. of States & political subdivisions...	6 151	Dep. of States & subdivisions.....	2 897
Excess funds sold .....	1 700	Certified & Officers' cks...	92
Loans, Net .....	24 819	Total deposits.....	<u>33 986</u>
Bank premises, furniture and fixtures .....	335	All other liabilities .....	665
All other assets .....	772	Total liabilities.....	<u>34 651</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus .....	1 250
		Undivided profits & capital res.....	1 705
		Total Equity Capital....	<u>3 205</u>
<b>TOTAL .....</b>	<u><u>37 856</u></u>	<b>TOTAL .....</b>	<u><u>37 856</u></u>

# ARKANSAS VALLEY BANK, DARDANELLE

Population 3,697 Yell County

Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151

Zip Code 72834

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

**Principal Officers:**

\*Carl G. Holt . . . . . President  
 William L. Woods . . . . . Vice Pres.  
 Judy Elliott . . . . . Assist. Vice Pres.  
 Dorthy Geibe . . . . . Cashier

**Directors:**

Dick Berryman  
 William R. Bullock  
 Dr. G. S. Cornwell  
 Carl G. Holt  
 Adrian Harrington  
 John Harris  
 Dr. Ted Honghiran  
 John Larry Mosley  
 Delma Merritt  
 Charles C. Ray  
 Ray Lee Robinson  
 David Wood

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	699	Demand dep., ind., part., corp. . . . .	2 115
U.S. Treasury securities ..	1 794	Time dep., ind., part., corp. . . . .	5 565
Oblig. of other U.S. Gov't agencies & corporations . . . . .	100	U.S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	678	Dep. of States & subdivisions . . . . .	634
Excess funds sold . . . . .	500	Certified & Officers' cks. . . . .	23
Loans, Net . . . . .	5 047	<u>Total deposits . . . . .</u>	<u>8 351</u>
Bank premises, furniture and fixtures . . . . .	118	<u>Total liabilities . . . . .</u>	<u>8 351</u>
All other assets . . . . .	130	<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	200
		Undivided profits & capital res. . . . .	115
		<u>Total Equity Capital . . . . .</u>	<u>615</u>
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<b><u>9 066</u></b>	<b>TOTAL . . . . .</b>	<b><u>9 066</u></b>

**BANK OF DARDANELLE, DARDANELLE**

Population 3,697                      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. Orsburn ..... President  
 Noel Vandover ..... Vice Pres.  
 V. E. Lambert ..... Vice Pres.  
 Janelle Parker ..... Cashier

**Directors:**

H. M. Orsburn  
 B. K. Berry  
 L. R. Berryhill  
 Fanny B. George  
 John Hamilton  
 Evelyn Jones  
 Noel Vandover  
 J. W. Wallis  
 Billy B. Woodson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories .....	1 375	part., corp.....	4 227
U.S. Treasury securities ..	4 081	Time dep., ind., part., corp.	15 809
Oblig. of other U.S. Gov't		U.S. Gov't deposits .....	2
agencies & corporations	3 440	Dep. of States &	
Oblig. of States &		subdivisions .....	1 018
political subdivisions ...	596	Certified & Officers' cks...	80
Excess funds sold .....	2 050	Total deposits .....	<u>21 136</u>
Loans, Net .....	11 246	All other liabilities .....	120
Bank premises, furniture		Total liabilities .....	<u>21 256</u>
and fixtures .....	648		
All other assets .....	107	Equity Capital	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus .....	225
		Undivided profits &	
		capital res.....	1 662
		Total Equity Capital....	<u>2 087</u>
		Subordinated notes &	
		debentures .....	200
<b>TOTAL .....</b>	<u><u>23 543</u></u>	<b>TOTAL .....</b>	<u><u>23 543</u></u>

**DECATUR STATE BANK, DECATUR**

Population 967 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 — 1

**Principal Officers:**

\*Wilmer C. Smith . . . . . President  
 Vernon Austin . . . . . Exec. Vice Pres.  
 Mary Kirby . . . . . Vice Pres. & Cashier  
 Wanda Tormey . . . . . Assist. Vice Pres.  
 Benny Inman . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 450	Demand dep., ind., part., corp. . . . .	2 844
U.S. Treasury securities . .	100	Time dep., ind., part., corp.	6 192
Oblig. of other U.S. Gov't agencies & corporations . . . . .	766	U.S. Gov't deposits . . . . .	5
Oblig. of States & political subdivisions . . .	2 185	Dep. of States & subdivisions . . . . .	430
Loans, Net . . . . .	6 955	Certified & Officers' cks. . . .	59
Bank premises, furniture and fixtures . . . . .	523	Total deposits . . . . .	9 530
All other assets . . . . .	52	Excess funds purchased . . . .	800
		All other liabilities . . . . .	60
		Total liabilities . . . . .	10 390
		<b>Equity Capital</b>	
		Capital (# shs. au. 7,000) . . .	350
		(# shs. otst. 7,000)	
		Surplus . . . . .	350
		Undivided profits & capital res. . . . .	941
		Total Equity Capital. . . . .	1 641
<b>TOTAL . . . . .</b>	<b>12 031</b>	<b>TOTAL . . . . .</b>	<b>12 031</b>

**BANK OF DELIGHT, DELIGHT**

Population 439 Pike County  
 Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293  
 Zip Code 71940  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Cecil E. Johnson, Jr.. Chm. of Board  
 Olen Hendrix . . . . . President  
 David Hendrix . Assist. to President  
 \*Gus Wingfield . . . . . Exec. Vice Pres.  
 Darwin Hendrix . . . . . Vice Pres.  
 Clib May . . . . . Vice Pres.  
 Edna Johnson . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	528	Demand dep., ind., part., corp. . . . .	2 057
U.S. Treasury securities . .	1 205	Time dep., ind., part., corp. . . . .	7 717
Oblig. of other U.S. Gov't agencies & corporations . . . . .	330	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	1 424	Dep. of States & subdivisions . . . . .	655
All other securities . . . . .	21	Certified & Officers' cks. . . . .	3
Excess funds sold . . . . .	950	Total deposits. . . . .	<u>10 434</u>
Loans, Net . . . . .	6 901	All other liabilities . . . . .	18
Bank premises, furniture and fixtures . . . . .	65	Total liabilities . . . . .	<u>10 452</u>
All other assets . . . . .	52		
		<b>Equity Capital</b>	
		Capital (# shs. au. 6,250) . . . . .	156
		(# shs. otst. 6,250)	
		Surplus . . . . .	450
		Undivided profits & capital res. . . . .	<u>318</u>
		Total Equity Capital. . . . .	<u>924</u>
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>11 476</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 476</u></u>

**FIRST STATE BANK OF DE QUEEN, DE QUEEN**

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:**

\*Larry Hale . . . . . Exec. Vice Pres.  
 Robert Card . . . . . Sr. Vice Pres. &  
 Cashier

**Directors:**

Edwin Gray  
 E. R. Adkisson  
 Larry Hale  
 R. S. Harris  
 William Hodge  
 Don Stemple  
 O. E. Suttle  
 Coy Wiles

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 619	Demand dep., ind., part., corp. . . . .	3 086
U.S. Treasury securities . .	546	Time dep., ind., part., corp. . . . .	8 817
Oblig. of other U.S. Gov't agencies & corporations . . . . .	942	U.S. Gov't deposits . . . . .	10
Oblig. of States & political subdivisions . . . . .	387	Dep. of States & subdivisions . . . . .	1 575
All other securities . . . . .	100	Certified & Officers' cks. . . . .	113
Excess funds sold . . . . .	1 175	Total deposits . . . . .	<u>13 601</u>
Loans, Net . . . . .	9 506	All other liabilities . . . . .	155
Bank premises, furniture and fixtures . . . . .	427	Total liabilities . . . . .	<u>13 756</u>
All other assets . . . . .	182		
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	<u>328</u>
		Total Equity Capital . . . . .	<u>1 028</u>
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>14 884</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 884</u></u>



**DERMOTT STATE BANK, DERMOTT**

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

**Principal Officers:**

John M. Baxter . . . . . President  
 \*James S. Suitt . . . . . Exec. Vice Pres.  
 Clarence Horton . . . Sr. Vice Pres. &  
 Trust Officer  
 Frank Henry, Jr. . . . . Vice Pres.  
 Mrs. Frances Spratlin . . . Vice Pres.  
 Mrs. Wydelle Clark . . . . . Cashier  
 Mrs. June Farrell . . . Assist. Cashier  
 Mrs. Becky Jenkins. Assist. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	915	Demand dep., ind., part., corp. . . . .	3 193
U.S. Treasury securities . .	1 197	Time dep., ind., part., corp. . . . .	7 692
Oblig. of other U.S. Gov't agencies & corporations	2 013	U.S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . .	2 395	Dep. of States & subdivisions . . . . .	1 124
All other securities . . . . .	50	Certified & Officers' cks. . . . .	15
Excess funds sold . . . . .	1 150	Total deposits . . . . .	<u>12 025</u>
Loans, Net . . . . .	5 655	All other liabilities . . . . .	54
Bank premises, furniture and fixtures . . . . .	371	Total liabilities . . . . .	<u>12 079</u>
All other assets . . . . .	38	 <b>Equity Capital</b>	
		Capital (# shs. au. 18,000) . . . . .	450
		(# shs. otst. 18,000)	
		Surplus . . . . .	550
		Undivided profits & capital res. . . . .	705
		Total Equity Capital. . . . .	<u>1 705</u>
<b>TOTAL . . . . .</b>	<u><u>13 784</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 784</u></u>

**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:**

\*George T. Harris..... President  
 Mary K. Tucker... Exec. Vice Pres.  
 Tom H. Grumbles ..... Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	968	Demand dep., ind., part., corp.....	2 412
Oblig. of other U.S. Gov't agencies & corporations .....	662	Time dep., ind., part., corp. ....	7 793
Oblig. of States & political subdivisions ...	1 230	Dep. of States & subdivisions .....	949
All other securities .....	26	All other deposits .....	3
Excess funds sold .....	300	Certified & Officers' cks... ..	83
Loans, Net .....	8 832	Total deposits .....	<u>11 240</u>
Bank premises, furniture and fixtures .....	184	All other liabilities .....	260
All other assets .....	228	Total liabilities .....	<u>11 500</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 15,000) .	150
		(# shs. otst. 15,000)	
		Surplus .....	450
		Undivided profits & capital res.....	330
		Total Equity Capital... ..	<u>930</u>
<b>TOTAL .....</b>	<u><u>12 430</u></u>	<b>TOTAL .....</b>	<u><u>12 430</u></u>

**FARMERS & MERCHANTS BANK, DES ARC**

Population 2,121                      Prairie County

Chartered January 20, 1902    P.O. Box 369    Telephone Number 256-4191

Zip Code 72040

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

**Principal Officers:**

- S. R. Nichols . . . . Chm. of the Board  
 G. P. Mullen . . . . Vice Chm. of Board  
 \*R. L. Morton . . . . . President &  
   Trust Officer  
 William A. Lindsay, Jr. . . . . Assist.  
   Vice Pres.  
 Dora M. Holloway . . . . . Cashier  
 Elsie Garth. . . . . Assist. Cashier  
 Faye A. Smith. Assist. Trust Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from		Demand dep., ind.,	
depositories . . . . .	1 031	part., corp. . . . .	3 766
U.S. Treasury securities ..	1 409	Time dep., ind., part., corp.	12 237
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	22
agencies & corporations	4 778	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	1 702
political subdivisions . . .	5 101	All other deposits . . . . .	74
All other securities . . . . .	225	Certified & Officers' cks...	<u>137</u>
Excess funds sold . . . . .	700	Total deposits. . . . .	<u>17 938</u>
Loans, Net . . . . .	7 846	All other liabilities . . . . .	<u>337</u>
Bank premises, furniture		Total liabilities . . . . .	<u>18 275</u>
and fixtures . . . . .	87		
All other assets . . . . .	<u>422</u>		
		<b>Equity Capital</b>	
		Capital (# shs. au. 48,400) .	484
		(# shs. otst. 48,400)	
		Surplus . . . . .	1 100
		Undivided profits &	
		capital res. . . . .	<u>1 740</u>
		Total Equity Capital. . . .	<u>3 324</u>
<b>TOTAL . . . . .</b>	<b><u>21 599</u></b>	<b>TOTAL . . . . .</b>	<b><u>21 599</u></b>

## DeWITT BANK & TRUST COMPANY, DeWITT

Population 4,200      Arkansas County  
 Chartered March 1, 1929    P.O. Drawer 71    Telephone Number 946-3531  
    Zip Code 72042  
 Number of Branches: Inside City — None; Outside City — None

### Principal Officers:

Elmer Ferguson ..... Chairman  
 Julian Brown ..... Vice Chairman  
 \*B. Gene Staton ..... President  
 T. F. Hudson ..... Sr. Vice Pres.  
    & Cashier  
 Frank Ellis ..... Vice Pres. & Trust  
    Officer  
 Dale K. Bennett ..... Vice Pres.  
 Ralph Relyea ..... Trust Officer

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	2 593	Demand dep., ind., part., corp.....	8 246
U.S. Treasury securities ..	1 367	Time dep., ind., part., corp.	18 982
Oblig. of other U.S. Gov't agencies & corporations	3 770	U.S. Gov't deposits .....	21
Oblig. of States & political subdivisions ...	8 624	Dep. of States & subdivisions .....	2 194
All other securities .....	2 155	Certified & Officers' cks... ..	20
Excess funds sold .....	1 700	Total deposits.....	<u>29 463</u>
Loans, Net .....	13 255	All other liabilities .....	624
Bank premises, furniture and fixtures .....	1 003	Total liabilities.....	<u>30 087</u>
All other assets .....	813		
		<b>Equity Capital</b>	
		Capital (# shs. au. 18,000) .	450
		(# shs. otst. 18,000)	
		Surplus .....	1 250
		Undivided profits & capital res.....	3 493
		Total Equity Capital. ...	<u>5 193</u>
<b>TOTAL .....</b>	<b><u>35 280</u></b>	<b>TOTAL .....</b>	<b><u>35 280</u></b>

## PEOPLES BANK, DIERKS

Population 1,101                  Howard County

Chartered November 17, 1970   P.O. Box 123   Telephone Number 286-2121  
 Zip Code 71833

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

### Principal Officers:

\*Flynn Justus . . . . . Vice Chm. of Bd.  
 Jerry Jacobs . . . . . President  
 Sammie Winton . . . . . Vice Pres.  
 Beth Cox . . . . . Assist. Vice Pres &  
   Cashier  
 Peggy Helms . . . . . Assist. Cashier  
 C. E. Hendrix, Jr. . . . . Vice Pres.

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 367	Demand dep., ind., part., corp. . . . .	3 435
U.S. Treasury securities ..	2 498	Time dep., ind., part., corp. U.S. Gov't deposits . . . . .	7 769 7
Oblig. of States & political subdivisions ...	2 287	Dep. of States & subdivisions . . . . .	804
Excess funds sold . . . . .	600	Certified & Officers' cks. . . . .	4
Loans, Net . . . . .	6 714	Total deposits . . . . .	<u>12 019</u>
Bank premises, furniture and fixtures . . . . .	140	All other liabilities . . . . .	1
All other assets . . . . .	137	Total liabilities . . . . .	<u>12 020</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 5,400) ..	135
		(# shs. otst. 5,400)	
		Surplus . . . . .	1 165
		Undivided profits & capital res. . . . .	<u>423</u>
		Total Equity Capital. . . . .	1 723
<b>TOTAL . . . . .</b>	<u><u>13 743</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 743</u></u>

**BANK OF DOVER, DOVER**

Population 650      Pope County

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

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

**Principal Officers:**

\*Tom Hargis . . . . . President & CEO  
 Stanley Smith . . . . . Vice Pres.  
 Robert E. Dale . . . . . Assist. Vice Pres.  
    & Cashier  
 Joyce Churchill . . . . . Assist. Vice Pres.  
 Mary Martin . . . . . Assist. Vice Pres.  
 Betty Wait . . . . . Assist. Cashier

**Directors:**

T. C. Campbell  
 Tom Hargis  
 Richard Mobley  
 Bill Harms  
 Stanford Lee  
 David Bewley

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	937	Demand dep., ind., part., corp. . . . .	2 748
U.S. Treasury securities . .	1 146	Time dep., ind., part., corp. . . . .	7 726
Oblig. of other U.S. Gov't agencies & corporations . .	1 303	U.S. Gov't deposits . . . . .	39
Oblig. of States & political subdivisions . . .	2 053	Dep. of States & subdivisions . . . . .	2 211
Excess funds sold . . . . .	900	All other deposits . . . . .	56
Loans, Net . . . . .	7 643	Certified & Officers' cks. . . . .	73
Bank premises, furniture and fixtures . . . . .	165	Total deposits . . . . .	<u>12 853</u>
All other assets . . . . .	235	All other liabilities . . . . .	266
		Total liabilities . . . . .	<u>13 119</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 16,000) . . . . .	230
		(# shs. otst. 9,200)	
		Surplus . . . . .	200
		Undivided profits & capital res. . . . .	733
		Total Equity Capital . . . . .	<u>1 163</u>
		Subordinated noted & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>14 382</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 382</u></u>

**DUMAS STATE BANK, DUMAS**

Population 5,840 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  
 Linda Tucker . . . Cashier-Operations  
 Officer  
 Anita Bradley . . . . Installment Loan  
 Officer  
 Mark Ferguson . . Security Officer &  
 Assist. Loan Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	414	Demand dep., ind., part., corp. . . . .	1 509
U.S. Treasury securities . .	199	Time dep., ind., part., corp.	3 924
Oblig. of other U.S. Gov't agencies & corporations	1 482	Dep. of States & subdivisions . . . . .	1 299
Oblig. of States & political subdivisions . .	229	Certified & Officers' cks. . .	102
Excess funds sold . . . . .	260	Total deposits . . . . .	6 834
Loans, Net . . . . .	4 832	All other liabilities . . . . .	125
Bank premises, furniture and fixtures . . . . .	340	Total liabilities . . . . .	6 959
All other assets . . . . .	169		
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	366
		Total Equity Capital . . .	966
<b>TOTAL . . . . .</b>	<b><u>7 925</u></b>	<b>TOTAL . . . . .</b>	<b><u>7 925</u></b>

## MERCHANTS AND FARMERS BANK, DUMAS

Population 5,840 Desha County  
 Chartered May 9, 1909 P.O. Box D Telephone Number 382-4311  
 Zip Code 71639  
 Number of Branches: Inside City — 1; Outside City — None

### Principal Officers:

\*Claud T. Frank . . . . . President and  
 Chm. of Board  
 David J. Garrett . . . . . Vice Pres. and  
 Cashier  
 Loral Adcock . . . . . Vice Pres.  
 J. Michael Jones . . . . . Trust Officer  
 and Secretary of Board

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from			
depositories . . . . .	1 983	Demand dep., ind.,	
U.S. Treasury securities ..	2 063	part., corp. . . . .	5 432
Oblig. of other U.S. Gov't		Time dep., ind., part., corp.	18 067
agencies & corporations	2 780	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	2 547
political subdivisions . . .	5 093	Certified & Officers' cks. . .	193
All other securities . . . . .	200	Total deposits . . . . .	26 239
Excess funds sold . . . . .	1 500	Excess funds purchased . .	700
Loans, Net . . . . .	16 515	All other liabilities . . . . .	734
Bank premises, furniture		Total liabilities . . . . .	27 673
and fixtures . . . . .	281		
All other assets . . . . .	751		
		<b>Equity Capital</b>	
		Capital (# shs. au. 40,000) .	1 000
		(# shs. otst. 40,000)	
		Surplus . . . . .	1 000
		Undivided profits &	
		capital res. . . . .	1 493
		Total Equity Capital. . . .	3 493
<b>TOTAL . . . . .</b>	<u><u>31 166</u></u>	<b>TOTAL . . . . .</b>	<u><u>31 166</u></u>



**EARLE STATE BANK, EARLE**

Population 4,000 Crittenden County  
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8614  
Zip Code 72331

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

**Principal Officers:**

**Directors:**

\*J. E. Brooks . . . . . President  
Mrs. Mary E. Davis . . . Vice Pres. &  
Cashier  
John E. Gregson . . . . . Vice Pres.  
Mrs. Wanda S. Armstrong . . Assist.  
Cashier  
Mrs. Iris V. Cole . . . Assist. Cashier  
Bruce Edwards . . . . Assist. Cashier  
Chris M. Lehman . . . . Vice Pres. &  
Mgr., Crawfordsville Office

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.
Cash & due from depositories . . . . .	892
U.S. Treasury securities . .	1 605
Oblig. of other U.S. Gov't agencies & corporations	2 943
Oblig. of States & political subdivisions . . .	3 607
Excess funds sold . . . . .	600
Loans, Net . . . . .	10 011
Bank premises, furniture and fixtures . . . . .	377
All other assets . . . . .	18
<b>TOTAL . . . . .</b>	<u><u>20 053</u></u>

Liabilities	Mil. Thou.
Demand dep., ind., part., corp. . . . .	4 405
Time dep., ind., part., corp.	11 859
U.S. Gov't deposits . . . . .	9
Dep. of States & subdivisions . . . . .	1 678
Certified & Officers' cks. . .	84
<b>Total deposits. . . . .</b>	<u>18 035</u>
<b>Total liabilities . . . . .</b>	<u>18 035</u>
<b>Equity Capital</b>	
Capital (# shs. au. 50,000) . .	500
(# shs. otst. 50,000)	
Surplus . . . . .	800
Undivided profits & capital res. . . . .	718
<b>Total Equity Capital. . . . .</b>	<u>2 018</u>
<b>TOTAL . . . . .</b>	<u><u>20 053</u></u>

## THE DELTA STATE BANK, ELAINE

Population 1,200 Phillips County  
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397  
Zip Code 72333  
Number of Branches: Inside City — None; Outside City — None

### Principal Officers:

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

### Directors:

Mary Louise Demoret Jones  
S. J. Howe  
Lamar Marks

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 117	Demand dep., ind., part., corp. . . . .	1 321
Oblig. of other U.S. Gov't agencies & corporations	750	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . .	14	Dep. of States & subdivisions . . . . .	470
Excess funds sold . . . . .	100	Certified & Officers' cks. . .	7
Loans, Net . . . . .	490	Total deposits . . . . .	<u>1 800</u>
Bank premises, furniture and fixtures . . . . .	12	Total liabilities . . . . .	<u>1 800</u>
All other assets . . . . .	14		
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,600) . .	40
		(# shs. otst. 1,600)	
		Surplus . . . . .	80
		Undivided profits & capital res. . . . .	<u>577</u>
		Total Equity Capital . . .	<u>697</u>
<b>TOTAL . . . . .</b>	<u><u>2 497</u></u>	<b>TOTAL . . . . .</b>	<u><u>2 497</u></u>

# THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 25,000                      Union County

Chartered August 12, 1933    P.O. Box 641    Telephone Number 862-6683  
    Zip Code 71730

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

### Principal Officers:

### Directors:

\*Edward Hurley . . Chm. of the Board  
 J. Thomas May . . . . . President  
 Doris Cawvey . . . . . Vice Pres. R/E  
 Ken Goudy . . . . . Assist. Vice Pres.  
 Carolyn Beavers . . . . Administrative  
     Loan Officer  
 Glenn Rambin . . . . . Loan Officer  
 Steve Leverette . . Vice Pres.-Cashier  
 James H. Ludwig . . . . . Vice Pres.  
 Gary Miller . . . . . Assist. Vice Pres.  
 Yvonne Eudy . . . . Assist. Vice Pres.  
 Judy Gathright . . . Manager-Huttig  
 Bonnie Hogan . . . Marketing Director  
 Tandy Menefee . . . . . Trust Officer  
 Carol Sue Palma . . . . . Auditor

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories . . . . .	4	106	Demand dep., ind., part., corp. . . . .	14	098
U.S. Treasury securities . .		866	Time dep., ind., part., corp. . . . .	25	149
Oblig. of other U.S. Gov't agencies & corporations	3	787	U.S. Gov't deposits . . . . .		38
Oblig. of States & political subdivisions . . .	5	956	Dep. of States & subdivisions . . . . .	1	608
All other securities . . . . .		837	All other deposits . . . . .		93
Excess funds sold . . . . .	4	800	Certified & Officers' cks. . . . .		261
Loans, Net . . . . .	23	663	Total deposits . . . . .	41	247
Bank premises, furniture and fixtures . . . . .	1	195	All other liabilities . . . . .	1	074
All other assets . . . . .		751	Total liabilities . . . . .	42	321
			<b>Equity Capital</b>		
			Capital (# shs. au. 32,000) . . . . .		800
			(# shs. otst. 32,000)		
			Surplus . . . . .	1	000
			Undivided profits & capital res. . . . .	1	340
			Total Equity Capital . . . . .	3	140
			Subordinated notes & debentures . . . . .		500
<b>TOTAL . . . . .</b>	<b>45</b>	<b>961</b>	<b>TOTAL . . . . .</b>	<b>45</b>	<b>961</b>

**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:**

\*J. E. Bunch . . . . . President & CEO  
Joel L. Bunch . . . . . Exec. Vice Pres.  
John A. Bunch, Sr. . . . . Exec. V. Pres.  
Joyce R. Bunch . . . . . Cashier & Sec.  
of Board  
Thomas H. Mathias . . . . . Vice Pres.  
Margie R. Eaton . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 235	Demand dep., ind., part., corp. . . . .	2 851
U.S. Treasury securities . .	1 798	Time dep., ind., part., corp. U.S. Gov't deposits . . . . .	6 783 1
Oblig. of other U.S. Gov't agencies & corporations	1 554	Dep. of States & subdivisions . . . . .	484
Oblig. of States & political subdivisions . . .	952	Certified & Officers' cks. . . . .	45
Excess funds sold . . . . .	500	Total deposits . . . . .	<u>10 164</u>
Loans, Net . . . . .	4 870	All other liabilities . . . . .	<u>111</u>
Bank premises, furniture and fixtures . . . . .	68	Total liabilities . . . . .	<u>10 275</u>
All other assets . . . . .	236		
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,500) . . . . .	250
		(# shs. otst. 10,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	<u>288</u>
		Total Equity Capital . . . . .	938
<b>TOTAL . . . . .</b>	<u><u>11 213</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 213</u></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. . . . Assist. Cash.  
 Wilma J. Darling . . . Assist. Cashier  
 Clara L. Newton . . . Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	889	Demand dep., ind., part., corp. . . . .	5 060
U.S. Treasury securities ..	1 148	Time dep., ind., part., corp.	1 471
Oblig. of other U.S. Gov't agencies & corporations	350	Dep. of States & subdivisions . . . . .	83
Oblig. of States & political subdivisions . . . .	1 576	Certified & Officers' cks. . . .	<u>10</u>
Excess funds sold . . . . .	1 100	Total deposits . . . . .	<u>6 624</u>
Loans, Net . . . . .	2 721	Total liabilities . . . . .	<u>6 624</u>
Bank premises, furniture and fixtures . . . . .	9	<b>Equity Capital</b>	
All other assets . . . . .	<u>1</u>	Capital (# shs. au. 10,000) . .	100
		(# shs. otst. 10,000)	
		Surplus . . . . .	500
		Undivided profits & capital res. . . . .	<u>570</u>
		Total Equity Capital . . . . .	<u>1 170</u>
<b>TOTAL . . . . .</b>	<u><u>7 794</u></u>	<b>TOTAL . . . . .</b>	<u><u>7 794</u></u>

### THE CITIZENS BANK, ENGLAND

Population 3,075 Lonoke County  
 Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541  
 Zip Code 72046  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Lois Rutherford . . . . . Co-Chairman  
 \*Carroll Leonard, Jr. . . . . President  
 Ben M. Perkins . . . . . Vice Pres. &  
   Cashier  
 Charlene Black . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 106	Demand dep., ind., part., corp. . . . .	3 153
U.S. Treasury securities ..	3 824	Time dep., ind., part., corp. . . . .	3 179
Oblig. of other U.S. Gov't agencies & corporations . . . . .	300	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . .	2 024	Dep. of States & subdivisions . . . . .	419
Excess funds sold . . . . .	400	Certified & Officers' cks. . . . .	37
Loans, Net . . . . .	816	Total deposits. . . . .	<u>6 790</u>
All other assets . . . . .	39	Total liabilities . . . . .	<u>6 790</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 9,600) ..	240
		(# shs. otst. 9,600)	
		Surplus . . . . .	660
		Undivided profits & capital res. . . . .	819
		Total Equity Capital. . . . .	<u>1 719</u>
<b>TOTAL</b> . . . . .	<u>8 509</u>	<b>TOTAL</b> . . . . .	<u>8 509</u>

## THE EUDORA BANK, EUDORA

Population 3,687 Chicot County  
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311  
Zip Code 71640

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

### Principal Officers:

\*Carl W. Ray . . . . . Exec. Vice Pres. &  
Cashier  
Gene Keith. . . . . Vice Pres.  
Claudine Stephens .. Assist. Cashier  
Mary R. Keller . . . . . Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	932	Demand dep., ind., part., corp. . . . .	3 436
U.S. Treasury securities ..	1 558	Time dep., ind., part., corp. . . . .	8 151
Oblig. of other U.S. Gov't agencies & corporations . . . . .	200	U.S. Gov't deposits . . . . .	11
Oblig. of States & political subdivisions . . . . .	2 462	Dep. of States & subdivisions . . . . .	1 396
All other securities . . . . .	100	Certified & Officers' cks. . . . .	51
Excess funds sold . . . . .	500	Total deposits . . . . .	13 045
Loans, Net . . . . .	9 123	All other liabilities . . . . .	11
Bank premises, furniture and fixtures . . . . .	94	Total liabilities . . . . .	13 056
All other assets . . . . .	30	<b>Equity Capital</b>	
		Capital (# shs. au. 14,000) . . . . .	350
		(# shs. otst. 14,000)	
		Surplus . . . . .	900
		Undivided profits & capital res. . . . .	693
		Total Equity Capital. . . . .	1 943
<b>TOTAL . . . . .</b>	<b>14 999</b>	<b>TOTAL . . . . .</b>	<b>14 999</b>

**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 . . . . Chm. & President  
 Robert C. Muhm . . . . . S. Vice Pres.  
 Richard Kelley, Jr. . . . . Vice Pres.  
 Reba L. Pyatt . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 125	Demand dep., ind., part., corp. . . . .	4 159
U.S. Treasury securities . .	599	Time dep., ind., part., corp. . . . .	8 068
Oblig. of other U.S. Gov't agencies & corporations . . . . .	598	U.S. Gov't deposits . . . . .	32
Oblig. of States & political subdivisions . . . . .	2 175	Dep. of States & subdivisions . . . . .	1 394
Excess funds sold . . . . .	2 000	Certified & Officers' cks. . . . .	109
Loans, Net . . . . .	8 452	Total deposits . . . . .	<u>13 762</u>
Bank premises, furniture and fixtures . . . . .	427	Total liabilities . . . . .	<u>13 762</u>
All other assets . . . . .	53	<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	400
		(# shs. otst. 4,000)	
		Surplus . . . . .	610
		Undivided profits & capital res. . . . .	657
		Total Equity Capital . . . . .	<u>1 667</u>
<b>TOTAL . . . . .</b>	<u><u>15 429</u></u>	<b>TOTAL . . . . .</b>	<u><u>15 429</u></u>



## BANK OF EVENING SHADE, EVENING SHADE

Population 391                      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. . . . Chairman  
Kemp Whisenhunt, Jr. . . . President  
\*A. L. Hoaney . . . . . Exec. Vice Pres.  
M. A. Graddy, Jr. . . . . Vice Pres.

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	552	Demand dep., ind., part., corp. . . . .	1 033
U.S. Treasury securities ..	598	Time dep., ind., part., corp.	3 492
Oblig. of other U.S. Gov't agencies & corporations	300	Dep. of States & subdivisions . . . . .	333
Oblig. of States & political subdivisions . . .	122	Certified & Officers' cks. . . .	14
Excess funds sold . . . . .	425	Total deposits. . . . .	4 872
Loans, Net . . . . .	3 189	Total liabilities. . . . .	4 872
Bank premises, furniture and fixtures . . . . .	217		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	275
		Undivided profits & capital res. . . . .	156
		Total Equity Capital. . . . .	531
<b>TOTAL . . . . .</b>	<b>5 403</b>	<b>TOTAL . . . . .</b>	<b>5 403</b>

**McILROY BANK & TRUST, FAYETTEVILLE**

Population 37,000      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:**

\*Hayden McIlroy . . . . . Chm. of Bd,  
    President  
 Jerome P. Niemiec . Exec. Vice Pres.  
 J. W. Gould . . . Sr. Vice Pres. & T.O.  
 George Edwards . . . . . Sr. Vice Pres.-  
    Loans  
 Betty Clark . . Sr. Vice Pres.-Cashier  
 J. T. McDonald . . . . . Vice Pres.-  
    Comptroller

**Directors:**

E. J. Ball  
 J. Frank Broyles  
 Carl Collier  
 Millard Goff  
 Ralf 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	6 350	Demand dep., ind., part., corp. . . . .	19 793
U.S. Treasury securities . .	5 770	Time dep., ind., part., corp.	41 037
Oblig. of other U.S. Gov't agencies & corporations	10 743	U.S. Gov't deposits . . . . .	73
Oblig. of States & political subdivisions . . .	6 240	Dep. of States & subdivisions . . . . .	14 180
Excess funds sold . . . . .	1 000	All other deposits . . . . .	1 249
Loans, Net . . . . .	55 941	Certified & Officers' cks. . .	1 581
Bank premises, furniture and fixtures . . . . .	2 300	Total deposits. . . . .	<u>77 913</u>
All other assets . . . . .	3 476	Excess funds purchased . .	6 077
		All other liabilities . . . . .	1 041
		Total liabilities. . . . .	<u>85 031</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 104,000) .	2 374
		(# shs. otst. 94,972)	
		Surplus . . . . .	1 151
		Undivided profits & capital res. . . . .	<u>2 264</u>
		Total Equity Capital. . . .	<u>5 789</u>
		Subordinated notes & debentures . . . . .	1 000
<b>TOTAL . . . . .</b>	<u><u>91 820</u></u>	<b>TOTAL . . . . .</b>	<u><u>91 820</u></u>

**CITIZENS BANK AND TRUST COMPANY, FLIPPIN**

Population 1,026 Marion County  
 Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255  
 Zip Code 72634

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

**Principal Officers:**

\*Frank B. Burge ..... President  
 C. Wayne Ellis ..... Vice Pres.  
 Verna Trimble ..... Cashier  
 Luna Cornell ..... Assist. Cashier  
 Sue Cunningham ... Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 641	Demand dep., ind., part., corp.....	2 854
U.S. Treasury securities ..	499	Time dep., ind., part., corp.	11 429
Oblig. of other U.S. Gov't agencies & corporations	500	Dep. of States & subdivisions.....	703
Oblig. of States & political subdivisions...	992	Certified & Officers' cks...	98
Excess funds sold.....	2 675	Total deposits.....	<u>15 084</u>
Loans, Net .....	9 589	All other liabilities .....	54
Bank premises, furniture and fixtures .....	421	Total liabilities.....	<u>15 138</u>
All other assets .....	6		
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,390) .	366
		(# shs. otst. 24,390)	
		Surplus .....	424
		Undivided profits & capital res.....	395
		Total Equity Capital....	<u>1 185</u>
<b>TOTAL .....</b>	<u><u>16 323</u></u>	<b>TOTAL .....</b>	<u><u>16 323</u></u>

**FORDYCE BANK & TRUST COMPANY, FORDYCE**

Population 4,839 Dallas County  
 Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107  
 Zip Code 71742

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

**Principal Officers:**

\*W. R. Benton, Jr. . . . . Chm. of the  
 Board  
 Curtis Hutchins . . . . . President  
 K. J. Graves. . . . . Vice Pres.  
 Wm. R. Morgan . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 951	Demand dep., ind., part., corp. . . . .	4 667
U.S. Treasury securities . .	2 569	Time dep., ind., part., corp. 13	856
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 322	Dep. of States & subdivisions . . . . .	1 411
Oblig. of States & political subdivisions . . . . .	3 941	Certified & Officers' cks. . . . .	114
All other securities . . . . .	384	Total deposits . . . . .	<u>20 048</u>
Excess funds sold . . . . .	450	All other liabilities . . . . .	<u>270</u>
Loans, Net . . . . .	9 785	Total liabilities . . . . .	<u>20 318</u>
Bank premises, furniture and fixtures . . . . .	966	<b>Equity Capital</b>	
All other assets . . . . .	336	Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	<u>1 386</u>
		Total Equity Capital . . . . .	<u>2 386</u>
<b>TOTAL . . . . .</b>	<u><u>22 704</u></u>	<b>TOTAL . . . . .</b>	<u><u>22 704</u></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  
Joyce L. Clark . . . . . Sr. V. P. & T. O.  
Diana Arwood . . . Vice Pres., Cashier  
                                & Auditor  
Wade Hawkins . . . . . Vice Pres.  
Al Miller . . . . . Vice Pres.  
Sarah Burns . . . . . Assist. Cashier  
Robert Doyle . . . . . Assist. Cashier  
Carole Huff . . . . . Assist. Cashier  
Donna Imboden . . . . . Assist. Cashier  
Judy Lott . . . . . Assist. Cashier  
Diane Thomason . . . . . Assist. Cashier  
David Hardke . . . Vice Pres. & Mgr.,  
                                DeValls Bluff  
Otto Miller . . . . . Vice Pres. & Mgr.,  
                                Cotton Plant

### Directors:

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	3 197	part., corp. . . . .	12 381
U.S. Treasury securities . .	299	Time dep., ind., part., corp.	17 278
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	432
agencies & corporations	2 959	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	3 931
political subdivisions . . .	4 064	All other deposits . . . . .	100
All other securities . . . . .	628	Certified & Officers' cks. . . .	132
Excess funds sold . . . . .	1 700	Total deposits . . . . .	<u>34 254</u>
Loans, Net . . . . .	24 862	All other liabilities . . . . .	627
Bank premises, furniture		Total liabilities . . . . .	<u>34 881</u>
and fixtures . . . . .	772		
All other assets . . . . .	846		
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) . . .	600
		(# shs. otst. 24,000)	
		Surplus . . . . .	2 400
		Undivided profits &	
		capital res. . . . .	<u>1 446</u>
		Total Equity Capital. . . . .	<u>4 446</u>
<b>TOTAL . . . . .</b>	<u><u>39 327</u></u>	<b>TOTAL . . . . .</b>	<u><u>39 327</u></u>

**PLANTERS AND MERCHANTS BANK, GILLETT**

Population 1,200      Arkansas County

Chartered January 13, 1967    P.O. Box 538    Telephone Number 548-2211

Zip Code 72055

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

**Principal Officers:**

W. W. Turner . . . President, Chm. of  
Board  
\*Jerry M. Dyer . . . . . Exec. Vice Pres.  
Larry E. Bauer . . . . . Vice Pres.  
Alice Marie Perritt . . . . . Cashier  
Carolyn Sullivan . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	534	Demand dep., ind., part., corp. . . . .	1 970
U.S. Treasury securities . .	300	Time dep., ind., part., corp.	4 119
Oblig. of other U.S. Gov't agencies & corporations	200	Dep. of States & subdivisions . . . . .	646
Oblig. of States & political subdivisions . . .	779	Certified & Officers' cks. . .	3
Loans, Net . . . . .	5 819	Total deposits . . . . .	6 738
Bank premises, furniture and fixtures . . . . .	89	Excess funds purchased . .	100
All other assets . . . . .	13	All other liabilities . . . . .	25
		Total liabilities . . . . .	6 863
		<b>Equity Capital</b>	
		Capital (# shs. au. 3,000) . .	150
		(# shs. otst. 3,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	321
		Total Equity Capital. . . . .	871
<b>TOTAL</b> . . . . .	<u>7 734</u>	<b>TOTAL</b> . . . . .	<u>7 734</u>

**BANK OF GLENWOOD, GLENWOOD**

Population 1,369 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.  
 Lynda Robbins... Assist. Vice Pres.  
 Patricia Duke ..... Cashier  
 Sherry Johnson.... Assist. Cashier

**Directors:**

Gregory Bourns  
 Victor H. Cox  
 John T. Crews  
 Clift C. Lane  
 Charles Sharp  
 George E. Steel

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 224	Demand dep., ind., part., corp.....	2 498
U.S. Treasury securities ..	1 038	Time dep., ind., part., corp.	7 234
Oblig. of other U.S. Gov't agencies & corporations	1 156	U.S. Gov't deposits .....	41
Oblig. of States & political subdivisions...	1 028	Dep. of States & subdivisions.....	611
Excess funds sold.....	250	Certified & Officers' cks...	51
Loans, Net .....	6 758	Total deposits.....	<u>10 435</u>
Bank premises, furniture and fixtures .....	172	Excess funds purchased ..	193
All other assets .....	277	All other liabilities .....	211
		Total liabilities .....	<u>10 839</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	600
		Undivided profits & capital res.....	364
		Total Equity Capital....	<u>1 064</u>
<b>TOTAL .....</b>	<u><u>11 903</u></u>	<b>TOTAL .....</b>	<u><u>11 903</u></u>

**CADDO STATE BANK, GLENWOOD**

Population 1,369 Pike County  
 Chartered December 21, 1976 P.O. Box 47 Telephone Number 356-3196  
 Zip Code 71943  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Charles F. Tidwell . . . . . Chm. of the Board  
 \*John E. Cook . . . . . President  
 J. W. Wallace . . . . . Vice President & Cashier  
 Austin Swindle . . . . . Vice Pres.  
 Faye Cargile . . . . . Assist. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	577	Demand dep., ind., part., corp. . . . .	2 058
U.S. Treasury securities . .	997	Time dep., ind., part., corp. . . . .	3 047
Oblig. of other U.S. Gov't agencies & corporations . . . . .	200	U.S. Gov't deposits . . . . .	5
Oblig. of States & political subdivisions . . . . .	348	Dep. of States & subdivisions . . . . .	563
Loans, Net . . . . .	4 266	Certified & Officers' cks. . . . .	71
Bank premises, furniture and fixtures . . . . .	327	Total deposits. . . . .	<u>5 744</u>
All other assets . . . . .	159	Excess funds purchased . . . . .	200
		All other liabilities . . . . .	<u>(-2)</u>
		Total liabilities . . . . .	<u>5 942</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 32,000) . . . . .	320
		(# shs. otst. 32,000)	
		Surplus . . . . .	320
		Undivided profits & capital res. . . . .	<u>292</u>
		Total Equity Capital. . . . .	<u>932</u>
<b>TOTAL . . . . .</b>	<u><u>6 874</u></u>	<b>TOTAL . . . . .</b>	<u><u>6 874</u></u>





**BANK OF GRAVETT, GRAVETTE**

Population 1,200 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. Meade . . . . Exec. Vice Pres.  
 David N. Wills . . . . . Vice Pres.  
 Larry L. Wilmoth . . . . . Cashier  
 Margaret Pearson . . Assist. Cashier  
 Virginia Gibson . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 230	Demand dep., ind., part., corp. . . . .	5 171
U.S. Treasury securities . .	3 309	Time dep., ind., part., corp. . . . .	14 841
Oblig. of other U.S. Gov't agencies & corporations	55	U.S. Gov't deposits . . . . .	63
Oblig. of States & political subdivisions . . .	4 000	Dep. of States & subdivisions . . . . .	960
Excess funds sold . . . . .	3 050	All other deposits . . . . .	10
Loans, Net . . . . .	11 675	Certified & Officers' cks. . . . .	331
Bank premises, furniture and fixtures . . . . .	291	Total deposits . . . . .	21 376
All other assets . . . . .	20	Total liabilities . . . . .	21 376
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	1 754
		Total Equity Capital . . . .	2 254
<b>TOTAL . . . . .</b>	<b>23 630</b>	<b>TOTAL . . . . .</b>	<b>23 630</b>

**FARMERS BANK, GREENWOOD**

Population 2,753 Sebastian County  
 Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171  
 Zip Code 72936

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

**Principal Officers:**

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

**Directors:**

Means Wilkinson  
 Betty Wilkinson  
 Stanhope Wilkinson  
 Lorene Carnes  
 Bronson Andrews

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 178	Demand dep., ind., part., corp. . . . .	4 806
U.S. Treasury securities . .	1 720	Time dep., ind., part., corp. . . . .	14 412
Oblig. of other U.S. Gov't agencies & corporations . . . . .	3 961	U.S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	3 838	Dep. of States & subdivisions . . . . .	1 667
All other securities . . . . .	324	Certified & Officers' cks. . . . .	43
Excess funds sold . . . . .	4 775	Total deposits . . . . .	<u>20 934</u>
Loans, Net . . . . .	7 450	All other liabilities . . . . .	289
Bank premises, furniture and fixtures . . . . .	257	Total liabilities . . . . .	<u>21 223</u>
All other assets . . . . .	296		
		<b>Equity Capital</b>	
		Capital (# shs. au. 7,500) . . . . .	300
		(# shs. otst. 7,500)	
		Surplus . . . . .	1 400
		Undivided profits & capital res. . . . .	876
		Total Equity Capital . . . . .	<u>2 576</u>
<b>TOTAL . . . . .</b>	<u><u>23 799</u></u>	<b>TOTAL . . . . .</b>	<u><u>23 799</u></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. V.P.  
 Velma J. Farmer . . . . . Vice Pres.  
 Bruce Timmons . . Assist. Vice Pres.  
 Allen Farmer . . . . . Cashier  
 Jettie Mae Atkins . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1960**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	949	Demand dep., ind., part., corp. . . . .	3 260
U.S. Treasury securities . .	50	Time dep., ind., part., corp. . . . .	11 292
Oblig. of States & political subdivisions . . . . .	3 165	U.S. Gov't deposits . . . . .	3
Excess funds sold . . . . .	1 850	Dep. of States & subdivisions . . . . .	1 473
Loans, Net . . . . .	11 813	Certified & Officers' cks. . . . .	143
Bank premises, furniture and fixtures . . . . .	205	Total deposits. . . . .	<u>16 171</u>
All other assets . . . . .	76	All other liabilities . . . . .	<u>100</u>
		Total liabilities . . . . .	<u>16 271</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	987
		Total Equity Capital. . . . .	<u>1 837</u>
<b>TOTAL . . . . .</b>	<u><u>18 108</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 108</u></u>

**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. . . . . President  
 Len Harrell . . . . . Vice Pres.  
 B. Dickson Neal . . . . . Vice Pres.  
 Mary H. Johnston . . . . . Cashier  
 Hazel B. Smith . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	708	Demand dep., ind., part., corp. . . . .	3 039
U.S. Treasury securities . .	1 098	Time dep., ind., part., corp. . . . .	7 630
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 901	U.S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	2 569	Dep. of States & subdivisions . . . . .	1 397
All other securities . . . . .	75	Certified & Officers' cks. . . . .	93
Excess funds sold . . . . .	550	Total deposits . . . . .	<u>12 163</u>
Loans, Net . . . . .	6 818	All other liabilities . . . . .	<u>152</u>
Bank premises, furniture and fixtures . . . . .	163	Total liabilities . . . . .	<u>12 315</u>
All other assets . . . . .	47		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	1 114
		Total Equity Capital . . . . .	<u>1 614</u>
<b>TOTAL . . . . .</b>	<u><u>13 929</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 929</u></u>





**THE SECURITY BANK, HARRISON**

Population 7,239 Boone County  
 Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200  
 Zip Code 72601  
 Number of Branches: Inside City — 1; Outside City — 2

**Principal Officers:**

\*Wayne Clark . . . . . President  
 L. E. Durand . . . Vice Chm. of Board  
 Wallace E. Nickels . . . Sr. Vice Pres.  
 M. Robert McKinney, Jr. . . . Sr. Vice Pres.  
 Jim Phillips . . . . . Vice Pres.  
 Gene Waters . . . . . Vice Pres.  
 Richard L. McBee . . . . . Cashier

**Directors:**

Ralph H. Bowers  
 John O. Campbell  
 Wayne Clark  
 L. E. Durand  
 F. S. Garrison  
 Uvalde R. Lindsey  
 Tom W. Rogers, Jr.  
 Eddie Sutton  
 W. S. Walker

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	4 193	Demand dep., ind., part., corp. . . . .	18 408
U.S. Treasury securities . .	1 772	Time dep., ind., part., corp. . . . .	33 059
Oblig. of other U.S. Gov't agencies & corporations . . . . .	10 923	U.S. Gov't deposits . . . . .	88
Oblig. of States & political subdivisions . . . . .	11 143	Dep. of States & subdivisions . . . . .	3 786
All other securities . . . . .	196	All other deposits . . . . .	143
Excess funds sold . . . . .	1 100	Certified & Officers' cks. . . . .	128
Loans, Net . . . . .	32 259	Total deposits. . . . .	<u>55 612</u>
Bank premises, furniture and fixtures . . . . .	687	Excess funds purchased . . . . .	2 010
All other assets . . . . .	2 000	All other liabilities . . . . .	1 122
		Total liabilities. . . . .	<u>58 744</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 180,000) . . . . .	1 800
		(# shs. otst. 180,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	<u>2 389</u>
		Total Equity Capital. . . . .	<u>5 389</u>
		Subordinated notes & debentures . . . . .	140
<b>TOTAL . . . . .</b>	<u><u>64 273</u></u>	<b>TOTAL . . . . .</b>	<u><u>64 273</u></u>

**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. Screeton . . . . . President  
 \*James E. (Red) Sparks . . Exec. V. P.  
 Jerry V. Sparks . . . . . V. P. & Cashier  
 Helen C. Tull . . . . . Assist. Vice Pres.  
 Kathie Gunter . . . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 175	Demand dep., ind., part., corp. . . . .	3 951
U.S. Treasury securities . .	5 215	Time dep., ind., part., corp. . . . .	7 611
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 309	U.S. Gov't deposits . . . . .	7
Oblig. of States & political subdivisions . . . . .	1 370	Dep. of States & subdivisions . . . . .	1 133
All other securities . . . . .	190	Certified & Officers' cks. . . . .	43
Excess funds sold . . . . .	300	Total deposits . . . . .	<u>12 745</u>
Loans, Net . . . . .	3 789	Total liabilities . . . . .	<u>12 745</u>
Bank premises, furniture and fixtures . . . . .	591	<b>Equity Capital</b>	
All other assets . . . . .	26	Capital (# shs. au. 3,450) . . . . .	86
		(# shs. otst. 3,450)	
		Surplus . . . . .	850
		Undivided profits & capital res. . . . .	<u>284</u>
		Total Equity Capital . . . . .	<u>1 220</u>
<b>TOTAL . . . . .</b>	<u><u>13 965</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 965</u></u>

**THE CLEBURNE COUNTY BANK, HEBER SPRINGS**

Population 4,500 Cleburne County  
 Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456  
 Zip Code 72543

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	3 908	Demand dep., ind., part., corp.....	8 049
U.S. Treasury securities ..	1 683	Time dep., ind., part., corp.	26 022
Oblig. of other U.S. Gov't agencies & corporations	5 189	U.S. Gov't deposits .....	14
Oblig. of States & political subdivisions ...	10 851	Dep. of States & subdivisions .....	1 150
Loans, Net .....	15 785	Certified & Officers' cks...	174
Bank premises, furniture and fixtures .....	1 012	Total deposits.....	<u>35 409</u>
All other assets .....	866	Excess funds purchased ..	150
		All other liabilities .....	593
		Total liabilities .....	<u>36 152</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,200) ..	120
		(# shs. otst. 1,200)	
		Surplus .....	1 000
		Undivided profits & capital res.....	1 722
		Total Equity Capital....	<u>2 842</u>
		Subordinated notes & debentures .....	300
<b>TOTAL .....</b>	<b><u>39 294</u></b>	<b>TOTAL .....</b>	<b><u>39 294</u></b>

**HEBER SPRINGS STATE BANK, HEBER SPRINGS**

Population 4,500 Cleburne County  
 Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821  
 Zip Code 72543

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

**Principal Officers:**

Mildred Blankenship . . . . Chairman  
 \*Charles Blankenship . . . . President  
 Wade D. Althen . . . Exec. Vice Pres.  
 F. B. Rector . . . Vice Pres. & Cashier  
 Gary Yow . . . . . Vice Pres.

**Directors:**

Mildred Blankenship  
 Charles Blankenship  
 Wade D. Althen  
 F. B. Rector  
 Dr. N. L. Poff  
 Oscar Patchell  
 B. L. Johnston, Jr.  
 Hoyt Thomas

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 315	Demand dep., ind., part., corp. . . . .	5 387
U.S. Treasury securities . .	340	Time dep., ind., part., corp. . . . .	12 775
Oblig. of other U.S. Gov't agencies & corporations . . . . .	101	U.S. Gov't deposits . . . . .	33
Oblig. of States & political subdivisions . . . . .	2 339	Dep. of States & subdivisions . . . . .	328
All other securities . . . . .	57	Certified & Officers' cks. . . . .	57
Excess funds sold . . . . .	950	Total deposits . . . . .	<u>18 580</u>
Loans, Net . . . . .	12 946	Total liabilities . . . . .	<u>18 580</u>
Bank premises, furniture and fixtures . . . . .	870		
All other assets . . . . .	580	<b>Equity Capital</b>	
		Capital (# shs. au. 3,000) . . . . .	300
		(# shs. otst. 3,000)	
		Surplus . . . . .	650
		Undivided profits & capital res. . . . .	<u>668</u>
		Total Equity Capital . . . . .	<u>1 618</u>
		Subordinated notes & debentures . . . . .	300
<b>TOTAL . . . . .</b>	<u><u>20 498</u></u>	<b>TOTAL . . . . .</b>	<u><u>20 498</u></u>

**BANK OF HOLLY GROVE, HOLLY GROVE**

Population 850 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:**

\*Elizabeth C. Reid . . Exec. Vice Pres.  
 Thomas M. Hargrove . . . . Vice Pres.  
 Jean M. Kirkpatrick . . . . . Cashier  
 Mildred E. Craig . . . . Assist. Cashier

**Directors:**

John S. Calloway  
 Ruth T. Dearing  
 Thomas M. Hargrove  
 Mrs. J. I. Matthews  
 R. H. Mayo  
 John B. Moore, Jr.  
 Elizabeth C. Reid  
 Herd E. Stone, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	810	Demand dep., ind., part., corp. . . . .	2 183
U.S. Treasury securities . .	849	Time dep., ind., part., corp. . . . .	8 223
Oblig. of other U.S. Gov't agencies & corporations . . . . .	3 044	U.S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . . . .	2 524	Dep. of States & subdivisions . . . . .	708
Excess funds sold . . . . .	250	Certified & Officers' cks. . . . .	26
Loans, Net . . . . .	5 114	Total deposits. . . . .	<u>11 141</u>
Bank premises, furniture and fixtures . . . . .	186	Total liabilities . . . . .	<u>11 141</u>
All other assets . . . . .	13		
		<b>Equity Capital</b>	
		Capital (# shs. au. 2,400) . . . . .	60
		(# shs. otst. 2,400)	
		Surplus . . . . .	840
		Undivided profits & capital res. . . . .	749
		Total Equity Capital. . . . .	<u>1 649</u>
<b>TOTAL . . . . .</b>	<u><u>12 790</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 790</u></u>



## FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,800                      Izard County  
Chartered June 3, 1905              Telephone Number 670-5131  
Zip Code 72512  
Number of Branches: Inside City — None; Outside City — 1

**Principal Officers:**

\*Doug Adams . . . . . Chm. & President  
Rose Heck . . . . . Vice Pres.  
Jean Ferguson. Vice Pres. & Cashier  
Donna Brown . . . . . Vice Pres.  
Sue Gleghorn. . . . . Assist. Cashier

**Directors:**

Doug Adams  
Rose Heck  
Barbara Adams  
Hubert Simpson  
Claude Jones  
L. Grey Dellinger  
Dr. Don Penly  
Roger Cunningham  
Don Adams

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	793	Demand dep., ind., part., corp. . . . .	1 992
U.S. Treasury securities ..	277	Time dep., ind., part., corp. 11	020
Oblig. of other U.S. Gov't agencies & corporations . . . . .	445	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	773	Dep. of States & subdivisions . . . . .	453
All other securities . . . . .	800	Certified & Officers' cks. . . . .	38
Loans, Net . . . . .	11 184	Total deposits. . . . .	<u>13 505</u>
Bank premises, furniture and fixtures . . . . .	397	Total liabilities . . . . .	<u>13 505</u>
All other assets . . . . .	2		
		<b>Equity Capital</b>	
		Capital (# shs. au. 11,200) .	280
		(# shs. otst. 11,200)	
		Surplus . . . . .	230
		Undivided profits & capital res. . . . .	<u>381</u>
		Total Equity Capital. . . . .	<u>891</u>
		Subordinated notes & debentures . . . . .	275
<b>TOTAL . . . . .</b>	<u><u>14 671</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 671</u></u>

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

Population 35,631

Garland County

Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611  
Zip Code 71901

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

**Principal Officers:**

Cecil W. Cupp ... Chm. of the Board  
\*Cecil W. Cupp, Jr. .... President &  
Chief Exec. Officer  
Ray L. Cash ..... Exec. Vice Pres.  
Charles L. Fager, Jr. ... Sr. Vice Pres.  
H. G. Gasbarre ..... Sr. Vice Pres.  
J. L. Jones ..... Sr. Vice Pres.  
Palmer Vanderburg .. Sr. Vice Pres.  
Eldon Sprague ..... Sr. Vice Pres.  
Paul Rothert ..... Vice Pres.  
Freeman Baldwin ..... Vice Pres.  
Jo Ann Bass ..... Vice Pres.  
Bob Biles ..... Vice Pres.  
J. O. Brown ..... Vice Pres.  
Floyd Bryant ..... Vice Pres.  
Frank Carnathan ..... Vice Pres.  
Johnny Boley ..... Vice Pres.  
Loyd Emerson ..... Vice Pres.  
Debert Graves . Vice Pres. & Cashier  
Mahlon Grigsby ..... Vice Pres.  
Carl Hardage ..... Vice Pres.  
Dale Hoggard ..... Vice Pres.  
Gary Blenden ..... Vice Pres.  
Gene Parker ..... Vice Pres.  
Ron Steed ..... Vice Pres.  
Jerry Thompson ..... Vice Pres.

**Principal Officers:**

Dorothy Wall ..... Vice Pres.  
Ralph White ..... Vice Pres.  
Frank Bolton ... V. Pres. & Auditor  
Ed Krenzeloek .... Travel - Manager  
Bob Hammerschmidt ... Mktg. Off.

**Directors:**

Frank M. Burton, M.D.  
Ray L. Cash  
Cecil W. Cupp  
Cecil W. Cupp, Jr.  
Gerald H. Fisher  
Robert E. Jones  
Walter Kleinman  
Norton Meek  
Roy L. Murphy  
Ray S. Smith, Jr.  
Marshall T. Steel  
Jim Randall  
Herman L. Wilson, Jr.  
Hill A. Wheatly  
C. Everett Fulgham  
Gaither C. Johnston, Jr.  
Gary E. Glenden

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories .....	18 282	part., corp. ....	35 698
U.S. Treasury securities ..	14 598	Time dep., ind., part., corp.	125 427
Oblig. of other U.S. Gov't		U.S. Gov't deposits .....	334
agencies & corporations	6 987	Dep. of States &	
Oblig. of States &		subdivisions .....	8 074
political subdivisions ...	16 457	All other deposits .....	2 185
All other securities .....	471	Certified & Officers' cks. ...	1 653
Excess funds sold .....	13 700	Total deposits. ....	173 371
Loans, Net .....	114 242	Excess funds purchased ..	4 100
Bank premises, furniture		All other liabilities .....	2 763
and fixtures .....	4 221	Total liabilities .....	180 234
All other assets .....	4 026		
		<b>Equity Capital</b>	
		Capital (# shs. au. 121,500) .	3 038
		(# shs. otst. 121,500)	
		Surplus .....	2 025
		Undivided profits &	
		capital res. ....	4 754
		Total Equity Capital. ...	9 817
		Subordinated notes &	
		debentures .....	2 933
<b>TOTAL</b> .....	<b>192 984</b>	<b>TOTAL</b> .....	<b>192 984</b>





# FIRST JACKSONVILLE BANK, JACKSONVILLE

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

## Principal Officers:

\*Kenneth Pat Wilson . . . . . President  
 Larry T. Wilson . . . . . Exec. Vice Pres.  
 Melda A. Rice . . . . . Sr. Vice Pres.  
 Sibyl H. Clay . . . . . Vice Pres. & Auditor  
 Jerry Davis . . . . . Vice Pres. & Loan Off.  
 Mary L. Dewey . . . . . Vice Pres.  
 Patrick Hagge . . . . . Vice Pres. & LO  
 William R. Pendleton . . . . . Vice Pres.  
 & LO  
 John S. Fortenbury . . . . . President,  
 First Jacksonville Mtg. Co.

## Directors:

Kenneth Pat Wilson, Chairman  
 Harry k. Dougherty  
 Joseph W. Gelzine  
 Bartus M. Gray  
 Lou Holtz  
 Melda A. Rice  
 Carl A. Williams  
 Larry T. Wilson  
 Thomas H. Wortham, M.D.

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	3 599	part., corp. . . . .	14 516
U.S. Treasury securities ..	1 493	Time dep., ind., part., corp.	24 691
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	83
agencies & corporations	1 940	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	3 307
political subdivisions . . .	11 110	Certified & Officers' cks. . .	630
All other securities . . . . .	279	Total deposits. . . . .	43 227
Excess funds sold . . . . .	6 100	Excess funds purchased ..	262
Loans, Net . . . . .	23 269	All other liabilities . . . . .	766
Bank premises, furniture		Total liabilities . . . . .	44 255
and fixtures . . . . .	1 108		
All other assets . . . . .	751		
		<b>Equity Capital</b>	
		Capital (# shs. au. 200,000) .	2 000
		(# shs. otst. 200,000)	
		Surplus . . . . .	1 000
		Undivided profits &	
		capital res. . . . .	2 394
		Total Equity Capital. . . .	5 394
<b>TOTAL . . . . .</b>	<b><u>49 649</u></b>	<b>TOTAL . . . . .</b>	<b><u>49 649</u></b>



**BANK OF NORTHEAST ARKANSAS, JONESBORO**

Population 33,000 Craighead County  
 Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131  
 Zip Code 72401  
 Number of Branches: Inside City — 2; Outside City — 1

**Principal Officers:**

\*Sloan Rianwater . . Chm. & President  
 Wm. I. Rainwater . . . Vice Chairman  
 Martha White . . . . . Assist. Cashier  
 Joyce Bridger . . . . . Vice Pres.  
 Gail Neblett . . . . . Assist. Cashier  
 Audrey Glenn . . . . . Vice Pres.  
 Loyce Mink . . . . . Assist. Vice Pres.  
 Max G. Cobb . . . . . Assist. Vice Pres.  
 Greg Miller . . . . . Assist. Vice Pres.  
 Eva Beeler . . . . . Assist. Vice Pres.  
 Linda McDaniel . . . . . Cashier  
 Brenda Griffith . . . . . Assist. Cashier  
 Mary Ann Bridger . . Assist. Cashier

**Directors:**

Sloan Rainwater  
 Wm. L. Rainwater  
 Weldon Rainwater, M.D.  
 Grover Poole, M.D.  
 Gerald G. Watkins  
 J. A. Tomlinson  
 A. B. Clark  
 Wallace Fowler, Advisory  
 Director

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 930	Demand dep., ind., part., corp. . . . .	6 000
U.S. Treasury securities . .	1 099	Time dep., ind., part., corp.	17 969
Oblig. of other U.S. Gov't agencies & corporations	1 549	U.S. Gov't deposits . . . . .	11
Oblig. of States & political subdivisions . . .	3 573	Dep. of States & subdivisions . . . . .	5 217
All other securities . . . . .	840	Certified & Officers' cks. . .	247
Excess funds sold . . . . .	1 500	Total deposits . . . . .	<u>29 444</u>
Loans, Net . . . . .	20 235	All other liabilities . . . . .	443
Bank premises, furniture and fixtures . . . . .	1 080	Total liabilities . . . . .	<u>29 887</u>
All other assets . . . . .	1 045		
		<b>Equity Capital</b>	
		Capital (# shs. au. 67,500) .	675
		(# shs. otst. 67,500)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	714
		Total Equity Capital. . . .	<u>2 139</u>
		Subordinated notes & debentures . . . . .	825
<b>TOTAL . . . . .</b>	<u><u>32 851</u></u>	<b>TOTAL . . . . .</b>	<u><u>32 851</u></u>

**CITIZENS BANK OF JONESBORO, JONESBORO**

Population 33,000 Craighead County  
 Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603  
 Zip Code 72401

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

**Principal Officers:**

- \*Herbert H. McAdams, II... Chm. of the Board & Chief Exec. Officer
- Walter A. DeRoeck ..... President
- Eugene B. Smith, Jr. .... Assist. to the Chairman
- H. Hall McAdams, III... Vice Chm. of the Bd. & Assist. Sec.
- Donald Timms..... Exec. Vice Pres.
- Ralph J. Halk ... Admin. Vice. Pres.
- Donald Crews ..... Vice Pres. & Sr. Operations Officer
- Robert C. Connor ..... Vice Pres.
- Lloyd E. (Bo) Roberts ... Marketing Director
- Bessie Hodges .... Vice Pres. & Sec.

**Directors:**

- Herbert H. McAdams, II
- H. Hall McAdams, III
- John C. Deacon
- Walter A. DeRoeck
- W. O. Doak
- Dr. James F. Gramling
- Frank Hall, Jr.
- Bill Hurt, Jr.
- Minor M. Markle
- Oscar J. Melton
- Dr. Carl R. Reng
- W. D. Roberts, Jr.
- Eugene B. Smith, Jr.
- Frank E. Walden
- Rollo White
- Dr. Durwood Wisdom

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	11 429	Demand dep., ind., part., corp.....	27 207
U.S. Treasury securities ..	14 287	Time dep., ind., part., corp.	69 705
Oblig. of other U.S. Gov't agencies & corporations	3 023	U.S. Gov't deposits .....	204
Oblig. of States & political subdivisions...	13 451	Dep. of States & subdivisions .....	4 284
All other securities .....	850	All other deposits .....	4 734
Excess funds sold .....	2 800	Certified & Officers' cks...	668
Loans, Net .....	74 565	Total deposits.....	106 802
Bank premises, furniture and fixtures .....	1 961	Excess funds purchased ..	5 851
All other assets .....	2 770	All other liabilities .....	2 664
		Total liabilities.....	115 317
		<b>Equity Capital</b>	
		Capital (# shs. au. 217,000) .	2 170
		(# shs. otst. 217,000)	
		Surplus.....	1 330
		Undivided profits & capital res. ....	3 899
		Total Equity Capital.....	7 399
		Subordinated notes & debentures .....	2 420
<b>TOTAL .....</b>	<b><u>125 136</u></b>	<b>TOTAL.....</b>	<b><u>125 136</u></b>

## FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 33,000                      Craighead County

Chartered December 22, 1976    P.O. Box 1209    Telephone Number 932-8372  
Zip Code 72401

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

### Principal Officers:

\*John E. Marcom . . . . . President  
 Ronald B. Jackson . Exec. Vice Pres.  
 C. Frank Falls . . . . . Exec. Vice Pres.  
 Everett Bandy . . . . . Sr. Vice Pres.  
 Bob Wimpy . . . . . Vice Pres.  
 Jerry Broadaway . . . . . Vice Pres.  
 Charles N. Files . . . . . Cashier

### Directors:

John E. Marcom  
 Mary L. Marcom  
 Dr. James Webb  
 W. C. Sloan Jr.  
 Charles M. Mooney  
 Doswell H. McDaniel  
 Harold Crall  
 Bill Brown  
 Edw. H. Cherry  
 James D. Hunt  
 Bob G. Bennett  
 Everett Bandy  
 Bearl Brooks

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 881	Demand dep., ind., part., corp. . . . .	10 401
U.S. Treasury securities ..	300	Time dep., ind., part., corp. . . . .	23 757
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 821	U.S. Gov't deposits . . . . .	70
Oblig. of States & political subdivisions . . . . .	3 039	Dep. of States & subdivisions . . . . .	6 760
All other securities . . . . .	914	All other deposits . . . . .	27
Excess funds sold . . . . .	648	Certified & Officers' cks. . . . .	597
Loans, Net . . . . .	30 481	Total deposits. . . . .	<u>41 612</u>
Bank premises, furniture and fixtures . . . . .	650	Excess funds purchased ..	1 425
All other assets . . . . .	1 307	All other liabilities . . . . .	<u>631</u>
		Total liabilities . . . . .	<u>43 668</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	973
		Total Equity Capital. . . . .	<u>2 473</u>
		Subordinated notes & debentures . . . . .	900
<b>TOTAL . . . . .</b>	<u><u>47 041</u></u>	<b>TOTAL . . . . .</b>	<u><u>47 041</u></u>

**MERCANTILE BANK, JONESBORO**

Population 33,000 Craighead County  
 Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521  
 Zip Code 72401  
 Number of Branches: Inside City — 4; Outside City — 2

**Principal Officers:**

\*Charles Frierson, III . . . President &  
 Chair. of the Board  
 George F. Delaney, Jr. . . . Exec. Vice  
 Pres.  
 Carey Smith . . . . . Sr. Vice Pres.  
 Earl Gairhan . . . . . Sr. Vice Pres.  
 Hugh Harrington. . . . . Vice Pres.  
 Naomi Craft. . . . . Vice Pres.  
 Norman Leonard . . . . . Vice Pres.

**Directors:**

Marystel Appleton  
 Millie Blindman  
 Roy Cooper  
 W. M. Freeze, Jr.  
 Lynn Greene  
 Raymond Heern  
 A. M. Heringer, Jr.  
 Ben Lamberth  
 Tom Loberg  
 J. C. Mahon  
 B. E. McKee, MD  
 Alan Patteson, Jr.  
 M. O. Peeler, MD  
 Frank Snellgrove  
 M. G. Spurlock  
 J. W. Ledbetter, MD

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	6 396	Demand dep., ind., part., corp. . . . .	20 995
U.S. Treasury securities . .	5 374	Time dep., ind., part., corp. . . . .	64 205
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 191	U.S. Gov't deposits . . . . .	148
Oblig. of States & political subdivisions . . . . .	12 993	Dep. of States & subdivisions . . . . .	7 579
All other securities . . . . .	739	All other deposits . . . . .	125
Excess funds sold . . . . .	6 430	Certified & Officers' cks. . . . .	794
Loans, Net . . . . .	65 506	Total deposits . . . . .	<u>93 846</u>
Bank premises, furniture and fixtures . . . . .	1 325	Excess funds purchased . . . . .	300
All other assets . . . . .	3 757	All other liabilities . . . . .	1 921
		Total liabilities . . . . .	<u>96 067</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 100,000) . . . . .	1 000
		(# shs. otst. 100,000)	
		Surplus . . . . .	2 225
		Undivided profits & capital res. . . . .	5 169
		Total Equity Capital . . . . .	<u>8 394</u>
		Subordinated notes & debentures . . . . .	250
<b>TOTAL . . . . .</b>	<u><u>104 711</u></u>	<b>TOTAL . . . . .</b>	<u><u>104 711</u></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  
 E. D. Yancey ..... President  
 W. R. Meador, Jr. .... Secretary  
 J. H. Graves ..... Vice Pres.  
 \*Jim Emfinger ..... Exec. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	331	Demand dep., ind., part., corp.....	1 621
U.S. Treasury securities ..	1 247	Time dep., ind., part., corp.	2 193
Oblig. of States & political subdivisions...	949	U.S. Gov't deposits .....	8
Excess funds sold .....	700	Dep. of States & subdivisions .....	522
Loans, Net .....	1 687	All other deposits .....	1
Bank premises, furniture and fixtures .....	118	Certified & Officers' cks...	7
		Total deposits .....	<u>4 352</u>
		All other liabilities .....	<u>32</u>
		Total liabilities .....	<u>4 384</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 2,800) ..	70
		(# shs. otst. 2,800)	
		Surplus .....	165
		Undivided profits & capital res.....	413
		Total Equity Capital. ...	<u>648</u>
<b>TOTAL .....</b>	<u><u>5 032</u></u>	<b>TOTAL .....</b>	<u><u>5 032</u></u>



**UNION STATE BANK, JUNCTION CITY**

Population 842 Union County  
 Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552  
 Zip Code 71749  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*John F. Marsh . . . . . President  
 Barbara Daniels . . . . . Cashier  
 Mary Alice Jones . . . Assist. 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. Shackelford, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	638	Demand dep., ind., part., corp. . . . .	1 808
U.S. Treasury securities ..	498	Time dep., ind., part., corp. . . . .	6 722
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 028	U.S. Gov't deposits . . . . .	197
Oblig. of States & political subdivisions . . . . .	353	Dep. of States & subdivisions . . . . .	631
All other securities . . . . .	207	Certified & Officers' cks. . . . .	36
Excess funds sold . . . . .	900	Total deposits . . . . .	9 394
Loans, Net . . . . .	6 451	All other liabilities . . . . .	89
Bank premises, furniture and fixtures . . . . .	82	Total liabilities . . . . .	9 483
All other assets . . . . .	210	<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	200
		Undivided profits & capital res. . . . .	384
		Total Equity Capital . . . . .	884
<b>TOTAL . . . . .</b>	<b>10 367</b>	<b>TOTAL . . . . .</b>	<b>10 367</b>

**BANK OF KENSETT, KENSETT**

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

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	307	Demand dep., ind., part., corp. . . . .	811
U.S. Treasury securities ..	692	Time dep., ind., part., corp.	194
All other securities . . . . .	116	U.S. Gov't deposits . . . . .	<u>153</u>
Excess funds sold . . . . .	538	Total deposits. . . . .	<u>1 158</u>
Loans, Net . . . . .	24	Total liabilities . . . . .	<u>1 158</u>
Bank premises, furniture and fixtures . . . . .	11		
		<b>Equity Capital</b>	
		Capital (# shs. au. 500) . . . .	50
		(# shs. otst. 500)	
		Surplus . . . . .	10
		Undivided profits & capital res. . . . .	<u>470</u>
		Total Equity Capital. . . .	530
<b>TOTAL . . . . .</b>	<u><u>1 688</u></u>	<b>TOTAL . . . . .</b>	<u><u>1 688</u></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:**

\*Wilson Bunch ..... President  
 Gary W. Bunch ..... Cashier  
 Tom Hargis ..... Vice Pres.  
 Fred Evon Bunch ..... Sec. & Treas.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	196	Demand dep., ind., part., corp.....	683
U.S. Treasury securities ..	599	Time dep., ind., part., corp.	713
Oblig. of other U.S. Gov't agencies & corporations	302	Total deposits.....	<u>1 396</u>
Oblig. of States & political subdivisions...	169	Total liabilities.....	<u>1 396</u>
Excess funds sold.....	100	<b>Equity Capital</b>	
Loans, Net .....	221	Capital (# shs. au. 400)....	10
		(# shs. otst. 400)	
		Surplus .....	40
		Undivided profits & capital res.....	<u>141</u>
		Total Equity Capital....	191
<b>TOTAL .....</b>	<u><u>1 587</u></u>	<b>TOTAL .....</b>	<u><u>1 587</u></u>

## BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,800                      Chicot County  
 Chartered October 14, 1937    P.O. Box 727    Telephone Number 265-2241  
    Zip Code 71653  
 Number of Branches: Inside City — 1; Outside City — None

### Principal Officers:

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

### 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, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 441	Demand dep., ind., part., corp. . . . .	6 343
U.S. Treasury securities . .	398	Time dep., ind., part., corp. . . . .	15 666
Oblig. of other U.S. Gov't agencies & corporations . . . . .	4 154	U.S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	4 235	Dep. of States & subdivisions . . . . .	1 927
Excess funds sold . . . . .	1 100	Certified & Officers' cks. . . . .	27
Loans, Net . . . . .	14 886	Total deposits . . . . .	<u>23 971</u>
Bank premises, furniture and fixtures . . . . .	296	All other liabilities . . . . .	<u>626</u>
All other assets . . . . .	608	Total liabilities . . . . .	<u>24 597</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	300
		(# shs. otst. 30,000)	
		Surplus . . . . .	1 350
		Undivided profits & capital res. . . . .	<u>871</u>
		Total Equity Capital . . . . .	<u>2 521</u>
<b>TOTAL . . . . .</b>	<u><u>27 118</u></u>	<b>TOTAL . . . . .</b>	<u><u>27 118</u></u>

**FIRST STATE BANK AND TRUST  
COMPANY, LAKE VILLAGE**

Population 3,800 Chicot County  
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366  
Zip Code 71653  
Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Fred P. Michael . . . . . President  
Ben V. Floriani . . . . . Exec. Vice Pres.  
Mike S. Cashion . . . . . Vice Pres. &  
Cashier  
Freddie Black . . . . . Assist. Vice Pres.  
& Trust  
Becky Brogdon . . . . . Assist. Cashier  
Linda Pearson . . . . . Assist. Cashier

**Directors:**

Charles S. Bennett  
Herman Berkemeyer  
Freddie Black  
James R. Burchfield  
Ohmer C. Burnside  
Mike S. Cashion  
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  
Ted Thornton

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 094	Demand dep., ind., part., corp. . . . .	2 545
U.S. Treasury securities . .	686	Time dep., ind., part., corp.	8 749
Oblig. of other U.S. Gov't agencies & corporations	500	Dep. of States & subdivisions . . . . .	924
Oblig. of States & political subdivisions . .	2 575	Certified & Officers' cks. . . . .	36
Excess funds sold . . . . .	2 000	Total deposits . . . . .	<u>12 254</u>
Loans, Net . . . . .	6 906	Total liabilities . . . . .	<u>12 254</u>
Bank premises, furniture and fixtures . . . . .	52		
		<b>Equity Capital</b>	
		Capital (# shs. au. 5,000) . .	100
		(# shs. otst. 5,000)	
		Surplus . . . . .	880
		Undivided profits & capital res. . . . .	309
		Total Equity Capital . . . . .	<u>1 289</u>
		Subordinated notes & debentures . . . . .	270
<b>TOTAL . . . . .</b>	<u><u>13 813</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 813</u></u>

**CITIZENS BANK OF LAVACA, LAVACA**

Population 860 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 — 1

**Principal Officers:**

\*James N. Patterson . . . . . President  
 Larry D. Hurst . . . . . V.P. & Cashier  
 Gary W. Carmack . . . . . Loan Officer  
 Susie Lee . . . . . Assist. Cashier  
 Wanda Leber . . . . . Assist. Cashier  
 Paulette Chronister . Assist. Cashier

**Directors:**

Ronald H. Udouj, Chairman  
 Larry D. Hurst, Secretary  
 James N. Patterson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	457	Demand dep., ind., part., corp. . . . .	1 392
U.S. Treasury securities . .	434	Time dep., ind., part., corp. . . . .	4 132
Oblig. of other U.S. Gov't agencies & corporations . . . . .	200	Dep. of States & subdivisions . . . . .	598
Oblig. of States & political subdivisions . . . . .	26	Certified & Officers' cks. . . . .	10
All other securities . . . . .	400	Total deposits . . . . .	6 132
Excess funds sold . . . . .	1 075	Total liabilities . . . . .	6 132
Loans, Net . . . . .	3 873	<b>Equity Capital</b>	
Bank premises, furniture and fixtures . . . . .	282	Capital (# shs. au. 7,200) . . . . .	180
All other assets . . . . .	5	(# shs. otst. 7,200)	
		Surplus . . . . .	170
		Undivided profits & capital res. . . . .	220
		Total Equity Capital . . . . .	570
		Subordinated notes & debentures . . . . .	50
TOTAL . . . . .	<u>6 752</u>	TOTAL . . . . .	<u>6 752</u>

**LEACHVILLE STATE BANK, LEACHVILLE**

Population 1,823      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 Bearden..... President  
 Edna L. Kennett... Exec. Vice Pres.  
 Linda Young ..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	339	Demand dep., ind., part., corp.....	1 591
U.S. Treasury securities ..	1 295	Time dep., ind., part., corp.	3 237
Oblig. of other U.S. Gov't agencies & corporations	1 432	Dep. of States & subdivisions .....	984
Oblig. of States & political subdivisions ...	1 387	Certified & Officers' cks...	<u>8</u>
Excess funds sold .....	600	Total deposits.....	<u>5 820</u>
Loans, Net .....	1 808	Total liabilities .....	<u>5 820</u>
Bank premises, furniture and fixtures .....	91	<b>Equity Capital</b>	
All other assets .....	<u>3</u>	Capital (# shs. au. 10,000) .	100
		(# shs. otst. 10,000)	
		Surplus .....	900
		Undivided profits & capital res.....	<u>135</u>
		Total Equity Capital... .	1 135
<b>TOTAL .....</b>	<u><u>6 955</u></u>	<b>TOTAL .....</b>	<u><u>6 955</u></u>

**LITTLE RIVER BANK, LEPANTO**

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

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

**Principal Officers:**

D. F. Portis . . . . . Chm. of Board  
 \*Grady Watkins, Jr. . . . . President  
 T. G. Thompson, Jr. . . . . Vice Pres./  
 Cashier  
 J. C. Portis . . . . . Vice Pres.  
 Blanche Nash . . . . . Assist. Cashier  
 David Chandler . . . . . Assist. Cashier

**Directors:**

D. F. Portis  
 Grady Watkins, Jr.  
 T. G. Thompson, Jr.  
 J. C. Portis  
 A. T. Bell  
 W. H. Cross  
 Danette P. Watkins  
 Julianne P. Ingram  
 Junaway Payne  
 Ernest B. Portis

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 018	Demand dep., ind., part., corp. . . . .	2 860
U.S. Treasury securities . .	1 483	Time dep., ind., part., corp. . . . .	9 808
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 584	U.S. Gov't deposits . . . . .	21
Oblig. of States & political subdivisions . . . . .	2 558	Dep. of States & subdivisions . . . . .	1 428
All other securities . . . . .	25	Certified & Officers' cks. . . . .	61
Excess funds sold . . . . .	1 100	Total deposits . . . . .	<u>14 178</u>
Loans, Net . . . . .	7 301	All other liabilities . . . . .	<u>245</u>
Bank premises, furniture and fixtures . . . . .	42	Total liabilities . . . . .	<u>14 423</u>
All other assets . . . . .	389		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	400
		(# shs. otst. 4,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	677
		Total Equity Capital. . . . .	<u>2 077</u>
<b>TOTAL . . . . .</b>	<u><u>16 500</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 500</u></u>



**LESLIE STATE BANK, LESLIE**

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

**Principal Officers:**

\*Jim Tilley . . . . . Chm. of Board  
 Ben Allen . . . . . President  
 Bill Seeger . . . . . Exec. Vice Pres.  
 Helen McBride . . . . . Sr. Vice Pres.  
 Ronnie Housley . . . . . Assist. Vice Pres.  
 Mary Jane Horton . . . . . Cashier

**Directors:**

Jim Tilley  
 Ben Allen  
 Jerald Barnett  
 Bill Seeger  
 Virgil Blair  
 Lex Treece  
 Bob Derickson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	511	Demand dep., ind., part., corp. . . . .	1 821
U.S. Treasury securities . .	1 011	Time dep., ind., part., corp. . . . .	6 474
Oblig. of other U.S. Gov't agencies & corporations . . . . .	600	U.S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . . . .	657	Dep. of States & subdivisions . . . . .	430
Excess funds sold . . . . .	1 300	Certified & Officers' cks. . . . .	6
Loans, Net . . . . .	5 158	Total deposits . . . . .	<u>8 734</u>
Bank premises, furniture and fixtures . . . . .	102	All other liabilities . . . . .	<u>109</u>
All other assets . . . . .	181	Total liabilities . . . . .	<u>8 843</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,300) . .	130
		(# shs. otst. 1,300)	
		Surplus . . . . .	375
		Undivided profits & capital res. . . . .	<u>172</u>
		Total Equity Capital. . . . .	<u>677</u>
<b>TOTAL . . . . .</b>	<u><u>9 520</u></u>	<b>TOTAL . . . . .</b>	<u><u>9 520</u></u>

## PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,900 Lafayette County  
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244  
Zip Code 71845  
Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

J. C. Landes . . . . Chm. of the Board  
\*W. H. Triplett, Jr. . . . . President  
Charles H. Moore . . . Exec. Vice Pres.  
Wilma Willbanks . . . . . Vice Pres. &  
Cashier

**Directors:**

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 063	Demand dep., ind., part., corp. . . . .	3 041
U.S. Treasury securities ..	1 549	Time dep., ind., part., corp.	12 485
Oblig. of other U.S. Gov't agencies & corporations	2 541	U.S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . .	2 533	Dep. of States & subdivisions . . . . .	1 165
All other securities . . . . .	22	Certified & Officers' cks. . . .	178
Excess funds sold . . . . .	600	Total deposits . . . . .	<u>16 882</u>
Loans, Net . . . . .	8 816	Total liabilities . . . . .	<u>16 882</u>
Bank premises, furniture and fixtures . . . . .	85		
All other assets . . . . .	120	<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	650
		Undivided profits & capital res. . . . .	<u>697</u>
		Total Equity Capital . . .	1 447
<b>TOTAL . . . . .</b>	<u><u>18 329</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 329</u></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. Cox... Exec. Vice Pres.  
 Larry Karnes..... Vice Pres.  
 Darlene Cheatham.. Assist. V. Pres.  
 Ronnie Rinehart..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 673	Demand dep., ind., part., corp.....	4 245
U.S. Treasury securities ..	2 049	Time dep., ind., part., corp.	15 705
Oblig. of other U.S. Gov't agencies & corporations	1 302	U.S. Gov't deposits .....	3
Oblig. of States & political subdivisions...	3 249	Dep. of States & subdivisions.....	1 270
All other securities.....	75	Certified & Officers' cks...	34
Excess funds sold.....	755	Total deposits.....	21 257
Loans, Net .....	13 672	All other liabilities .....	483
Bank premises, furniture and fixtures .....	152	Total liabilities.....	21 740
All other assets .....	523		
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus .....	200
		Undivided profits & capital res.....	1 010
		Total Equity Capital....	1 410
		Subordinated notes & debentures .....	300
<b>TOTAL .....</b>	<b>23 450</b>	<b>TOTAL .....</b>	<b>23 450</b>

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

Population 139,703 Pulaski County  
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700  
Zip Code 72207

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

**Principal Officers:**

\*James C. East... Chief Exec. Officer  
J. A. McEntire, III... Vice Chm. of  
the Board  
Thomas Purifoy... Exec. Vice Pres.  
Robert C. Magee... Sr. Vice Pres.  
K. G. McRae... Vice Pres., Cashier  
James N. Pierce... Vice Pres.  
James E. Brantley... Vice Pres.  
L. Thomas Chapman... Vice Pres.  
Marilyn Pearce... Vice Pres.  
Carl Vess... Vice Pres.  
Jimmy D. Sullivan... Vice Pres.  
Ron King... Trust Officer

**Directors:**

David Banks  
Troy D. Churchman  
William Cockrell  
James C. East  
Thomas L. Hodges  
J. A. McEntire, III  
Thomas Purifoy  
Mark V. Williamson  
R. L. Shultz, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	3 454	Demand dep., ind., part., corp.....	14 662
U.S. Treasury securities ..	4 656	Time dep., ind., part., corp.	25 566
Oblig. of other U.S. Gov't agencies & corporations	10 407	U.S. Gov't deposits .....	27
Oblig. of States & political subdivisions...	3 871	Dep. of States & subdivisions .....	3 075
All other securities .....	45	All other deposits .....	901
Excess funds sold .....	1 000	Certified & Officers' cks... ..	347
Loans, Net .....	26 747	Total deposits .....	44 578
Bank premises, furniture and fixtures .....	3 570	Excess funds purchased ..	3 695
All other assets .....	3 427	All other liabilities .....	4 494
		Total liabilities .....	52 767
		<b>Equity Capital</b>	
		Capital (# shs. au. 226,000) ..	1 663
		(# shs. otst. 166,331)	
		Surplus .....	1 200
		Undivided profits & capital res.....	247
		Total Equity Capital...	3 110
		Subordinated notes & debentures .....	1 300
<b>TOTAL .....</b>	<b><u>57 177</u></b>	<b>TOTAL .....</b>	<b><u>57 177</u></b>



**FIRST STATE BANK, LONOKE**

Population 3,470 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 . . . . Chm. & President  
 Charles E. Ford . . . . Exec. Vice Pres.  
 J. W. Rye . . . . . Assist. Vice Pres.  
 Linda Browning . . . . Assist. Cashier  
 Mary Strickland . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 183	Demand dep., ind., part., corp. . . . .	7 897
U.S. Treasury securities ..	796	Time dep., ind., part., corp. . . . .	15 781
Oblig. of States & political subdivisions . . . . .	2 758	U.S. Gov't deposits . . . . .	37
Excess funds sold . . . . .	9 000	Dep. of States & subdivisions . . . . .	3 676
Loans, Net . . . . .	15 952	Certified & Officers' cks. . . . .	92
Bank premises, furniture and fixtures . . . . .	214	Total deposits. . . . .	<u>27 483</u>
All other assets . . . . .	924	All other liabilities . . . . .	410
		Total liabilities . . . . .	<u>27 893</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 16,000) . . . . .	400
		(# shs. otst. 16,000)	
		Surplus . . . . .	1 600
		Undivided profits & capital res. . . . .	1 934
		Total Equity Capital. . . . .	<u>3 934</u>
<b>TOTAL . . . . .</b>	<u><u>31 827</u></u>	<b>TOTAL . . . . .</b>	<u><u>31 827</u></u>

# FARMERS 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:**

\*R. S. Warnock, Jr. . . . . President  
 Mrs. T. H. Reeves . . . . . Vice Pres.  
 Cameron Dodson . . . . . Vice Pres.  
 T. H. Bradley, Jr. . . . . Vice Pres.  
 Dean Reagan . . . . . Exec. Vice Pres.  
 & Cashier  
 M. E. Fitzpatrick . Assist. Vice Pres.  
 & Assist. Cashier

**Directors:**

T. H. Bradley, Jr.  
 Bob L. Burns  
 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, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 259	Demand dep., ind., part., corp. . . . .	10 435
U.S. Treasury securities . .	5 263	Time dep., ind., part., corp. . . . .	15 248
Oblig. of other U.S. Gov't agencies & corporations . . . . .	8 274	U.S. Gov't deposits . . . . .	24
Oblig. of States & political subdivisions . . . . .	9 135	Dep. of States & subdivisions . . . . .	1 866
Excess funds sold . . . . .	150	Certified & Officers' cks. . . . .	126
Loans, Net . . . . .	6 051	Total deposits . . . . .	<u>27 699</u>
Bank premises, furniture and fixtures . . . . .	371	All other liabilities . . . . .	372
All other assets . . . . .	432	Total liabilities . . . . .	<u>28 071</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	500
		Undivided profits & capital res. . . . .	3 264
		Total Equity Capital . . . . .	<u>3 864</u>
<b>TOTAL . . . . .</b>	<u><u>31 935</u></u>	<b>TOTAL . . . . .</b>	<u><u>31 935</u></u>

**BANK OF MALVERN, MALVERN**

Population 10,000 Hot Spring County  
 Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966  
 Zip Code 72104

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

**Principal Officers:**

\*Paul L. Offutt . . . . . President & CEO  
 Glenville Rhodes . . . Chmn. of Board  
 James D. Ferguson . . . Exec. V. Pres.  
 Donald J. Tackett . . . . . Vice Pres. &  
 Cashier  
 Joe Clem. . . . . Assist. Vice Pres.

**Directors:**

Glenville Rhodes  
 Paul L. Offutt  
 Ray N. Boyle  
 Sam R. Clark  
 Dorsey D. Glover  
 W. H. Glover  
 Joe C. Keith  
 Cary Young  
 Tom Ross Young, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 133	Demand dep., ind., part., corp. . . . .	8 039
U.S. Treasury securities . .	8 490	Time dep., ind., part., corp. . . . .	20 636
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 580	U.S. Gov't deposits . . . . .	40
Oblig. of States & political subdivisions . . . . .	5 202	Dep. of States & subdivisions . . . . .	2 495
All other securities . . . . .	330	Certified & Officers' cks. . . . .	158
Excess funds sold . . . . .	1 400	Total deposits . . . . .	<u>31 368</u>
Loans, Net . . . . .	14 190	Excess funds purchased . . . . .	300
Bank premises, furniture and fixtures . . . . .	266	All other liabilities . . . . .	587
All other assets . . . . .	753	Total liabilities . . . . .	<u>32 255</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) . . . . .	300
		(# shs. otst. 12,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	1 589
		Total Equity Capital. . . . .	<u>3 089</u>
<b>TOTAL . . . . .</b>	<u><u>35 344</u></u>	<b>TOTAL . . . . .</b>	<u><u>35 344</u></u>



**PEOPLES BANK, MAMMOTH SPRING**

Population 1,099 Fulton County  
 Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235  
 Zip Code 72554

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	539	Demand dep., ind., part., corp. . . . .	2 440
U.S. Treasury securities . .	1 695	Time dep., ind., part., corp. . . . .	5 599
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 539	U.S. Gov't deposits . . . . .	5
Oblig. of States & political subdivisions . . . . .	1 635	Dep. of States & subdivisions . . . . .	<u>590</u>
Loans, Net . . . . .	2 938	Total deposits . . . . .	<u>8 634</u>
Bank premises, furniture and fixtures . . . . .	301	Total liabilities . . . . .	<u>8 634</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	200
		Undivided profits & capital res. . . . .	<u>713</u>
		Total Equity Capital . . . . .	1 013
<b>TOTAL . . . . .</b>	<u><u>9 647</u></u>	<b>TOTAL . . . . .</b>	<u><u>9 647</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. Cheadle..... Chairman  
 Lora M. Fleeman ..... President  
 \*Max H. Schrader .. Exec. Vice Pres.  
 Hulen Faulkner..... Sec/Vice Pres.  
 Norma Jackson..... Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	518	Demand dep., ind., part., corp.....	1 603
U.S. Treasury securities ..	415	Time dep., ind., part., corp.	3 034
Oblig. of other U.S. Gov't agencies & corporations	900	U.S. Gov't deposits .....	28
Oblig. of States & political subdivisions...	359	Dep. of States & subdivisions.....	937
Excess funds sold .....	575	Certified & Officers' cks...	16
Loans, Net .....	3 569	Total deposits.....	<u>5 618</u>
Bank premises, furniture and fixtures .....	109	Total liabilities .....	<u>5 618</u>
All other assets .....	12	<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	100
		(# shs. otst. 10,000)	
		Surplus .....	250
		Undivided profits & capital res.....	489
		Total Equity Capital. ...	839
<b>TOTAL .....</b>	<u><u>6 457</u></u>	<b>TOTAL .....</b>	<u><u>6 457</u></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:**

Bruce H. Shaw . . . . . Chm. of Board  
 \*Joe McCain . . . . . President  
 Richard D. Foster . . . . . Vice Pres.  
 Richard B. Shaw . . . . . Vice Pres.  
 Gilmer K. Dixon . . . . . Vice Pres.  
 Melba Conaway . . . . . Cashier  
 Paula Coward . . . . . Assist. Cashier  
 Liz Hoppengartner . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	648	Demand dep., ind., part., corp. . . . .	2 990
Oblig. of other U.S. Gov't agencies & corporations . . . . .	900	Time dep., ind., part., corp. . . . .	7 156
Oblig. of States & political subdivisions . . . . .	1 694	U.S. Gov't deposits . . . . .	4
Excess funds sold . . . . .	2 750	Dep. of States & subdivisions . . . . .	942
Loans, Net . . . . .	6 192	Certified & Officers' cks. . . . .	24
Bank premises, furniture and fixtures . . . . .	184	Total deposits . . . . .	<u>11 116</u>
All other assets . . . . .	259	All other liabilities . . . . .	<u>300</u>
		Total liabilities . . . . .	<u>11 416</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 9,600) . . . . .	240
		(# shs. otst. 9,600)	
		Surplus . . . . .	240
		Undivided profits & capital res. . . . .	731
		Total Equity Capital . . . . .	<u>1 211</u>
<b>TOTAL . . . . .</b>	<u><b>12 627</b></u>	<b>TOTAL . . . . .</b>	<u><b>12 627</b></u>

**FARMERS AND MERCHANTS BANK, MARIANNA**

Population 6,197 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. McClain . . . . . President  
 James T. McMahan, II . . . Vice Pres.  
 Mary Dupuy . . . . . Cashier  
 Marie Vickers . . . . . Assist. Cashier  
 Letha H. Smith . . . . . Assist. Cashier

**Directors:**

John F. Miller, Chairman  
 James D. Burkett  
 Dan H. Felton, III  
 Jack R. Gentry  
 Thomas H. Gist, Jr.  
 William J. McClain  
 James T. McMahan, II  
 Robert F. Mahan  
 J. B. Smith  
 D. E. Webb, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	856	Demand dep., ind., part., corp. . . . .	3 650
U.S. Treasury securities . .	675	Time dep., ind., part., corp. . . . .	5 767
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 198	U.S. Gov't deposits . . . . .	18
Oblig. of States & political subdivisions . . . . .	1 425	Dep. of States & subdivisions . . . . .	882
All other securities . . . . .	573	Certified & Officers' cks. . . . .	34
Excess funds sold . . . . .	1 300	Total deposits . . . . .	<u>10 351</u>
Loans, Net . . . . .	4 227	All other liabilities . . . . .	36
Bank premises, furniture and fixtures . . . . .	143	Total liabilities . . . . .	<u>10 387</u>
All other assets . . . . .	18		
		<b>Equity Capital</b>	
		Capital (# shs. au. 3,000) . . . . .	75
		(# shs. otst. 3,000)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	153
		Total Equity Capital . . . . .	<u>1 028</u>
<b>TOTAL . . . . .</b>	<u><u>11 415</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 415</u></u>

**CITIZENS BANK, MARION**

Population 3,300 Crittenden County  
 Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232  
 Zip Code 72364  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*A. J. Lumpkin . . . . . President  
 William R. Reynolds . . . . . Vice Pres.  
 Mary L. Hoskins . . . . . Cashier  
 Ida Mae Williams . . . Assist. Cashier  
 Lucille H. Brackin . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 327	Demand dep., ind., part., corp. . . . .	2 979
U.S. Treasury securities . .	525	Time dep., ind., part., corp. U.S. Gov't deposits . . . . .	5 090 3
Oblig. of other U.S. Gov't agencies & corporations	2 101	Dep. of States & subdivisions . . . . .	2 900
Oblig. of States & political subdivisions . . .	4 327	Certified & Officers' cks. . . . .	32
Excess funds sold . . . . .	750	Total deposits . . . . .	11 004
Loans, Net . . . . .	4 021	All other liabilities . . . . .	118
Bank premises, furniture and fixtures . . . . .	141	Total liabilities . . . . .	11 122
All other assets . . . . .	1		
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,500) . .	150
		(# shs. otst. 1,500)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	1 121
		Total Equity Capital . . . . .	2 071
<b>TOTAL . . . . .</b>	<u>13 193</u>	<b>TOTAL . . . . .</b>	<u>13 193</u>

**MARKED TREE BANK, MARKED TREE**

Population 3,300 Poinsett County  
 Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600  
 Zip Code 72365  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*John Brunner, Jr. . . . . President  
 J. P. Hutchins . . . . . Cashier  
 Frances Whitlow . . . Assist. Cashier  
 Louise Anglin . . . . . Assist. Cashier  
 Norma Hendrix . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 004	Demand dep., ind., part., corp. . . . .	4 253
U.S. Treasury securities . .	7 121	Time dep., ind., part., corp. . . . .	8 532
Oblig. of other U.S. Gov't agencies & corporations . . . . .	2 275	U.S. Gov't deposits . . . . .	18
Oblig. of States & political subdivisions . . . . .	977	Dep. of States & subdivisions . . . . .	453
Excess funds sold . . . . .	800	Certified & Officers' cks. . . . .	111
Loans, Net . . . . .	2 440	Total deposits. . . . .	<u>13 367</u>
Bank premises, furniture and fixtures . . . . .	88	Total liabilities . . . . .	<u>13 367</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 2,500) . . . . .	250
		(# shs. otst. 2,500)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	788
		Total Equity Capital. . . . .	<u>1 338</u>
<b>TOTAL . . . . .</b>	<u><u>14 705</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 705</u></u>

**THE CITIZENS BANK, MARSHALL**

Population 1,397 Searcy County  
 Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341  
 Zip Code 72650  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Jim Tilley ..... Chairman  
 Jerald M. Barnett... Vice Chairman  
 \*James W. Daniel..... President  
 Bill O. Watts ..... Sr. Vice Pres.  
 Malcolm Winters ..... Vice Pres.  
 Danny Horton ... Assist. Vice Pres.  
 Brenda Harness ..... Cashier  
 Bernece Myatt ..... Assist. Cashier  
 Patsy Massey ..... Assist. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 472	Demand dep., ind., part., corp.....	3 795
U.S. Treasury securities ..	345	Time dep., ind., part., corp.	8 904
Oblig. of other U.S. Gov't agencies & corporations	528	U.S. Gov't deposits .....	17
Oblig. of States & political subdivisions ...	546	Dep. of States & subdivisions .....	1 362
Excess funds sold .....	1 200	Certified & Officers' cks...	8
Loans, Net .....	10 870	Total deposits.....	<u>14 086</u>
Bank premises, furniture and fixtures .....	247	All other liabilities .....	<u>152</u>
All other assets .....	457	Total liabilities.....	<u>14 238</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	400
		(# shs. otst. 4,000)	
		Surplus .....	500
		Undivided profits & capital res.....	<u>227</u>
		Total Equity Capital....	<u>1 127</u>
		Subordinated notes & debentures .....	300
<b>TOTAL .....</b>	<u><u>15 665</u></u>	<b>TOTAL .....</b>	<u><u>15 665</u></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 E. Shackelford, Jr. . V. Pres.  
 Frank G. Wallace. Assist. Vice Pres.  
 Patty S. Russell . . . . . Cashier  
 Corinne S. Williams. Assist. Cashier  
 Bobbie Chisnall. . . . . Assist. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	501	Demand dep., ind., part., corp. . . . .	2 743
U.S. Treasury securities . .	2 532	Time dep., ind., part., corp. .	6 441
Oblig. of other U.S. Gov't agencies & corporations	3 451	U.S. Gov't deposits . . . . .	11
Oblig. of States & political subdivisions . . .	2 335	Dep. of States & subdivisions . . . . .	978
Excess funds sold . . . . .	350	Certified & Officers' cks. . .	19
Loans, Net . . . . .	2 302	Total deposits. . . . .	<u>10 192</u>
Bank premises, furniture and fixtures . . . . .	75	Total liabilities . . . . .	<u>10 192</u>
All other assets . . . . .	17	<b>Equity Capital</b>	
		Capital (# shs. au. 6,000) . .	150
		(# shs. otst. 6,000)	
		Surplus . . . . .	500
		Undivided profits & capital res. . . . .	721
		Total Equity Capital. . . . .	<u>1 371</u>
<b>TOTAL . . . . .</b>	<u><u>11 563</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 563</u></u>



**BANK OF McCRORY, McCRORY**

Population 1,922 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. Arnof . . . . . Chm. of the Board  
 John G. Thompson . . Vice Chairman  
 H. Ripley Thompson . . Sr. Vice Pres.  
 John D. Eldridge . . . . Sr. Vice Pres.  
 Hulon Cain . . . . . President  
 James Taylor . . . . . Cashier  
 Bobby Trotter . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	4 617	Demand dep., ind., part., corp. . . . .	10 152
U.S. Treasury securities . .	2 800	Time dep., ind., part., corp. . . . .	16 945
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 200	U.S. Gov't deposits . . . . .	19
Oblig. of States & political subdivisions . . . . .	4 552	Dep. of States & subdivisions . . . . .	1 246
All other securities . . . . .	81	Certified & Officers' cks. . . . .	66
Excess funds sold . . . . .	3 700	Total deposits . . . . .	28 428
Loans, Net . . . . .	10 459	All other liabilities . . . . .	743
Bank premises, furniture and fixtures . . . . .	139	Total liabilities . . . . .	29 171
All other assets . . . . .	641		
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) . . . . .	300
		(# shs. otst. 12,000)	
		Surplus . . . . .	950
		Undivided profits & capital res. . . . .	1 768
		Total Equity Capital . . . . .	3 018
<b>TOTAL . . . . .</b>	<b><u>32 189</u></b>	<b>TOTAL . . . . .</b>	<b><u>32 189</u></b>

**McGEHEE BANK, McGEHEE**

Population 5,411 Desha County  
 Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151  
 Zip Code 71654

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

**Principal Officers:**

Sam Bowman . . . . . Chm. of Board  
 J. H. Potter . . . . . Vice Chm. of Board  
 \*Bill Bowman . . . . . President  
 Mark E. Sherland, Jr. . . Sr. Vice Pres.  
 W. W. Williams, Jr. . . . Exec. V. Pres.  
 Tom Bartholomew . . . . . Vice Pres. Agri.  
 Charles Lloyd . . . . . Vice Pres. Time Pay  
 Robert Keller . . . . . V. Pres. Real Estate  
 Roy Ferrell . . . . . Vice Pres. Data Proc.  
 Rick Gilliam . . . . . Cashier

**Directors:**

Robert H. Adcock  
 Fred P. Blanks  
 Jimmy Buford  
 Bill Elliott  
 John L. Maier, Jr.  
 Buren Sharpe  
 James N. Smith  
 W. A. Smith  
 Cecil Simpson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 549	Demand dep., ind., part., corp. . . . .	6 975
U.S. Treasury securities ..	1 118	Time dep., ind., part., corp. . . . .	29 090
Oblig. of States & political subdivisions . . . .	4 221	U.S. Gov't deposits . . . . .	26
All other securities . . . . .	141	Dep. of States & subdivisions . . . . .	4 471
Excess funds sold . . . . .	7 590	Certified & Officers' cks. . . . .	208
Loans, Net . . . . .	30 077	Total deposits. . . . .	<u>40 770</u>
Bank premises, furniture and fixtures . . . . .	417	Excess funds purchased ..	1 000
All other assets . . . . .	976	All other liabilities . . . . .	548
		Total liabilities . . . . .	<u>42 318</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 80,000) . . . . .	1 000
		(# shs. otst. 80,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	2 571
		Total Equity Capital. . . . .	<u>4 771</u>
<b>TOTAL . . . . .</b>	<u><u>47 089</u></u>	<b>TOTAL . . . . .</b>	<u><u>47 089</u></u>

**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. V. Pres.  
 Charles C. Miller . . . . . Vice Pres.  
 Gwenn Lea . . . . . Vice Pres.  
 A. J. Younger . . . . . Cashier  
 Ernestine Marlin . . . Assist. Cashier  
 Mary Tate . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	805	Demand dep., ind., part., corp. . . . .	3 684
U.S. Treasury securities . .	578	Time dep., ind., part., corp. . . . .	5 175
Oblig. of other U.S. Gov't agencies & corporations	1 162	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . .	2 891	Dep. of States & subdivisions . . . . .	1 007
Excess funds sold . . . . .	250	Certified & Officers' cks. . . . .	<u>50</u>
Loans, Net . . . . .	5 140	Total deposits. . . . .	<u>9 918</u>
Bank premises, furniture and fixtures . . . . .	417	All other liabilities . . . . .	<u>31</u>
All other assets . . . . .	11	Total liabilities . . . . .	<u>9 949</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	<u>805</u>
		Total Equity Capital. . . . .	<u>1 205</u>
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<b><u>11 254</u></b>	<b>TOTAL . . . . .</b>	<b><u>11 254</u></b>

## THE UNION BANK OF MENA, MENA

Population 4,850                  Polk County  
Chartered July 25, 1934    P.O. Box 898    Telephone Number 394-2211  
   Zip Code 71953  
Number of Branches: Inside City — None; Outside City — 1

### Principal Officers:

Clift C. Lane . . . . . Chm. of Board  
\*Bill Lauck Wood . . . . . President and  
   Chief Exec. Off.  
Gary W. Gardner . . . . . Vice Pres.  
Gregory Bourns . . . . . Vice Pres.  
L. L. Morrow . . . . . Vice Pres.  
R. A. Carver . . . . . Vice Pres.  
Buddy Newbolt . . Assist. Vice Pres.  
Ruby Lunsford . . . . . Cashier  
Eva Capehart . . . . . Assist. Cashier  
Mildred Brown . . . . . Assist. Cashier  
Jesse Sullivan . . . Assist. Vice Pres.  
Jim Neugent . . . Data Process. Mgr.

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 553	Demand dep., ind., part., corp. . . . .	9 640
U.S. Treasury securities ..	2 202	Time dep., ind., part., corp. . . . .	22 003
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 522	U.S. Gov't deposits . . . . .	145
Oblig. of States & political subdivisions . . . . .	9 146	Dep. of States & subdivisions . . . . .	1 692
All other securities . . . . .	617	Certified & Officers' cks. . . . .	185
Excess funds sold . . . . .	1 500	Total deposits . . . . .	<u>33 665</u>
Loans, Net . . . . .	19 955	All other liabilities . . . . .	<u>945</u>
Bank premises, furniture and fixtures . . . . .	332	Total liabilities . . . . .	<u>34 610</u>
All other assets . . . . .	874	<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) . . . . .	1 200
		(# shs. otst. 12,000)	
		Surplus . . . . .	1 200
		Undivided profits & capital res. . . . .	<u>2 691</u>
		Total Equity Capital. . . . .	<u>5 091</u>
<b>TOTAL . . . . .</b>	<u><u>39 701</u></u>	<b>TOTAL . . . . .</b>	<u><u>39 701</u></u>

**MONETTE STATE BANK, MONETTE**

Population 1,100 Craighead County  
 Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493  
 Zip Code 72447

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

**Principal Officers:**

\*Donald Kirksey . . . . . President  
 Shirley Bronaugh . . . . . Sr. Vice Pres.  
 Verlene Fullen . Vice Pres. & Cashier  
 Billy Clark . . . . . Vice Pres.  
 Revis Stewart . . . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3 464	Demand dep., ind., part., corp. . . . .	5 347
Oblig. of other U.S. Gov't agencies & corporations . . . . .	700	Time dep., ind., part., corp. . . . .	12 964
Oblig. of States & political subdivisions . . . . .	4 943	U.S. Gov't deposits . . . . .	8
All other securities . . . . .	150	Dep. of States & subdivisions . . . . .	1 410
Loans, Net . . . . .	12 379	Certified & Officers' cks. . . . .	129
Bank premises, furniture and fixtures . . . . .	196	Total deposits. . . . .	<u>19 858</u>
All other assets . . . . .	71	Total liabilities . . . . .	<u>19 858</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	200
		(# shs. otst. 4,000)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	<u>1 045</u>
		Total Equity Capital. . . . .	<u>2 045</u>
<b>TOTAL . . . . .</b>	<u><u>21 903</u></u>	<b>TOTAL . . . . .</b>	<u><u>21 903</u></u>

## COMMERCIAL BANK AND TRUST CO., MONTICELLO

Population 11,000                      Drew County  
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221  
Zip Code 71655  
Number of Branches: Inside City — 2; Outside City — None

### Principal Officers:

\*Bennie Ryburn, Sr. . . . . Chairman  
Reginald Glover . . . . . President  
Bobby Hyatt . . . . . Vice Pres.  
Bill White . . . . . Vice Pres.  
Kenneth Allbritton . . . . . Vice Pres.

### Directors:

E. A. Baker  
Cole Castellaw  
Lamar Miles  
W. E. Smith  
Frank Wolfe  
Kim Ward  
John Spivey  
Charles Gibson  
Phillip Davis  
James Burks

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1960

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 276	Demand dep., ind., part., corp. . . . .	6 677
U.S. Treasury securities . .	780	Time dep., ind., part., corp. . . . .	20 163
Oblig. of other U.S. Gov't agencies & corporations . . . . .	775	U.S. Gov't deposits . . . . .	104
Oblig. of States & political subdivisions . . . . .	4 485	Dep. of States & subdivisions . . . . .	1 439
All other securities . . . . .	1	All other deposits . . . . .	24
Excess funds sold . . . . .	400	Certified & Officers' cks. . . . .	432
Loans, Net . . . . .	22 842	Total deposits . . . . .	<u>28 839</u>
Bank premises, furniture and fixtures . . . . .	218	All other liabilities . . . . .	<u>861</u>
All other assets . . . . .	698	Total liabilities . . . . .	<u>29 700</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) . . . . .	200
		(# shs. otst. 8,000)	
		Surplus . . . . .	1 400
		Undivided profits & capital res. . . . .	<u>1 175</u>
		Total Equity Capital. . . . .	<u>2 775</u>
<b>TOTAL . . . . .</b>	<u><u>32 475</u></u>	<b>TOTAL . . . . .</b>	<u><u>32 475</u></u>

**UNION BANK & TRUST  
COMPANY, MONTICELLO**

Population 11,000 Drew County  
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453  
Zip Code 71655  
Number of Branches: Inside City — 1; Outside City — 1

**Principal Officers:**

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

**Directors:**

Zach McClendon-Chairman  
William K. Ball  
Brown Calhoun  
Frank Carson, Jr.  
Billy Hartness  
Charles E. Jackson  
W. Frank Jackson  
Zach McClendon, Jr.  
Wells Moffatt  
Dr. J. P. Price  
A. C. Thompson  
Allan G. Williams  
G. R. Campster  
Juan Trotter

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 023	Demand dep., ind., part., corp. . . . .	8 852
U.S. Treasury securities . .	4 347	Time dep., ind., part., corp. . . . .	27 973
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 689	U.S. Gov't deposits . . . . .	45
Oblig. of States & political subdivisions . . . . .	10 314	Dep. of States & subdivisions . . . . .	2 741
Excess funds sold . . . . .	2 050	All other deposits . . . . .	5 928
Loans, Net . . . . .	27 381	Certified & Officers' cks. . . . .	240
Bank premises, furniture and fixtures . . . . .	937	Total deposits. . . . .	<u>45 779</u>
All other assets . . . . .	846	All other liabilities . . . . .	1 133
		Total liabilities . . . . .	<u>46 912</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 64,000) . . . . .	1 000
		(# shs. otst. 64,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	<u>1 675</u>
		Total Equity Capital. . . . .	<u>3 675</u>
<b>TOTAL . . . . .</b>	<u><u>50 587</u></u>	<b>TOTAL . . . . .</b>	<u><u>50 587</u></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 — 1; Outside City — 1

**Principal Officers:**

\*Herman J. Kordsmeier ... President  
 Jim Wilcox..... Vice Pres.

**Directors:**

Charles Ormond  
 William Love  
 S. E. McReynolds  
 Otto Lienhart  
 Cleo Cheek  
 A. J. Gordon  
 Dr. T. H. Hickey

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	2 716	Demand dep., ind., part., corp.....	11 293
U.S. Treasury securities ..	6 017	Time dep., ind., part., corp.	19 633
Oblig. of other U.S. Gov't agencies & corporations	123	U.S. Gov't deposits .....	376
Oblig. of States & political subdivisions ...	8 448	Dep. of States & subdivisions .....	2 607
Excess funds sold .....	2 400	Certified & Officers' cks...	81
Loans, Net .....	17 919	Total deposits.....	<u>33 990</u>
Bank premises, furniture and fixtures .....	696	All other liabilities .....	<u>545</u>
All other assets .....	844	Total liabilities .....	<u>34 535</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 5,000) ..	500
		(# shs. otst. 5,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	<u>3 128</u>
		Total Equity Capital....	<u>4 628</u>
<b>TOTAL .....</b>	<u><u>39 163</u></u>	<b>TOTAL .....</b>	<u><u>39 163</u></u>



**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. Jones ..... President  
 Sam W. Callihan ... Sr. Vice Pres. &  
 Cashier  
 Stan Thompson ..... Vice Pres.  
 Nathan Gordon..... Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	2 048	Demand dep., ind., part., corp.....	6 808
U.S. Treasury securities ..	2 197	Time dep., ind., part., corp.	11 524
Oblig. of other U.S. Gov't agencies & corporations	1 113	U.S. Gov't deposits .....	13
Oblig. of States & political subdivisions ...	1 770	Dep. of States & subdivisions .....	1 330
Excess funds sold .....	3 350	Certified & Officers' cks...	140
Loans, Net .....	10 835	Total deposits.....	<u>19 815</u>
Bank premises, furniture and fixtures .....	312	All other liabilities .....	209
All other assets .....	456	Total liabilities.....	<u>20 024</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 45,000) .	450
		(# shs. otst. 45,000)	
		Surplus .....	325
		Undivided profits & capital res.....	1 282
		Total Equity Capital....	2 057
<b>TOTAL .....</b>	<b><u>22 081</u></b>	<b>TOTAL .....</b>	<b><u>22 081</u></b>

## FIRST BANK & TRUST CO. OF MOUNTAIN HOME, MOUNTAIN HOME

Population 7,000                      Baxter County  
Chartered January 16, 1979      P.O. Box F      Telephone Number 425-2101  
    Zip Code 72653  
Number of Branches: Inside City — None; Outside City — 2

**Principal Officers:**

\*R. F. Lawyer ..... President  
S. Denny Smith . . . . . Exec. Vice Pres.  
R. J. Pratt ..... Sr. Vice Pres.  
Charles F. Vandegrift . . . . . Vice Pres.  
    & Trust Off.  
Dwayne Hickman ..... Vice Pres.  
Frances B. Lee ..... Vice Pres.  
Roger Lonon ..... Vice Pres.

**Directors:**

J. D. Dryer, Chairman  
Frank L. Coffman, Jr.  
H. E. Keeter  
C. N. Kent, Jr.  
R. F. Lawyer  
T. J. McCabe  
Denny Smith

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	7 295	Demand dep., ind., part., corp.....	9 931
U.S. Treasury securities ..	8 259	Time dep., ind., part., corp. ....	54 886
Oblig. of other U.S. Gov't agencies & corporations	3 893	U.S. Gov't deposits .....	22
Oblig. of States & political subdivisions . . .	11 954	Dep. of States & subdivisions.....	3 035
All other securities .....	3 139	Certified & Officers' cks... ..	404
Excess funds sold .....	5 900	Total deposits.....	<u>68 278</u>
Loans, Net .....	32 727	All other liabilities .....	1 240
Bank premises, furniture and fixtures .....	425	Total liabilities .....	<u>69 518</u>
All other assets .....	1 438	<b>Equity Capital</b>	
		Capital (# shs. au. 116,260) .	1 163
		(# shs. otst. 116,260)	
		Surplus .....	1 675
		Undivided profits & capital res.....	2 574
		Total Equity Capital....	<u>5 412</u>
		Subordinated notes & debentures .....	100
<b>TOTAL .....</b>	<u><u>75 030</u></u>	<b>TOTAL .....</b>	<u><u>75 030</u></u>

## PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 7,000                      Baxter County  
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166  
Zip Code 72653

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

**Principal Officers:**

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

**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, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	5 807	Demand dep., ind., part., corp.....	10 317
U.S. Treasury securities ..	3 510	Time dep., ind., part., corp.	46 883
Oblig. of other U.S. Gov't agencies & corporations	5 570	U.S. Gov't deposits .....	46
Oblig. of States & political subdivisions ...	9 352	Dep. of States & subdivisions .....	3 135
Excess funds sold .....	1 050	Certified & Officers' cks...	<u>243</u>
Loans, Net .....	40 202	Total deposits.....	<u>60 624</u>
Bank premises, furniture and fixtures .....	940	All other liabilities .....	<u>1 065</u>
All other assets .....	1 679	Total liabilities.....	<u>61 689</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 70,000) .	1 750
		(# shs. otst. 70,000)	
		Surplus .....	2 250
		Undivided profits & capital res.....	<u>2 421</u>
		Total Equity Capital....	<u>6 421</u>
<b>TOTAL .....</b>	<b><u>68 110</u></b>	<b>TOTAL .....</b>	<b><u>68 110</u></b>

**BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW**

Population 1,866 Stone County  
 Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815  
 Zip Code 72560  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Hubert Hinkle ..... Chm. of Board  
 Glen Hinkle ..... President  
 \*Charles Lowe ..... Exec. Vice Pres.  
 G. R. Sansom ..... Vice Pres.  
 James G. Hinkle ..... Vice Pres.  
 Weldon Duncan ..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 234	Demand dep., ind., part., corp.....	5 703
U.S. Treasury securities ..	1 097	Time dep., ind., part., corp.	10 581
Oblig. of other U.S. Gov't agencies & corporations	892	U.S. Gov't deposits .....	2
Oblig. of States & political subdivisions ...	4 534	Dep. of States & subdivisions .....	1 370
Excess funds sold .....	4 100	Certified & Officers' cks...	80
Loans, Net .....	8 081	Total deposits .....	<u>17 736</u>
Bank premises, furniture and fixtures .....	144	Total liabilities .....	<u>17 736</u>
All other assets .....	83		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	1 329
		Total Equity Capital....	<u>2 429</u>
<b>TOTAL .....</b>	<u><u>20 165</u></u>	<b>TOTAL .....</b>	<u><u>20 165</u></u>

## 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 Beavers..... President  
R. W. Butler..... Chm. of the Board  
Jim Tom Butler..... Vice Pres.  
Robert Campbell..... Sr. Vice Pres.  
Melvin L. Simpson..... Vice Pres.  
Marcia Summitt..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	887	Demand dep., ind., part., corp.....	3 891
U.S. Treasury securities ..	2 566	Time dep., ind., part., corp.	13 287
Oblig. of other U.S. Gov't agencies & corporations	3 328	U.S. Gov't deposits .....	8
Oblig. of States & political subdivisions...	6 495	Dep. of States & subdivisions.....	2 094
Excess funds sold.....	1 500	Certified & Officers' cks...	<u>56</u>
Loans, Net .....	6 463	Total deposits.....	<u>19 336</u>
Bank premises, furniture and fixtures .....	339	All other liabilities .....	<u>6</u>
All other assets .....	26	Total liabilities.....	<u>19 342</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	<u>1 162</u>
		Total Equity Capital....	<u>2 262</u>
<b>TOTAL .....</b>	<b><u>21 604</u></b>	<b>TOTAL .....</b>	<b><u>21 604</u></b>

**BANK OF MULBERRY, MULBERRY**

Population 1,511                      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:**

\*Mrs. Betty Feller . . . . . President  
 Harry D. Almond . . . . . Cashier  
 Mrs. Dianna J. Millsap . . . . Assist.  
     Cashier  
 Mrs. Modena Chancellor . . . Assist.  
     Cashier  
 Mrs. Phyllis Douglas . . . . Assist.  
     Cashier

**Directors:**

L. C. Gunn  
 W. Joe Medlock  
 Lonnie Batchelor  
 Mrs. Betty Feller

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	540	Demand dep., ind., part., corp. . . . .	2 578
U.S. Treasury securities ..	202	Time dep., ind., part., corp. . . . .	4 238
Oblig. of States & political subdivisions ...	1 418	U.S. Gov't deposits . . . . .	1
All other securities . . . . .	89	Dep. of States & subdivisions . . . . .	385
Excess funds sold . . . . .	850	Certified & Officers' cks. . . . .	107
Loans, Net . . . . .	4 713	<u>Total deposits. . . . .</u>	<u>7 309</u>
Bank premises, furniture and fixtures . . . . .	138	<u>Total liabilities. . . . .</u>	<u>7 309</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	(59)
		<u>Total Equity Capital. . . . .</u>	<u>441</u>
		Subordinated notes & debentures . . . . .	200
<b>TOTAL . . . . .</b>	<u><u>7 950</u></u>	<b>TOTAL . . . . .</b>	<u><u>7 950</u></u>

**PIKE COUNTY BANK, MURFREESBORO**

Population 1,520 Pike County  
 Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172  
 Zip Code 71958

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

**Principal Officers:**

Clift Lane ..... Chairman  
 \*Jack R. Dees ..... President & Chief Executive Officer  
 Cleo Risner. Sr. Vice Pres. & Cashier  
 Brenda Smith . . V. Pres. Loan Dept.  
 Harold Smith .... Vice Pres. & Mgr. of Branch  
 Bobby Jo McAllister ..... Assist. Cashier  
 Brenda Roberts. .... Assist. Cashier  
 Helen Henderson . . . Assist. Cashier  
 Rusty Silvey ..... Vice Pres.  
 Charles Sharp ..... Vice Pres.  
 Buddy Ray ..... Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	2 701	Demand dep., ind., part., corp.....	5 103
U.S. Treasury securities ..	435	Time dep., ind., part., corp. 14	260
Oblig. of other U.S. Gov't agencies & corporations	462	U.S. Gov't deposits .....	11
Oblig. of States & political subdivisions ...	4 663	Dep. of States & subdivisions.....	1 963
Excess funds sold .....	200	Certified & Officers' cks...	<u>77</u>
Loans, Net .....	14 656	Total deposits.....	<u>21 414</u>
Bank premises, furniture and fixtures .....	767	Excess funds purchased ..	200
All other assets .....	533	All other liabilities .....	402
		Total liabilities.....	<u>22 016</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 16,000) .	400
		(# shs. otst. 16,000)	
		Surplus .....	500
		Undivided profits & capital res.....	<u>1 501</u>
		Total Equity Capital....	2 401
<b>TOTAL .....</b>	<u><u>24 417</u></u>	<b>TOTAL .....</b>	<u><u>24 417</u></u>

## CITIZENS STATE BANK, NASHVILLE

Population 4,385                      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:

York Gary ..... Chairman  
 \*Roy A. Reaves ..... President  
 H. L. Pope ..... Exec. Vice Pres.  
 Bill Simpson... Vice Pres. & Cashier  
 Charles Darnall ..... Vice Pres.  
 Janet Craver ..... Assist. Cashier  
 Connie Renfrow .... Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 411	Demand dep., ind., part., corp.....	3 330
U.S. Treasury securities ..	2 014	Time dep., ind., part., corp.	12 360
Oblig. of other U.S. Gov't agencies & corporations	1 546	Dep. of States & subdivisions .....	1 789
Oblig. of States & political subdivisions ...	1 634	All other deposits .....	175
Excess funds sold .....	1 950	Certified & Officers' cks...	366
Loans, Net .....	10 518	Total deposits .....	18 020
Bank premises, furniture and fixtures .....	458	All other liabilities .....	315
All other assets .....	293	Total liabilities .....	18 335
		Equity Capital	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus .....	700
		Undivided profits & capital res.....	289
		Total Equity Capital ...	1 289
		Subordinated notes & debentures .....	200
<b>TOTAL .....</b>	<b><u>19 824</u></b>	<b>TOTAL .....</b>	<b><u>19 824</u></b>



**BANK OF NEWARK, NEWARK**

Population 849 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 — 1

**Principal Officers:**

\*R. M. Twyford . . . . . President, CEO  
 John S. Twyford . . . . . Vice Pres.  
 Jo J. Magness . . . . . Cashier

**Directors:**

E. R. Coleman, Chairman  
 Florene Coleman  
 R. M. Twyford

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	348	Demand dep., ind., part., corp. . . . .	1 606
U.S. Treasury securities . .	400	Time dep., ind., part., corp. . . . .	1 407
Oblig. of other U.S. Gov't agencies & corporations . . . . .	425	U.S. Gov't deposits . . . . .	6
Oblig. of States & political subdivisions . . . . .	210	Dep. of States & subdivisions . . . . .	<u>1 048</u>
Excess funds sold . . . . .	1 000	Total deposits . . . . .	<u>4 067</u>
Loans, Net . . . . .	1 968	Total liabilities . . . . .	<u>4 067</u>
Bank premises, furniture and fixtures . . . . .	97	<b>Equity Capital</b>	
All other assets . . . . .	5	Capital (# shs. au. 11,665) . . . . .	117
		(# shs. otst. 11,665)	
		Surplus . . . . .	192
		Undivided profits & capital res. . . . .	<u>77</u>
		Total Equity Capital . . . . .	<u>386</u>
<b>TOTAL . . . . .</b>	<u><u>4 453</u></u>	<b>TOTAL . . . . .</b>	<u><u>4 453</u></u>

**BANK OF NEW EDINBURG, NEW EDINBURG**  
 Population 500 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 Cain Lyon . . . . . President  
 Peggy Lyon . . . . . Secretary

**Directors:**

William Cain Lyon  
 Peggy Lyon  
 Gene Jines

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>		<b>Mil. Thou.</b>	<b>Liabilities</b>		<b>Mil. Thou.</b>
Cash & due from depositories . . . . .		281	Demand dep., ind., part., corp. . . . .		706
U.S. Treasury securities ..		230	Time dep., ind., part., corp. . . . .		975
Oblig. of other U.S. Gov't agencies & corporations		241	U.S. Gov't deposits . . . . .		2
Oblig. of States & political subdivisions . . . . .		19	Dep. of States & subdivisions . . . . .		<u>317</u>
Excess funds sold . . . . .		145	Total deposits . . . . .		<u>2 000</u>
Loans, Net . . . . .	1	201	Total liabilities . . . . .		<u>2 000</u>
Bank premises, furniture and fixtures . . . . .		22	<b>Equity Capital</b>		
			Capital (# shs. au. 1,400) ..		35
			(# shs. otst. 1,400)		
			Surplus . . . . .		37
			Undivided profits & capital res. . . . .		<u>27</u>
			Total Equity Capital . . . . .		<u>99</u>
			Subordinated notes & debentures . . . . .		40
<b>TOTAL . . . . .</b>		<u><u>2 139</u></u>	<b>TOTAL . . . . .</b>		<u><u>2 139</u></u>

## FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,000                  Jackson County  
Chartered July 6, 1978    P.O. Box 340    Telephone Number 523-2744  
   Zip Code 72112

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

### Principal Officers:

\*Jack C. Owen..... President  
T. D. Herring..... Exec. Vice Pres.  
Joe D. Reynolds..... Vice Pres.  
Alfred Couch, Jr..... Assist. Vice  
                                 Pres. & Cashier  
James McCartney..... Auditor

### Directors:

Stephens Graham  
David Hodges  
David Johnston  
George Kell  
Jack C. Owen  
Robert Vanhook  
R. D. Wilmans, III  
Forrest E. Wise

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	2 787	Demand dep., ind., part., corp.....	8 313
U.S. Treasury securities ..	3 723	Time dep., ind., part., corp.	24 944
Oblig. of other U.S. Gov't agencies & corporations	3 634	U.S. Gov't deposits .....	23
Oblig. of States & political subdivisions...	4 812	Dep. of States & subdivisions.....	2 606
All other securities.....	150	Certified & Officers' cks...	262
Excess funds sold.....	1 500	Total deposits.....	<u>36 148</u>
Loans, Net .....	22 263	All other liabilities .....	1 052
Bank premises, furniture and fixtures .....	401	Total liabilities.....	<u>37 200</u>
All other assets .....	1 699		
		<b>Equity Capital</b>	
		Capital (# shs. au. 22,000) .	550
		(# shs. otst. 22,000)	
		Surplus .....	1 700
		Undivided profits & capital res.....	994
		Total Equity Capital...	<u>3 244</u>
		Subordinated notes & debentures .....	525
<b>TOTAL .....</b>	<b><u>40 969</u></b>	<b>TOTAL .....</b>	<b><u>40 969</u></b>

## MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,000 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. McDonald . . . . . President  
 L. H. Conditt . . . . . Exec. Vice Pres.  
 R. W. Smith . . . . . Vice Pres.  
 W. Neil Holcomb . . . . . Vice Pres.  
 Maurine B. Heard . . . . . Assist. V. Pres.  
 Terry L. Dillon . . . . . Assist. Vice Pres.  
 James C. Giles . . . . . Assist. Vice Pres.

### Directors:

Dr. Troy A. Gray  
 John L. Conner, Sr.  
 Ralph McDonald, Jr.  
 Fred M. Pickens, Jr.  
 Leonidas L. Mack  
 A. F. Minor, Jr.  
 R. Owen Burton  
 James Spencer  
 Robert Harvey  
 James DuPree

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	2 193	part., corp. . . . .	10 633
U.S. Treasury securities . .	986	Time dep., ind., part., corp.	18 110
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	218
agencies & corporations	533	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	3 098
political subdivisions . . .	6 381	Certified & Officers' cks. . .	192
Excess funds sold . . . . .	650	Total deposits . . . . .	<u>32 251</u>
Loans, Net . . . . .	24 004	All other liabilities . . . . .	595
Bank premises, furniture		Total liabilities . . . . .	<u>32 846</u>
and fixtures . . . . .	586		
All other assets . . . . .	891		
		<b>Equity Capital</b>	
		Capital (# shs. au. 9,000) . .	225
		(# shs. otst. 9,000)	
		Surplus . . . . .	1 600
		Undivided profits &	
		capital res. . . . .	1 053
		Total Equity Capital. . . . .	<u>2 878</u>
		Subordinated notes &	
		debentures . . . . .	500
<b>TOTAL . . . . .</b>	<u><u>36 224</u></u>	<b>TOTAL . . . . .</b>	<u><u>36 224</u></u>

## THE TWIN CITY BANK, NORTH LITTLE ROCK

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

Number of Branches: Inside City — 7; Outside City — None

### Principal Officers:

\*T. E. Renaud . . . . Chm. of the Board  
Executive Officer  
Edward M. Penick, Jr. . . . . President  
Kenneth J. Pennebaker . Exec. V. P.  
James G. Williamson, Jr. . . . . Sr. Vice  
Pres., Chief Financial Off.  
Margaret R. Davenport . . Vice Pres.  
& Cashier  
Robert F. Birch, Jr. . . . . Vice Pres.  
Dale A. Renaud . . . . . Vice Pres.  
Michael L. Waddington . . Vice Pres.  
Jean Arehart . . . . . Vice Pres.  
Bill Gieck . . . . . Vice Pres.  
Ronald G. Gillert . . . . . Vice Pres.  
Kenneth D. Hammonds . . Vice Pres.  
John Schick . . . . . Vice Pres.  
Ben R. Scroggin . . . . . Vice Pres.

### Directors:

John Blodgett  
Martin Borchert  
Ralph Cotham, Jr.  
James L. Holsted  
David J. Jones  
Frank Lyon, Jr.  
Mike Mahaffy  
Edward M. Penick, Jr.  
Kenneth J. Pennebaker  
Eugene M. Pfeifer, III  
T. E. Renaud  
George M. Rozzell, Jr.  
Samuel S. Sparks  
Father George W. Tribou  
Larry C. Wallace

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	12 739	Demand dep., ind., part., corp. . . . .	32 739
U.S. Treasury securities . .	9 298	Time dep., ind., part., corp. . . . .	70 282
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 597	U.S. Gov't deposits . . . . .	108
Oblig. of States & political subdivisions . . . . .	22 992	Dep. of States & subdivisions . . . . .	26 411
All other securities . . . . .	3 776	All other deposits . . . . .	55
Excess funds sold . . . . .	43 304	Certified & Officers' cks. . . . .	903
Loans, Net . . . . .	92 252	Total deposits . . . . .	<u>130 498</u>
Bank premises, furniture and fixtures . . . . .	11 257	Excess funds purchased . . . . .	53 774
All other assets . . . . .	3 553	All other liabilities . . . . .	1 989
		Total liabilities . . . . .	<u>186 261</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 280,000*) . . . . .	12 200
		(# shs. otst. 279,500)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	3 007
		Total Equity Capital . . . . .	<u>16 207</u>
		Subordinated notes & debentures . . . . .	2 300
<b>TOTAL . . . . .</b>	<u><u>204 768</u></u>	<b>TOTAL . . . . .</b>	<u><u>204 768</u></u>

\*Includes 10,000 shs. Pref. Stk., P. V. 10,000,000

## 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. . Chm. of Board  
Wm. I. Rainwater. V. Chm. of Board  
\*Jim Hinkle . . . . . President  
June Welborn . . . . . Vice Pres.  
Betty Rue . . . . . Vice Pres./Cashier  
Gary Little. . . . . Assist. Vice Pres.  
Pauline Alsworth . . . Assist. Cashier  
Nancy Hall. . . . . Assist. Cashier  
Virginia Milton . . . . Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1960

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 860	Demand dep., ind., part., corp. . . . .	6 218
U.S. Treasury securities . .	700	Time dep., ind., part., corp. . . . .	13 610
Oblig. of other U.S. Gov't agencies & corporations . . . . .	3 482	U.S. Gov't deposits . . . . .	244
Oblig. of States & political subdivisions . . . . .	3 618	Dep. of States & subdivisions . . . . .	3 241
Excess funds sold . . . . .	2 175	Certified & Officers' cks. . . . .	118
Loans, Net . . . . .	11 915	Total deposits . . . . .	<u>23 431</u>
Bank premises, furniture and fixtures . . . . .	343	All other liabilities . . . . .	440
All other assets . . . . .	583	Total liabilities . . . . .	<u>23 871</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) . . . . .	500
		(# shs. otst. 20,000)	
		Surplus . . . . .	750
		Undivided profits & capital res. . . . .	495
		Total Equity Capital . . . . .	<u>1 745</u>
		Subordinated notes & debentures . . . . .	60
<b>TOTAL . . . . .</b>	<b><u>25 676</u></b>	<b>TOTAL . . . . .</b>	<b><u>25 676</u></b>

**BANK OF OZARK, OZARK**

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

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

**Principal Officers:**

- \*George G. Gleason, II . Chm. & CEO
- Carl G. Holt . . . . . Vice Chairman
- Harold Hull . . . . . Exec. Vice Pres.
- Harold D. Beck. . . . . SRVP/Cashier
- Jo Ann Fine . . . . . Vice Pres.
- Glenn Ross . . . . . Assist. Vice Pres.
- Norma Brashears. Assist. Vice Pres.
- Donald Mainard . . Assist. Vice Pres.
- Larry Dicks . . . . . Assist. Vice Pres.
- Gladys Nichols . . . . Assist. Cashier
- Billie Mainard . . . . Assist. Cashier
- Barbara Bearden . . . Assist. Cashier
- Mark Ross . . . . . Assist. Cashier
- Dr. Frank Lawrence . . . . Corp. Sec.
- Estelle Faucett . Branch Mgr.-Altus

**Directors:**

- George G. Gleason, II
- Frances Caleb
- King A. Crow
- Carol Ann Ross Gleason
- W. Dee Gober
- Dr. Jon R. Ewing
- Jim H. Hillard
- O. P. Hillard
- Carl G. Holt
- Neva Belcher King
- Coy Kirkpatrick
- Dr. Frank Lawrence
- John Frank Pendergrass
- Gus Shaffer
- Kenneth Smith

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 611	Demand dep., ind., part., corp. . . . .	7 494
U.S. Treasury securities . .	1 149	Time dep., ind., part., corp. . . . .	18 709
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 598	U.S. Gov't deposits . . . . .	94
Oblig. of States & political subdivisions . . . . .	6 923	Dep. of States & subdivisions . . . . .	2 235
Excess funds sold . . . . .	1 700	Certified & Officers' cks. . . . .	105
Loans, Net . . . . .	17 819	Total deposits . . . . .	<u>28 637</u>
Bank premises, furniture and fixtures . . . . .	424	All other liabilities . . . . .	597
All other assets . . . . .	543	Total liabilities . . . . .	<u>29 234</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) . . . . .	500
		(# shs. otst. 20,000)	
		Surplus . . . . .	1 500
		Undivided profits & capital res. . . . .	<u>533</u>
		Total Equity Capital. . . . .	2 533
<b>TOTAL . . . . .</b>	<u><u>31 767</u></u>	<b>TOTAL . . . . .</b>	<u><u>31 767</u></u>

## SECURITY BANK, PARAGOULD

Population 15,017      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 . . . . Chm. & Pres.  
 William B. Fisher . . Exec. Vice Pres.  
 Fred Wilcox . . . . Vice Pres. & Cashier  
 Sandra Kasserman . . . . . Vice Pres.  
 Charles Campbell . . . . . Vice Pres.  
 George Jackson . . . . . Vice Pres.

**Directors:**

Marlin D. Jackson  
 D. G. White  
 Vernon Williams  
 Earl Gramling  
 William B. Fisher  
 Thomas Kirk  
 Tom Hall  
 Dr. D. I. Purcell  
 G. I. Higgins  
 Charles L. Gordon  
 Paul Keeton  
 Nan C. Dickey  
 Dr. Vern Ann Shotts

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 771	Demand dep., ind., part., corp. . . . .	10 436
U.S. Treasury securities . .	3 666	Time dep., ind., part., corp. . . . .	35 135
Oblig. of other U.S. Gov't agencies & corporations . . . . .	4 063	U.S. Gov't deposits . . . . .	50
Oblig. of States & political subdivisions . . . . .	7 167	Dep. of States & subdivisions . . . . .	5 427
All other securities . . . . .	300	All other deposits . . . . .	89
Excess funds sold . . . . .	3 200	Certified & Officers' cks. . . . .	304
Loans, Net . . . . .	36 270	Total deposits. . . . .	51 441
Bank premises, furniture and fixtures . . . . .	894	Excess funds purchased . . . . .	2 711
All other assets . . . . .	2 283	All other liabilities . . . . .	1 318
		Total liabilities . . . . .	55 470
		<b>Equity Capital</b>	
		Capital (# shs. au. 132,000) . . . . .	1 200
		(# shs. otst. 120,000)	
		Surplus . . . . .	700
		Undivided profits & capital res. . . . .	1 859
		Total Equity Capital. . . . .	3 759
		Subordinated notes & debentures . . . . .	1 385
<b>TOTAL . . . . .</b>	<b>60 614</b>	<b>TOTAL . . . . .</b>	<b>60 614</b>



**BANK OF PARKDALE, PARKDALE**

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

**Principal Officers:**

Gus Pugh . . . . . Chm. of the Board  
 George L. Pugh . . . . . President  
 \*J. A. Gibson . . . . . Exec. Vice Pres.  
 Geraldine G. Zatwarsky . . . . . Assist  
 Vice Pres.  
 Nita D. Williamson . . . . . Cashier

**Directors:**

Thomas R. Pugh  
 J. C. Larrison  
 Garrard Mountjoy  
 Jim Newton  
 Harrison Ralph  
 Carl Wells  
 Neill M. Sloan  
 Dewayne Haynes  
 Augustus H. Pugh

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	606	part., corp. . . . .	1 992
U.S. Treasury securities . .	950	Time dep., ind., part., corp.	7 536
Oblig. of other U.S. Gov't		U.S. Gov't deposits . . . . .	3
agencies & corporations	377	Dep. of States &	
Oblig. of States &		subdivisions . . . . .	541
political subdivisions . . .	606	Certified & Officers' cks. . .	42
All other securities . . . . .	935	Total deposits . . . . .	<u>10 114</u>
Excess funds sold . . . . .	970	All other liabilities . . . . .	89
Loans, Net . . . . .	6 526	Total liabilities . . . . .	<u>10 203</u>
Bank premises, furniture			
and fixtures . . . . .	147	<b>Equity Capital</b>	
All other assets . . . . .	111	Capital (# shs. au. 1,600) . .	40
		(# shs. otst. 1,600)	
		Surplus . . . . .	710
		Undivided profits &	
		capital res. . . . .	175
		Total Equity Capital . . . . .	<u>925</u>
		Subordinated notes &	
		debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>11 228</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 228</u></u>

**FIRST STATE BANK, PARKIN**

Population 2,200 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:**

\*C. W. Martin, Jr. . . . . President  
 S. N. Green . . . . . Exec. V. Pres. &  
 Cashier  
 Larry Brown . . . . . Vice Pres.  
 Fred E. Brenner, Jr. . . . . Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	664	Demand dep., ind., part., corp. . . . .	2 371
U.S. Treasury securities . .	1 228	Time dep., ind., part., corp. . . . .	5 735
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 567	U.S. Gov't deposits . . . . .	2
Oblig. of States & political subdivisions . . . . .	752	Dep. of States & subdivisions . . . . .	755
Excess funds sold . . . . .	1 475	Total deposits . . . . .	8 863
Loans, Net . . . . .	3 918	Total liabilities . . . . .	8 863
Bank premises, furniture and fixtures . . . . .	359	<b>Equity Capital</b>	
All other assets . . . . .	36	Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	436
		Total Equity Capital . . . . .	936
		Subordinated notes & debentures . . . . .	200
<b>TOTAL . . . . .</b>	<b>9 999</b>	<b>TOTAL . . . . .</b>	<b>9 999</b>

**BANK OF PEA RIDGE, PEA RIDGE**

Population 2,000 Benton County  
 Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155  
 Zip Code 72751  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Rick E. Buck . . . . . President  
 Jim C. Walton . . Chairman of Board  
 Paul C. Galyean . . . . . Vice Pres.  
 Maurice Easterling . . . . . Vice Pres.,  
 Dir. of Auditing  
 Barbara Owen . . . . . Cashier  
 Janice Sue Lyons . . . Assist. Cashier

**Directors:**

Jim C. Walton, Chairman  
 Rick Buck  
 Paul C. Galyean  
 Franklin Miller  
 R. E. "Ed" Buck  
 C. M. Webb  
 Carl Baggett  
 L. E. Hardy

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	838	Demand dep., ind., part., corp. . . . .	2 005
U.S. Treasury securities . .	495	Time dep., ind., part., corp. . . . .	7 072
Oblig. of other U.S. Gov't agencies & corporations . . . . .	150	U.S. Gov't deposits . . . . .	7
Oblig. of States & political subdivisions . . . . .	1 618	Dep. of States & subdivisions . . . . .	519
Excess funds sold . . . . .	420	Certified & Officers' cks. . . . .	39
Loans, Net . . . . .	6 743	Total deposits . . . . .	9 642
Bank premises, furniture and fixtures . . . . .	268	All other liabilities . . . . .	184
All other assets . . . . .	173	Total liabilities . . . . .	9 826
		<b>Equity Capital</b>	
		Capital (# shs. au. 7,500) . . . . .	83
		(# shs. otst. 5,500)	
		Surplus . . . . .	290
		Undivided profits & capital res. . . . .	506
		Total Equity Capital . . . . .	879
<b>TOTAL . . . . .</b>	<u>10 705</u>	<b>TOTAL . . . . .</b>	<u>10 705</u>

**THE PERRY COUNTY BANK, PERRYVILLE**

Population 1,248                      Perry County  
Chartered December 8, 1945      P.O. Box 189      Telephone Number 889-2318  
Zip Code 72126  
Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Marvin E. Phelps . President & CEO  
Alice Holbrook Vice Pres. & Cashier  
Norma Robinson . Assist. Vice Pres.  
Yvonne Adams . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	798	Demand dep., ind., part., corp.....	3 345
U.S. Treasury securities ..	790	Time dep., ind., part., corp.	8 689
Oblig. of other U.S. Gov't agencies & corporations	2 430	U.S. Gov't deposits .....	4
Oblig. of States & political subdivisions ...	1 671	Dep. of States & subdivisions .....	919
Excess funds sold .....	1 900	All other deposits .....	3
Loans, Net .....	6 722	Certified & Officers' cks...	28
Bank premises, furniture and fixtures .....	44	Total deposits.....	<u>12 988</u>
All other assets .....	136	All other liabilities .....	66
		Total liabilities .....	<u>13 054</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus .....	500
		Undivided profits & capital res.....	737
		Total Equity Capital ...	1 437
<b>TOTAL .....</b>	<u><u>14 491</u></u>	<b>TOTAL .....</b>	<u><u>14 491</u></u>

**PIGGOTT STATE BANK, PIGGOTT**

Population 3,353 Clay County  
 Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802  
 Zip Code 72454  
 Number of Branches: Inside City — One; Outside City — None

**Principal Officers:**

\*T. W. Leggett, Jr. . . . . President  
 James L. Magee . . . Exec. Vice Pres.  
 James C. Poole. Vice Pres. & Cashier  
 Paula Blackwell . . . . . Vice Pres.  
 Evannell Turner . . . . . Assist. 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, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 126	Demand dep., ind., part., corp. . . . .	5 844
U.S. Treasury securities ..	4 430	Time dep., ind., part., corp. . . . .	3 386
Oblig. of States & political subdivisions . . .	1 717	U.S. Gov't deposits . . . . .	16
Excess funds sold . . . . .	800	Dep. of States & subdivisions . . . . .	1 630
Loans, Net . . . . .	3 842	Certified & Officers' cks. . . . .	26
Bank premises, furniture and fixtures . . . . .	216	Total deposits . . . . .	<u>10 902</u>
		Total liabilities . . . . .	<u>10 902</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	829
		Total Equity Capital. . . . .	<u>1 229</u>
<b>TOTAL . . . . .</b>	<u><u>12 131</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 131</u></u>

**FIRST STATE BANK, PLAINVIEW**

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

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

**Principal Officers:**

\*John Clement . . . . . President  
 Thelma Clement . . . . . Vice Pres.  
 W. E. Watson . . . . . Assist. Vice Pres.  
 & Cashier  
 Verna T. Daniel . . . . . Assist. Vice Pres.

**Directors:**

John Clement  
 Thelma Clement  
 Helen Harris  
 George Tippin  
 Edward H. Smoot, Chm. Bd.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	740	Demand dep., ind., part., corp. . . . .	2 831
U.S. Treasury securities . .	1 092	Time dep., ind., part., corp.	10 329
Oblig. of other U.S. Gov't agencies & corporations . . . .	714	U.S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . .	2 879	Dep. of States & subdivisions . . . . .	1 050
Loans, Net . . . . .	10 179	Certified & Officers' cks. . . . .	93
Bank premises, furniture and fixtures . . . . .	36	Total deposits. . . . .	<u>14 317</u>
All other assets . . . . .	374	Excess funds purchased . . . .	150
		All other liabilities . . . . .	<u>230</u>
		Total liabilities . . . . .	<u>14 697</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) . . . .	200
		(# shs. otst. 20,000)	
		Surplus . . . . .	400
		Undivided profits & capital res. . . . .	<u>617</u>
		Total Equity Capital. . . . .	<u>1 217</u>
		Subordinated notes & debentures . . . . .	<u>100</u>
<b>TOTAL . . . . .</b>	<u><u>16 014</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 014</u></u>

**BANK OF POCAHONTAS, POCAHONTAS**

Population 5,889 Randolph County

Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5287

Zip Code 72455

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

**Principal Officers:**

\*Harry A. Belford . . . . . Chairman  
 & Chief Exec. Off.  
 John R. Jackson, Jr. . . . . President  
 J. R. Jackson . . . . . Vice Pres.  
 G. B. Johnson . Vice Pres. & Cashier  
 William H. Holobaugh . . . Vice Pres.  
 & Assist. Cashier  
 Max R. Long . . . . . Vice Pres.  
 & Assist. Cashier  
Ruth B. Tyer . . . . . Sec. & Vice Pres.

\*Designates Chief Executive Officer

**Directors:**

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

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 659	Demand dep., ind., part., corp. . . . .	8 139
U.S. Treasury securities . .	1 680	Time dep., ind., part., corp. . . . .	12 223
Oblig. of other U.S. Gov't agencies & corporations	6 570	U.S. Gov't deposits . . . . .	99
Oblig. of States & political subdivisions . . .	3 936	Dep. of States & subdivisions . . . . .	1 400
Excess funds sold . . . . .	1 500	All other deposits . . . . .	14
Loans, Net . . . . .	7 892	Certified & Officers' cks. . . . .	112
Bank premises, furniture and fixtures . . . . .	129	Total deposits . . . . .	<u>21 987</u>
		Total liabilities . . . . .	<u>21 987</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 5,000) . .	125
		(# shs. otst. 5,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	<u>1 054</u>
		Total Equity Capital . . . . .	<u>2 179</u>
		Subordinated notes & debentures . . . . .	200
<b>TOTAL</b> . . . . .	<u><u>24 366</u></u>	<b>TOTAL</b> . . . . .	<u><u>24 366</u></u>

**PLANTERS & STOCKMEN BANK, POCAHONTAS**

Population 5,889      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:**

Dr. Thomas B. DeClerk. Chm. of Bd.  
 \*Jeriel A. Summitt. . . . . President  
 Frances Jones . . . . . Exec. Vice Pres.  
 Jerrell Broadway . . . . . Vice Pres.  
 Ted Griffith . . . . . Assist. Vice Pres.  
 Robert E. Sorg . . . . . Assist. Vice Pres.  
 Bea Mathews. . . . . Assist. Cashier  
 Oneta Thompson . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 486	Demand dep., ind., part., corp. . . . .	4 928
U.S. Treasury securities ..	1 297	Time dep., ind., part., corp.	9 339
Oblig. of other U.S. Gov't agencies & corporations	1 385	U.S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . .	2 536	Dep. of States & subdivisions . . . . .	2 628
Excess funds sold . . . . .	2 075	Certified & Officers' cks. . .	56
Loans, Net . . . . .	9 815	Total deposits. . . . .	<u>16 965</u>
Bank premises, furniture and fixtures . . . . .	202	All other liabilities . . . . .	<u>106</u>
All other assets . . . . .	150	Total liabilities . . . . .	<u>17 071</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	200
		(# shs. otst. 10,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	675
		Total Equity Capital. . . .	<u>1 875</u>
<b>TOTAL . . . . .</b>	<u><u>18 946</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 946</u></u>



## THE LAWRENCE COUNTY BANK, PORTIA

Population 381          Lawrence County  
 Chartered March 23, 1901      P.O. Box 160    Telephone Number 886-2461  
    Zip Code 72457

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

**Principal Officers:**

William I. Rainwater . . . . President  
 \*Sloan Rainwater, Jr. . Chm. of Board  
    & CEO  
 William Boyce Durham . . Vice Pres.  
 A. M. Starr . . . . . Vice Pres.  
 Marilyn K. Davis . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	579	Demand dep., ind., part., corp. . . . .	1 815
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 495	Time dep., ind., part., corp. . . . .	4 470
Oblig. of States & political subdivisions . . . . .	1 110	U.S. Gov't deposits . . . . .	33
Excess funds sold . . . . .	975	Dep. of States & subdivisions . . . . .	773
Loans, Net . . . . .	3 508	Certified & Officers' cks. . . . .	<u>109</u>
Bank premises, furniture and fixtures . . . . .	174	Total deposits . . . . .	<u>7 200</u>
All other assets . . . . .	25	Total liabilities . . . . .	<u>7 200</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 5,000) . . . . .	125
		(# shs. otst. 5,000)	
		Surplus . . . . .	250
		Undivided profits & capital res. . . . .	241
		Total Equity Capital . . . . .	<u>616</u>
		Subordinated notes & debentures . . . . .	50
<b>TOTAL . . . . .</b>	<u><u>7 866</u></u>	<b>TOTAL . . . . .</b>	<u><u>7 866</u></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 Edwards ..... Chairman  
\*Hampton Pugh ..... President  
Mary Dean Pugh ..... Vice Pres.  
Tipton Pugh..... Cashier  
Julia A. Sadler. .... Assist. Cashier  
Jean C. Tarvin..... Assist. Cashier  
Jack D. Edwards ... Assist. Cashier

### Directors:

Hampton Pugh  
Mary Dean Pugh  
Tipton Pugh  
Victor Edwards  
Jack Edwards

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	224	Demand dep., ind., part., corp.....	1 444
U.S. Treasury securities ..	2 441	Time dep., ind., part., corp.	2 799
Oblig. of other U.S. Gov't agencies & corporations	100	U.S. Gov't deposits .....	38
Oblig. of States & political subdivisions ...	965	Dep. of States & subdivisions .....	478
Excess funds sold .....	150	Certified & Officers' cks...	<u>5</u>
Loans, Net .....	1 919	Total deposits.....	<u>4 764</u>
Bank premises, furniture and fixtures .....	2	All other liabilities .....	<u>7</u>
All other assets .....	8	Total liabilities .....	<u>4 771</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	400
		Undivided profits & capital res.....	<u>538</u>
		Total Equity Capital...	<u>1 038</u>
<b>TOTAL .....</b>	<u><u>5 809</u></u>	<b>TOTAL .....</b>	<u><u>5 809</u></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:**

\*Mack Borgognoni..... President  
 Robert D. Pugh..... Ch. of Board  
 Vanita Grantham..... Cashier  
 & Vice Pres.  
 Bill Jones..... Vice Pres.

**Directors:**

Mack Borgognoni  
 Charles E. Bridewell  
 Charles F. LaGrone  
 Benton Newcome  
 Joel Newcome  
 Robert D. Pugh  
 Don Pylate  
 Kenneth Reed  
 Louis C. Shackelford, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 225	Demand dep., ind., part., corp.....	2 991
U.S. Treasury securities ..	598	Time dep., ind., part., corp.	7 102
Oblig. of other U.S. Gov't agencies & corporations	870	U.S. Gov't deposits .....	16
Oblig. of States & political subdivisions ...	1 118	Dep. of States & subdivisions .....	1 265
Excess funds sold .....	1 200	Certified & Officers' cks...	9
Loans, Net .....	7 393	Total deposits.....	<u>11 383</u>
Bank premises, furniture and fixtures .....	181	All other liabilities .....	<u>20</u>
		Total liabilities .....	<u>11 403</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus .....	600
		Undivided profits & capital res.....	<u>382</u>
		Total Equity Capital....	<u>1 182</u>
<b>TOTAL .....</b>	<u><u>12 585</u></u>	<b>TOTAL .....</b>	<u><u>12 585</u></u>

# FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,648 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. Rieff . . . . . President  
 W. H. Thompson . . . Exec. Vice Pres.  
 Gregory D. Reed . . . . . Vice Pres.  
   & Cashier  
 Lorene Jones . . . . . Vice Pres.

## Directors:

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 440	Demand dep., ind., part., corp. . . . .	5 408
U.S. Treasury securities ..	2 591	Time dep., ind., part., corp. . . . .	16 934
Oblig. of other U.S. Gov't agencies & corporations . . . . .	698	U.S. Gov't deposits . . . . .	304
Oblig. of States & political subdivisions . . . . .	2 699	Dep. of States & subdivisions . . . . .	1 748
Excess funds sold . . . . .	1 000	All other deposits . . . . .	10
Loans, Net . . . . .	15 912	Certified & Officers' cks. . . . .	60
Bank premises, furniture and fixtures . . . . .	566	Total deposits. . . . .	<u>24 464</u>
All other assets . . . . .	687	All other liabilities . . . . .	<u>397</u>
		Total liabilities . . . . .	<u>24 861</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 12,000) . . . . .	300
		(# shs. otst. 12,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	<u>1 832</u>
		Total Equity Capital. . . . .	<u>2 432</u>
		Subordinated notes & debentures . . . . .	<u>300</u>
<b>TOTAL . . . . .</b>	<u><u>27 593</u></u>	<b>TOTAL . . . . .</b>	<u><u>27 593</u></u>

**BANK OF PRESCOTT, PRESCOTT**

Population 4,000 Nevada County  
 Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688  
 Zip Code 71857  
 Number of Branches: Inside City — One; Outside City — None

**Principal Officers:**

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

**Directors:**

Jean Bolton  
 Johnny Brannan  
 Carl Dalrymple, Jr.  
 B. A. DeLamar  
 Robert Godwin  
 Gerald Hendrix  
 Olen Hendrix  
 Abb Morman  
 R. W. Murry  
 James A. Pullen  
 Milburn D. Tippitt  
 John Vansickle  
 J. B. Wingfield  
 Glenn Vasser

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 571	Demand dep., ind., part., corp. . . . .	8 300
U.S. Treasury securities . .	1 590	Time dep., ind., part., corp. . . . .	11 630
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 096	U.S. Gov't deposits . . . . .	4
Oblig. of States & political subdivisions . . . . .	6 510	Dep. of States & subdivisions . . . . .	1 667
Excess funds sold . . . . .	2 200	Certified & Officers' cks. . . . .	60
Loans, Net . . . . .	10 871	Total deposits. . . . .	<u>21 661</u>
Bank premises, furniture and fixtures . . . . .	549	Total liabilities . . . . .	<u>21 661</u>
All other assets . . . . .	7		
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) . . . . .	600
		(# shs. otst. 24,000)	
		Surplus . . . . .	1 400
		Undivided profits & capital res. . . . .	733
		Total Equity Capital. . . . .	<u>2 733</u>
<b>TOTAL . . . . .</b>	<u><u>24 394</u></u>	<b>TOTAL . . . . .</b>	<u><u>24 394</u></u>

**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 the Bd.  
 Harry M. Clark . . . . . Vice Pres.  
 Darrell Odom . . . . . Vice Pres.  
 Edith Ellis . . . . . Cashier  
 Eva Lois Ellis . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	806	Demand dep., ind., part., corp. . . . .	3 382
U.S. Treasury securities . .	503	Time dep., ind., part., corp. . . . .	10 141
Oblig. of other U.S. Gov't agencies & corporations . . . . .	200	U.S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	4 511	Dep. of States & subdivisions . . . . .	892
All other securities . . . . .	92	Certified & Officers' cks. . . . .	99
Loans, Net . . . . .	9 652	<b>Total deposits. . . . .</b>	<b>14 522</b>
Bank premises, furniture and fixtures . . . . .	171	Excess funds purchased . . . . .	400
All other assets . . . . .	139	All other liabilities . . . . .	40
		<b>Total liabilities. . . . .</b>	<b>14 962</b>
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,000) . . . . .	100
		(# shs. otst. 1,000)	
		Surplus . . . . .	600
		Undivided profits & capital res. . . . .	412
		<b>Total Equity Capital. . . . .</b>	<b>1 112</b>
<b>TOTAL . . . . .</b>	<b>16 074</b>	<b>TOTAL . . . . .</b>	<b>16 074</b>

**THE BANK OF RECTOR, RECTOR**

Population 2,292 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:**

R. D. Cranford  
 J. A. Marlar  
 Bert E. Sigsby  
 Mary H. Sigsby

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 414	Demand dep., ind., part., corp. . . . .	4 853
U.S. Treasury securities . .	1 096	Time dep., ind., part., corp. . . . .	8 561
Oblig. of other U.S. Gov't agencies & corporations . . . . .	831	U.S. Gov't deposits . . . . .	8
Oblig. of States & political subdivisions . . . . .	3 546	Dep. of States & subdivisions . . . . .	764
All other securities . . . . .	548	Certified & Officers' cks. . . . .	47
Excess funds sold . . . . .	1 800	Total deposits . . . . .	<u>14 233</u>
Loans, Net . . . . .	6 764	Total liabilities . . . . .	<u>14 233</u>
Bank premises, furniture and fixtures . . . . .	36		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	1 100
		Undivided profits & capital res. . . . .	<u>602</u>
		Total Equity Capital . . . . .	<u>1 802</u>
<b>TOTAL . . . . .</b>	<u><u>16 035</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 035</u></u>

**FARMERS AND MERCHANTS BANK, REYNO**

Population 552 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:**

**Directors:**

\*William A. Sandlin . . . . . President  
 Phyllis Burrow . . . . . Cashier  
 Ida M. Eddington . . . . Branch Mgr.  
 Dora Graham . . . . Assist. Vice Pres.  
 Sarah Sandlin . . . . . Assist. to Pres.  
 & Secretary to Board

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	945	Demand dep., ind., part., corp. . . . .	1 707
U.S. Treasury securities . .	3 339	Time dep., ind., part., corp. . . . .	8 391
Oblig. of other U.S. Gov't agencies & corporations . . . .	601	U.S. Gov't deposits . . . . .	13
Oblig. of States & political subdivisions . . . .	610	Dep. of States & subdivisions . . . . .	699
Excess funds sold . . . . .	1 050	All other deposits . . . . .	787
Loans, Net . . . . .	5 557	Certified & Officers' cks. . . . .	32
Bank premises, furniture and fixtures . . . . .	236	Total deposits . . . . .	<u>11 629</u>
All other assets . . . . .	159	Total liabilities . . . . .	<u>11 629</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) . . . . .	241
		(# shs. otst. 24,129)	
		Surplus . . . . .	307
		Undivided profits & capital res. . . . .	<u>203</u>
		Total Equity Capital . . . . .	<u>751</u>
		Subordinated notes & debentures . . . . .	<u>117</u>
<b>TOTAL . . . . .</b>	<b><u>12 497</u></b>	<b>TOTAL . . . . .</b>	<b><u>12 497</u></b>



**THE BANK OF RISON, RISON**

Population 1,298 Cleveland County  
 Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251  
 Zip Code 71665  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

Herman Davidson . . . . . Chairman  
 \*James R. Hopson . . . . . President  
 James L. Moore . . . . . Vice Pres.  
 John W. Elrod . . . . . Vice Pres.  
 Shirley Stewart . . . . Assist. Cashier  
 Dianne Simmons . . . Assist. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	465	Demand dep., ind., part., corp. . . . .	2 277
U.S. Treasury securities . .	1 550	Time dep., ind., part., corp. . . . .	3 721
Oblig. of other U.S. Gov't agencies & corporations . . . . .	3 020	U.S. Gov't deposits . . . . .	9
Excess funds sold . . . . .	1 450	Dep. of States & subdivisions . . . . .	618
Loans, Net . . . . .	1 164	Total deposits . . . . .	<u>6 625</u>
Bank premises, furniture and fixtures . . . . .	32	Total liabilities . . . . .	<u>6 625</u>
All other assets . . . . .	9		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	300
		Undivided profits & capital res. . . . .	<u>665</u>
		Total Equity Capital . . . . .	1 065
<b>TOTAL</b> . . . . .	<u>7 690</u>	<b>TOTAL</b> . . . . .	<u>7 690</u>

**FARMERS AND MERCHANTS BANK, ROGERS**

Population 16,540      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:**

\*H. A. Stephenson ..... President  
 D. F. Bushong ..... Vice Chairman  
 R. Z. Goodwin ..... Vice Pres.  
 Lewis B. Norman ..... Vice Pres.  
 Benny Latimer ..... Vice Pres.  
 James E. Reves ..... Vice Pres.  
    & Cashier  
 Phillip E. Madar ..... Vice Pres.  
 Etsyl Sparkman ..... Vice Pres.  
    & Trust Officer  
 Linda Perley ..... Assist. Vice Pres.  
 Jenella Buttry ..... Auditor

**Directors:**

John R. Bland, D.D.S.  
 Vance Hill  
 James L. Pickens, M.D.  
 Evelyn S. Rife  
 Don L. Shores  
 James R. Campbell  
 Lemuel H. Tull  
 Dorman F. Bushong  
 Hardy A. Stephenson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	4 554	Demand dep., ind., part., corp.....	12 161
U.S. Treasury securities ..	4 269	Time dep., ind., part., corp.	20 148
Oblig. of other U.S. Gov't agencies & corporations	200	U.S. Gov't deposits .....	233
Oblig. of States & political subdivisions ...	3 642	Dep. of States & subdivisions.....	2 544
Excess funds sold .....	1 400	Certified & Officers' cks...	132
Loans, Net .....	22 652	Total deposits.....	<u>35 218</u>
Bank premises, furniture and fixtures .....	1 708	All other liabilities .....	<u>483</u>
All other assets .....	1 033	Total liabilities.....	<u>35 701</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 60,000) .	600
		(# shs. otst. 60,000)	
		Surplus .....	800
		Undivided profits & capital res.....	1 357
		Total Equity Capital...	<u>2 757</u>
		Subordinated notes & debentures .....	1 000
<b>TOTAL .....</b>	<u><u>39 458</u></u>	<b>TOTAL .....</b>	<u><u>39 458</u></u>



## BANK OF SALEM, SALEM

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

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

### Principal Officers:

\*Jim Humphries ..... President  
  & Chairman  
J. Michael Humphries. . . . Exec. V-P  
George Humphries ..... Vice Pres.  
Corwin Mosey ..... Vice Pres.  
Bess Northcutt ..... Cashier  
Janiece Butler ..... Assist. Cashier  
Frances Atkins ..... Assist. Cashier  
Shirley Walling ..... Assist. Cashier  
Brenda Barnes ..... Assist. Cashier  
Joyce Carter ..... Assist. Cashier  
Marsha Lewis ..... Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 171	Demand dep., ind., part., corp.....	5 897
U.S. Treasury securities ..	1 494	Time dep., ind., part., corp.	14 009
Oblig. of other U.S. Gov't agencies & corporations	604	U.S. Gov't deposits .....	3
Oblig. of States & political subdivisions ...	5 445	Dep. of States & subdivisions .....	2 526
Excess funds sold .....	900	Certified & Officers' cks...	101
Loans, Net .....	14 602	Total deposits.....	22 536
Bank premises, furniture and fixtures .....	488	All other liabilities .....	58
All other assets .....	67	Total liabilities.....	22 594
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	977
		Total Equity Capital...	2 177
<b>TOTAL .....</b>	<b>24 771</b>	<b>TOTAL .....</b>	<b>24 771</b>

**LOGAN COUNTY BANK, SCRANTON**

Population 222 Logan County  
 Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511  
 Zip Code 72863  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*Joe Fritsche . . . . . President  
 J. B. Layes . . . . . Vice Pres.  
 Mildred Fritsche . . . . Cashier & Sec.

**Directors:**

Joe Fritsche  
 J. B. Layes  
 Mildred Fritsche  
 Margaret Ahne

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	598	Demand dep., ind., part., corp. . . . .	2 335
U.S. Treasury securities . .	1 791	Time dep., ind., part., corp. . . . .	4 326
Oblig. of other U.S. Gov't agencies & corporations	536	U.S. Gov't deposits . . . . .	5
Oblig. of States & political subdivisions . . .	1 130	Dep. of States & subdivisions . . . . .	556
Excess funds sold . . . . .	200	Certified & Officers' cks. . . . .	20
Loans, Net . . . . .	3 765	Total deposits . . . . .	<u>7 242</u>
Bank premises, furniture and fixtures . . . . .	45	All other liabilities . . . . .	15
All other assets . . . . .	5	Total liabilities . . . . .	<u>7 257</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	200
		Undivided profits & capital res. . . . .	513
		Total Equity Capital . . . . .	813
<b>TOTAL . . . . .</b>	<u><u>8 070</u></u>	<b>TOTAL . . . . .</b>	<u><u>8 070</u></u>

# FIRST SECURITY BANK, SEARCY

Population 14,000      White County  
 Chartered February 6, 1932    P.O. Box 1009    Telephone Number 268-9871  
    Zip Code 72143  
 Number of Branches: Inside City — 2; Outside City — 2

**Principal Officers:**

\*Reynie Rutledge . . . . Chm. of Board  
 Bert Mullens . . . . . President  
 E. D. Yancey . . . . . Exec. Vice Pres.  
 Jim Wilson. . . . . Vice Pres.  
 T. A. Brewer . . . . . Vice Pres.  
 Kathryn Sims . . . . Assist. Vice Pres.  
 James H. Stake . . . . Assist. Cashier

**Directors:**

Richard P. Calhoun  
 Vernon Duncan  
 Dr. Clifton Ganus  
 John McKnight  
 Bert Mullins  
 Kenny Rand  
 Bill Roussel  
 E. D. Yancey  
 Dr. Porter Rodgers, Jr.  
 Reynie Rutledge  
 N. T. Rutledge  
 Jim Tarkington  
 M. O. Thompson  
 Alvin Vanhook

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	4 960	Demand dep., ind., part., corp. . . . .	16 403
U.S. Treasury securities ..	3 217	Time dep., ind., part., corp. . . . .	31 141
Oblig. of other U.S. Gov't agencies & corporations	4 132	U.S. Gov't deposits . . . . .	274
Oblig. of States & political subdivisions . . .	13 119	Dep. of States & subdivisions . . . . .	4 442
Excess funds sold . . . . .	500	Certified & Officers' cks. . . . .	350
Loans, Net . . . . .	31 540	Total deposits. . . . .	<u>52 610</u>
Bank premises, furniture and fixtures . . . . .	812	Excess funds purchased ..	325
All other assets . . . . .	2 068	All other liabilities . . . . .	<u>1 628</u>
		Total liabilities . . . . .	<u>54 563</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) . . . . .	600
		(# shs. otst. 24,000)	
		Surplus . . . . .	2 150
		Undivided profits & capital res. . . . .	<u>3 035</u>
		Total Equity Capital. . . . .	<u>5 785</u>
<b>TOTAL . . . . .</b>	<u><u>60 348</u></u>	<b>TOTAL . . . . .</b>	<u><u>60 348</u></u>

**GRANT COUNTY BANK, SHERIDAN**

Population 2,837 Grant County  
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145  
Zip Code 72150

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

**Principal Officers:**

D. E. McCoy, Sr. . . . . Chm. of Bd.  
\*D. E. McCoy, Jr. . Pres. & Trust Off.  
Harold Boatright . . Exec. Vice Pres.  
& Cashier  
Max G. McCoy . . . . . Vice Pres.  
Sue Reynolds. . . . . Admin. Assist.  
Henry E. Wells . . . Assist. Vice Pres.  
Raymond L. Stoker Assist. Vice Pres.  
John H. Holder . . . Assist. Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 739	Demand dep., ind., part., corp. . . . .	6 338
U.S. Treasury securities . .	2 311	Time dep., ind., part., corp. . . . .	15 811
Oblig. of other U.S. Gov't agencies & corporations . . . . .	679	U.S. Gov't deposits . . . . .	58
Oblig. of States & political subdivisions . . . . .	4 208	Dep. of States & subdivisions . . . . .	3 154
All other securities . . . . .	5	Certified & Officers' cks. . . . .	113
Excess funds sold . . . . .	800	Total deposits . . . . .	<u>25 474</u>
Loans, Net . . . . .	17 588	All other liabilities . . . . .	303
Bank premises, furniture and fixtures . . . . .	559	Total liabilities . . . . .	<u>25 777</u>
All other assets . . . . .	446	<b>Equity Capital</b>	
		Capital (# shs. au. 45,000) . . . . .	450
		(# shs. otst. 45,000)	
		Surplus . . . . .	550
		Undivided profits & capital res. . . . .	<u>1 558</u>
		Total Equity Capital . . . . .	2 558
<b>TOTAL . . . . .</b>	<u><u>28 335</u></u>	<b>TOTAL . . . . .</b>	<u><u>28 335</u></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 — One; Outside City — None

**Principal Officers:**

\*Jesse R. Rich . . . . . Exec Vice Pres. & CEO  
 H. J. Dent . . . . . Vice Pres.  
 Catherine M. Hastings . . Sec.-Treas.  
 Annette VanPelt . . . . . Vice Pres.  
 Robert F. Holloway, III . . Vice Pres. & Cashier  
 Wilma Faulk . . . . . Assist. Cashier  
 Rita Arrington . . . . . Assist. Cashier

**Directors:**

Harry L. Hastings, Jr.-Chm.  
 H. J. Dent  
 Catherine M. Hastings  
 B. E. Henson  
 J. C. Nichols  
 Jesse R. Rich

\*Designates Chief Executive Officer

#### STATEMENT AS OF JUNE 30, 1980

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 265	Demand dep., ind., part., corp. . . . .	4 526
U.S. Treasury securities ..	500	Time dep., ind., part., corp. 10	304
Oblig. of other U.S. Gov't agencies & corporations	700	U.S. Gov't deposits . . . . .	22
Oblig. of States & political subdivisions . . .	3 991	Dep. of States & subdivisions . . . . .	2 730
All other securities . . . . .	373	Certified & Officers' cks. . . .	421
Excess funds sold . . . . .	1 450	<b>Total deposits. . . . .</b>	<b>18 003</b>
Loans, Net . . . . .	11 528	All other liabilities . . . . .	227
Bank premises, furniture and fixtures . . . . .	543	<b>Total liabilities. . . . .</b>	<b>18 230</b>
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) . .	100
		(# shs. otst. 8,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	1 020
		<b>Total Equity Capital. . .</b>	<b>2 120</b>
<b>TOTAL . . . . .</b>	<b>20 350</b>	<b>TOTAL . . . . .</b>	<b>20 350</b>



## BANK OF SIDNEY, SIDNEY

Population 200      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:

\*Charles W. Masner Pres./Chmn. Bd.  
Robert G. Tankersley . . V Pres/Cshr  
Atalee C. Pounders . . . . . Vice Pres.  
Lorene Pickens . . . . . Vice Pres.

### Directors:

Charles W. Masner  
Clotene Masner  
Lorene Pickens  
Robert Tankersley  
Atalee C. Pounders

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	99	Demand dep., ind., part., corp. . . . .	466
Oblig. of other U.S. Gov't agencies & corporations . . . . .	50	Time dep., ind., part., corp. . . . .	92
Excess funds sold . . . . .	750	Dep. of States & subdivisions . . . . .	50
Loans, Net . . . . .	46	Total deposits . . . . .	<u>608</u>
Bank premises, furniture and fixtures . . . . .	6	Total liabilities . . . . .	<u>608</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,400) . . . . .	260
		(# shs. otst. 10,400)	
		Surplus . . . . .	60
		Undivided profits & capital res. . . . .	23
		Total Equity Capital . . . . .	<u>343</u>
<b>TOTAL</b> . . . . .	<u><u>951</u></u>	<b>TOTAL</b> . . . . .	<u><u>951</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. Chmn of Board  
 \*Ross Stout . . . . . President  
 Henry Brosell, Jr. . . . . V Pres./Cshr  
 Arthur Morris . . . . . Vice Pres.  
 Thomas Free III. . . . . Vice Pres.

**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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 963	Demand dep., ind., part., corp. . . . .	10 087
U.S. Treasury securities . .	200	Time dep., ind., part., corp. . . . .	18 267
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 500	U.S. Gov't deposits . . . . .	16
Oblig. of States & political subdivisions . . . . .	5 751	Dep. of States & subdivisions . . . . .	1 282
Excess funds sold . . . . .	5 550	Certified & Officers' cks. . . . .	136
Loans, Net . . . . .	14 684	Total deposits. . . . .	<u>29 788</u>
Bank premises, furniture and fixtures . . . . .	298	All other liabilities . . . . .	351
All other assets . . . . .	530	Total liabilities . . . . .	<u>30 139</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 9,600) . . . . .	480
		(# shs. otst. 9,600)	
		Surplus . . . . .	100
		Undivided profits & capital res. . . . .	1 757
		Total Equity Capital. . . . .	<u>2 337</u>
<b>TOTAL . . . . .</b>	<u><u>32 476</u></u>	<b>TOTAL . . . . .</b>	<u><u>32 476</u></u>

### SMACKOVER STATE BANK, SMACKOVER

Population 2,336 Union County  
 Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051  
 Zip Code 71762  
 Number of Branches: Inside City — None; Outside City — 1

**Principal Officers:**

\*Max A. Mitcham Chmn of the Board  
 Max O. Taylor ..... President  
 Bob Willett ..... Vice Pres.  
 Paulette Carver..... Cashier  
 Evelyn Long ..... Assist. Cashier  
 Cathy Weaver ..... Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

#### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 542	Demand dep., ind., part., corp.....	6 954
U.S. Treasury securities ..	2 456	Time dep., ind., part., corp.	15 574
Oblig. of other U.S. Gov't agencies & corporations	588	U.S. Gov't deposits .....	202
Oblig. of States & political subdivisions ...	6 376	Dep. of States & subdivisions .....	3 233
Excess funds sold .....	1 000	Certified & Officers' cks...	97
Loans, Net .....	16 063	Total deposits.....	<u>26 060</u>
Bank premises, furniture and fixtures .....	282	All other liabilities .....	<u>341</u>
All other assets .....	505	Total liabilities .....	<u>26 401</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 50,000) .	500
		(# shs. otst. 50,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	<u>911</u>
		Total Equity Capital....	<u>2 411</u>
<b>TOTAL .....</b>	<u><u>28 812</u></u>	<b>TOTAL .....</b>	<u><u>28 812</u></u>

**MERCHANTS AND PLANTERS BANK, SPARKMAN**

Population 663 Dallas County  
 Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251  
 Zip Code 71763

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

**Principal Officers:**

B. J. Ford . . . . . Chmn of the Board  
 \*T. Q. Carson . . . . . President  
 Doris Mann . . . . . Cashier  
 G. W. DeLaughter . . . . . Vice Pres.  
 Ray White . . . . . Vice Pres.  
 Tommy Gaston . . . . . Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	503	Demand dep., ind., part., corp. . . . .	1 453
U.S. Treasury securities . .	1 702	Time dep., ind., part., corp.	3 899
Oblig. of other U.S. Gov't agencies & corporations . . . . .	877	U.S. Gov't deposits . . . . .	27
Oblig. of States & political subdivisions . . . . .	652	Dep. of States & subdivisions . . . . .	425
Excess funds sold . . . . .	400	Certified & Officers' cks. . . . .	<u>14</u>
Loans, Net . . . . .	2 114	Total deposits . . . . .	<u>5 818</u>
Bank premises, furniture and fixtures . . . . .	90	All other liabilities . . . . .	<u>4</u>
All other assets . . . . .	13	Total liabilities . . . . .	<u>5 822</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 3,000) . .	75
		(# shs. otst. 3,000)	
		Surplus . . . . .	125
		Undivided profits & capital res. . . . .	<u>229</u>
		Total Equity Capital . . .	<u>429</u>
		Subordinated notes & debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u>6 351</u>	<b>TOTAL . . . . .</b>	<u>6 351</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 — 3; Outside City — 1

**Principal Officers:**

Gretchen Steele . Chmn of the Board  
 \*Walter Turnbow .... Vice Chairman  
 & C.E.O.  
 David Howell..... President  
 Mace Howell ..... Exec. Vice Pres.  
 Richard P. Calhoun Exec. Vice Pres.  
 Jim Jefferson ..... Vice Pres.  
 Rick Parsons..... Controller  
 Dan Hendricks ..... Vice Pres.  
 Ruben Bryant ..... Vice Pres.

**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  
 Dr. Charles P. Sisco  
 Gretchen Steele  
 Phillip Steele  
 Walter Turnbow  
 H. Franklin Waters

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	11 925	Demand dep., ind., part., corp.....	17 936
U.S. Treasury securities ..	5 951	Time dep., ind., part., corp.	48 793
Oblig. of other U.S. Gov't agencies & corporations	6 104	U.S. Gov't deposits .....	10
Oblig. of States & political subdivisions...	8 006	Dep. of States & subdivisions.....	8 002
All other securities.....	220	Certified & Officers' cks...	330
Excess funds sold.....	3 600	Total deposits.....	75 071
Loans, Net .....	51 197	Excess funds purchased ..	6 879
Bank premises, furniture and fixtures .....	1 967	All other liabilities .....	1 467
All other assets .....	1 819	Total liabilities.....	83 417
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,785) ..	878
		(# shs. otst. 8,785)	
		Surplus .....	1 797
		Undivided profits & capital res.....	3 997
		Total Equity Capital....	6 672
		Subordinated notes & debentures .....	700
<b>TOTAL .....</b>	<b>90 789</b>	<b>TOTAL .....</b>	<b>90 789</b>

**BODCAW BANK, STAMPS**

Population 2,448 Lafayette County  
 Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486  
 Zip Code 71860  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

B. Stan Cook ..... Chairman  
 \*James Nipper .. President & Cashier  
 C. C. Russell ..... Vice Pres.  
 A. O. Smith ..... Vice Pres.  
 H. L. Wilkinson ..... Vice Pres.  
 Danny Fitzpatrick . Asst. Vice Pres.  
 Bonnie Moreland . . . . . Asst. Cashier  
 Evelyn McClendon . . . Asst. 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, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 982	Demand dep., ind., part., corp.....	3 224
U.S. Treasury securities ..	2 989	Time dep., ind., part., corp.	10 561
Oblig. of other U.S. Gov't agencies & corporations	1 757	U.S. Gov't deposits .....	2
Oblig. of States & political subdivisions ...	3 179	Dep. of States & subdivisions .....	1 163
Excess Funds Sold .....		Certified & Officers' cks...	144
Loans, Net .....	6 257	Total deposits.....	<u>15 094</u>
Bank premises, furniture and fixtures .....	265	All other liabilities .....	21
All other assets .....	13	Total liabilities .....	<u>15 115</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus .....	600
		Undivided profits & capital res.....	477
		Total Equity Capital. . . .	<u>1 327</u>
<b>TOTAL .....</b>	<u><u>16 442</u></u>	<b>TOTAL .....</b>	<u><u>16 442</u></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. Trout ..... President  
 Joe V. Mason ..... Exec. Vice Pres.  
 Anneta Moore ..... Sr. Vice Pres.  
 Karen Burns .... Vice Pres./Cashier  
 Frank Collins .... Assist. Vice Pres.  
 Kathryn White ..... Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 325	Demand dep., ind., part., corp.....	3 590
U.S. Treasury securities ..	100	Time dep., ind., part., corp.	9 697
Oblig. of other U.S. Gov't agencies & corporations	200	U.S. Gov't deposits .....	18
Oblig. of States & political subdivisions ...	1 591	Dep. of States & subdivisions .....	469
Excess funds sold .....	3 825	Certified & Officers' cks...	148
Loans, Net .....	7 605	Total deposits .....	<u>13 922</u>
Bank premises, furniture and fixtures .....	171	Total liabilities .....	<u>13 922</u>
All other assets .....	255	<b>Equity Capital</b>	
		Capital (# shs. au. 15,000) .	150
		(# shs. otst. 15,000)	
		Surplus .....	550
		Undivided profits & capital res.....	450
		Total Equity Capital....	<u>1 150</u>
<b>TOTAL .....</b>	<u><u>15 072</u></u>	<b>TOTAL .....</b>	<u><u>15 072</u></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 Martin. . . . . President & C.E.O.  
Sam L. Curry . Exec. V. Pres. & Cshr  
Carol Phillips . . . . . Vice Pres.  
Juanita Poindexter . . . . . Vice Pres.

**Directors:**

Guy R. Smith  
Grady P. Arrington  
Eugene D. Bramblett  
Joe J. Wade  
Herbert R. Henderson  
Charles T. Revely  
Leonard L. Hampson  
Sam A. Curry  
Cole Martin

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	909	Demand dep., ind., part., corp. . . . .	3 915
U.S. Treasury securities ..	299	Time dep., ind., part., corp. . . . .	9 208
Oblig. of other U.S. Gov't agencies & corporations . . . . .	999	U.S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . . . .	1 364	Dep. of States & subdivisions . . . . .	551
All other securities . . . . .	50	Total deposits . . . . .	<u>13 677</u>
Excess funds sold . . . . .	1 850	All other liabilities . . . . .	<u>374</u>
Loans, Net . . . . .	8 934	Total liabilities . . . . .	<u>14 051</u>
Bank premises, furniture and fixtures . . . . .	213	<b>Equity Capital</b>	
All other assets . . . . .	473	Capital (# shs. au. 5,150) ..	275
		(# shs. otst. 5,150)	
		Surplus . . . . .	275
		Undivided profits & capital res. . . . .	<u>490</u>
		Total Equity Capital. . . .	1 040
<b>TOTAL</b> . . . . .	<u>15 091</u>	<b>TOTAL</b> . . . . .	<u>15 091</u>



**CITIZENS BANK, STRONG**

Population 903 Union County  
 Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361  
 Zip Code 71765

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	531	Demand dep., ind., part., corp.....	1 661
U.S. Treasury securities ..	1 024	Time dep., ind., part., corp.	1 978
Oblig. of other U.S. Gov't agencies & corporations	285	U.S. Gov't deposits .....	2
Oblig. of States & political subdivisions...	901	Dep. of States & subdivisions .....	149
All Other Securities .....	33	Certified & Officers' cks...	17
Excess Funds Sold .....	280	Total deposits .....	<u>3 807</u>
Loans, Net .....	1 605	All other liabilities .....	<u>6</u>
Bank premises, furniture and fixtures .....	5	Total liabilities .....	<u>3 813</u>
All other assets .....	20		
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus .....	200
		Undivided profits & capital res.....	<u>471</u>
		Total Equity Capital...	<u>871</u>
<b>TOTAL .....</b>	<b><u>4 684</u></b>	<b>TOTAL .....</b>	<b><u>4 684</u></b>

## THE FARMERS AND MERCHANTS BANK, STUTT GART

Population 10,477                  Arkansas County  
Chartered December 29, 1945   P.O. Box 947   Telephone Number 673-6911  
   Zip Code 72160  
Number of Branches: Inside City — 3; Outside City — None

**Principal Officers:**

**\*Don Pattillo** . . . . . President  
**Carl Gunter** . . . . . Exec. Vice Pres.  
**Leonard H. DeVun** . . . Sr. Vice Pres.  
**Lloyd Ratcliff** . . . . . Exec. Vice Pres.  
**Don Underwood** . . . . . Sr. Vice Pres.

**Directors:**

**B. J. St. John**, Chm. of Board  
**Roy O. McCollum III**,  
Vice Chairman  
**James R. Oliver**  
**Don Pattillo**  
**Lloyd Ratcliff**  
**Horace "Pete" Sickel**  
**D. W. Tweedy**  
**Curtis Siems**  
**Ralph Wilson**  
**Billy E. Simpson**

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	6 677	Demand dep., ind., part., corp. . . . .	15 768
U.S. Treasury securities ..	1 329	Time dep., ind., part., corp.	40 065
Oblig. of other U.S. Gov't agencies & corporations	5 657	U.S. Gov't deposits . . . . .	22
Oblig. of States & political subdivisions...	8 979	Dep. of States & subdivisions . . . . .	4 690
Excess funds sold . . . . .	2 750	All other deposits . . . . .	256
Loans, Net . . . . .	38 228	Certified & Officers' cks. . . . .	127
Bank premises, furniture and fixtures . . . . .	3 017	Total deposits. . . . .	60 928
All other assets . . . . .	1 845	All other liabilities . . . . .	1 606
		Total liabilities . . . . .	62 534
		<b>Equity Capital</b>	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus . . . . .	1 500
		Undivided profits & capital res. . . . .	3 448
		Total Equity Capital. . . . .	5 948
<b>TOTAL</b> . . . . .	<b>68 482</b>	<b>TOTAL</b> . . . . .	<b>68 482</b>

**CITIZENS BANK, TILLAR**

Population 293 Drew County  
 Chartered July 28, 1913 P.O. Box 128 Telephone Number 392-2292  
 Zip Code 71670  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

W. R. Smith, Jr. . . . . Chm. of Board  
 \*Wray B. Smith . . . . . Pres. & Cashier  
 Emmett N. Smith . Vice Pres. & Sec.  
 Teresa Warf . . . . . Assist. Cashier  
 John Bowles . . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	318	Demand dep., ind., part., corp. . . . .	899
U.S. Treasury securities . .	200	Time dep., ind., part., corp. . . . .	3 074
Oblig. of other U.S. Gov't agencies & corporations . . . . .	100	Dep. of States & subdivisions . . . . .	500
Oblig. of States & political subdivisions . . . . .	574	Certified & Officers' cks. . . . .	65
Excess funds sold . . . . .	200	Total deposits . . . . .	4 538
Loans, Net . . . . .	3 641	All other liabilities . . . . .	5
Bank premises, furniture and fixtures . . . . .	76	Total liabilities . . . . .	4 543
All other assets . . . . .	8		
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) . . . . .	121
		(# shs. otst. 4,825)	
		Surplus . . . . .	379
		Undivided profits & capital res. . . . .	74
		Total Equity Capital . . . . .	574
<b>TOTAL . . . . .</b>	<b><u>5 117</u></b>	<b>TOTAL . . . . .</b>	<b><u>5 117</u></b>

**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 & Chm. of  
 Board  
 \*Clyde Robertson, Jr. .... Exec. Vice  
 President  
 Eugene Pounds ..... Sr. Vice Pres.  
 Wilburn J. Cole Vice Pres. & Cashier  
 Fannie M. Kent .. Assist. Vice Pres.  
 Shirley L. Taylor .. Assist. Loan Off.  
 Lena Heath..... Branch Mgr.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1960**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 480	Demand dep., ind., part., corp.....	5 960
U.S. Treasury securities ..	1 187	Time dep., ind., part., corp.	15 869
Oblig. of other U.S. Gov't agencies & corporations	6 675	U.S. Gov't deposits .....	22
Oblig. of States & political subdivisions...	2 399	Dep. of States & subdivisions .....	494
Excess funds sold .....	1 125	All other deposits .....	21
Loans, Net .....	11 458	Certified & Officers' cks...	9
Bank premises, furniture and fixtures .....	72	Total deposits .....	<u>22 375</u>
All other assets .....	583	All other liabilities .....	<u>397</u>
		Total liabilities .....	<u>22 772</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	1 550
		Undivided profits & capital res.....	<u>557</u>
		Total Equity Capital....	<u>2 207</u>
<b>TOTAL .....</b>	<u><u>24 979</u></u>	<b>TOTAL .....</b>	<u><u>24 979</u></u>

**BANK OF TUCKERMAN, TUCKERMAN**

Population 1,731 Jackson County  
 Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155  
 Zip Code 72473  
 Number of Branches: Inside City — None; Outside City — 2

**Principal Officers:**

\*Van Smith ..... President  
 Lindley V. Smith, Jr.. Exec. V. Pres.  
 Cornelius Adcox ..... Cashier  
 Ann Watson ..... Auditor

**Directors:**

Van Smith  
 Scotty Armstrong  
 Bob Penix

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 044	Demand dep., ind., part., corp.....	3 506
U.S. Treasury securities ..	1 402	Time dep., ind., part., corp.	5 414
Oblig. of other U.S. Gov't agencies & corporations	2 794	Dep. of States & subdivisions .....	1 016
Oblig. of States & political subdivisions ...	1 947	All other deposits .....	90
All other securities .....	109	Certified & Officers' cks...	42
Loans, Net .....	4 429	Total deposits .....	10 068
Bank premises, furniture and fixtures .....	103	Excess funds purchased ..	250
All other assets .....	23	All other liabilities .....	149
		Total liabilities .....	<u>10 467</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus .....	400
		Undivided profits & capital res.....	884
		Total Equity Capital....	<u>1 384</u>
<b>TOTAL .....</b>	<u><u>11 851</u></u>	<b>TOTAL .....</b>	<u><u>11 851</u></u>

**TYRONZA BANK, TYRONZA**

Population 852 Poinsett County  
 Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161  
 Zip Code 72386

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	839	Demand dep., ind., part., corp. . . . .	2 943
U.S. Treasury securities . .	1 025	Time dep., ind., part., corp. . . . .	7 313
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 390	U.S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . . . .	2 659	Dep. of States & subdivisions . . . . .	936
Excess funds sold . . . . .	950	All other deposits . . . . .	16
Loans, Net . . . . .	5 843	Certified & Officers' cks. . . . .	70
Bank premises, furniture and fixtures . . . . .	116	Total deposits. . . . .	<u>11 281</u>
All other assets . . . . .	1	All other liabilities . . . . .	8
		Total liabilities . . . . .	<u>11 289</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 2,000) . . . . .	50
		(# shs. otst. 2,000)	
		Surplus . . . . .	675
		Undivided profits & capital res. . . . .	809
		Total Equity Capital. . . . .	<u>1 534</u>
<b>TOTAL . . . . .</b>	<u><u>12 823</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 823</u></u>

**CITIZENS BANK & TRUST COMPANY, VAN BUREN**

Population 10,000 Crawford County  
 Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201  
 Zip Code 72956

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

**Principal Officers:**

\*Bob Hammerschmidt . . . . . President  
 Joe Terry . . . . . Exec. Vice Pres.  
 R. H. Terry . . . . . Vice Pres.  
 Frank Wofford . . . . . Vice Pres.  
 John Johnson . . . . . Assist. Vice Pres.  
 E. P. Hobbs . . . . . Cashier

**Directors:**

Bob Hammerschmidt  
 Joe Terry  
 Jack White, Chm.  
 Dane Riggs  
 Morril Harriman  
 Lonnie Batchelor  
 Carl Creekmore  
 E. P. Hobbs  
 Harrell Ballentine  
 Tommy L. Beard  
 Ed Bethel

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3 137	Demand dep., ind., part., corp. . . . .	10 314
U.S. Treasury securities . .	1 897	Time dep., ind., part., corp. . . . .	14 159
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 576	U.S. Gov't deposits . . . . .	15
Oblig. of States & political subdivisions . . . . .	4 664	Dep. of States & subdivisions . . . . .	2 251
All other securities . . . . .	287	All other deposits . . . . .	149
Excess funds sold . . . . .	2 100	Certified & Officers' cks. . . . .	348
Loans, Net . . . . .	16 980	Total deposits . . . . .	27 236
Bank premises, furniture and fixtures . . . . .	1 153	Excess funds purchased . . . . .	474
All other assets . . . . .	588	All other liabilities . . . . .	1 511
		Total liabilities . . . . .	29 221
		<b>Equity Capital</b>	
		Capital (# shs. au. 16,000) . . . . .	400
		(# shs. otst. 16,000)	
		Surplus . . . . .	1 100
		Undivided profits & capital res. . . . .	1 661
		Total Equity Capital . . . . .	3 161
<b>TOTAL . . . . .</b>	<b><u>32 382</u></b>	<b>TOTAL . . . . .</b>	<b><u>32 382</u></b>

## PEOPLES BANK AND TRUST COMPANY, 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.  
Larry Spradley . . . . . Cashier  
Dick McLelland . . Assist. Vice Pres.  
Francis Rapier. . . . . Assist. Cashier  
Deweese Stedman . . Assist. Cashier

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 008	Demand dep., ind., part., corp. . . . .	7 665
U.S. Treasury securities ..	775	Time dep., ind., part., corp. . . . .	13 692
Oblig. of other U.S. Gov't agencies & corporations	740	U.S. Gov't deposits . . . . .	91
Oblig. of States & political subdivisions . . . . .	4 108	Dep. of States & subdivisions . . . . .	2 608
Excess funds sold . . . . .	2 319	Certified & Officers' cks. . . . .	171
Loans, Net . . . . .	15 411	Total deposits . . . . .	24 227
Bank premises, furniture and fixtures . . . . .	1 435	All other liabilities . . . . .	458
All other assets . . . . .	1 466	Total liabilities . . . . .	24 685
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,293) ..	207
		(# shs. otst. 8,293)	
		Surplus . . . . .	1 192
		Undivided profits & capital res. . . . .	1 678
		Total Equity Capital. . . . .	3 077
		Subordinate notes & debentures . . . . .	500
<b>TOTAL . . . . .</b>	<u>28 262</u>	<b>TOTAL . . . . .</b>	<u>28 262</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. McCord . . . . . President  
 Ellen F. Smith . Vice Pres. & Cashier  
 Alice S. Wilson . . . . . Assist. Cahsier

**Directors:**

Larry R. McCord  
 Robert Genestet  
 John L. Perritt

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	521	Demand dep., ind., part., corp. . . . .	1 806
U.S. Treasury securities ..	2 795	Time dep., ind., part., corp. . . . .	3 569
Oblig. of other U.S. Gov't agencies & corporations	299	U.S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . .	650	Dep. of States & subdivisions . . . . .	600
Excess funds sold . . . . .	200	Certified & Officers' cks. . . . .	86
Loans, Net . . . . .	1 987	Total deposits . . . . .	<u>6 062</u>
Bank premises, furniture and fixtures . . . . .	15	Total liabilities . . . . .	<u>6 062</u>
All other assets . . . . .	154	<b>Equity Capital</b>	
		Capital (# shs. au. 6,000) . .	150
		(# shs. otst. 6,000)	
		Surplus . . . . .	100
		Undivided profits & capital res. . . . .	309
		Total Equity Capital . . . . .	<u>559</u>
<b>TOTAL . . . . .</b>	<u><u>6 621</u></u>	<b>TOTAL . . . . .</b>	<u><u>6 621</u></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 — 2

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	429	Demand dep., ind., part., corp. . . . .	2 856
U.S. Treasury securities ..	350	Time dep., ind., part., corp.	6 576
Oblig. of other U.S. Gov't agencies & corporations	4 851	U.S. Gov't deposits . . . . .	3
Oblig. of States & political subdivisions . . .	1 309	Dep. of States & subdivisions . . . . .	474
All other securities . . . . .	94	Total deposits . . . . .	9 909
Excess funds sold . . . . .	425	Excess funds purchased ..	500
Loans, Net . . . . .	4 331	Total liabilities . . . . .	10 409
Bank premises, furniture and fixtures . . . . .	10		
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus . . . . .	250
		Undivided profits & capital res. . . . .	890
		Total Equity Capital . . .	1 390
<b>TOTAL . . . . .</b>	<b>11 799</b>	<b>TOTAL . . . . .</b>	<b>11 799</b>

**BANK OF WALDRON, WALDRON**

Population 2,386 Scott County  
 Chartered April 3, 1901 P.O. Box 218 Telephone Number 637-2161  
 Zip Code 72958

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

**Principal Officers:**

Dale Rodgers ..... Chm. of Board  
 \*Bill R. Philpot ..... President  
 W. Knox Dozier. . . . . Exec. Vice Pres.  
 Pat R. Davenport..... Vice Pres.  
 Robert L. Akers ..... Vice Pres.

**Directors:**

Kelly Ashford  
 Bill J. Black  
 Jim H. Currier  
 Charlye V. Davidson  
 W. W. Davis  
 W. Knox Dozier  
 S. E. Mitchell  
 Rena Owens  
 Bill R. Philpot  
 James Richmond

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 476	Demand dep., ind., part., corp.....	6 308
U.S. Treasury securities ..	798	Time dep., ind., part., corp.	18 636
Oblig. of other U.S. Gov't agencies & corporations	1 447	U.S. Gov't deposits .....	7
Oblig. of States & political subdivisions...	7 220	Dep. of States & subdivisions.....	1 398
All other securities.....	188	Certified & Officers' cks...	230
Loans, Net .....	18 962	Total deposits.....	<u>26 579</u>
Bank premises, furniture and fixtures .....	142	Excess funds purchased ..	200
All other assets .....	393	All other liabilities .....	416
		Total liabilities .....	<u>27 195</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 24,000) .	600
		(# shs. otst. 24,000)	
		Surplus .....	1 200
		Undivided profits & capital res.....	<u>1 631</u>
		Total Equity Capital... .	<u>3 431</u>
<b>TOTAL .....</b>	<u><u>30 626</u></u>	<b>TOTAL .....</b>	<u><u>30 626</u></u>

## THE SCOTT COUNTY BANK, WALDRON

Population 2,386      Scott County  
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191  
Zip Code 72958  
Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*John E. Chambers III . . . . . President  
Patsy Hawkins . . . . . Cashier

**Directors:**

John E. Chambers III  
Al Wilf  
W. R. (Bud) Rice  
Worman Owens  
Roy Hale  
Bill Marsh  
Jerrel Jones  
Thurman Keener

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories . . . . .	122	part., corp. . . . .	584
All other securities . . . . .	100	Time dep., ind., part., corp. . . . .	1 044
Excess funds sold . . . . .	1 100	U.S. Gov't deposits . . . . .	1
Loans, Net . . . . .	1 255	Dep. of States &	
Bank premises, furniture		subdivisions . . . . .	75
and fixtures . . . . .	155	Certified & Officers' cks. . . . .	71
All other assets . . . . .	<u>80</u>	Total deposits . . . . .	<u>1 775</u>
		All other liabilities . . . . .	<u>5</u>
		Total liabilities . . . . .	<u>1 780</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 40,000) . . . . .	400
		(# shs. otst. 40,000)	
		Surplus . . . . .	400
		Undivided profits &	
		capital res. . . . .	<u>232</u>
		Total Equity Capital . . . . .	<u>1 032</u>
<b>TOTAL . . . . .</b>	<b><u><u>2 812</u></u></b>	<b>TOTAL . . . . .</b>	<b><u><u>2 812</u></u></b>

## FIRST STATE BANK OF WARREN, WARREN

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

### Principal Officers:

Bennie Ryburn, Sr. . . . Chm. of Board  
 \*Freddie Mobley . . . . Exec. Vice Pres.  
 Gordon Price . . . . . Sr. Vice Pres.  
 Jo Jenkins . . . . . Vice Pres. & Cashier  
 Francis Hargis . . . . . Vice Pres.

### Directors:

J. Tedd Blagg  
 W. Curtis Blankinship, Jr.  
 Bruce Cash  
 Merl Crow, M. D.  
 Robert Garner  
 Bryan Martin  
 Victor Myers  
 J. J. Neal  
 James C. Scott  
 Bennie Ryburn, Sr.  
 J. C. Scott  
 H. Sidney Wharton

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 499	Demand dep., ind., part., corp. . . . .	4 380
U.S. Treasury securities . .	3 662	Time dep., ind., part., corp.	23 541
Oblig. of other U.S. Gov't agencies & corporations	694	U.S. Gov't deposits . . . . .	28
Oblig. of States & political subdivisions . . .	4 831	Dep. of States & subdivisions . . . . .	3 116
Excess funds sold . . . . .	1 675	Certified & Officers' cks. . . . .	<u>138</u>
Loans, Net . . . . .	20 081	Total deposits . . . . .	<u>31 203</u>
Bank premises, furniture and fixtures . . . . .	337	All other liabilities . . . . .	<u>663</u>
All other assets . . . . .	693	Total liabilities . . . . .	<u>31 866</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 59,000) .	590
		(# shs. otst. 59,000)	
		Surplus . . . . .	1 100
		Undivided profits & capital res. . . . .	<u>916</u>
		Total Equity Capital . . . . .	2 606
<b>TOTAL . . . . .</b>	<b><u>34 472</u></b>	<b>TOTAL . . . . .</b>	<b><u>34 472</u></b>



**BANK OF WEINER, WEINER**

Population 715 Poinsett County  
 Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221  
 Zip Code 72479

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

**Principal Officers:**

\*John R. Hogue ..... President  
 Niles Bise..... Sr. Vice Pres.  
 Michael D. Gillis..... Cashier  
 Patricia Ramsey.... Assist. Cashier  
 Paulette Fahr ..... Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 574	Demand dep., ind., part., corp.....	4 581
U.S. Treasury securities ..	2 790	Time dep., ind., part., corp.	12 896
Oblig. of other U.S. Gov't agencies & corporations	2 809	U.S. Gov't deposits .....	3
Oblig. of States & political subdivisions...	2 608	Dep. of States & subdivisions .....	1 352
All other securities .....	100	All other deposits .....	3
Excess funds sold .....	250	Certified & Officers' cks...	35
Loans, Net .....	10 740	Total deposits.....	<u>18 870</u>
Bank premises, furniture and fixtures .....	183	All other liabilities .....	48
All other assets .....	50	Total liabilities .....	<u>18 918</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus .....	1 000
		Undivided profits & capital res.....	986
		Total Equity Capital....	<u>2 186</u>
<b>TOTAL .....</b>	<u><u>21 104</u></u>	<b>TOTAL .....</b>	<u><u>21 104</u></u>

# MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,007 Phillips County  
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481  
Zip Code 72390  
Number of Branches: Inside City — 2; Outside City — None

**Principal Officers:**

James L. Linder . . . . . Chm. of the  
Board  
\*Douglas Simmons . . . . . President  
Roy B. Warren . . . . . Sr. Vice Pres.  
James A. Bogle Vice Pres. & Cahsier  
Gordon M. White . . . . . Vice Pres.  
E. F. Kalb, Jr. . . . . Vice Pres.  
Bill Simmons . . . . . Vice Pres.

**Directors:**

James L. Linder  
James P. Baker, Jr.  
James E. Boyd  
Brooks Griffin  
C. L. Harris  
Jerry Kelley  
Jesse Porter  
Douglas Simmons

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	3 382	Demand dep., ind., part., corp. . . . .	7 850
U.S. Treasury securities ..	949	Time dep., ind., part., corp. 21	419
Oblig. of other U.S. Gov't agencies & corporations	4 403	U.S. Gov't deposits . . . . .	20
Oblig. of States & political subdivisions . . .	3 977	Dep. of States & subdivisions . . . . .	7 076
Excess funds sold . . . . .	395	Certified & Officers' cks. . . .	337
Loans, Net . . . . .	26 311	Total deposits. . . . .	36 702
Bank premises, furniture and fixtures . . . . .	705	Excess funds purchased ..	600
All other assets . . . . .	905	All other liabilities . . . . .	650
		Total liabilities . . . . .	37 952
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) .	500
		(# shs. otst. 20,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	1 575
		Total Equity Capital. . . . .	3 075
<b>TOTAL . . . . .</b>	<b><u>41 027</u></b>	<b>TOTAL . . . . .</b>	<b><u>41 027</u></b>



**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. Hogan . . . . . President  
 Robert L. Wright . . Exec. Vice Pres.  
 Paul Neal . . . . . Vice Pres.  
 Arley Knight . . Vice Pres. Trst. Off.  
 Mary Goe . . . . . Vice Pres.  
 Jo Duncan . . . . . Vice Pres.  
 Ola B. Jones . . . . Assist. Cashier  
 Adonna Parker . . . Assist. Cashier  
 Doris Swindler . . . Assist. Vice Pres.  
 Janie L. Tate . . . . Assist. Vice Pres.  
 Jan Willis . . . . . Assist. Vice Pres.  
 James W. Skelley . . Vice Pres. Aud.  
 Robert L. Naylor . Vice Pres. Compt.

**Directors:**

George H. Dunklin-Chm.  
 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  
 Paul O'Neal  
 Keith Ingram  
 W. Kent Ingram, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	5 661	Demand dep., ind., part., corp. . . . .	15 982
U.S. Treasury securities . .	4 621	Time dep., ind., part., corp. . . . .	21 955
Oblig. of other U.S. Gov't agencies & corporations . . . . .	5 150	U.S. Gov't deposits . . . . .	78
Oblig. of States & political subdivisions . . . . .	7 215	Dep. of States & subdivisions . . . . .	4 445
All other securities . . . . .	11	Certified & Officers' cks. . . . .	212
Excess funds sold . . . . .	6 400	Total deposits . . . . .	42 672
Loans, Net . . . . .	16 647	All other liabilities . . . . .	508
Bank premises, furniture and fixtures . . . . .	980	Total liabilities . . . . .	43 180
All other assets . . . . .	718		
		<b>Equity Capital</b>	
		Capital (# shs. au. 100,000) . . . . .	1 000
		(# shs. otst. 100,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	2 223
		Total Equity Capital. . . . .	4 223
<b>TOTAL . . . . .</b>	<u>47 403</u>	<b>TOTAL . . . . .</b>	<u>47 403</u>

**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 Assist. Vice Pres.  
 Rick Cross . . . . . Assist. Vice Pres.

\*Designates Chief Executive Officer

**Directors:**

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

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	795	Demand dep., ind., part., corp. . . . .	2 408
U.S. Treasury securities . .	399	Time dep., ind., part., corp. . . . .	6 894
Oblig. of other U.S. Gov't agencies & corporations . . . . .	1 607	U.S. Gov't deposits . . . . .	11
Oblig. of States & political subdivisions . . . . .	1 056	Dep. of States & subdivisions . . . . .	1 914
Excess funds sold . . . . .	2 000	Total deposits . . . . .	<u>11 227</u>
Loans, Net . . . . .	6 113	All other liabilities . . . . .	<u>387</u>
Bank premises, furniture and fixtures . . . . .	433	Total liabilities . . . . .	<u>11 614</u>
All other assets . . . . .	301		
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . . . . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	700
		Undivided profits & capital res. . . . .	<u>290</u>
		Total Equity Capital . . . . .	<u>1 090</u>
<b>TOTAL . . . . .</b>	<u><u>12 704</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 704</u></u>

## WILMOT STATE BANK, WILMOT

Population 1,202 Ashley County  
 Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211  
 Zip Code 71676  
 Number of Branches: Inside City — None; Outside City — None

**Principal Officers:**

\*W. T. Higginbotham . . . . . President  
 Sue Johnson . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	604	Demand dep., ind., part., corp. . . . .	1 772
U.S. Treasury securities . .	595	Time dep., ind., part., corp. . . . .	3 618
Oblig. of other U.S. Gov't agencies & corporations . . . . .	100	U.S. Gov't deposits . . . . .	1
Oblig. of States & political subdivisions . . . . .	293	Dep. of States & subdivisions . . . . .	368
Excess funds sold . . . . .	200	All other deposits . . . . .	138
Loans, Net . . . . .	5 090	Certified & Officers' cks. . . . .	1
Bank premises, furniture and fixtures . . . . .	132	<b>Total deposits. . . . .</b>	<b>5 898</b>
		Excess funds purchased . . . . .	85
		<b>Total liabilities . . . . .</b>	<b>5 983</b>
		<b>Equity Capital</b>	
		Capital (# shs. au. 1,200) . . . . .	120
		(# shs. otst. 1,200)	
		Surplus . . . . .	555
		Undivided profits & capital res. . . . .	356
		<b>Total Equity Capital. . . . .</b>	<b>1 031</b>
<b>TOTAL . . . . .</b>	<b><u>7 014</u></b>	<b>TOTAL . . . . .</b>	<b><u>7 014</u></b>

**BANK OF WILSON, WILSON**

Population 1,083                      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 . . Chm. of the Board  
J. B. Gwyn . . . . . President  
C. L. Denton Jr. . . . . Vice Pres.  
James T. Shenep . Assist. Vice Pres.  
Bill Payne. . . . . Cashier  
Florabel Bishop . . . . Assist. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	776	Demand dep., ind., part., corp. . . . .	2 365
U.S. Treasury securities . .	1 570	Time dep., ind., part., corp. . . . .	3 879
Oblig. of other U.S. Gov't agencies & corporations . . . . .	500	U.S. Gov't deposits . . . . .	14
Oblig. of States & political subdivisions . . . . .	1 705	Dep. of States & subdivisions . . . . .	1 507
Excess funds sold . . . . .	1 250	Certified & Officers' cks. . . . .	14
Loans, Net . . . . .	3 621	Total deposits. . . . .	<u>7 779</u>
Bank premises, furniture and fixtures . . . . .	16	All other liabilities . . . . .	25
		Total liabilities . . . . .	<u>7 804</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus . . . . .	900
		Undivided profits & capital res. . . . .	<u>634</u>
		Total Equity Capital. . . . .	1 634
TOTAL . . . . .	<u>9 438</u>	TOTAL . . . . .	<u>9 438</u>

**CROSS COUNTY BANK, WYNNE**

Population 7,615                      Cross County  
 Chartered June 5, 1891              Telephone Number 238-8171  
     Zip Code 72396  
 Number of Branches: Inside City — 1; Outside City — 1

**Principal Officers:**

\*Ken O. McClanahan . . . . . President  
 Rafe Andrews . . . . . Trust Officer  
 Winifred G. Sigman . . . Admin. Vice  
     Pres. & Cahsier  
 Larry Lawson . . . . . Vice Pres. &  
     Assist. Trust Off.  
 Judy Thomas . . . . . Exec. Secretary  
 Ann Jones . . . . . Assist. Vice Pres.  
 Ronnie Sims . . . . . Assist. Cashier  
 Twyla Hollowell . . . . Assist. Cashier  
 Bobbie Nell Brown . . . . Vice Pres.  
 Mazie Ballard . . . . . Vice Pres.

**Directors:**

Rafe Andrews  
 Gerald Blackburn  
 David Block  
 Willard Burks  
 Eugene Goodart  
 Pete Imboden, III  
 John H. Johnston, Jr.  
 James Richardson  
 I. M. Steinberg

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 438	Demand dep., ind., part., corp. . . . .	8 950
U.S. Treasury securities . .	1 927	Time dep., ind., part., corp.	18 558
Oblig. of other U.S. Gov't agencies & corporations	3 720	U.S. Gov't deposits . . . . .	36
Oblig. of States & political subdivisions . . .	3 471	Dep. of States & subdivisions . . . . .	2 800
Excess funds sold . . . . .	1 400	Certified & Officers' cks. . .	76
Loans, Net . . . . .	19 761	Total deposits . . . . .	<u>30 420</u>
Bank premises, furniture and fixtures . . . . .	822	All other liabilities . . . . .	639
All other assets . . . . .	610	Total liabilities . . . . .	<u>31 059</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 20,000) .	500
		(# shs. otst. 20,000)	
		Surplus . . . . .	1 000
		Undivided profits & capital res. . . . .	<u>1 590</u>
		Total Equity Capital . . .	<u>3 090</u>
<b>TOTAL . . . . .</b>	<u><u>34 149</u></u>	<b>TOTAL . . . . .</b>	<u><u>34 149</u></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 Berry . . . . . President  
 James N. Thomason . . . . . Executive  
    Vice Pres.  
 Duane C. Price . . . . . Sr. Vice Pres.  
 Terry Kent . . . . . Vice President &  
    Branch Manager  
 Janie C. Horton . . . . . Assist. Vice Pres.  
 Sheryl Graham . . . . . Assist. Cashier  
 Carolyn Johnson . . . . . Assist. Cashier

**Directors:**

Bernice Berry  
 Fred Berry  
 H. A. Burnes  
 Karl King  
 Oran Carter  
 Duane C. Price  
 James N. Thomason

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 511	Demand dep., ind., part., corp. . . . .	3 966
U.S. Treasury securities ..	2 320	Time dep., ind., part., corp. . . . .	15 866
Oblig. of States & political subdivisions . . . . .	3 533	U.S. Gov't deposits . . . . .	19
Excess funds sold . . . . .	2 300	Dep. of States & subdivisions . . . . .	1 608
Loans, Net . . . . .	12 820	Certified & Officers' cks. . . . .	17
Bank premises, furniture and fixtures . . . . .	513	Total deposits. . . . .	<u>21 476</u>
All other assets . . . . .	699	All other liabilities . . . . .	<u>189</u>
		Total liabilities . . . . .	<u>21 665</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 23,500) . . . . .	208
		(# shs. otst. 20,781)	
		Surplus . . . . .	800
		Undivided profits & capital res. . . . .	<u>1 023</u>
		Total Equity Capital. . . . .	<u>2 031</u>
<b>TOTAL . . . . .</b>	<u><u>23 696</u></u>	<b>TOTAL . . . . .</b>	<u><u>23 696</u></u>

**SIXTY-SIXTH-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, 1980**

## METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

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

**Principal Officers:**

\*Justin Matthews, III . . . Chm. of the Board  
Walter L. Burroughs . . . . . President  
J. Somers Matthews . . . . . Vice Pres.  
Hal C. Matthews . . Assist. Vice Pres.  
Betty M. Couch . . . . . Secretary  
Everett L. Hall, Jr. . . . . Treasurer  
Jean Elliott . . . . . Assist. Secretary

**Directors:**

Justine Matthews, III  
Walter L. Burroughs  
J. Somers Matthews  
Lila B. Hornor  
Lyndell Lay  
Robert K. Beal  
Howard Cockrill  
Jerry H. Glenn, Jr.

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1980

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	360	All other liabilities . . . . .	136
Oblig. of States & political subdivisions . . .	30	Total liabilities . . . . .	<u>136</u>
Business premises, furniture and fixtures . . . . .	9	<b>Equity Capital</b>	
All other assets . . . . .	253	Capital (# shs. au. 1,642) . .	164
		(# shs. otst. 1,642)	
		Surplus . . . . .	33
		Undivided profits & capital res. . . . .	<u>319</u>
		Total Equity Capital . . .	<u>516</u>
<b>TOTAL</b> . . . . .	<u>652</u>	<b>TOTAL</b> . . . . .	<u><u>652</u></u>



**GUARANTY LOAN & TRUST COMPANY, WABASH**

Population 200 Phillips County  
 Chartered February 9, 1910 P.O. Box 3 Telephone Number 338-7493  
 Zip Code 72389  
 (Not engaged in commercial banking)

**Principal Officers:**

Bernice Jones ..... President  
 \*H. G. Frost, Jr. .... Vice President  
 Mary Sellers Sec.-Treas. and Cashier  
 Gaines Norton .... Assist. Secretary  
 Lou Ellen Stevens .. Assist. Cashier

**Directors:**

Bernice Jones  
 Mary Sellers  
 H. G. Frost, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	172	<b>Equity Capital</b>	
		Capital (# shs. au. 500) ....	50
		(# shs. otst. 500)	
		Surplus .....	50
		Undivided profits & capital res.....	72
		Total Equity Capital....	172
<b>TOTAL</b> .....	<b>172</b>	<b>TOTAL</b> .....	<b>172</b>

**SIXTY-SIXTH 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, 1980**

**SOUTHERN CREDIT CORPORATION, MALVERN**

Population 10,000 Hot Spring County  
 Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462  
 Zip Code 72104  
 Act 111, Industrial Loan Institution  
 (Not engaged in commercial banking)

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 117	Investment Certificates . .	6 775
Oblig. of States & political subdivisions . .	150	Total certificates . . . . .	6 775
All other securities . . . . .	2 542	All other liabilities . . . . .	68
Loans, Net . . . . .	3 782	Total liabilities . . . . .	6 843
All other assets . . . . .	54		
		<b>Equity Capital</b>	
		Capital (# shs. au. 30,000) .	242
		(# shs. otst. 12,100)	
		Surplus . . . . .	258
		Undivided profits & capital res. . . . .	302
		Total Equity Capital . . .	802
<b>TOTAL . . . . .</b>	<b>7 645</b>	<b>TOTAL . . . . .</b>	<b>7 645</b>

**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. Fitzgerald . . . . . President  
 Evelyn L. Powell . . . Vice-President  
 Dorrance A. Williams . . . Secretary  
 William Brandon . . . . . Treasurer

**Directors:**

D. M. Fitzgerald  
 William Brandon  
 Dorrance A. Williams  
 Dale Helton

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	787	Investment Certificates . . . . .	<u>2 589</u>
Loans, Net . . . . .	2 025	Total Certificates . . . . .	<u>2 589</u>
Business premises, furniture and fixtures . . . . .	5	All other liabilities . . . . .	<u>101</u>
All other assets . . . . .	90	Total liabilities . . . . .	<u>2 690</u>
		<b>Equity Capital</b>	
		Capital (# shs. au. 300,000) . . . . .	115
		(# shs. otst. 95,653)	
		Surplus . . . . .	<u>102</u>
		Total Equity Capital . . . . .	217
<b>TOTAL . . . . .</b>	<u><u>2 907</u></u>	<b>TOTAL . . . . .</b>	<u><u>2 907</u></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 71611

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

**Principal Officers:**

\*George E. Puddephatt ... President  
 Morrell Gathright..... Chm. of the  
 Board  
 Dan Horton..... Treasurer.  
 Wanda A. Taylor. Assist. Secretary.

**Directors:**

Clifford A. Davies  
 C. Richard Dixon  
 Robert L. Fikes  
 Morrell Gathright  
 William D. Jones  
 Simon Joseph  
 Albert F. Otten  
 George E. Puddephatt  
 William F. Southard

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1980**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 867	Investment Certificates ..	<u>11 620</u>
U.S. Treasury securities ..	1 500	Total Certificates.....	<u>11 620</u>
Loans, Net .....	6 137	All other liabilities .....	<u>1 292</u>
Bank premises, furniture and fixtures .....	331	Total liabilities .....	<u>12 912</u>
All other assets .....	4 178		
		<b>Equity Capital</b>	
		Capital (# shs. au. 10,000) .	125
		(# shs. otst. 6,250)	
		Surplus .....	625
		Undivided profits & capital res.....	<u>351</u>
		Total Equity Capital....	<u>1 101</u>
<b>TOTAL .....</b>	<b><u>14 013</u></b>	<b>TOTAL .....</b>	<b><u>14 013</u></b>