

**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1981**



FRANK WHITE
Governor

B. J. LAMBERT, JR.
State Bank Commissioner

SHELBY A. McCOOK
Acting Director
Department of Commerce

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

FOR THE YEAR ENDED JUNE 30, 1981

B. J. LAMBERT, JR.
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 20, 1981

To the Honorable Frank White
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-Seventh Annual Report of the State Bank Department for the fiscal year ended June 30, 1981.

At June 30, 1981, there were 192 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, the Caddo State Bank, Glenwood, converted to national status. One new state bank, The First State Bank of Beebe, Beebe, opened for business during the latter part of the fiscal year.

The assets of the State banks totaled \$5,586,232,000 at June 30, 1981. Total assets this time last year, amounted to \$5,030,323,000, a dollar increase of \$555,909,000 or 11.1%.

In addition to the 192 commerical banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 197 financial institutions as of June 30, 1981.

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, 1981. 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
 Jackie Dicus Business Controller II
 Louis W. Elkins Financial Analyst
 Candace Franks Department Attorney
 Olan B. Wages Chief Review Examiner
 Cynthia Nixon Executive Secretary
 Dean Raney Secretary II
 Brenda Holland Clerk Typist II
 June McDorman Clerk Typist II

FINANCIAL EXAMINER SUPERVISORS

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	

FINANCIAL EXAMINER II

Charles E. Cook	Phil W. Stark
Jerry Land	Mark W. Wegener
Dianne Lefear	Cynthia A. White
William R. Milum	

FINANCIAL EXAMINER I

Sue Burgess	W. Keith Melson
Harry K. Cochran	George E. Myers
Luther Guinn	Mark J. Pennebaker
Philip B. Hensley	

FINANCIAL EXAMINER TRAINEE

Patty S. McIntosh

STATE BANKING BOARD

James H. Atkins, Chairman	Little Rock
Edward H. Cherry	Jonesboro
William C. Lyon	Fordyce
Elmer A. Ferguson	DeWitt
Mrs. Betty Wilkinson	Greenwood
Don R. Clark, Secretary	Little Rock

OFFICE STATE BANK DEPARTMENT

One Capitol Mall, 4B — 210
 Little Rock, Arkansas 72201-1093
 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, 1980 through June 30, 1981.

RECEIPTS

Cash Balance June 30, 1980.....	\$	320,346.55
Examination and Assessment Fees	\$921,164.74	
Charter and Amendment Fees	5,881.24	
Teller's Facility Application and Protest Fees...	3,500.00	
Penalties for Reserve Deficiencies	5,290.75	
Miscellaneous Fees	2,786.75	
Reimbursement for M & R Sales	5,309.77	
Warrant Cancellations	1,644.10	
		945,577.35
		\$1,265,923.90

DISBURSEMENTS

Salaries.....	\$546,976.27	
Extra Help	370.00	
Maintenance and General Operations.....	77,278.87	
S.S., Retirement and Insurance Matching	111,930.33	
Professional Services and Fees.....	20,521.54	
Conference Fees and Travel	149,468.94	
Capital Outlay.....	38,000.00	
Service Charge by State Treasurer	14,064.55	958,610.50
Cash Balance June 30, 1981.....		307,313.40
		\$1,265,923.90

ARKANSAS BANKERS ASSOCIATION

221 W. Second St.

Suite 1027

Little Rock, Arkansas 72201

President	B.J. Ford, Chairman and President The Merchants and Planters Bank Camden, Arkansas 71701
First Vice-President....	William H. Bowen, Chairman and Chief Exec. Officer Commercial National Bank Little Rock, Arkansas 72203
Second Vice-President..	William H. Brandon, Jr., President First National Bank of Phillips County Helena, Arkansas 72342
Treasurer	M. David Howell, President First State Bank Springdale, Arkansas 72764
Executive Director....	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201
Past President.....	Louis L. Ramsay, Jr., Chairman Simmons First National Bank Pine Bluff, Arkansas 71611
To 1982	B.J. Daugherty, President First State Bank, Conway Elmer Ferguson, Chairman Dewitt Bank & Trust Co., DeWitt Douglas Glover, Chairman & President First National Bank of E. Arkansas, Forrest City William H. Handy, President First National Bank, Magnolia
To 1983	William W. Thomas, President Peoples Bank & Trust Co., Van Buren John Lewis, Chairman First National Bank, Fayetteville
To 1984	Jimmie L. Taylor, President Planters National Bank, Hughes James R. Nipper, President Bodcaw Bank, Stamps Floyd Parker, President Malvern National Bank, Malvern Gerard Sangster, President Warren Bank & Trust Co., Warren
Members At Large....	Millard Aud, Chairman and President Merchants and Planters Bank, Arkadelphia Joe B. Ford, VP First National Bank, Little Rock

YOUNG BANKERS SECTION OFFICERS

President	Harry Webb, Assistant Vice President Helena National Bank, Helena
Vice-President.....	John Womack, Correspondent Banking Officer City National Bank, Ft. Smith
Secretary	Debi Anderson, Asst. VP/Marketing Officer First National Bank, Hot Springs
Treasurer	William Wisener, Assistant Cashier Warren Bank & Trust Co., Warren

THE REGIONAL ADMINISTRATOR OF NATIONAL BANKS

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

Regional Administrator	Dean S. Marriott
Deputy Regional Administrator	William J. Suman
Deputy Regional Administrator	A. Duncan McFarlane
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	Albert E. Burger
Vice President	James R. Kennedy
Vice President	Charles R. Halbrook
Vice President	Martha L. Perine
Vice President	Warren T. Snover
Vice President	Robert W. Thomas
Vice President	Delmer D. Weisz
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
Frankie L. Pratt..... Pine Bluff
Billy W. Carroll..... Pine Bluff
James A. Colvin..... Pine Bluff
John A. Jones..... Pine Bluff
Arthur R. Sansom..... Pine Bluff
Russell C. Livingston..... Memphis
Billy F. Couch..... Memphis
Jerry W. Cox..... Memphis
James S. Henley, Jr..... 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, 1981**

**With Comparative Statement as of June 30, 1980, reported
in billions, millions & nearest thousand)**

COMMERCIAL BANKS ONLY

	June 30, 1981		June 30, 1980		Increase (Decrease)	
	192 Banks		192 Banks			
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
ASSETS						
Cash and due from depository institutions.....	\$ 384	690	\$ 391	201	\$ (6	511)
U.S. Treasury Securities	512	918	377	847	135	071
Obligations of other U.S. Government agencies and corporations	504	309	397	249	107	060
Obligations of States and political subdivisions	775	398	726	316	49	082
All other securities	39	182	31	649	7	533
Excess funds sold and securities purchased under agreement to resell	251	352	311	259	(59	907)
Loans, Net.....	2,886	026	2,601	663	284	363
Bank premises, furniture and fixtures, and other assets representing bank premises	108	654	96	644	12	010
All other assets	123	703	96	495	27	208
TOTAL ASSETS.....	\$5,586	232	\$5,030	323	\$555	909

	June 30, 1981		June 30, 1980		Increase (Decrease)	
	192 Banks	192 Banks	192 Banks	192 Banks	Mil.	Thou.
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
LIABILITIES						
Demand deposits, individs., partnerships, and corp.	\$ 982	646	\$1,139	080	(156	434)
Time deposits, individuals, partnerships, and corp.	3,466	875	2,812	085	654	790
Deposits of U.S. Government.	6	891	7	148	(257)	
Deposits of States and political subdivisions	395	705	394	393	1	312
All other deposits	11	783	19	165	(7	382)
Certified and officers' checks	30	837	25	633	5	204
TOTAL DEPOSITS	4,894	737	4,397	504	497	233
Total Demand	[1,135	501]	[1,290	633]	[(155	132)]
Total Time	[3,759	236]	[3,106	871]	[652	365]
Excess funds purchased and securities sold under agreements to repurchase	80	607	95	599	(14	992)
All other liabilities	97	118	71	276	25	842
TOTAL LIABILITIES	5,072	462	4,564	379	508	083
EQUITY CAPITAL						
Capital stock	90	825	87	518	3	307
Surplus	156	352	141	242	15	110
Undivided profits and capital reserves	242	437	212	490	29	947
TOTAL EQUITY CAPITAL	489	614	441	250	48	364
Subordinated notes and debentures	24	156	24	694	(538)	
TOTAL LIABILITIES AND EQUITY CAPITAL	\$5,586	232	\$5,030	323	\$555	909

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

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 30, 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	5,435,875	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
June 30, 1981	197	4,916,390,000	2,903,208,000	16,454,000	388,760,000	512,918,000	503,148,000	5,624,553,000

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
Caddo First National Bank	Glenwood	Pike
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 Bank of Arkansas	No. Little Rock	Pulaski

NATIONAL BANKS IN ARKANSAS CONTINUED

Name	Location	County
First National Bank.....	Osceola	Mississippi
First National Bank.....	Paragould	Greene
The First National Bank.....	Paris	Logan
National Bank of Commerce.....	Pine Bluff	Jefferson
Pine Bluff National Bank.....	Pine Bluff	Jefferson
Simmons First National Bank.....	Pine Bluff	Jefferson
First National Bank.....	Rogers	Benton
First National Bank.....	Russellville	Pope
First National Bank.....	Searcy	White
First National Bank.....	Sheridan	Grant
First National Bank.....	Siloam Springs	Benton
The First National Bank.....	Springdale	Washington
First National Bank.....	Stuttgart	Arkansas
Commercial National Bank.....	Texarkana	Miller
The State First National Bank.....	Texarkana	Miller
First National Bank of Poinsett County.....	Trumann	Poinsett
Jackson County National Bank.....	Tuckerman	Jackson
Citizens National Bank.....	Walnut Ridge	Lawrence
The First National Bank of Lawrence County.....	Walnut Ridge	Lawrence
Fidelity National Bank.....	West Memphis	Crittenden
First National Bank.....	West Memphis	Crittenden
The First National Bank.....	Wynne	Cross

**NUMBER OF STATE AND NATIONAL BANKS BY
COUNTIES
WITH THE NUMBER OF THEIR *MANNED* BANK-
ING
FACILITIES IN OTHER LOCATIONS**

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	3
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	6
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		3
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 CONTINUED

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	3	1	
Poinsett	6	1	1
Polk	1	1	2
Pope	3	1	3
Prairie	2		2
Pulaski	4	8	1
Randolph	3		1
St. Francis	2	2	2
Saline	2		3
Scott	2		
Searcy	2		
Sebastian	3	3	4
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	7	1	3
Woodruff	2		1
Yell	4		1
	<u>192</u>	<u>70</u>	<u>*135</u>

*See pages 17, 18 and 19 for locations

STATE BANKS OPERATING MANNED BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCA- TIONS

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Mountainburg	Crawford
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
Benton State Bank	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Shannon Hills	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville- Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouachita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust Co.	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Bank of Dover	Dover	London	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	Goady	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 IN OTHER LOCATIONS (CON'T)

Name of Bank	Location	Location of Facility	County
First Security Bank of North Arkansas	Horseshoe Bend	Franklin	Izard
First Security Bank of North Arkansas	Horseshoe Bend	Oxford	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	Wickes	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	Norphet	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	Emerson	Columbia
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 OPERATING MANNED BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

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	Greenbrier	Faulkner
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 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	650
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		800

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

TRUST COMPANIES

Name	Location
Jones Investment & Trust Co.	Helena
Metropolitan Trust Company	No. Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

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

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1980 to June 30, 1981

1. The Bank of Bradley, Bradley, increased capital stock from \$100,000 to \$110,000 through the sale of additional shares.
2. Bank of Blevins, Blevins, increased capital stock from \$100,000 to \$200,000 through the issuance of newly authorized shares.
3. Citizens Bank of Lavaca, Lavaca, increased capital stock from \$180,000 to \$225,000 by increasing the number of shares and reducing the par value of shares from \$25.00 to \$12.50 per share.
4. Citizens Bank, Bentonville, increased capital stock from \$250,000 to \$650,000 through a stock dividend in the sum of \$250,000 from Undivided Profits to Capital.
5. Smackover State Bank, Smackover, increased capital stock from \$500,000 to \$1,000,000 through the sale of additional shares.
6. Bank of Kingston, Kingston, increased capital stock from \$10,000 to \$60,000 through transfer from Undivided Profits to Capital, and issuance of 200 new shares of capital stock.
7. The Bank of Augusta, Augusta, increased capital stock from \$100,000 to \$200,000 through a stock dividend in the sum of \$100,000 from Undivided Profits to Capital.
8. Bank of Northeast Arkansas, Jonesboro, increased capital stock from \$675,000 to \$750,000 from Undivided Profits to Capital.
9. Peoples Bank & Trust Company, Mountain Home, increased capital stock from \$1,750,000 to \$2,100,000 through a stock dividend in the sum of \$350,000 from Undivided Profits to Capital.
10. The Farmers and Merchants Bank, Des Arc, increased capital stock from \$484,000 to \$532,400 through a stock dividend in the sum of \$48,400 from Undivided Profits to Capital.
11. The Citizens Bank, Batesville, increased capital stock from \$350,000 to \$700,000 by transfer of \$350,000 from Undivided Profits to Capital.
12. Farmers Bank, Hamburg, increased capital stock from \$100,000 to \$125,000 by transfer of \$25,000 from Undivided Profits to Capital.
13. First State Bank, Springdale, increased capital stock from \$878,500 to \$966,400 by transfer of \$87,900 from Undivided Profits to Capital.
14. Arkansas State Bank, Siloam Springs, increased the capital stock from \$480,000 to \$960,000 through a stock dividend of \$480,000 from Undivided Profits to Capital.

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

15. The Exchange Bank and Trust Company, El Dorado, increased the capital stock from \$800,000 to \$1,000,000 from Undivided Profits to Capital and the issuance of an additional 8,000 shares of new shares of capital stock.
16. Arkansas Valley Bank, Dardanelle, increased capital stock from \$300,000 to \$328,520 through the sale of newly authorized shares.
17. McIlroy Bank & Trust, Fayetteville, increased the capital stock from \$2,374,000 to \$2,611,200 through the issuance of 9,028 shares of authorized but unissued stock and the sale of 448 new shares.
18. Bank of Imboden, Imboden, increased capital stock from \$165,000 to \$265,000 through issuance and sale of newly authorized shares.
19. Bank of Kingston, Kingston, increased capital stock from \$60,000 to \$80,000 through issuance and sale of newly authorized shares.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1980 to June 30, 1981

1. Farmers and Merchants Bank, Rogers from 5 to 9; to 5 to 10.
2. McIlroy Bank & Trust, Fayetteville, from 7 to 15; to 5 to 18.
3. Bank of Kingston, Kingston, from 3 to 5; to 3 to 20.

AMENDMENT CHANGING CORPORATE NAME OF BANK

July 1, 1980 to June 30, 1981

1. Guaranty Loan and Trust Company, Wabash, changed its corporate name to "Jones Investment & Trust Company"

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1980 to June 30, 1981

1. Bank of Ozark, Ozark

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, 1981 is 9.2%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	10.2
Bank of Amity	Amity	12.0
Citizens First State Bank	Arkadelphia	8.1
Elk Horn Bank & Trust Co.	Arkadelphia	9.2
Merchants & Planters Bank & Trust Co.	Arkadelphia	7.4
Bank of Ashdown	Ashdown	9.7
Bank of Atkins	Atkins	11.3
The Bank of Augusta	Augusta	14.6
Citizens State Bank	Bald Knob	8.8
The Citizens Bank	Batesville	8.3
Bank of Bearden	Bearden	11.7
Citizens Bank	Beebe	10.9
The First State Bank of Beebe	Beebe	35.2
Benton State Bank	Benton	8.6
The Union Bank of Benton	Benton	8.2
Bank of Bentonville	Bentonville	7.8
Citizens Bank	Bentonville	7.5
Bank of Blevins	Blevins	8.4
Farmers Bank & Trust Company	Blytheville	8.9
Citizens Bank	Booneville	8.8
The Bank of Bradley	Bradley	8.2
Bank of Brinkley	Brinkley	9.3
Bank of Cabot	Cabot	7.8
State Bank of Calico Rock	Calico Rock	10.3
Merchants and Planters Bank	Camden	7.8
Caraway Bank	Caraway	9.8
Citizens Bank & Trust	Carlisle	9.0
Bank of Cave City	Cave City	9.7
American State Bank	Charleston	11.4
Bank of Cherry Valley	Cherry Valley	10.2
The Merchants and Planters Bank	Clarendon	8.0
Arkansas State Bank	Clarksville	8.8
Farmers Bank & Trust Company	Clarksville	7.0
Clinton State Bank	Clinton	9.9
First State Bank and Trust Company	Conway	10.5
The Corning Bank	Corning	8.7
First State Bank	Crossett	5.4
Danville State Bank	Danville	8.3
Arkansas Valley Bank	Dardanelle	8.5
Bank of Dardanelle	Dardanelle	9.3
Decatur State Bank	Decatur	11.6
Bank of Delight	Delight	9.3
First State Bank of DeQueen	DeQueen	6.9
Dermott State Bank	Dermott	12.6
First State Bank of Dermott	Dermott	7.4
Farmers & Merchants Bank	Des Arc	16.6

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

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	14.9
Peoples Bank	Dierks	12.1
Bank of Dover	Dover	9.1
Dumas State Bank	Dumas	11.0
Merchants and Farmers Bank	Dumas	11.6
Earle State Bank	Earle	10.3
The Delta State Bank	Elaine	31.8
The Exchange Bank and Trust Company	El Dorado	8.4
Bank of Elkins	Elkins	8.3
Bank of England	England	17.7
The Citizens Bank	England	22.2
The Eudora Bank	Eudora	12.9
Bank of Eureka Springs	Eureka Springs	10.5
Bank of Evening Shade	Evening Shade	10.2
McIlroy Bank & Trust	Fayetteville	6.5
Citizens Bank and Trust Company	Flippin	7.7
Fordyce Bank & Trust Company	Fordyce	10.7
Planters Bank and Trust Company	Forrest City	12.4
Planters and Merchants Bank	Gillett	11.0
Bank of Glenwood	Glenwood	8.8
First State Bank	Gould	10.8
Bank of Gravett	Gravette	9.6
Farmers Bank	Greenwood	11.2
The First Bank	Griffithville	12.0
Clark County Bank	Gurdon	8.2
Farmers Bank	Hamburg	9.3
Calhoun County Bank	Hampton	11.3
The Bank of Harrisburg	Harrisburg	8.9
The Security Bank	Harrison	7.8
Prairie County Bank	Hazen	8.9
The Cleburne County Bank	Heber Springs	7.1
Heber Springs State Bank	Heber Springs	7.5
Bank of Holly Grove	Holly Grove	12.9
Horatio State Bank	Horatio	9.9
First Security Bank of North Arkansas	Horseshoe Bend	7.0
Arkansas Bank and Trust Company	Hot Springs	6.4
Bank of Imboden	Imboden	7.8
First Jacksonville Bank	Jacksonville	11.5
Newton County Bank	Jasper	8.1
Bank of Northeast Arkansas	Jonesboro	8.7
Citizens Bank of Jonesboro	Jonesboro	7.8
First Bank and Trust of Jonesboro	Jonesboro	7.4
Mercantile Bank	Jonesboro	8.7
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	6.7
Bank of Kensett	Kensett	30.2

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

Name	Location	Percentage
Bank of Kingston	Kingston	9.4
Bank of Lake Village	Lake Village	9.3
First State Bank and Trust Company	Lake Village	8.7
Citizens Bank of Lavaca	Lavaca	8.5
Leachville State Bank	Leachville	16.9
Little River Bank	Lepanto	14.2
Leslie State Bank	Leslie	7.2
Peoples Bank and Loan Company	Lewisville	7.9
Bank of Lincoln	Lincoln	7.8
Pulaski Bank and Trust Company	Little Rock	7.1
Bank of Lockesburg	Lockesburg	7.0
First State Bank	Lonoke	12.3
Farmers Bank & Trust Company	Magnolia	10.5
Bank of Malvern	Malvern	9.0
Peoples Bank	Mammoth Spring	9.2
Merchants & Planters Bank	Manila	13.7
Bank of Mansfield	Mansfield	9.9
Farmers and Merchants Bank	Marianna	8.0
Citizens Bank	Marion	18.4
Marked Tree Bank	Marked Tree	8.7
The Citizens Bank	Marshall	9.2
Bank of Marvell	Marvell	11.6
Bank of McCrory	McCrory	10.0
McGehee Bank	McGehee	10.7
The Bank of Melbourne	Melbourne	11.6
The Union Bank of Mena	Mena	13.6
Monette State Bank	Monette	9.5
Commercial Bank and Trust Co.	Monticello	8.5
Union Bank & Trust Company	Monticello	6.6
The First State Bank	Morrilton	11.8
Morrilton Security Bank	Morrilton	9.2
First Bank & Trust Co. of Mountain Home	Mountain Home	7.5
Peoples Bank and Trust Company	Mountain Home	9.3
Bank of Mountain View	Mountain View	12.0
The Bank of Montgomery County	Mount Ida	9.7
Bank of Mulberry	Mulberry	8.8
Pike County Bank	Murfreesboro	10.5
Citizens State Bank	Nashville	7.1
Bank of Newark	Newark	6.8
Bank of New Edinburg	New Edinburg	6.0
First State Bank of Newport	Newport	9.8
Merchants & Planters Bank	Newport	9.1
The Twin City Bank	No. Little Rock	9.1
The Planters Bank	Osceola	7.2
Bank of Ozark	Ozark	7.7
Security Bank	Paragould	8.2
Bank of Parkdale	Parkdale	9.5

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

Name	Location	Percentage
First State Bank	Parkin	10.8
Bank of Pea Ridge	Pea Ridge	7.8
The Perry County Bank	Perryville	9.3
Piggott State Bank	Piggott	10.2
First State Bank	Plainview	7.7
Bank of Pocahontas	Pocahontas	8.9
Planters & Stockmen Bank	Pocahontas	10.2
The Lawrence County Bank	Portia	9.1
The Peoples Bank	Portland	16.7
Portland Bank	Portland	10.2
Farmers and Merchants Bank	Prairie Grove	9.6
Bank of Prescott	Prescott	11.4
Bank of Quitman	Quitman	6.2
The Bank of Rector	Rector	11.8
Farmers and Merchants Bank	Reyno	7.5
The Bank of Rison	Rison	12.2
Farmers and Merchants Bank	Rogers	8.4
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	9.1
Logan County Bank	Scranton	9.5
First Security Bank	Searcy	9.8
Grant County Bank	Sheridan	9.9
First State Bank	Sherwood	10.0
Bank of Sidney	Sidney	22.5
Arkansas State Bank	Siloam Springs	7.7
Smackover State Bank	Smackover	9.4
Merchants and Planters Bank	Sparkman	8.5
First State Bank	Springdale	7.6
Bodcaw Bank	Stamps	7.5
Bank of Star City	Star City	7.5
The Stephens Security Bank	Stephens	6.3
Citizens Bank	Strong	17.6
The Farmers and Merchants Bank	Stuttgart	9.3
Citizens Bank	Tillar	8.2
Bank of Trumann	Trumann	9.4
Bank of Tuckerman	Tuckerman	12.3
Tyroneza Bank	Tyroneza	11.7
Citizens Bank & Trust Company	Van Buren	8.7
Peoples Bank & Trust Company	Van Buren	11.0
Bank of Waldo	Waldo	6.9
The Peoples Bank	Waldo	10.9
Bank of Waldron	Waldron	11.6
The Scott County Bank	Waldron	10.5
First State Bank of Warren	Warren	8.0
Warren Bank and Trust Company	Warren	7.6
Bank of Weiner	Weiner	11.0
Merchants and Farmers Bank	West Helena	8.1
Bank of West Memphis	West Memphis	10.5
Rice Growers Bank	Wheatley	8.3
Wilmot State Bank	Wilmot	14.6
Bank of Wilson	Wilson	17.1
Cross County Bank	Wynne	9.4
The Bank of Yellville	Yellville	8.2

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

(Commercial Banks only)

1971-1981

	June 30, 1971	June 30, 1981
Number of banks with assets of		
less than \$1,000,000	6	0
With assets of \$ 1,000,000 to \$ 2,000,000	15	1
With assets of \$ 2,000,000 to \$ 3,500,000	22	4
With assets of \$ 3,500,000 to \$ 5,000,000	34	1
With assets of \$ 5,000,000 to \$ 7,500,000	34	13
With assets of \$ 7,500,000 to \$10,000,000	23	10
With assets of \$10,000,000 to \$15,000,000	25	35
With assets of \$15,000,000 to \$20,000,000	9	30
With assets of \$20,000,000 to \$30,000,000	9	35
With assets of \$30,000,000 to \$50,000,000	4	39
With assets of \$50,000,000 to \$75,000,000	1	14
With assets over \$75,000,000	<u>1</u>	<u>10</u>
	183	192

	June 30, 1971	June 30, 1981	Per Cent Increase
	(Reported in billions, millions and nearest thousand)		
Total assets.	\$1,799,475	\$5,586,232	210%
Total loans	904,177	2,886,026	219%
All U.S. Gov't. oblig.	298,897	1,017,227	240%
State, Municipal and Other Bonds ...	272,921	814,580	198%
Deposits	1,594,224	4,894,737	207%
Total Capital Accounts	151,838	489,614	223%

SIXTY-SEVENTH REPORT

showing

THE CONDITION OF THE

192 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE

CALL OF

JUNE 30, 1981

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

THE TELEPHONE AREA CODE NUMBER
FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 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
 Number of CBCT's: Inside City — None; Outside City — None

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	664	Demand dep., ind., part., corp.	3 310
U.S. Treasury securities . .	2 384	Time dep., ind., part., corp. .	9 443
Oblig. of other U.S. Gov't agencies & corporations . .	195	U.S. Gov't deposits	42
Oblig. of States & political subdivisions . . .	1 938	Dep. of States & subdivisions	1 264
Excess funds sold	3 400	Certified & Officers' cks. . .	74
Loans, Net	6 764	Total deposits.	14 133
Bank premises, furniture and fixtures	380	All other liabilities	17
All other assets	40	Total liabilities.	14 150
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	1 115
		Total Equity Capital. . . .	1 615
TOTAL	15 765	TOTAL	15 765

BANK OF AMITY, AMITY

Population 859 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cleda Olds President & Cashier
 Joe F. Maxey Vice Pres.
 Ernie Dunlap 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 707	Demand dep., ind., part., corp.	4 314
U.S. Treasury securities . .	2 606	Time dep., ind., part., corp. 15	565
Oblig. of other U.S. Gov't agencies & corporations . .	2 656	U.S. Gov't deposits	2
Oblig. of States & political subdivisions . . .	3 064	Dep. of States & subdivisions	993
Excess funds sold	3 055	Total deposits	20 874
Loans, Net	9 395	All other liabilities	32
Bank premises, furniture and fixtures	252	Total liabilities	20 906
All other assets	10		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	1 100
		Undivided profits & capital res.	1 639
		Total Equity Capital. . . .	2 839
TOTAL	23 745	TOTAL	23 745

Population 10,005 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
Number of CBCT's: Inside City — None; Outside City — None

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 661	Demand dep., ind., part., corp.....	5 516
U.S. Treasury securities ..	1 499	Time dep., ind., part., corp.	16 599
Oblig. of other U.S. Gov't agencies & corporations..	2 000	U.S. Gov't deposits	30
Oblig. of States & political subdivisions...	2 108	Dep. of States & subdivisions.....	1 313
All other securities.....	81	Certified & Officers' cks...	125
Excess funds sold	700	Total deposits.....	23 583
Loans, Net	15 851	All other liabilities	392
Bank premises, furniture and fixtures	689	Total liabilities.....	23 975
All other assets	1 502		
		Equity Capital	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus	700
		Undivided profits & capital res.....	1 116
		Total Equity Capital....	2 116
TOTAL	26 091	TOTAL	26 091

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,005 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift C. Lane Chairman of Board
 *Larry C. Whitley . . President & CEO
 Roy N. Shope . . Exec. V.P. & Cashier
 Raymond N. Smith Senior Vice Pres.
 Herman G. Brewer. Vice Pres.

Directors:

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 427	part., corp.	5 228
U.S. Treasury securities . .	1 557	Time dep., ind., part., corp.	21 511
Oblig. of other U.S. Gov't		U.S. Gov't deposits	5
agencies & corporations	6 109	Dep. of States &	
Oblig. of States &		subdivisions	2 282
political subdivisions . . .	4 799	Certified & Officers' cks. . .	87
Excess funds sold	300	Total deposits.	29 113
Loans, Net	16 690	All other liabilities	527
Bank premises, furniture		Total liabilities.	29 640
and fixtures	847		
All other assets	900		
		Equity Capital	
		Capital (# shs. au. 24,000) . .	600
		(# shs. otst. 24,000)	
		Surplus	800
		Undivided profits &	
		capital res.	1 589
		Total Equity Capital. . .	2 989
TOTAL	32 629	TOTAL	32 629

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Millard E. Aud President
L. L. Lineback Senior Vice Pres.
R. Allan Kimball Vice Pres.
Barbara J. Evans..... Vice Pres.
J. Ann Massey Cashier

Directors:

Millard E. Aud, Chairman
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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 749	part., corp.....	3 966
U.S. Treasury securities ..	3 341	Time dep., ind., part., corp.	17 183
Oblig. of other U.S. Gov't		U.S. Gov't deposits	10
agencies & corporations	1 898	Dep. of States &	
Oblig. of States &		subdivisions	2 094
political subdivisions...	1 763	Certified & Officers' cks...	69
All other securities	275	Total deposits.....	23 322
Excess funds sold.....	1 000	All other liabilities	326
Loans, Net	14 360		
Bank premises, furniture		Total liabilities.....	23 648
and fixtures	558		
All other assets	598		
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	800
		Undivided profits &	
		capital res.....	894
		Total Equity Capital....	1 794
		Subordinated notes &	
		debentures	100
TOTAL	25 542	TOTAL	25 542

BANK OF ASHDOWN, ASHDOWN

Population 4,218 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry R. Mashburn President
 Robert W. Lewis Sr. Vice Pres.
 Olivia Green Cashier
 Sue G. Daniel Asst. Vice Pres.
 Marie Findley Asst. Vice Pres.
 Novella Milam Asst. Cashier

Directors:

John H. Hendrix
 James D. Armstrong
 James A. Gunter, Jr.
 Leonard Hampson
 Wesley Strange
 Eunice Spigner
 G. M. Williams
 Frank Edmonson
 Larry G. Davis
 Larry R. Mashburn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 634	Demand dep., ind., part., corp.	3 606
U.S. Treasury securities . .	1 680	Time dep., ind., part., corp. .	13 159
Oblig. of other U.S. Gov't agencies & corporations	100	U.S. Gov't deposits	17
Oblig. of States & political subdivisions . . .	1 171	Dep. of States & subdivisions	1 953
Excess funds sold	750	Certified & Officers' cks. . .	78
Loans, Net	14 291	Total deposits	18 813
Bank premises, furniture and fixtures	447	Excess funds purchased . .	340
All other assets	456	All other liabilities	281
		Total liabilities	19 434
		Equity Capital	
		Capital (# shs. au. 45,000) .	450
		(# shs. otst. 45,000)	
		Surplus	1 125
		Undivided profits & capital res.	520
		Total Equity Capital . . .	2 095
TOTAL	21 529	TOTAL	21 529

BANK OF ATKINS, ATKINS

Population 3,002 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Mitchell. Chairman
 David M. Mitchell President
 M. J. Hickey Vice President
 Dorothy Wiley Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	595	Demand dep., ind., part., corp.	1 732
U.S. Treasury securities ..	1 834	Time dep., ind., part., corp.	5 583
Oblig. of States & political subdivisions	2 908	U.S. Gov't deposits	5
All other securities	103	Dep. of States & subdivisions	1 463
Excess funds sold	400	Certified & Officers' cks.	52
Loans, Net	3 866	Total deposits.	8 835
Bank premises, furniture and fixtures	46	All other liabilities	129
All other assets	354	Total liabilities	8 964
		Equity Capital	
		Capital (# shs. au. 12,500)	125
		(# shs. otst. 12,500)	
		Surplus	675
		Undivided profits & capital res.	342
		Total Equity Capital.	1 142
TOTAL	<u>10 106</u>	TOTAL	<u>10 106</u>

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

George L. Beard. . . . Chmn. of Board
Richard E. Gregory President
*Woody Castleberry. . . Vice President
Dorothy Willis. Vice Pres. & Cashier
Sharon Rushing Assist. Cashier

Directors:

John R. Eldridge
E. R. Miller
Franklin Collier
W. P. Daniel
J. Ford Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 101	Demand dep., ind., part., corp.	3 927
U.S. Treasury securities . .	1 347	Time dep., ind., part., corp. 12	138
Oblig. of other U.S. Gov't agencies & corporations	4 518	U.S. Gov't. deposits	2
Oblig. of States & political subdivisions	4 744	Dep. of States & subdivisions	2 384
All other securities	1	Certified & Officers' cks. . . .	39
Excess funds sold	600	Total deposits	18 490
Loans, Net	7 885	All other liabilities	392
Bank premises, furniture and fixtures	328	Total liabilities	18 882
All other assets	578		
		Equity Capital	
		Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus	500
		Undivided profits & capital res.	2 520
		Total Equity Capital. . . .	3 220
TOTAL	22 102	TOTAL	22 102

CITIZENS STATE BANK, BALD KNOB

Population 2,756 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
 Number of CBCT's: Inside City — None; Outside City — None

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
 Jennings Leggett
 Bob J. Clark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 169	part., corp.	4 329
U.S. Treasury securities ..	3 950	Time dep., ind., part., corp.	8 879
Oblig. of other U.S. Gov't		U.S. Gov't deposits	36
agencies & corporations	1 443	Dep. of States &	
Oblig. of States &		subdivisions	1 075
political subdivisions . . .	1 765	Certified & Officers' cks. . .	97
Excess funds sold	375	Total deposits.	<u>14 416</u>
Loans, Net	6 570	Total liabilities	<u>14 416</u>
Bank premises, furniture			
and fixtures	509		
All other assets	31		
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	600
		Undivided profits &	
		capital res.	696
		Total Equity Capital. . . .	<u>1 396</u>
TOTAL	<u>15 812</u>	TOTAL	<u>15 812</u>

THE CITIZENS BANK, BATESVILLE

Population 8,263 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

Number of CBCT's: Inside City — 1; 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
Doyle W. Rogers
Lackey Moody
Dr. Lackey G. Moody
Eagle Street
T. G. Vinson
Noel K. Simms
Charles Arnold

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 688	Demand dep., ind., part., corp.....	8 550
U.S. Treasury securities ..	2 093	Time dep., ind., part., corp.	34 638
Oblig. of other U.S. Gov't agencies & corporations	2 598	U.S. Gov't deposits	12
Oblig. of States & political subdivisions...	5 087	Dep. of States & subdivisions	2 351
All other securities	50	All other deposits	454
Excess funds sold	1 600	Certified & Officers' cks...	264
Loans, Net	34 222	Total deposits.....	46 269
Bank premises, furniture and fixtures	1 307	Excess funds purchased ..	425
All other assets	1 231	All other liabilities	860
		Total liabilities.....	47 554
		Equity Capital	
		Capital (# shs. au. 7,000) ..	700
		(# shs. otst. 7,000)	
		Surplus	950
		Undivided profits & capital res.....	2 272
		Total Equity Capital....	3 922
		Subordinated notes & debentures	400
TOTAL	51 876	TOTAL	51 876

BANK OF BEARDEN, BEARDEN

Population 1,191 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Garland Anthony Chairman of
 Board
 *John E. Anthony President
 Rick Green. 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
 O. D. Cathey
 Jay W. Dickey, Jr.
 Kenneth D. Keeton
 Howard G. McWhorter
 Eric Stuckey
 J. E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	330	part., corp.	1 800
U.S. Treasury securities . .	500	Time dep., ind., part., corp.	6 440
Oblig. of other U.S. Gov't		U.S. Gov't deposits	14
agencies & corporations	1 545	Dep. of States &	
Oblig. of States &		subdivisions	963
political subdivisions . . .	2 208	Certified & Officers' cks. . .	84
Excess funds sold	950	Total deposits	9 301
Loans, Net	4 842	Total liabilities	9 301
Bank premises, furniture			
and fixtures	147	Equity Capital	
All other assets	4	Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus	800
		Undivided profits &	
		capital res.	225
		Total Equity Capital. . . .	1 225
TOTAL	10 526	TOTAL	10 526

CITIZENS BANK, BEEBE

Population 3,599 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*E. H. Abington, II President
 J. Darrell Hall Exec. Vice Pres.
 Margie Jensen Vice Pres.
 Betty Liddle Assist. Vice Pres.
 Anna B. Spradlin Cashier
 Vickie Duke Assist. Cashier

Directors:

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 253	Demand dep., ind., part., corp.	3 474
U.S. Treasury securities ..	847	Time dep., ind., part., corp.	7 966
Oblig. of other U.S. Gov't agencies & corporations	901	U.S. Gov't deposits	20
Oblig. of States & political subdivisions . . .	2 591	Dep. of States & subdivisions	2 698
Excess funds sold	730	Certified & Officers' cks. . .	38
Loans, Net	8 946	Total deposits	14 196
Bank premises, furniture and fixtures	545	All other liabilities	203
All other assets	336	Total liabilities	14 399
		Equity Capital	
		Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus	500
		Undivided profits & capital res.	1 050
		Total Equity Capital. . . .	1 750
TOTAL	16 149	TOTAL	16 149

THE FIRST STATE BANK OF BEEBE, BEEBE

Population 3,599 White County
 Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
 Zip Code 72012
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Garland Kirkpatrick . . . Chm., Pres.,
 C.E.O.
 James A. Lovell, Jr. . . . Vice Pres. &
 Cashier

Directors:

Dr. Ruth Lazelle Couch
 Mrs. Grace Crouch
 Johnnie Downing
 Walter England
 Luther B. Harvey
 Robert O. Justice
 H. Kelton Keathley
 Garland Kirkpatrick
 Keith K. Knight
 Joseph G. Mack
 Dr. Kirby McGraw
 Bruce Oakley
 Harvey Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 033	Demand dep., ind., part., corp.....	1 037
U.S. Treasury securities ..	100	Time dep., ind., part., corp.	1 178
Oblig. of other U.S. Gov't agencies & corporations	100	U.S. Gov't deposits	9
Excess funds sold.....	1 000	Dep. of States & subdivisions.....	274
Loans, Net	1 432	Certified & Officers' cks...	12
Bank premises, furniture and fixtures	193	Total deposits.....	2 510
All other assets	40	All other liabilities	16
		Total liabilities.....	2 526
		Equity Capital	
		Capital (# shs. au. 50,000) .	500
		(# shs. otst. 50,000)	
		Surplus	500
		Undivided profits & capital res.....	372
		Total Equity Capital....	1 372
TOTAL	<u>3 898</u>	TOTAL	<u>3 898</u>

BENTON STATE BANK, BENTON

Population 17,437 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
 Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Brooks Morris President
 Russell Coleman Exec. Vice Pres.
 Harry McCormick Sr. Vice Pres.
 June MaGee Vice Pres.
 Joann Baker Vice Pres.

Directors:

Bob Alsobrook
 Mrs. W. R. Alsobrook
 Fred E. Briner
 A. B. Holiman
 W. L. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	3 713	part., corp.	12 513
U.S. Treasury securities . .	9 899	Time dep., ind., part., corp.	45 332
Oblig. of other U.S. Gov't		U.S. Gov't deposits	46
agencies & corporations	9 303	Dep. of States &	
Oblig. of States &		subdivisions	3 017
political subdivisions . . .	10 336	Certified & Officers' cks. . .	310
All other securities	1 976	Total deposits	61 218
Excess funds sold	3 550	All other liabilities	1 345
Loans, Net	26 929	Total liabilities	62 563
Bank premises, furniture			
and fixtures	1 211	Equity Capital	
All other assets	1 560	Capital (# shs. au. 132,000)	·1 320
		(# shs. otst. 132,000)	
		Surplus	825
		Undivided profits &	
		capital res.	3 269
		Total Equity Capital. . . .	5 414
		Subordinated notes &	
		debentures	500
TOTAL	68 477	TOTAL	68 477

THE UNION BANK OF BENTON, BENTON

Population 17,437 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
Number of CBCT's: Inside City — 1; Outside City — 1

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.
Mike Whaley Vice Pres.

Directors:

Ted Boswell
Henry Brown
Greg Brown
Jim Fincher
Joe Powers
Gary Sproul
Don Miller
John Young
Ron Kuerner
John F. Walton, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	3 978	part., corp.	12 739
U.S. Treasury securities . .	3 912	Time dep., ind., part., corp.	30 497
Oblig. of other U.S. Gov't		U.S. Gov't deposits	35
agencies & corporations	5 205	Dep. of States &	
Oblig. of States &		subdivisions	3 961
political subdivisions . . .	4 934	Certified & Officers' cks. . .	303
All other securities	46	Total deposits	47 535
Excess funds sold	300	All other liabilities	786
Loans, Net	31 215	Total liabilities	48 321
Bank premises, furniture			
and fixtures	1 448		
All other assets	1 626		
		Equity Capital	
		Capital (# shs. au. 72,940.3).	729
		(# shs. otst. 72,940.3)	
		Surplus	857
		Undivided profits &	
		capital res.	2 007
		Total Equity Capital. . . .	3 593
		Subordinated notes &	
		debentures	750
TOTAL	52 664	TOTAL	52 664

BANK OF BENTONVILLE, BENTONVILLE

Population 8,756 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
 Number of CBCT's: Inside City — 2; Outside City — 1

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 444	part., corp.	14 560
U.S. Treasury securities ..	7 568	Time dep., ind., part., corp. 48	182
Oblig. of other U.S. Gov't		U.S. Gov't deposits	80
agencies & corporations	2 511	Dep. of States &	
Oblig. of States &		subdivisions	6 057
political subdivisions . . .	13 025	Certified & Officers' cks. . .	369
Excess funds sold	5 300	Total deposits	69 248
Loans, Net	42 349	All other liabilities	3 075
Bank premises, furniture		Total liabilities	72 323
and fixtures	1 104		
All other assets	2 108		
		Equity Capital	
		Capital (# shs. au. 50,000) .	980
		(# shs. otst. 39,200)	
		Surplus	1 520
		Undivided profits &	
		capital res.	3 586
		Total Equity Capital. . . .	6 086
TOTAL	78 409	TOTAL	78 409

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 442	Demand dep., ind., part., corp.	10 510
U.S. Treasury securities . .	13 975	Time dep., ind., part., corp. 38	101
Oblig. of other U.S. Gov't agencies & corporations . .	15 497	U.S. Gov't deposits	102
Oblig. of States & political subdivisions . .	8 304	Dep. of States & subdivisions	8 190
All other securities	75	All other deposits	284
Excess funds sold	5 000	Certified & Officers' cks. . .	238
Loans, Net	15 082	Total deposits	57 425
Bank premises, furniture and fixtures	957	All other liabilities	1 258
All other assets	1 105	Total liabilities	58 683
		Equity Capital	
		Capital (# shs. au. 40,000) .	1 000
		(# shs. otst. 40,000)	
		Surplus	1 500
		Undivided profits & capital res.	3 254
		Total Equity Capital. . . .	5 754
TOTAL	<u>64 437</u>	TOTAL	<u>64 437</u>

CITIZENS BANK, BOONEVILLE

Population 3,718 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*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.

Directors:

Jeral Hampton
Bill Landrum
H. L. Thomas, Jr.
Glenn Fitzgerald
Robert E. Remy
Richard Lippard
A. B. Littlefield
Melvin R. Dunn
Billy D. Leslie

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 500	Demand dep., ind., part., corp.	3 914
U.S. Treasury securities . .	1 994	Time dep., ind., part., corp. .	35 064
Oblig. of other U.S. Gov't agencies & corporations . .	1 185	U.S. Gov't deposits	49
Oblig. of States & political subdivisions . .	8 092	Dep. of States & subdivisions	3 428
Excess funds sold	550	Certified & Officers' cks. . .	767
Loans, Net	32 549	Total deposits	43 222
Bank premises, furniture and fixtures	615	All other liabilities	778
All other assets	733	Total liabilities	44 000
		Equity Capital	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	1 000
		Undivided profits & capital res.	2 218
		Total Equity Capital. . . .	4 218
TOTAL	48 218	TOTAL	48 218

THE BANK OF BRADLEY, BRADLEY

Population 790 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

Lane Pierce
Randy Griffing
Gerald Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	412	part., corp.	1 327
U.S. Treasury securities ..	700	Time dep., ind., part., corp.	5 196
Oblig. of other U.S. Gov't		U.S. Gov't deposits	8
agencies & corporations	1 897	Dep. of States &	
Oblig. of States &		subdivisions	921
political subdivisions . . .	497	Certified & Officers' cks. . .	29
Excess funds sold	600	Total deposits	7 481
Loans, Net	3 944	Total liabilities	7 481
Bank premises, furniture			
and fixtures	86		
All other assets	11		
		Equity Capital	
		Capital (# shs. au. 11,000) .	100
		(# shs. otst. 10,000)	
		Surplus	425
		Undivided profits &	
		capital res.	141
		Total Equity Capital. . . .	666
TOTAL	<u>8 147</u>	TOTAL	<u>8 147</u>

BANK OF BRINKLEY, BRINKLEY

Population 4,909 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

A. L. Rusher Chm. of the Board
 *A. H. Rusher President
 Gus Rusher Exec. Vice Pres.
 Harold Hardwick Vice Pres.
 Mildred Dickson Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 138	part., corp.	6 307
U.S. Treasury securities ..	698	Time dep., ind., part., corp.	21 657
Oblig. of other U.S. Gov't		U.S. Gov't deposits	29
agencies & corporations	5 703	Dep. of States &	
Oblig. of States &		subdivisions	1 998
political subdivisions . . .	5 697	Certified & Officers' cks. . .	108
Excess funds sold	2 000	Total deposits	30 099
Loans, Net	16 338	All other liabilities	516
Bank premises, furniture		Total liabilities	30 615
and fixtures	421		
All other assets	749		
		Equity Capital	
		Capital (# shs. au. 24,000) .	600
		(# shs. otst. 24,000)	
		Surplus	1 400
		Undivided profits &	
		capital res.	1 129
		Total Equity Capital. . . .	3 129
TOTAL	33 744	TOTAL	33 744

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 1,046 Iazard 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*H. Davey Wyatt President
 Gaye Copp Chairman of Board
 Paul W. Seay Vice Pres.
 Danny Moser Vice Pres.

Directors:

H. Davey Wyatt
 Gaye Copp
 Paul W. Seay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 022	Demand dep., ind., part., corp.	3 157
U.S. Treasury securities . .	2 369	Time dep., ind., part., corp.	9 527
Oblig. of other U.S. Gov't agencies & corporations	2 191	U.S. Gov't deposits	22
Oblig. of States & political subdivisions	3 318	Dep. of States & subdivisions	862
Excess funds sold	500	Certified & Officers' cks.	43
Loans, Net	5 486	Total deposits	13 611
Bank premises, furniture and fixtures	285	All other liabilities	3
All other assets	9	Total liabilities	13 614
		Equity Capital	
		Capital (# shs. au. 10,000)	250
		(# shs. otst. 10,000)	
		Surplus	400
		Undivided profits & capital res.	916
		Total Equity Capital	1 566
TOTAL	15 180	TOTAL	15 180

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 15,356 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701

Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*B. J. Ford Ch. of Board &
 President
T. Ladd Jameson .. Exec. Vice Pres.
Billy G. Wright Sr. Vice Pres.
H. Tedford Burnett, Jr. .. Vice Pres.
 & Cashier

Directors:

Harry F. Barnes
B. J. Ford
E. L. Harrison
W. R. Holleman
T. Ladd Jameson
Emmette Parham
Ray Parham
Katherine Patton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 252	part., corp.....	10 164
U.S. Treasury securities ..	3 344	Time dep., ind., part., corp.	28 263
Oblig. of other U.S. Gov't		U.S. Gov't deposits	117
agencies & corporations	5 797	Dep. of States &	
Oblig. of States &		subdivisions	2 883
political subdivisions...	8 708	All other deposits	24
Excess funds sold	2 000	Certified & Officers' cks...	732
Loans, Net	22 846	Total deposits.....	42 183
Bank premises, furniture		All other liabilities	726
and fixtures	494	Total liabilities.....	42 909
All other assets	1 116		
		Equity Capital	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.....	1 648
		Total Equity Capital....	3 648
TOTAL	<u>46 557</u>	TOTAL	<u>46 557</u>

CARAWAY BANK, CARAWAY

Population 1,165 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David. . . . Chm. of the Board
 J. R. David, Jr. President
 Douglas Bradley Vice Pres.
 Jean Goodman Vice Pres.
 Gundel Martin. Asst. Vice Pres.
 Deborah Taylor Asst. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	758	Demand dep., ind., part., corp.	1 750
U.S. Treasury securities . .	953	Time dep., ind., part., corp. .	4 655
Oblig. of other U.S. Gov't agencies & corporations . .	150	U.S. Gov't deposits	11
Oblig. of States & political subdivisions . . .	1 230	Dep. of States & subdivisions	655
All other securities	9	Certified & Officers' cks. . .	12
Excess funds sold	700	Total deposits.	7 083
Loans, Net	3 918	Total liabilities.	7 083
Bank premises, furniture and fixtures	139	Equity Capital	
All other assets	1	Capital (# shs. au. 10,080) .	252
		(# shs. otst. 10,080)	
		Surplus	100
		Undivided profits & capital res.	423
		Total Equity Capital. . . .	775
TOTAL	7 858	TOTAL	7 858

CITIZENS BANK & TRUST, CARLISLE

Population 2,567 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*M. S. Woodruff President
 Billy J. Shoup Sr. Vice Pres. &
 Sec. Off.
 Laverne Caldwell Vice Pres. &
 Cashier
 Hallie Hazelwood . . . Assist. Cashier
 Barbara Felts Assist. Cashier
 M. Gaines Young, Jr. . . Trust Officer
 Bobbie Jean Pryor . . . Assist. Trust
 Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 581	Demand dep., ind., part., corp.	4 519
U.S. Treasury securities . .	5 211	Time dep., ind., part., corp.	21 153
Oblig. of other U.S. Gov't agencies & corporations	2 495	U.S. Gov't deposits	44
Oblig. of States & political subdivisions . . .	5 903	Dep. of States & subdivisions	1 371
All other securities	60	All other deposits	150
Excess funds sold	300	Certified & Officers' cks. . .	66
Loans, Net	13 746	Total deposits	27 303
Bank premises, furniture and fixtures	370	All other liabilities	615
All other assets	1 027	Total liabilities	27 918
		Equity Capital	
		Capital (# shs. au. 39,000) .	975
		(# shs. otst. 39,000)	
		Surplus	525
		Undivided profits & capital res.	1 275
		Total Equity Capital. . . .	2 775
TOTAL	<u>30 693</u>	TOTAL	<u>30 693</u>

BANK OF CAVE CITY, CAVE CITY

Population 1,634 Sharp County
 Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
 Zip Code 72521
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

James E. Street
 Eagle Street
 Eugene Street
 Clifton Crabtree

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 023	Demand dep., ind., part., corp.	2 432
U.S. Treasury securities . .	648	Time dep., ind., part., corp. .	10 393
Oblig. of other U.S. Gov't agencies & corporations . .	916	U.S. Gov't deposits	2
Oblig. of States & political subdivisions . . .	2 505	Dep. of States & subdivisions	566
Excess funds sold	700	Certified & Officers' cks. . .	26
Loans, Net	8 668	Total deposits	13 419
Bank premises, furniture and fixtures	123	Total liabilities	13 419
All other assets	284		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	948
		Total Equity Capital. . . .	1 448
TOTAL	14 867	TOTAL	14 867

Population 1,761 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — One; Outside City — None

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		449	Demand dep., ind., part., corp.....	2	584
U.S. Treasury securities ..	1	100	Time dep., ind., part., corp.	13	489
Oblig. of other U.S. Gov't agencies & corporations	1	783	U.S. Gov't deposits		4
Oblig. of States & political subdivisions...	4	323	Dep. of States & subdivisions	1	264
Excess funds sold		600	Certified & Officers' cks...		78
Loans, Net	11	051	Total deposits	17	419
Bank premises, furniture and fixtures		204	All other liabilities		329
All other assets		520	Total liabilities	17	748
			Equity Capital		
			Capital (# shs. au. 12,000) .		300
			(# shs. otst. 12,000)		
			Surplus		700
			Undivided profits & capital res.....	1	282
			Total Equity Capital...	2	282
TOTAL	20	030	TOTAL	20	030

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*W. Maurice Smith, Jr. . . . Chairman &
 President
 H. H. Beasley Exec. Vice Pres.
 W. M. Smith, III Vice Pres.
 Emmett N. Milam Vice Pres.
 Mrs. Yvonne Lace 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	923	part., corp.	1 878
U.S. Treasury securities	697	Time dep., ind., part., corp.	10 163
Oblig. of other U.S. Gov't		U.S. Gov't deposits	5
agencies & corporations	1 619	Dep. of States &	
Oblig. of States &		subdivisions	1 214
political subdivisions	3 652	Certified & Officers' cks.	25
All other securities	8	Total deposits	13 285
Loans, Net	8 945	Excess funds purchased	1 100
Bank premises, furniture		All other liabilities	5
and fixtures	114	Total liabilities	14 390
All other assets	56		
		Equity Capital	
		Capital (# shs. au. 2,000)	100
		(# shs. otst. 2,000)	
		Surplus	1 100
		Undivided profits &	
		capital res.	424
		Total Equity Capital	1 624
TOTAL	16 014	TOTAL	16 014

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,361 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James B. Sharp..... Chairman
*J. Perry Lee..... President
Rex Vaughn..... Vice Pres.
Caroline B. Lyle..... Vice Pres.
Rheta Griffith..... Corp. Secretary
Estelle Catlett..... Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 009	Demand dep., ind., part., corp.....	2 423
U.S. Treasury securities ..	407	Time dep., ind., part., corp.	8 060
Oblig. of other U.S. Gov't agencies & corporations	2 218	U.S. Gov't deposits	61
Oblig. of States & political subdivisions...	900	Dep. of States & subdivisions	1 357
Excess funds sold	425	Certified & Officers' cks...	29
Loans, Net	7 700	Total deposits.....	11 930
Bank premises, furniture and fixtures	286	Total liabilities.....	11 930
All other assets	21		
		Equity Capital	
		Capital (# shs. au. 6,000) ..	150
		(# shs. otst. 6,000)	
		Surplus	200
		Undivided profits & capital res.....	486
		Total Equity Capital. ...	836
		Subordinated notes & debentures	200
TOTAL	<u>12 966</u>	TOTAL	<u>12 966</u>

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 5,237 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830

Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

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 Vice Pres. &
 Trust Officer
Nina Mason Cashier
Elmer G. Smith .. Assist. Vice Pres.
 & Branch Mgr.
Harold Johnson Ch. Street
 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 346	Demand dep., ind., part., corp.....	5 062
U.S. Treasury securities ..	1 797	Time dep., ind., part., corp.	28 172
Oblig. of other U.S. Gov't agencies & corporations	11 339	U.S. Gov't deposits	36
Oblig. of States & political subdivisions ...	7 267	Dep. of States & subdivisions	3 766
All other securities	40	Certified & Officers' cks... ..	117
Excess funds sold	1 450	Total deposits.....	37 153
Loans, Net	15 693	Excess funds purchased ..	365
Bank premises, furniture and fixtures	651	All other liabilities	870
All other assets	704	Total liabilities.....	38 388
		Equity Capital	
		Capital (# shs. au. 5,000) ..	500
		(# shs. otst. 5,000)	
		Surplus	1 400
		Undivided profits & capital res.....	399
		Total Equity Capital... ..	2 299
		Subordinated notes & debentures	600
TOTAL	41 287	TOTAL	41 287

CLINTON STATE BANK, CLINTON

Population 1,284 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

Paul L. Bone
Jim S. Gowen
William H. Ham
Dyke Johnson
Garner M. Johnson
Howard Johnson
Mrs. Howard Johnson
John L. Johnson
Dickie V. Lefler
Roy Lefler, Jr.
Arthur Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 651	part., corp.....	6 711
U.S. Treasury securities ..	3 768	Time dep., ind., part., corp.	32 788
Oblig. of other U.S. Gov't		U.S. Gov't deposits	20
agencies & corporations	5 224	Dep. of States &	
Oblig. of States &		subdivisions	1 739
political subdivisions ...	9 864	Certified & Officers' cks...	187
Excess funds sold	1 350	Total deposits.....	41 445
Loans, Net	22 257	All other liabilities	493
Bank premises, furniture		Total liabilities.....	41 938
and fixtures	474		
All other assets	973		
		Equity Capital	
		Capital (# shs. au. 4,000) ..	400
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.....	3 223
		Total Equity Capital...	4 623
TOTAL	46 561	TOTAL	46 561

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 20,375 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032

Number of Branches: Inside City — 2; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Thomas G. Wilson. Chm. of the
 Board and CEO
B. J. Daugherty President
Louis E. Stell. Exec. Vice Pres.
Thomas E. Bentley, Jr. . . . Vice Pres.
Jack Humphrey Vice Pres.
Richard P. Clark II Vice Pres. &
 Trust Officer
Bruce Thornton Instal. Loan
 Officer
Lou Burchfield . . . Assist. Vice Pres.

Directors:

James H. Brewer
B. J. Daugherty
C. Joseph Giroir, Jr.
Edward A. Halter
Alphonse M. Hiegel
J. W. McCracken
J. F. O'Kelley
Frank E. Robins III
Earl F. Rogers
Stanley Russ
M. M. Satterfield
Thomas G. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 213	Demand dep., ind., part., corp.	15 132
U.S. Treasury securities . .	13 676	Time dep., ind., part., corp. 45	393
Oblig. of other U.S. Gov't agencies & corporations . .	5 329	U.S. Gov't deposits	3
Oblig. of States & political subdivisions . . .	17 218	Dep. of States & subdivisions	9 571
All other securities	1 441	Certified & Officers' cks. . .	384
Excess funds sold	1 050	Total deposits.	70 483
Loans, Net	33 094	All other liabilities	1 273
Bank premises, furniture and fixtures	700	Total liabilities.	71 756
All other assets	1 431		
		Equity Capital	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	1 000
		Undivided profits & capital res.	6 396
		Total Equity Capital. . . .	8 396
TOTAL	80 152	TOTAL	80 152

FIRST STATE BANK, CROSSETT

Population 6,706 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Richard E. Griffin Chairman
 *T. Jack Walsh President
 R. D. "Zip" Harper Exec. V. P.
 Cheryl Goodwin Cashier
 Jeanie Parker .. Administrative Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 562	part., corp.....	2 896
U.S. Treasury securities ..	300	Time dep., ind., part., corp.	10 346
Oblig. of other U.S. Gov't		U.S. Gov't deposits	44
agencies & corporations	1 115	Dep. of States &	
Oblig. of States &		subdivisions	1 861
political subdivisions...	2 524	Certified & Officers' cks...	79
All other securities	3	Total deposits.....	15 226
Loans, Net	10 672	Excess funds purchased ..	250
Bank premises, furniture		Total liabilities.....	15 476
and fixtures	178		
All other assets	7		
		Equity Capital	
		Capital (# shs. au. 40,000) .	400
		(# shs. otst. 40,000)	
		Surplus	200
		Undivided profits &	
		capital res.....	285
		Total Equity Capital. ...	885
TOTAL	<u>16 361</u>	TOTAL	<u>16 361</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
 Number of CBCT's: 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.
 Jerry Smith. Vice Pres.
 Paul Willett. Vice Pres.
 Odean Parker. Assist. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 733	Demand dep., ind., part., corp.	3 671
U.S. Treasury securities . .	999	Time dep., ind., part., corp. 32	415
Oblig. of other U.S. Gov't agencies & corporations	2 208	U.S. Gov't deposits	8
Oblig. of States & political subdivisions . . .	6 399	Dep. of States & subdivisions	3 038
Excess funds sold	3 500	Certified & Officers' cks. . .	177
Loans, Net	26 603	Total deposits	39 309
Bank premises, furniture and fixtures	291	Excess funds purchased . .	99
All other assets	1 080	All other liabilities	769
		Total liabilities	40 177
		Equity Capital	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus	1 750
		Undivided profits & capital res.	1 636
		Total Equity Capital. . . .	3 636
TOTAL	43 813	TOTAL	43 813

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,621 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl G. Holt President
 Neil Barfield Exec. Vice Pres.
 Dorthy Geibe..... Cashier
 Judy Elliott..... Assist. Vice Pres.
 Nancy Moore. Assist. Vice Pres.

Directors:

Neil Barfield
 Dr. Gilroy Cornwell
 James R. Ford
 John Harris
 Carl G. Holt
 Rosemary D. Holt
 Robert Keenan
 John L. Mosley
 Dr. Gene D. Ring
 Rennae Sims
 William Thornsberry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	817	Demand dep., ind., part., corp.....	2 056
U.S. Treasury securities ..	1 400	Time dep., ind., part., corp.	7 546
Oblig. of other U.S. Gov't agencies & corporations	100	Dep. of States & subdivisions.....	969
Excess funds sold	750	Certified & Officers' cks...	43
Loans, Net	7 983	Total deposits.....	10 614
Bank premises, furniture and fixtures	264	All other liabilities	176
All other assets	482	Total liabilities.....	10 790
		Equity Capital	
		Capital (# shs. au. 32,852) .	329
		(# shs. otst. 32,852)	
		Surplus	231
		Undivided profits & capital res.....	196
		Total Equity Capital. ...	756
		Subordinated notes & debentures	250
TOTAL	11 796	TOTAL	11 796

BANK OF DARDANELLE, DARDANELLE

Population 3,621 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
Number of CBCT's: Inside City — None; 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 616	part., corp.....	3 525
U.S. Treasury securities ..	3 795	Time dep., ind., part., corp.	20 075
Oblig. of other U.S. Gov't		U.S. Gov't deposits	6
agencies & corporations	4 003	Dep. of States &	
Oblig. of States &		subdivisions.....	1 195
political subdivisions...	1 267	Certified & Officers' cks...	56
Excess funds sold	2 250	Total deposits.....	24 857
Loans, Net	13 917	All other liabilities	61
Bank premises, furniture		Total liabilities.....	24 918
and fixtures	592		
All other assets	34		
		Equity Capital	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus	225
		Undivided profits &	
		capital res.....	1 931
		Total Equity Capital....	2 356
		Subordinated notes &	
		debentures	200
TOTAL	27 474	TOTAL	27 474

DECATUR STATE BANK, DECATUR

Population 1,034 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Vernon Austin..... President
 Mary Kirby..... Sr. Vice Pres.
 Wanda Tormey..... Vice Pres.
 Benny Inman Assist. Vice Pres.

Directors:

Richard E. Wilmoth
 L. Victor Evans
 Harold Lee
 Lloyd E. Peterson
 Dorothy Mae Peterson
 James T. Hudson
 Dr. E. N. McCollum

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	972	Demand dep., ind., part., corp.....	3 206
Oblig. of other U.S. Gov't agencies & corporations	660	Time dep., ind., part., corp.	7 395
Oblig. of States & political subdivisions... 1	772	U.S. Gov't deposits	1
Excess funds sold.....	700	Dep. of States & subdivisions.....	759
Loans, Net	8 337	Certified & Officers' cks... ..	40
Bank premises, furniture and fixtures	538	Total deposits.....	11 401
All other assets	3	All other liabilities	77
		Total liabilities.....	11 478
		Equity Capital	
		Capital (# shs. au. 7,000) ..	350
		(# shs. otst. 7,000)	
		Surplus	350
		Undivided profits & capital res.....	804
		Total Equity Capital. ...	1 504
TOTAL	12 982	TOTAL	12 982

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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Cecil E. Johnson, Jr. . Chm. of Board
*Olen Hendrix President
Darwin Hendrix . . . Exec. Vice Pres.
Gus Wingfield Vice Pres.
Edna Johnson Cashier

Directors:

Buford Hendrix
Darwin Hendrix
Olen Hendrix
Clib May
Ludis Rhodes
Alvis Stokes
Gus Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	423	Demand dep., ind., part., corp.	1 407
U.S. Treasury securities	1 731	Time dep., ind., part., corp.	9 124
Oblig. of other U.S. Gov't agencies & corporations	100	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	1 365	Dep. of States & subdivisions	744
All other securities	21	Certified & Officers' cks.	12
Excess funds sold	1 600	Total deposits	<u>11 289</u>
Loans, Net	7 066	All other liabilities	18
Bank premises, furniture and fixtures	135	Total liabilities	<u>11 307</u>
All other assets	33		
		Equity Capital	
		Capital (# shs. au. 6,250)	156
		(# shs. otst. 6,250)	
		Surplus	500
		Undivided profits & capital res.	411
		Total Equity Capital.	<u>1 067</u>
		Subordinated notes & debentures	100
TOTAL	<u><u>12 474</u></u>	TOTAL	<u><u>12 474</u></u>

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,594 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cole Martin. Pres. & CEO
 Robert Card Sr. Vice Pres. &
 Cashier

Directors:

Edwin Gray
 R. S. Harris
 William Hodge
 Cole Martin
 Don Stemple
 Gene Suttle
 Coy Wiles

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 986	Demand dep., ind., part., corp.	3 293
U.S. Treasury securities . .	2 050	Time dep., ind., part., corp.	8 885
Oblig. of other U.S. Gov't agencies & corporations	240	U.S. Gov't deposits	37
Oblig. of States & political subdivisions	487	Dep. of States & subdivisions	1 923
All other securities	100	Certified & Officers' cks.	77
Excess funds sold	350	Total deposits	14 215
Loans, Net	9 670	All other liabilities	250
Bank premises, furniture and fixtures	398	Total liabilities	14 465
All other assets	246		
		Equity Capital	
		Capital (# shs. au. 30,000)	300
		(# shs. otst. 30,000)	
		Surplus	400
		Undivided profits & capital res.	272
		Total Equity Capital.	972
		Subordinated notes & debentures	90
TOTAL	<u>15 527</u>	TOTAL	<u>15 527</u>

DERMOTT STATE BANK, DERMOTT

Population 4,731 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

Number of CBCT's: 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

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	772	part., corp.	3 392
U.S. Treasury securities ..	1 995	Time dep., ind., part., corp.	8 071
Oblig. of other U.S. Gov't		U.S. Gov't deposits	6
agencies & corporations	2 052	Dep. of States &	
Oblig. of States &		subdivisions	948
political subdivisions . . .	2 588	Certified & Officers' cks. . .	29
All other securities	50	Total deposits	12 446
Excess funds sold	1 350	All other liabilities	23
Loans, Net	6 110	Total liabilities	12 469
Bank premises, furniture			
and fixtures	341	Equity Capital	
All other assets	14	Capital (# shs. au. 18,000) .	450
		(# shs. otst. 18,000)	
		Surplus	550
		Undivided profits &	
		capital res.	803
		Total Equity Capital. . . .	1 803
TOTAL	14 272	TOTAL	14 272

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,731 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

William Bulloch
 Bill Courtney
 Don L. Elfing
 Robert Gibson
 Tom Grumbles
 Leonard Hampson
 George Harris
 Don Scott
 H. W. Thomas, MD
 Mary K. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 087	Demand dep., ind., part., corp.	2 754
U.S. Treasury securities . .	274	Time dep., ind., part., corp. .	8 630
Oblig. of other U.S. Gov't agencies & corporations	929	Dep. of States & subdivisions	1 137
Oblig. of States & political subdivisions . . .	1 101	All other deposits	74
All other securities	26	Certified & Officers' cks. . .	224
Excess funds sold	550	Total deposits	12 819
Loans, Net	9 657	All other liabilities	243
Bank premises, furniture and fixtures	188	Total liabilities	13 062
All other assets	294		
		Equity Capital	
		Capital (# shs. au. 15,000) .	150
		(# shs. otst. 15,000)	
		Surplus	450
		Undivided profits & capital res.	444
		Total Equity Capital. . . .	1 044
TOTAL	<u>14 106</u>	TOTAL	<u>14 106</u>

FARMERS & MERCHANTS BANK, DES ARC

Population 2,021 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. L. Morton Pres &
 Trust Officer
 William A. Lindsay, Jr. . . Vice Pres.
 Dora M. Holloway Cashier
 Elsie Garth Assist. Cashier
 Betty Y. Hunt Assist. Cashier
 Brenda Wallace Assist. Cashier
 Faye Smith Secretary to Board

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 419	Demand dep., ind., part., corp.	2 791
U.S. Treasury securities . .	1 301	Time dep., ind., part., corp. .	13 572
Oblig. of other U.S. Gov't agencies & corporations	4 570	U.S. Gov't deposits	26
Oblig. of States & political subdivisions . . .	4 409	Dep. of States & subdivisions	1 664
Excess funds sold	400	All other deposits	85
Loans, Net	9 528	Certified & Officers' cks. . .	34
Bank premises, furniture and fixtures	116	Total deposits	18 172
All other assets	543	All other liabilities	413
		Total liabilities	18 585
		Equity Capital	
		Capital (# shs. au. 53,240) .	532
		(# shs. otst. 53,240)	
		Surplus	1 100
		Undivided profits & capital res.	2 069
		Total Equity Capital . . .	3 701
TOTAL	22 286	TOTAL	22 286

DeWITT BANK & TRUST COMPANY, DeWITT

Population 3,928 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 672	part., corp.	6 016
U.S. Treasury securities ..	1 160	Time dep., ind., part., corp.	23 699
Oblig. of other U.S. Gov't		U.S. Gov't deposits	19
agencies & corporations	3 766	Dep. of States &	
Oblig. of States &		subdivisions	2 193
political subdivisions . . .	8 636	Certified & Officers' cks. . .	43
All other securities	5 640	Total deposits	31 970
Excess funds sold	1 150	All other liabilities	739
Loans, Net	13 650	Total liabilities	32 709
Bank premises, furniture			
and fixtures	946		
All other assets	844		
		Equity Capital	
		Capital (# shs. au. 18,000) .	450
		(# shs. otst. 18,000)	
		Surplus	1 250
		Undivided profits &	
		capital res.	4 055
		Total Equity Capital. . . .	5 755
TOTAL	<u>38 464</u>	TOTAL	<u>38 464</u>

PEOPLES BANK, DIERKS

Population 1,249 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John H. Hendrix Chm. of Bd.
 Flynn Justus V. Chm. of Bd.
 *Jerry Jacobs President
 Sammye Winton Vice Pres.
 Beth Cox Assist. Vice Pres &
 Cashier
 C. E. Hendrix, Jr. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	997	Demand dep., ind., part., corp.	3 622
U.S. Treasury securities ..	1 998	Time dep., ind., part., corp. 10	023
Oblig. of States & political subdivisions . . .	2 062	U.S. Gov't deposits	21
Excess funds sold	1 050	Dep. of States & subdivisions	881
Loans, Net	10 841	Certified & Officers' cks. . .	47
Bank premises, furniture and fixtures	165	Total deposits	14 594
All other assets	296	Excess funds purchased ..	700
		All other liabilities	1
		Total liabilities	15 295
		Equity Capital	
		Capital (# shs. au. 5,400) ..	135
		(# shs. otst. 5,400)	
		Surplus	1 365
		Undivided profits & capital res.	614
		Total Equity Capital. . . .	2 114
TOTAL	17 409	TOTAL	17 409

BANK OF DOVER, DOVER

Population 948

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 — 2

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Tom Hargis President & CEO
 Stan Smith. Vice Pres.
 Joyce Churchill. . . Assist. Vice Pres.
 Mary Martin Assist. Vice Pres.
 Marilyn Pritchard . . Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 039	part., corp.	2 135
U.S. Treasury securities . .	1 493	Time dep., ind., part., corp.	10 274
Oblig. of other U.S. Gov't		U.S. Gov't deposits	38
agencies & corporations	1 407	Dep. of States &	
Oblig. of States &		subdivisions	1 459
political subdivisions . . .	2 011	Certified & Officers' cks. . .	200
Excess funds sold	500	Total deposits.	14 106
Loans, Net	8 642	All other liabilities	297
Bank premises, furniture		Total liabilities.	14 403
and fixtures	396		
All other assets	345		
		Equity Capital	
		Capital (# shs. au. 16,000) .	230
		(# shs. otst. 9,200)	
		Surplus	200
		Undivided profits &	
		capital res.	900
		Total Equity Capital. . . .	1 330
		Subordinated notes &	
		debentures	100
TOTAL	15 833	TOTAL	15 833

DUMAS STATE BANK, DUMAS

Population 6,091 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James R. Hall President
 Ray F. Smith Vice Pres.
 Linda Tucker . . . Cashier-Operations
 Officer
 Anita Grimes Installment Loan
 Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	444	part., corp.	1 516
U.S. Treasury securities . .	299	Time dep., ind., part., corp.	5 053
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations	1 476	subdivisions	1 356
Oblig. of States &		Certified & Officers' cks. . .	23
political subdivisions . . .	664	Total deposits	7 948
Excess funds sold	1 150	All other liabilities	158
Loans, Net	4 528	Total liabilities	8 106
Bank premises, furniture			
and fixtures	332		
All other assets	214		
		Equity Capital	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus	300
		Undivided profits &	
		capital res.	401
		Total Equity Capital. . . .	1 001
TOTAL	9 107	TOTAL	9 107

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Claud T. Frank President and
 CEO
 David J. Garrett Exec. V.P. and
 Cashier
 Loral Adcock Sr. Vice Pres.
 J. Michael Jones Trust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 827	Demand dep., ind., part., corp.	4 285
U.S. Treasury securities ..	3 365	Time dep., ind., part., corp. 21	457
Oblig. of other U.S. Gov't agencies & corporations	3 167	Dep. of States & subdivisions	2 513
Oblig. of States & political subdivisions . . .	5 632	Certified & Officers' cks. . .	123
All other securities	2 618	Total deposits	28 378
Loans, Net	15 308	All other liabilities	944
Bank premises, furniture and fixtures	269	Total liabilities	29 322
All other assets	961		
		Equity Capital	
		Capital (# shs. au. 40,000) .	1 000
		(# shs. otst. 40,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 825
		Total Equity Capital. . . .	3 825
TOTAL	33 147	TOTAL	33 147

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 26,685 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
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

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

*Designates Chief Executive Officer

Directors:

Bruce Anthony
Dr. Carey E. Clark
James W. Garrison
George R. Haefner
Edward Hurley
D. R. James, Jr.
J. Thomas May
Charles Thomas
John W. Tlappek
Joe G. Wepfer
Dr. John Williamson
Cliff Wright
Jerry Young

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 305	part., corp.	9 979
U.S. Treasury securities . .	1 689	Time dep., ind., part., corp. 31	540
Oblig. of other U.S. Gov't		U.S. Gov't deposits	53
agencies & corporations	4 153	Dep. of States &	
Oblig. of States &		subdivisions	3 584
political subdivisions . . .	6 970	All other deposits	108
All other securities	1	Certified & Officers' cks. . .	171
Excess funds sold	2 200	Total deposits	45 435
Loans, Net	29 498	All other liabilities	1 209
Bank premises, furniture		Total liabilities	46 644
and fixtures	1 128		
All other assets	952		
		Equity Capital	
		Capital (# shs. au. 40,000) . .	1 000
		(# shs. otst. 40,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.	1 752
		Total Equity Capital . . .	3 752
		Subordinated notes &	
		debentures	500
TOTAL	<u>50 896</u>	TOTAL	<u>50 896</u>

BANK OF ENGLAND, ENGLAND

Population 3,081 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	964	part., corp.	3 269
U.S. Treasury securities . .	898	Time dep., ind., part., corp.	2 749
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations	350	subdivisions	138
Oblig. of States &		Certified & Officers' cks. . .	33
political subdivisions . . .	1 401	Total deposits.	6 189
Excess funds sold	1 800	All other liabilities	5
Loans, Net	2 105	Total liabilities.	6 194
All other assets	4		
		Equity Capital	
		Capital (# shs. au. 10,000) .	100
		(# shs. otst. 10,000)	
		Surplus	600
		Undivided profits &	
		capital res.	628
		Total Equity Capital. . . .	1 328
TOTAL	7 522	TOTAL	7 522

THE EUDORA BANK, EUDORA

Population 3,840 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 057	Demand dep., ind., part., corp.	3 324
U.S. Treasury securities . .	1 511	Time dep., ind., part., corp. .	10 633
Oblig. of other U.S. Gov't agencies & corporations	200	U.S. Gov't deposits	11
Oblig. of States & political subdivisions . . .	2 491	Dep. of States & subdivisions	1 504
All other securities	100	Certified & Officers' cks. . .	125
Excess funds sold	2 600	Total deposits	15 597
Loans, Net	9 687	All other liabilities	253
Bank premises, furniture and fixtures	79	Total liabilities	15 850
All other assets	469		
		Equity Capital	
		Capital (# shs. au. 14,000) .	350
		(# shs. otst. 14,000)	
		Surplus	1 150
		Undivided profits & capital res.	844
		Total Equity Capital. . . .	2 344
TOTAL	<u>18 194</u>	TOTAL	<u>18 194</u>

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Cross Chm. & President
 Jack E. Tuttle S. Vice Pres.
 Richard Kelley, Jr. Vice Pres.
 Reba L. Pyatt Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 341	Demand dep., ind., part., corp.	3 735
U.S. Treasury securities ..	997	Time dep., ind., part., corp. 10	501
Oblig. of other U.S. Gov't agencies & corporations	898	U.S. Gov't deposits	37
Oblig. of States & political subdivisions ...	1 889	Dep. of States & subdivisions	1 016
Excess funds sold	1 350	Certified & Officers' cks. ...	58
Loans, Net	10 254	Total deposits	15 347
Bank premises, furniture and fixtures	400	Total liabilities	15 347
All other assets	32		
		Equity Capital	
		Capital (# shs. au. 4,000) ..	400
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits & capital res.	414
		Total Equity Capital. ...	1 814
TOTAL	<u>17 161</u>	TOTAL	<u>17 161</u>

BANK OF EVENING SHADE, EVENING SHADE

Population 405 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Kemp Whisenhunt, Jr. . . . President
 *A. L. Hoaney Exec. Vice Pres.
 M. A. Graddy, Jr. Vice Pres. &
 Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	569	Demand dep., ind., part., corp.	920
U.S. Treasury securities . .	796	Time dep., ind., part., corp. 4	202
Oblig. of other U.S. Gov't agencies & corporations . .	200	Dep. of States & subdivisions	320
Oblig. of States & political subdivisions . . .	94	Certified & Officers' cks. . .	77
All other securities	495	Total deposits	5 519
Excess funds sold	175	All other liabilities	94
Loans, Net	3 460	Total liabilities	5 613
Bank premises, furniture and fixtures	190		
All other assets	265	Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	275
		Undivided profits & capital res.	256
		Total Equity Capital. . . .	631
TOTAL	6 244	TOTAL	6 244

McILROY BANK & TRUST, FAYETTEVILLE

Population 36,604 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
 Number of CBCT's: Inside City — 5; 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
 Nathan Combs Sr. Vice Pres.
 J. T. McDonald Vice Pres.-
 Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	20 808	Demand dep., ind., part., corp.	20 319
U.S. Treasury securities . .	9 775	Time dep., ind., part., corp. 61	715
Oblig. of other U.S. Gov't agencies & corporations . .	7 797	U.S. Gov't deposits	822
Oblig. of States & political subdivisions . .	5 650	Dep. of States & subdivisions	9 855
Excess funds sold	3 100	All other deposits	2 137
Loans, Net	58 419	Certified & Officers' cks. . .	1 530
Bank premises, furniture and fixtures	2 253	Total deposits	96 378
All other assets	4 577	Excess funds purchased . .	7 415
		All other liabilities	1 235
		Total liabilities	105 028
		Equity Capital	
		Capital (# shs. au. 104,448) .	2 611
		(# shs. otst. 104,448)	
		Surplus	1 407
		Undivided profits & capital res.	2 333
		Total Equity Capital. . . .	6 351
		Subordinated notes & debentures	1 000
TOTAL	112 379	TOTAL	112 379

ITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,072 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bob Ritter President
 George Myers Vice Pres.
 Verna Trimble Cashier
 Sue Cunningham ... Assist. Cashier
 Joan Bryant Assist. Cashier
 Luna Cornell Loan Officer
 Joe McPherson Loan Officer

Directors:

Lyle Wood
 Peter Peitz
 Glenn Johnson
 Guy Alexander
 Vada Sheid
 Steve Sanders
 Kerm Powers
 Bob Ritter

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 958	Demand dep., ind., part., corp.....	2 674
U.S. Treasury securities ..	1 493	Time dep., ind., part., corp. 11	535
Oblig. of other U.S. Gov't agencies & corporations	700	Dep. of States & subdivisions.....	1 427
Oblig. of States & political subdivisions ...	761	Certified & Officers' cks...	71
All other securities	2 267	Total deposits.....	15 707
Loans, Net	7 411	All other liabilities	335
Bank premises, furniture and fixtures	376	Total liabilities.....	16 042
All other assets	424		
		Equity Capital	
		Capital (# shs. au. 24,390) .	366
		(# shs. otst. 24,390)	
		Surplus	424
		Undivided profits & capital res.....	558
		Total Equity Capital....	1 348
TOTAL	17 390	TOTAL	17 390

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,175 Dallas County
 Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
 Zip Code 71742

Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*W. R. Benton, Jr. Chm. of the
 Board
 Curtis Hutchins President
 Kathleen J. Graves Vice Pres.
 Suzette Crutchfield Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	901	Demand dep., ind., part., corp.	3 835
U.S. Treasury securities ..	3 755	Time dep., ind., part., corp. 16	752
Oblig. of other U.S. Gov't agencies & corporations	3 059	U. S. Gov't deposits	2
Oblig. of States & political subdivisions . . .	3 497	Dep. of States & subdivisions	1 310
All other securities	75	Certified & Officers' cks. . .	75
Excess funds sold	400	Total deposits.	21 974
Loans, Net	11 985	All other liabilities	348
Bank premises, furniture and fixtures	854	Total liabilities	22 322
All other assets	468		
		Equity Capital	
		Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 472
		Total Equity Capital. . . .	2 672
TOTAL	24 994	TOTAL	24 994

BANK OF GLENWOOD, GLENWOOD

Population 1,402 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

Number of CBCT's: 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
Kathryn Baxter ... Compliance Off.
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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 076	Demand dep., ind., part., corp.....	2 094
U.S. Treasury securities ..	1 793	Time dep., ind., part., corp.	8 103
Oblig. of other U.S. Gov't agencies & corporations	1 761	U.S. Gov't deposits	5
Oblig. of States & political subdivisions ...	1 395	Dep. of States & subdivisions.....	604
Loans, Net	5 686	Certified & Officers' cks...	176
Bank premises, furniture and fixtures	107	Total deposits.....	10 982
All other assets	437	All other liabilities	185
		Total liabilities	11 167
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	600
		Undivided profits & capital res.....	388
		Total Equity Capital....	1 088
TOTAL	12 255	TOTAL	12 255

FIRST STATE BANK, GOULD

Population 1,671 Lincoln County
 Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
 Zip Code 71643
 Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold H. Reid. . President & C.E.O.
 Mary L. Nolan Sr. Vice Pres.
 & Cashier
 Ernest C. Bradshaw. . Exec. V. Pres.
 W. J. Boren. 1st Vice Pres.
 Wanda Robertson . . Assist. V. Pres.
 Debbye Bradley . . . Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	402	part., corp.	3 434
U.S. Treasury securities . .	493	Time dep., ind., part., corp.	5 990
Oblig. of other U.S. Gov't		U.S. Gov't deposits	25
agencies & corporations	200	Dep. of States &	
Oblig. of States &		subdivisions	1 059
political subdivisions . . .	922	Certified & Officers' cks. . .	48
All other securities	40	Total deposits.	10 556
Excess funds sold	860	All other liabilities	8
Loans, Net	8 666	Total liabilities	10 564
Bank premises, furniture			
and fixtures	256	Equity Capital	
All other assets	4	Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus	650
		Undivided profits &	
		capital res.	429
		Total Equity Capital. . . .	1 279
TOTAL	11 843	TOTAL	11 843

BANK OF GRAVETT, GRAVETTE

Population 1,218 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
Number of CBCT's: 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
William R. Meade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 347	part., corp.	3 832
U.S. Treasury securities . .	7 062	Time dep., ind., part., corp.	18 189
Oblig. of other U.S. Gov't		U.S. Gov't deposits	61
agencies & corporations	508	Dep. of States &	
Oblig. of States &		subdivisions	1 032
political subdivisions . . .	5 171	Certified & Officers' cks. . .	86
Excess funds sold	400	Total deposits	23 200
Loans, Net	10 847	Total liabilities	23 200
Bank premises, furniture			
and fixtures	263		
All other assets	70		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	500
		Undivided profits &	
		capital res.	1 868
		Total Equity Capital. . . .	2 468
TOTAL	25 668	TOTAL	25 668

FARMERS BANK, GREENWOOD

Population 3,317 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
 Number of CBCT's: Inside City — None; Outside City — None

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 476	Demand dep., ind., part., corp.	3 603
U.S. Treasury securities . .	2 147	Time dep., ind., part., corp. .	16 864
Oblig. of other U.S. Gov't agencies & corporations . .	4 048	U.S. Gov't deposits	76
Oblig. of States & political subdivisions . .	3 723	Dep. of States & subdivisions	1 886
All other securities	322	Certified & Officers' cks. . .	135
Excess funds sold	4 525	Total deposits	22 564
Loans, Net	8 918	All other liabilities	359
Bank premises, furniture and fixtures	384	Total liabilities	22 923
All other assets	282		
		Equity Capital	
		Capital (# shs. au. 7,500) . .	300
		(# shs. otst. 7,500)	
		Surplus	1 700
		Undivided profits & capital res.	902
		Total Equity Capital. . . .	2 902
TOTAL	25 825	TOTAL	25 825

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060

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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	166	part., corp.....	1 044
U.S. Treasury securities ..	1 889	Time dep., ind., part., corp.	1 495
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations	299	subdivisions.....	261
Oblig. of States &		Total deposits.....	2 800
political subdivisions ...	509	Excess funds purchased ..	100
Loans, Net	425	Total liabilities.....	2 900
Bank premises, furniture			
and fixtures	8		
		Equity Capital	
		Capital (# shs. au. 2,000) ..	50
		(# shs. otst. 2,000)	
		Surplus	125
		Undivided profits &	
		capital res.....	221
		Total Equity Capital....	396
TOTAL	3 296	TOTAL	3 296

CLARK COUNTY BANK, GURDON

Population 2,707 Clark County
 Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
 Zip Code 71743

Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Edward L. Holt President
 Jean Boulden . . Vice Pres. & Cashier
 Terry Clayton . . . Vice Pres., Loans
 Linda Bittle Assist. Vice Pres.
 Bonita Grayson . . . Assist. Cashier
 Kaye Stiffler Assist. Cashier
 Norma Hilton Admin. Officer
 Tommie Lou McCauley . Branch Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 159	Demand dep., ind., part., corp.	2 665
U.S. Treasury securities . .	10	Time dep., ind., part., corp. 11	524
Oblig. of Other U.S. Gov't agencies & corporations . . .	314	U.S. Gov't deposits	6
Oblig. of States & political subdivisions . . .	4 756	Dep. of States & subdivisions	2 165
Loans, Net	11 159	Certified & Officers' cks. . .	13
Bank premises, furniture and fixtures	251	Total deposits	16 373
All other assets	456	All other liabilities	253
		Total liabilities	16 626
		Equity Capital	
		Capital (# shs. au. 140,000) .	1 400
		(# shs. otst. 140,000)	
		Surplus	200
		Undivided profits & capital res.	(121)
		Total Equity Capital . . .	1 479
TOTAL	18 105	TOTAL	18 105

FARMERS BANK, HAMBURG

Population 3,394 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
 Number of CBCT's: 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
 Lloyd Engelkes
 Louie G. Foote
 W. E. Foote, Jr.
 Gordon E. Hennington, Jr.
 George E. Locke
 Earl J. Scott
 Jack H. Shell
 E. A. Tucker
 Bobby L. Brewer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 187	part., corp.	2 984
U.S. Treasury securities ..	50	Time dep., ind., part., corp. 14	228
Oblig. of States &		U.S. Gov't deposits	6
political subdivisions . . .	4 178	Dep. of States &	
All other securities	3	subdivisions	1 524
Excess funds sold	1 805	Certified & Officers' cks. . .	112
Loans, Net	13 245	Total deposits	18 854
Bank premises, furniture		Total liabilities	18 854
and fixtures	191		
All other assets	121		
		Equity Capital	
		Capital (# shs. au. 5,000) . .	125
		(# shs. otst. 5,000)	
		Surplus	875
		Undivided profits &	
		capital res.	926
		Total Equity Capital. . . .	1 926
TOTAL	20 780	TOTAL	20 780

CALHOUN COUNTY BANK, HAMPTON

Population 1,651 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

Number of CBCT's: 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
 Shirley Jones 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	624	Demand dep., ind., part., corp.	2 414
U.S. Treasury securities ..	1 295	Time dep., ind., part., corp.	9 941
Oblig. of other U.S. Gov't agencies & corporations	2 498	U.S. Gov't deposits	4
Oblig. of States & political subdivisions	2 812	Dep. of States & subdivisions	1 226
All other securities	25	Certified & Officers' cks.	151
Excess funds sold	550	Total deposits	13 736
Loans, Net	7 635	All other liabilities	132
Bank premises, furniture and fixtures	187	Total liabilities	13 868
All other assets	2		
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	1 260
		Total Equity Capital.	1 760
TOTAL	15 628	TOTAL	15 628

THE BANK OF HARRISBURG, HARRISBURG

Population 1,921 Poinsett County
Chartered December 2, 1930 P.O. Box 17 Telephone Number 578-2472
Zip Code 72432

Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James Williams. . . . Exec. Vice Pres.
Ernie Ashford . Vice Pres. & Cashier

Directors:

R. W. Butler
J. T. Butler
Anna M. Butler
Patricia Butler
Paul Eaton
James Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 567	Demand dep., ind., part., corp.	4 341
U.S. Treasury securities . .	353	Time dep., ind., part., corp. 16	301
Oblig. of other U.S. Gov't agencies & corporations	1 024	Dep. of States & subdivisions	1 130
Oblig. of States & political subdivisions . .	5 421	Certified & Officers' cks. . .	120
Loans, Net	15 946	Total deposits.	21 892
Bank premises, furniture and fixtures	343	Excess funds purchased . .	600
All other assets	27	Total liabilities	22 492
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	1 400
		Undivided profits & capital res.	689
		Total Equity Capital. . . .	2 189
TOTAL	24 681	TOTAL	24 681

THE SECURITY BANK, HARRISON

Population 9,567 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
 Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

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

Directors:

Ralph H. Bowers, D.D.S.
 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 605	Demand dep., ind., part., corp.....	16 472
U.S. Treasury securities ..	3 158	Time dep., ind., part., corp.	41 930
Oblig. of other U.S. Gov't agencies & corporations	14 310	U.S. Gov't deposits	48
Oblig. of States & political subdivisions...	7 238	Dep. of States & subdivisions	4 173
All other securities	96	All other deposits	119
Excess funds sold	2 700	Certified & Officers' cks...	189
Loans, Net	33 110	Total deposits	62 931
Bank premises, furniture and fixtures	803	Excess funds purchased ..	567
All other assets	2 250	All other liabilities	1 296
		Total liabilities	64 794
		Equity Capital	
		Capital (# shs. au. 180,000) .	1 800
		(# shs. otst. 180,000)	
		Surplus	1 200
		Undivided profits & capital res.....	2 406
		Total Equity Capital. ...	5 406
		Subordinated notes & debentures	70
TOTAL	70 270	TOTAL	70 270

PRAIRIE COUNTY BANK, HAZEN

Population 1,636 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jerry J. Screeton. President
*James E. 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.
M. V. Rhodes
J. W. Crigger

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 512	Demand dep., ind., part., corp.	4 131
U.S. Treasury securities . .	5 340	Time dep., ind., part., corp.	8 086
Oblig. of other U.S. Gov't agencies & corporations	945	U.S. Gov't deposits	24
Oblig. of States & political subdivisions	1 439	Dep. of States & subdivisions	1 335
Excess funds sold	1 100	Certified & Officers' cks.	54
Loans, Net	4 050	Total deposits.	13 630
Bank premises, furniture and fixtures	552	All other liabilities	36
All other assets	67	Total liabilities	13 666
		Equity Capital	
		Capital (# shs. au. 3,450)	86
		(# shs. otst. 3,450)	
		Surplus	1 000
		Undivided profits & capital res.	253
		Total Equity Capital.	1 339
TOTAL	<u>15 005</u>	TOTAL	<u>15 005</u>

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,589 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles Blankenship President
 Wade D. Althen . . . Exec. Vice Pres.
 F. B. Rector . . . Vice Pres. & Cashier
 Gary Yow Vice Pres.
 Alice Mae Hunt Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 672	Demand dep., ind., part., corp.	4 476
U.S. Treasury securities . .	746	Time dep., ind., part., corp. 15	524
Oblig. of other U.S. Gov't agencies & corporations . .	135	U.S. Gov't deposits	41
Oblig. of States & political subdivisions . . .	2 616	Dep. of States & subdivisions	291
All other securities	639	Certified & Officers' cks. . .	93
Excess funds sold	900	Total deposits	20 425
Loans, Net	12 903	All other liabilities	345
Bank premises, furniture and fixtures	1 035	Total liabilities	20 770
All other assets	796		
		Equity Capital	
		Capital (# shs. au. 3,000) . .	300
		(# shs. otst. 3,000)	
		Surplus	650
		Undivided profits & capital res.	422
		Total Equity Capital. . . .	1 372
		Subordinated notes & debentures	300
TOTAL	22 442	TOTAL	22 442

BANK OF HOLLY GROVE, HOLLY GROVE

Population 754 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Elizabeth C. Reid . . Exec. Vice Pres.
Thomas M. Hargrove Vice Pres.
Jean M. Kirkpatrick Cashier
Pauline G. Wilson . . . Assist. Cashier

Directors:

Ruth M. 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	554	part., corp.	2 109
U.S. Treasury securities . .	950	Time dep., ind., part., corp.	9 100
Oblig. of other U.S. Gov't		U.S. Gov't deposits	3
agencies & corporations	2 937	Dep. of States &	
Oblig. of States &		subdivisions	806
political subdivisions . .	2 366	Certified & Officers' cks. . .	31
Excess funds sold	550	Total deposits	<u>12 049</u>
Loans, Net	6 305	All other liabilities	<u>18</u>
Bank premises, furniture		Total liabilities	<u>12 067</u>
and fixtures	195		
All other assets	9		
		Equity Capital	
		Capital (# shs. au. 2,400) . .	60
		(# shs. otst. 2,400)	
		Surplus	840
		Undivided profits &	
		capital res.	899
		Total Equity Capital. . .	<u>1 799</u>
TOTAL	<u><u>13 866</u></u>	TOTAL	<u><u>13 866</u></u>

HORATIO STATE BANK, HORATIO

Population 989 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
 Zip Code 71842
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Carl E. Hendrix, Jr. President
Edith Hendrix Smith . Sr. Vice Pres.
 & Sec. Board
Wilburn Smith Exec. Vice Pres.
 & Cashier
Lola J. Lawrence . . . Operations Off.
Agnes J. Lincoln . Bookkeeping Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	479	Demand dep., ind., part., corp.	1 697
U.S. Treasury securities . .	399	Time dep., ind., part., corp. 11	918
Oblig. of other U.S. Gov't agencies & corporations . .	1 819	U.S. Gov't deposits	2
Oblig. of States & political subdivisions . .	1 099	Dep. of States & subdivisions	701
All other securities	300	Certified & Officers' cks. . .	5
Excess funds sold	1 600	Total deposits	14 323
Loans, Net	9 741	All other liabilities	1
Bank premises, furniture and fixtures	303	Total liabilities	14 324
All other assets	159		
		Equity Capital	
		Capital (# shs. au. 2,000) . .	100
		(# shs. otst. 2,000)	
		Surplus	800
		Undivided profits & capital res.	675
		Total Equity Capital. . . .	1 575
TOTAL	15 899	TOTAL	15 899

FIRST SECURITY BANK OF NORTH ARKANSAS, HORSESHOE BEND

Population 1,909 Izard County
Chartered June 3, 1905 Telephone Number 670-5131

Zip Code 72512

Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Doug Adams President
Rose Heck Vice Pres.
Donna Brown Vice Pres.
Sara Beth Dellinger... Branch Mgr.,
 Oxford

Directors:

Doug Adams
Gray Dellinger
Claude Jones
Roger Cunningham
Hubert Simpson
Barbara Adams
Dutton Gove
Don Adams
Cliff Taylor
Dr. Don Penley
Rose Heck

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	951	part., corp.....	1 141
U.S. Treasury securities ..	350	Time dep., ind., part., corp.	12 251
Oblig. of other U.S. Gov't		U.S. Gov't deposits	2
agencies & corporations	266	Dep. of States &	
Oblig. of States &		subdivisions	582
political subdivisions...	705	Certified & Officers' cks...	37
All other securities	394	Total deposits.....	14 013
Excess funds sold.....	350	Total liabilities.....	14 013
Loans, Net	11 593		
Bank premises, furniture		Equity Capital	
and fixtures	461	Capital (# shs. au. 11,200) .	280
		(# shs. otst. 11,200)	
		Surplus	230
		Undivided profits &	
		capital res.....	272
		Total Equity Capital....	782
		Subordinated notes &	
		debentures	275
TOTAL	15 070	TOTAL	15 070

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
Number of CBCT's: Inside City — 3; 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.
Gary Blenden Sr. Vice Pres.
Ralph White 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.
Lloyd Emerson Vice Pres.

Principal Officers:

Debert Graves . . . Vice Pres. & Cashier
Mahlon Grigsby Vice Pres.
Carl Hardage Vice Pres.
Dale Hoggard Vice Pres.
Gene Parker Vice Pres.
Bill Lynch Vice Pres.
Jerry Thompson Vice Pres.
Dorothy Wall Vice Pres.
Lou Hulsey Vice Pres.
John Jacobs Vice Pres.
William Kennedy Vice Pres.
Ann Hand Vice Pres.
Phil Lassiter Vice Pres.
Lorene McLeod Vice Pres.
Ruth Quackenbush Vice Pres.
Winnie Trawick Vice Pres.
Frank Bolton Vice Pres. & Aud.
Ed Krenzeloek Travel Mgr.
Kirby Williams Market. 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. Blenden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	17 480	Demand dep., ind., part., corp.	31 699
U.S. Treasury securities	15 967	Time dep., ind., part., corp.	147 375
Oblig. of other U.S. Gov't agencies & corporations	5 872	U.S. Gov't deposits	216
Oblig. of States & political subdivisions	16 307	Dep. of States & subdivisions	7 908
All other securities	478	All other deposits	1 317
Excess funds sold	11 350	Certified & Officers' cks.	1 645
Loans, Net	134 743	Total deposits	190 160
Bank premises, furniture and fixtures	4 109	Excess funds purchased	3 746
All other assets	3 901	All other liabilities	2 847
		Total liabilities	196 753
		Equity Capital	
		Capital (# shs. au. 121,500)	3 038
		(# shs. otst. 121,500)	
		Surplus	2 025
		Undivided profits & capital res.	5 458
		Total Equity Capital	10 521
		Subordinated notes & debentures	2 933
TOTAL	<u>210 207</u>	TOTAL	<u>210 207</u>

BANK OF IMBODEN, IMBODEN

Population 661 Lawrence County
 Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
 Zip Code 72434

Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David..... Chairman
 J. R. David, Jr..... Vice Chairman
 Stephen E. Jones President
 Preston Clark... Vice Pres. & Cashier
 Mary Lea McLeod Vice Pres.
 Douglas Bradley Vice Pres.
 Leland Mize... AVP & Branch Mgr.
 Wilma Lawson ... Assist. Vice Pres.
 Jearldean Davis Assist. Cashier

Directors:

Amos David
 Austin Stovall
 K. D. McLeod
 Douglas Bradley
 Leland Mize
 Stephen Jones
 J. R. David
 H. Lee Baker
 Henry Weaver

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	661	Demand dep., ind., part., corp.....	1 732
U.S. Treasury securities ..	1 830	Time dep., ind., part., corp.	7 926
Oblig. of other U.S. Gov't agencies & corporations	250	Dep. of States & subdivisions.....	617
Oblig. of States & political subdivisions...	1 197	All other deposits	12
All other securities	10	Certified & Officers' cks...	113
Excess funds sold.....	550	Total deposits.....	10 400
Loans, Net	6 558	Total liabilities.....	10 400
Bank premises, furniture and fixtures	220	Equity Capital	
All other assets	3	Capital (# shs. au. 6,600) ..	165
		(# shs. otst. 6,600)	
		Surplus	85
		Undivided profits & capital res.....	479
		Total Equity Capital....	729
		Subordinated notes & debentures	150
TOTAL	11 279	TOTAL	11 279

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 27,589 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Kenneth Pat Wilson. President
 & Chairman
 Melda A. Rice Sr. V. P. & Sec.
 to Board
 Larry T. Wilson Exec. V. P. &
 Director
 Sibyl H. Clay Vice Pres.
 John S. Fortenbury Vice Pres.
 Ed Cantrell V. P. & Trust Off.
 Jerry Davis Vice Pres.
 Mary L. Dewey Vice Pres.
 Jane C. Hill Assist. V. P.
 Fred Lotter Assist. V. P.

Directors:

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.
 Kenneth Pat Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories.	2 846	Demand dep., ind., part., corp.	13 412
U.S. Treasury securities . . .	1 662	Time dep., ind., part., corp.	29 435
Oblig. of other U.S. Gov't agencies & corporations . . .	2 482	U.S. Gov't deposits	87
Oblig. of States & political subdivisions.	11 487	Dep. of States & subdivisions	3 183
All other securities	221	Certified & Officers' cks.	631
Excess funds sold	1 800	Total deposits	46 748
Loans, Net.	31 013	Excess funds purchased.	87
Bank premises, furniture and fixtures.	1 041	All other liabilities.	812
All other assets	1 264	Total liabilities	47 647
		Equity Capital	
		Capital (# shs. au. 200,000)	2 000
		(# shs. otst. 200,000)	
		Surplus	1 000
		Undivided profits & capital res.	3 169
		Total Equity Capital.	6 169
TOTAL.	53 816	TOTAL	53 816

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,530 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sloan Rainwater... Chm. & President
Wm. I. Rainwater... Vice Chairman
Joyce Bridger..... Vice Pres.
Audrey Glenn..... Vice Pres.
Max G. Cobb..... Assist. Vice Pres.
Loyce Mink..... 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
Gail Neblett..... Assist. Cashier
Martha White..... Assist. Cashier
 & Trust Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 436	Demand dep., ind., part., corp.....	7 015
U.S. Treasury securities ..	1 099	Time dep., ind., part., corp. 20	081
Oblig. of other U.S. Gov't agencies & corporations	3 866	U.S. Gov't deposits	1
Oblig. of States & political subdivisions...	3 963	Dep. of States & subdivisions	5 779
All other securities	830	Certified & Officers' cks...	174
Excess funds sold	800	Total deposits	33 050
Loans, Net	20 433	All other liabilities	497
Bank premises, furniture and fixtures	1 223	Total liabilities	33 547
All other assets	1 097		
		Equity Capital	
		Capital (# shs. au. 75,000) .	750
		(# shs. otst. 75,000)	
		Surplus	1 000
		Undivided profits & capital res.....	625
		Total Equity Capital. ...	2 375
		Subordinated notes & debentures	825
TOTAL	36 747	TOTAL	36 747

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,530 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Marcom Chief Ex. Off.
Ron Jackson Exec. Vice Pres.
Frank Falls Exec. Vice Pres.
Everett Bandy Sr. Vice Pres.
Steve Alston Cashier &
 Assist. Vice Pres.

Directors:

Mary Lee Marcom
Ed Cherry
Bill Brown
Doswell McDaniel
Harold Crall

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 638	Demand dep., ind., part., corp.	6 875
U.S. Treasury securities . .	314	Time dep., ind., part., corp.	27 527
Oblig. of other U.S. Gov't agencies & corporations	7 699	U.S. Gov't deposits	85
Oblig. of States & political subdivisions	4 052	Dep. of States & subdivisions	6 668
All other securities	903	All other deposits	30
Excess funds sold	613	Certified & Officers' cks.	245
Loans, Net	26 521	Total deposits	41 430
Bank premises, furniture and fixtures	698	Excess funds purchased	340
All other assets	1 769	All other liabilities	1 012
		Total liabilities	42 782
		Equity Capital	
		Capital (# shs. au. 30,000)	300
		(# shs. otst. 30,000)	
		Surplus	1 300
		Undivided profits & capital res.	925
		Total Equity Capital.	2 525
		Subordinated notes & debentures	900
TOTAL	46 207	TOTAL	46 207

MERCANTILE BANK, JONESBORO

Population 31,530 Craighead County
 Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
 Zip Code 72401

Number of Branches: Inside City — 5; Outside City — 2
 Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Charles Frierson, III President
 George Delaney, Jr. Exec. V. P.
 Naomi Craft. Vice Pres.
 Norman Leonard Vice Pres.

Directors:

Marystel Appleton
 Millie Blindman
 Roy Cooper
 George F. Delaney, Jr.
 W. M. Freeze, Jr.
 Charles Frierson, III
 Lynn Greene
 Raymond (Chubby) Heern
 A. M. Heringer, Jr.
 Ben Lamberth
 J. W. Ledbetter, M.D.
 Tom Loberg
 J. C. Mahon
 B. E. McKee, MD
 Alan Patteson, Jr.
 M. O. Peeler, MD
 Frank Snellgrove
 M. G. (Mabe) Spurlock

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 303	Demand dep., ind., part., corp.	16 045
U.S. Treasury securities ..	6 841	Time dep., ind., part., corp. 75	207
Oblig. of other U.S. Gov't agencies & corporations	4 088	U.S. Gov't deposits	130
Oblig. of States & political subdivisions . . .	15 985	Dep. of States & subdivisions	4 336
All other securities	1 523	All other deposits	112
Excess funds sold	700	Certified & Officers' cks. . .	1 696
Loans, Net	69 763	Total deposits	97 526
Bank premises, furniture and fixtures	1 492	Excess funds purchased . .	1 859
All other assets	4 882	All other liabilities	2 519
		Total liabilities	101 904
		Equity Capital	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	2 225
		Undivided profits & capital res.	6 323
		Total Equity Capital	9 548
		Subordinated notes & debentures	125
TOTAL	<u>111 577</u>	TOTAL	<u>111 577</u>

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 2,025 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	396	Demand dep., ind., part., corp.	1 530
U.S. Treasury securities ..	2 337	Time dep., ind., part., corp.	2 774
Oblig. of States & political subdivisions ...	897	U.S. Gov't deposits	18
Excess funds sold	200	Dep. of States & subdivisions	519
Loans, Net	1 635	Certified & Officers' cks.	7
Bank premises, furniture and fixtures	113	Total deposits	4 848
		All other liabilities	4
		Total liabilities	4 852
		Equity Capital	
		Capital (# shs. au. 2,800) ..	70
		(# shs. otst. 2,800)	
		Surplus	200
		Undivided profits & capital res.	456
		Total Equity Capital. ...	726
TOTAL	5 578	TOTAL	5 578

UNION STATE BANK, JUNCTION CITY

Population 813 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Marsh President
 Jerry Ray Hambrick Vice Pres.
 Barbara Daniels Cashier
 Mary Alice Jones . . . Assist. Cashier

Directors:

John F. Marsh
 Alvin Y. Green, Sr.
 T. T. Fields
 L. A. Jenkins
 Leonard L. Hampson
 C. A. Reed, Jr.
 Russell G. Adams
 John M. Shackelford, Jr.
 J. B. Allen, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	616	part., corp.	2 336
U.S. Treasury securities . .	399	Time dep., ind., part., corp.	8 400
Oblig. of other U.S. Gov't		U.S. Gov't deposits	2
agencies & corporations	919	Dep. of States &	
Oblig. of States &		subdivisions	635
political subdivisions . . .	568	Certified & Officers' cks. . .	46
All other securities	1 381	Total deposits	11 419
Excess funds sold	1 400	All other liabilities	535
Loans, Net	7 227	Total liabilities	11 954
Bank premises, furniture			
and fixtures	87	Equity Capital	
All other assets	219	Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus	200
		Undivided profits &	
		capital res.	362
		Total Equity Capital. . . .	862
TOTAL	12 816	TOTAL	12 816

BANK OF KENSETT, KENSETT

Population 1,751 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	191	part., corp.	899
U.S. Treasury securities . .	593	Time dep., ind., part., corp.	276
Excess funds sold	1 160	Dep. of States &	
Loans, Net	293	subdivisions	410
Bank premises, furniture		Total deposits.	1 585
and fixtures	12	Total liabilities	1 585
		Equity Capital	
		Capital (# shs. au. 500)	50
		(# shs. otst. 500)	
		Surplus	50
		Undivided profits &	
		capital res.	564
		Total Equity Capital. . . .	664
TOTAL	<u>2 249</u>	TOTAL	<u>2 249</u>

BANK OF KINGSTON, KINGSTON

Population 150 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

Number of CBCT's: Inside City — None; Outside City — One

Principal Officers:

James B. McDougal . Chm. of Board
 *Stephen A. Smith President
 Gary W. Bunch Ex. V. P.
 Susan McDougal Vice Pres.
 Jim Scott Vice Pres.

Directors:

J. Vaughan
 J. Spurlock
 D. Samples
 J. G. Tucker
 J. Baldridge
 G. Bunch
 G. Easterling
 S. Brashears
 J. Thompson
 J. Shrum
 S. McDougal
 J. McDougal
 A. Smith
 S. Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	356	Demand dep., ind., part., corp.	518
U.S. Treasury securities . .	722	Time dep., ind., part., corp. 3	864
Oblig. of other U.S. Gov't agencies & corporations	401	Dep. of States & subdivisions	408
Oblig. of States & political subdivisions . .	143	Certified & Officers' cks. . .	2
All other securities	43	Total deposits.	4 792
Excess funds sold	1 000	All other liabilities	243
Loans, Net	2 774	Total liabilities	5 035
Bank premises, furniture and fixtures	121		
		Equity Capital	
		Capital (# shs. au. 800) . . .	63
		(# shs. otst. 625)	
		Surplus	425
		Undivided profits & capital res.	37
		Total Equity Capital. . . .	525
TOTAL	<u>5 560</u>	TOTAL	<u>5 560</u>

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,088 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dr. J. H. Burge .. Chm. of the Board
 Douglas C. Wynn President
 *Hermon Carlton ... Exec. Vice Pres.
 R. Trafton Williams. Vice Pres.
 Joyce Bell. Vice Pres. & Auditor
 Dessie Lee Gibbs Vice Pres.
 Jakie June Gibson Cashier

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
 Joe Pieroni
 George Pine
 Linwood Smith
 Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 151	Demand dep., ind., part., corp.....	5 810
U.S. Treasury securities ..	995	Time dep., ind., part., corp. 19	296
Oblig. of other U.S. Gov't agencies & corporations	6 000	U.S. Gov't deposits	19
Oblig. of States & political subdivisions ...	4 540	Dep. of States & subdivisions	1 538
Excess funds sold	350	Certified & Officers' cks... ..	18
Loans, Net	15 915	Total deposits	26 681
Bank premises, furniture and fixtures	316	All other liabilities	500
All other assets	696	Total liabilities	27 181
		Equity Capital	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus	1 500
		Undivided profits & capital res.....	982
		Total Equity Capital. ...	2 782
TOTAL	29 963	TOTAL	29 963

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

Population 3,088

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

Number of CBCT's: Inside City – None; Outside City – None

Principal Officers:

*Fred P. Michael..... President
Ben V. Floriani Exec. Vice Pres.
Michael S. Cashion Vice Pres. &
Cashier
Freddie Black Vice Pres.
& Trust Officer
Linda Pearson.... Assist. Vice Pres.
& Auditor

Directors:

Charles S. Bennett
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Michael S. Cashion
William H. Drew
Ben V. Floriani
J. P. Hampton
Cullen Livingston
Doyne W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Gordon A. Norris
Carl O. Powell
Ted Thornton
Richard L. Pratt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	331	Demand dep., ind., part., corp.....	2	743
U.S. Treasury securities ..	3	646	Time dep., ind., part., corp.	11	204
Oblig. of other U.S. Gov't agencies & corporations	1	000	Dep. of States & subdivisions		958
Oblig. of States & political subdivisions...	3	168	Certified & Officers' cks...		113
Excess funds sold		300	Total deposits.....	15	018
Loans, Net	6	676	Total liabilities.....	15	018
Bank premises, furniture and fixtures		324			
			Equity Capital		
			Capital (# shs. au. 5,000) ..		100
			(# shs. otst. 5,000)		
			Surplus	1	150
			Undivided profits & capital res.....		177
			Total Equity Capital....	1	427
TOTAL	16	445	TOTAL	16	445

CITIZENS BANK OF LAVACA, LAVACA

Population 1,092 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Ronald Udouj Chm. of Board
 *James N. Patterson President
 Larry D. Hurst Sr. Vice Pres.
 Gary W. Carmack Vice Pres.

Directors:

Ronald Udouj
 James N. Patterson
 Larry D. Hurst

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	906	Demand dep., ind., part., corp.	1 705
U.S. Treasury securities	609	Time dep., ind., part., corp.	7 245
Oblig. of other U.S. Gov't agencies & corporations	1 605	Dep. of States & subdivisions	1 446
Oblig. of States & political subdivisions	26	Certified & Officers' cks.	57
Excess funds sold	175	Total deposits	10 453
Loans, Net	7 975	All other liabilities	200
Bank premises, furniture and fixtures	329	Total liabilities	10 653
All other assets	17		
		Equity Capital	
		Capital (# shs. au. 18,000)	225
		(# shs. otst. 18,000)	
		Surplus	425
		Undivided profits & capital res.	289
		Total Equity Capital.	939
		Subordinated notes & debentures	50
TOTAL	11 642	TOTAL	11 642

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,882 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	280	Demand dep., ind., part., corp.	1 240
U.S. Treasury securities . .	1 495	Time dep., ind., part., corp. .	3 884
Oblig. of other U.S. Gov't agencies & corporations .	1 711	Dep. of States & subdivisions	1 076
Oblig. of States & political subdivisions . .	1 296	Certified & Officers' cks. . .	16
Excess funds sold	800	Total deposits	6 216
Loans, Net	1 820	Total liabilities	6 216
Bank premises, furniture and fixtures	81		
All other assets	2		
		Equity Capital	
		Capital (# shs. au. 10,000) .	100
		(# shs. otst. 10,000)	
		Surplus	900
		Undivided profits & capital res.	269
		Total Equity Capital. . . .	1 269
TOTAL	7 485	TOTAL	7 485

LITTLE RIVER BANK, LEPANTO

Population 1,964 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
Number of CBCT's: 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:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	595	Demand dep., ind., part., corp.	2 352
U.S. Treasury securities . .	2 411	Time dep., ind., part., corp.	9 859
Oblig. of other U.S. Gov't agencies & corporations	983	U.S. Gov't deposits	7
Oblig. of States & political subdivisions	3 548	Dep. of States & subdivisions	1 161
All other securities	25	Certified & Officers' cks.	19
Excess funds sold	1 100	Total deposits	13 398
Loans, Net	6 829	All other liabilities	276
Bank premises, furniture and fixtures	33	Total liabilities	13 674
All other assets	403		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	400
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits & capital res.	853
		Total Equity Capital.	2 253
TOTAL	15 927	TOTAL	15 927

LESLIE STATE BANK, LESLIE

Population 501 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

Number of CBCT's: 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 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	501	Demand dep., ind., part., corp.	1 476
U.S. Treasury securities ..	1 356	Time dep., ind., part., corp.	7 888
Oblig. of other U.S. Gov't agencies & corporations	380	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . . .	758	Dep. of States & subdivisions	389
Excess funds sold	200	Certified & Officers' cks.	5
Loans, Net	6 923	Total deposits.	9 762
Bank premises, furniture and fixtures	195	All other liabilities	106
All other assets	313	Total liabilities.	9 868
		Equity Capital	
		Capital (# shs. au. 1,300) . .	130
		(# shs. otst. 1,300)	
		Surplus	375
		Undivided profits & capital res.	253
		Total Equity Capital.	758
TOTAL	10 626	TOTAL	10 626

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,476 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
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

J. C. Landes Chm. of the Board
*W. H. Triplett, Jr. Vice Chm. of
 Board
Charles H. Moore President
Wilma Willbanks Ex. Vice Pres.
Paul Mahar Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 053	Demand dep., ind., part., corp.	2 694
U.S. Treasury securities ..	2 028	Time dep., ind., part., corp. 15	413
Oblig. of other U.S. Gov't agencies & corporations	3 002	U.S. Gov't deposits	47
Oblig. of States & political subdivisions . . .	2 735	Dep. of States & subdivisions	1 228
All other securities	24	Certified & Officers' cks. . .	90
Excess funds sold	650	Total deposits	19 472
Loans, Net	11 375	Total liabilities	19 472
Bank premises, furniture and fixtures	122		
All other assets	143	Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	700
		Undivided profits & capital res.	860
		Total Equity Capital. . . .	1 660
TOTAL	<u>21 132</u>	TOTAL	<u>21 132</u>

BANK OF LINCOLN, LINCOLN

Population 1,422 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

Number of CBCT's: 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
 Nell Kidd Compliance Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 473	Demand dep., ind., part., corp.	3 518
U.S. Treasury securities . .	3 234	Time dep., ind., part., corp. . .	18 058
Oblig. of other U.S. Gov't agencies & corporations . .	1 001	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . .	4 298	Dep. of States & subdivisions	1 080
All other securities	75	Certified & Officers' cks. . . .	33
Loans, Net	14 226	Total deposits	22 693
Bank premises, furniture and fixtures	174	All other liabilities	526
All other assets	700	Total liabilities	23 219
		Equity Capital	
		Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus	200
		Undivided profits & capital res.	1 262
		Total Equity Capital	1 662
		Subordinated notes & debentures	300
TOTAL	<u>25 181</u>	TOTAL	<u>25 181</u>

BANK OF LOCKESBURG, LOCKESBURG

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

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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Leonard L. Hampson. President
 *Larry W. Hale. Ex. Vice Pres.
 Barbara D. Kitchens . . . Assist. V.P.
 Bobbie J. Simmons Cashier

Directors:

Leonard L. Hampson
 Wanda C. Hampson
 Mary F. Hampson
 Larry W. Hale

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 114	Demand dep., ind., part., corp.	1 324
U.S. Treasury securities ..	2 152	Time dep., ind., part., corp.	6 840
Oblig. of other U.S. Gov't agencies & corporations	896	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	912	Dep. of States & subdivisions	1 112
Loans, Net	4 917	Certified & Officers' cks.	30
Bank premises, furniture and fixtures	246	Total deposits.	9 308
All other assets	17	Excess funds purchased ..	150
		All other liabilities	79
		Total liabilities.	9 537
		Equity Capital	
		Capital (# shs. au. 3,000) ..	75
		(# shs. otst. 3,000)	
		Surplus	175
		Undivided profits & capital res.	467
		Total Equity Capital.	717
TOTAL	<u>10 254</u>	TOTAL	<u>10 254</u>

FIRST STATE BANK, LONOKE

Population 4,128 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. O. Bennett President
 Charles E. Ford . . . Exec. Vice Pres.
 J. W. Rye Assist. Vice Pres.
 Mary Strickland . . . Assist. Cashier
 Linda Browning . . . Assist. Cashier

Directors:

J. O. Bennett
 Wayne Bennett, Sr.
 Neil Bennett, Sr.
 H. Austin Grimes, M.D.
 Wayne Bennett, Jr.
 Neil Bennett, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	3 764	part., corp.	6 924
U.S. Treasury securities . .	5 403	Time dep., ind., part., corp.	18 796
Oblig. of States &		U.S. Gov't deposits	28
political subdivisions . . .	2 582	Dep. of States &	
Excess funds sold	8 400	subdivisions	4 105
Loans, Net	13 440	Certified & Officers' cks. . .	223
Bank premises, furniture		Total deposits	30 076
and fixtures	305	All other liabilities	489
All other assets	934	Total liabilities	30 565
		Equity Capital	
		Capital (# shs. au. 16,000) .	400
		(# shs. otst. 16,000)	
		Surplus	1 600
		Undivided profits &	
		capital res.	2 263
		Total Equity Capital	4 263
TOTAL	34 828	TOTAL	34 828

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,909 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. S. Warnock, Jr. President
 Bob L. Burns Vice Pres.
 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
 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 525	part., corp.	6 997
U.S. Treasury securities ..	5 052	Time dep., ind., part., corp.	26 003
Oblig. of other U.S. Gov't		U.S. Gov't deposits	22
agencies & corporations	10 080	Dep. of States &	
Oblig. of States &		subdivisions	2 476
political subdivisions . . .	8 002	Certified & Officers' cks. . .	101
Excess funds sold	1 300	Total deposits	35 599
Loans, Net	12 215	All other liabilities	512
Bank premises, furniture		Total liabilities	36 111
and fixtures	369		
All other assets	821		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.	3 153
		Total Equity Capital. . . .	4 253
TOTAL	<u>40 364</u>	TOTAL	<u>40 364</u>

PEOPLES BANK, MAMMOTH SPRING

Population 1,158 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Cloy H. Culver..... President
 *William O. Pace Vice Pres.
 David Smith Cashier
 Norma G. Pace Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	510	Demand dep., ind., part., corp.....	2 246
U.S. Treasury securities ..	2 145	Time dep., ind., part., corp.	7 331
Oblig. of other U.S. Gov't agencies & corporations	3 115	U.S. Gov't deposits	9
Oblig. of States & political subdivisions...	1 526	Dep. of States & subdivisions	688
All other securities	816	Total deposits.....	10 274
Excess funds sold	80	Total liabilities.....	10 274
Loans, Net	2 842		
Bank premises, furniture and fixtures	277	Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	300
		Undivided profits & capital res.....	637
		Total Equity Capital. ...	1 037
TOTAL	11 311	TOTAL	11 311

MERCHANTS & PLANTERS BANK, MANILA

Population 2,553 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	476	Demand dep., ind., part., corp.	1 342
U.S. Treasury securities . .	447	Time dep., ind., part., corp. 3	575
Oblig. of other U.S. Gov't agencies & corporations 1	073	U.S. Gov't deposits	31
Oblig. of States & political subdivisions . . .	406	Dep. of States & subdivisions	1 068
Excess funds sold	750	Certified & Officers' cks. . .	29
Loans, Net	3 700	Total deposits.	6 045
Bank premises, furniture and fixtures	145	Total liabilities.	6 045
All other assets	9		
		Equity Capital	
		Capital (# shs. au. 10,000) .	100
		(# shs. otst. 10,000)	
		Surplus	350
		Undivided profits & capital res.	511
		Total Equity Capital. . . .	961
TOTAL	7 006	TOTAL	7 006

BANK OF MANSFIELD, MANSFIELD

Population 1,000 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bruce H. Shaw Chm. of Board
 *Joe McCain President
 Richard B. Shaw Vice Pres.
 Gilmer K. Dixon Vice Pres.
 Paul Lovett Vice Pres.
 Melba Conaway Vice Pres.
 & Cashier
 Paula Coward Assist. Vice Pres.
 Liz Hoppengarnier Assist. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	442	Demand dep., ind., part., corp.	2 136
U.S. Treasury securities . .	5 426	Time dep., ind., part., corp.	9 838
Oblig. of other U.S. Gov't agencies & corporations	1 693	U.S. Gov't deposits	5
Oblig. of States & political subdivisions	1 941	Dep. of States & subdivisions	621
Excess funds sold	475	Certified & Officers' cks.	75
Loans, Net	3 856	Total deposits	12 675
Bank premises, furniture and fixtures	175	All other liabilities	287
All other assets	374	Total liabilities	12 962
		Equity Capital	
		Capital (# shs. au. 9,600) . .	240
		(# shs. otst. 9,600)	
		Surplus	240
		Undivided profits & capital res.	940
		Total Equity Capital	1 420
TOTAL	14 382	TOTAL	14 382

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,220 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William J. McClain President
 Mary Dupuy . . Vice Pres. & Cashier
 James T. McMahan, II . . . Vice Pres.
 Letha H. Smith Assist. Cashier
 Marie Vickers 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 183	Demand dep., ind., part., corp.	3 963
U.S. Treasury securities . .	2 467	Time dep., ind., part., corp.	6 259
Oblig. of other U.S. Gov't agencies & corporations . . .	3 078	U.S. Gov't deposits	12
Oblig. of States & political subdivisions . . .	1 603	Dep. of States & subdivisions	1 755
All other securities	409	Certified & Officers' cks.	21
Excess funds sold	650	Total deposits	12 010
Loans, Net	3 538	All other liabilities	11
Bank premises, furniture and fixtures	144	Total liabilities	12 021
		Equity Capital	
		Capital (# shs. au. 3,000) . .	75
		(# shs. otst. 3,000)	
		Surplus	800
		Undivided profits & capital res.	176
		Total Equity Capital . . .	1 051
TOTAL	13 072	TOTAL	13 072

CITIZENS BANK, MARION

Population 2,996 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	984	Demand dep., ind., part., corp.	2 317
U.S. Treasury securities . .	475	Time dep., ind., part., corp. . .	5 291
Oblig. of other U.S. Gov't agencies & corporations . .	1 794	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . .	4 399	Dep. of States & subdivisions	2 900
Excess funds sold	1 000	Certified & Officers' cks. . .	1
Loans, Net	3 864	Total deposits	10 513
Bank premises, furniture and fixtures	489	All other liabilities	100
All other assets	6	Total liabilities	10 613
		Equity Capital	
		Capital (# shs. au. 1,500) . .	150
		(# shs. otst. 1,500)	
		Surplus	950
		Undivided profits & capital res.	1 298
		Total Equity Capital. . . .	2 398
TOTAL	13 011	TOTAL	13 011

MARKED TREE BANK, MARKED TREE

Population 3,201 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

Gloria Ritter, Chmn.
John A. Brunner, Jr.
Mary Ann Arnold
Frank Brunner, Jr.
J. Robert Brunner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 125	part., corp.	3 880
U.S. Treasury securities . .	7 310	Time dep., ind., part., corp.	8 841
Oblig. of other U.S. Gov't		U.S. Gov't deposits	55
agencies & corporations	2 774	Dep. of States &	
Oblig. of States &		subdivisions	1 317
political subdivisions . . .	1 038	Certified & Officers' cks. . .	57
Loans, Net	3 169	Total deposits.	14 150
Bank premises, furniture		Total liabilities.	14 150
and fixtures	90		
		Equity Capital	
		Capital (# shs. au. 2,500) . .	250
		(# shs. otst. 2,500)	
		Surplus	300
		Undivided profits &	
		capital res.	806
		Total Equity Capital. . . .	1 356
TOTAL	15 506	TOTAL	15 506

THE CITIZENS BANK, MARSHALL

Population 1,595 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

Number of CBCT's: 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.
 M. Malcolm Winters Vice Pres.
 Brenda Harness Cashier
 Danny Horton . . . Assist. Vice Pres.
 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 529	Demand dep., ind., part., corp.	3 244
U.S. Treasury securities . .	735	Time dep., ind., part., corp. 10	949
Oblig. of other U.S. Gov't agencies & corporations	525	U.S. Gov't deposits	13
Oblig. of States & political subdivisions . . .	1 940	Dep. of States & subdivisions	1 643
Excess funds sold	900	Certified & Officers' cks. . .	14
Loans, Net	11 342	Total deposits	15 863
Bank premises, furniture and fixtures	251	All other liabilities	217
All other assets	490	Total liabilities	16 080
		Equity Capital	
		Capital (# shs. au. 4,000) . .	400
		(# shs. otst. 4,000)	
		Surplus	500
		Undivided profits & capital res.	432
		Total Equity Capital. . . .	1 332
		Subordinated notes & debentures	300
TOTAL	17 712	TOTAL	17 712

BANK OF MARVELL, MARVELL

Population 1,751 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gibson Turley, Sr. President &
Chairman
Tommie E. Shackelford, Jr., V. Pres.
Gibson Turley, Jr. Vice Pres.
Frank G. Wallace, Assist. Vice Pres.
Patty Sue Russell Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	425	part., corp.	2 389
U.S. Treasury securities . .	3 097	Time dep., ind., part., corp.	6 629
Oblig. of other U.S. Gov't		U.S. Gov't deposits	13
agencies & corporations	3 945	Dep. of States &	
Oblig. of States &		subdivisions	1 900
political subdivisions . . .	2 583	Certified & Officers' cks. . .	40
Excess funds sold	615	Total deposits	10 971
Loans, Net	1 660	All other liabilities	87
Bank premises, furniture		Total liabilities	11 058
and fixtures	143		
All other assets	36		
		Equity Capital	
		Capital (# shs. au. 6,000) . .	150
		(# shs. otst. 6,000)	
		Surplus	500
		Undivided profits &	
		capital res.	796
		Total Equity Capital . . .	1 446
TOTAL	12 504	TOTAL	12 504

BANK OF McCRORY, McCRORY

Population 1,942 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*I. N. Arnof Chm. of the Board
 Hulon Cain President
 James Taylor Cashier
 Margaret Collier Vice Pres.
 Bobby Trotter . . . Assist. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 430	Demand dep., ind., part., corp.	8 421
U.S. Treasury securities ..	6 900	Time dep., ind., part., corp. 19	689
Oblig. of other U.S. Gov't agencies & corporations	4 200	U.S. Gov't deposits	35
Oblig. of States & political subdivisions . . .	4 592	Dep. of States & subdivisions	1 260
All other securities	81	Certified & Officers' cks. . .	37
Excess funds sold	3 475	Total deposits	29 442
Loans, Net	9 123	All other liabilities	919
Bank premises, furniture and fixtures	130	Total liabilities	30 361
All other assets	799		
		Equity Capital	
		Capital (# shs. au. 20,000) .	500
		(# shs. otst. 20,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 869
		Total Equity Capital. . .	3 369
TOTAL	33 730	TOTAL	33 730

McGEHEE BANK, McGEHEE

Population 5,671 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
 Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

Sam Bowman Chm. of Board
 *Bill Bowman President
 John Potter Vice Chm. of Board
 Bill Williams Exec. V.P. & T.O.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 754	Demand dep., ind., part., corp.	6 387
U.S. Treasury securities . .	1 016	Time dep., ind., part., corp.	33 470
Oblig. of States & political subdivisions . . .	4 715	U.S. Gov't deposits	24
All other securities	441	Dep. of States & subdivisions	3 242
Excess funds sold	2 775	Certified & Officers' cks.	203
Loans, Net	37 185	Total deposits.	43 326
Bank premises, furniture and fixtures	367	All other liabilities	870
All other assets	1 243	Total liabilities	44 196
		Equity Capital	
		Capital (# shs. au. 80,000) . .	1 000
		(# shs. otst. 80,000)	
		Surplus	1 500
		Undivided profits & capital res.	2 800
		Total Equity Capital.	5 300
TOTAL	49 496	TOTAL	49 496

THE BANK OF MELBOURNE, MELBOURNE

Population 1,626 Iazard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
 Zip Code 72556

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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Charles C. Miller President
*R. Clinton Hawkins . . Exec. V. Pres.
Gwenn Lea Vice Pres.
Ernestine Marlin Cashier
Mary F. Tate Assist. Cashier

Directors:

Charles C. Miller
Gwenn Lea
Ann Lawrence
James E. Miller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 023	Demand dep., ind., part., corp.	2 686
U.S. Treasury securities . .	1 154	Time dep., ind., part., corp.	7 151
Oblig. of other U.S. Gov't agencies & corporations . .	1 244	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . . .	3 045	Dep. of States & subdivisions	1 155
All other securities	25	Certified & Officers' cks.	81
Loans, Net	5 475	Total deposits	11 077
Bank premises, furniture and fixtures	409	All other liabilities	192
All other assets	376	Total liabilities	11 269
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	300
		Undivided profits & capital res.	982
		Total Equity Capital. . . .	1 382
		Subordinated notes & debentures	100
TOTAL	12 751	TOTAL	12 751

THE UNION BANK OF MENA, MENA

Population 5,154 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
Number of CBCT's: Inside City — 1; Outside City — None

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 207	part., corp.	8 821
U.S. Treasury securities . .	2 381	Time dep., ind., part., corp. 25	066
Oblig. of other U.S. Gov't		U.S. Gov't deposits	181
agencies & corporations	1 316	Dep. of States &	
Oblig. of States &		subdivisions	1 923
political subdivisions . . .	10 064	Certified & Officers' cks. . .	110
All other securities	1 048	Total deposits	36 101
Excess funds sold	1 500	All other liabilities	1 092
Loans, Net	23 247	Total liabilities	37 193
Bank premises, furniture			
and fixtures	420		
All other assets	893		
		Equity Capital	
		Capital (# shs. au. 12,000) . .	1 200
		(# shs. otst. 12,000)	
		Surplus	1 400
		Undivided profits &	
		capital res.	3 283
		Total Equity Capital.	5 883
TOTAL	43 076	TOTAL	43 076

MONETTE STATE BANK, MONETTE

Population 1,165 Craighead County
 Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
 Zip Code 72447

Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Donald Kirksey President
 Shirley Bronaugh Sr. Vice Pres.
 Verlene Fullen . Vice Pres. & Cashier
 Bill Clark Vice Pres.
 Revis G. Stewart Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 014	part., corp.	4 355
U.S. Treasury securities . .	300	Time dep., ind., part., corp. 16	532
Oblig. of other U.S. Gov't		U.S. Gov't deposits	10
agencies & corporations	100	Dep. of States &	
Oblig. of States &		subdivisions	1 478
political subdivisions . . .	6 052	Certified & Officers' cks. . .	358
All other securities	149	Total deposits	22 733
Loans, Net	14 016	Total liabilities	22 733
Bank premises, furniture			
and fixtures	372	Equity Capital	
All other assets	123	Capital (# shs. au. 4,000) . .	200
		(# shs. otst. 4,000)	
		Surplus	800
		Undivided profits &	
		capital res.	1 393
		Total Equity Capital. . . .	2 393
TOTAL	25 126	TOTAL	25 126

COMMERCIAL BANK AND TRUST CO., MONTICELLO

Population 8,259 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bennie Ryburn, Sr. Chairman
Reginald Glover President
Jim Searcy Vice Pres. &
 Trust Officer
Bill White Vice Pres.

Directors:

E. A. Baker
James Burks
Cole Castellaw
Jerry Davis
Phillips L. Davis
Charles S. Gibson
Reginald Glover
Thomas Henley
R. D. Jones, Jr.
L. D. Long
Lamar Miles
Allen Mott
James A. Ross, Sr.
Bennie Ryburn, Sr.
W. E. Smith
John Spivey
Kim Ward
Frank Wolfe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 741	Demand dep., ind., part., corp.	5 866
U.S. Treasury securities . .	991	Time dep., ind., part., corp. 23	729
Oblig. of other U.S. Gov't agencies & corporations . .	100	U.S. Gov't deposits	122
Oblig. of States & political subdivisions . . .	5 926	Dep. of States & subdivisions	3 838
All other securities	54	Certified & Officers' cks. . .	614
Excess funds sold	1 800	Total deposits	34 169
Loans, Net	26 211	All other liabilities	577
Bank premises, furniture and fixtures	242	Total liabilities	34 746
All other assets	907		
		Equity Capital	
		Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus	1 500
		Undivided profits & capital res.	1 526
		Total Equity Capital . . .	3 226
TOTAL	<u>37 972</u>	TOTAL	<u>37 972</u>

UNION BANK & TRUST COMPANY, MONTICELLO

Population 8,259 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
Number of CBCT's: Inside City — None; Outside City — None

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.
Peggy Smith Assist. Vice Pres.
Dona Stevenson . . Assist. Vice Pres.
Howard Woodall . . Assist. Vice Pres.
Shirley Hill Assist. Cashier
Tona McKiever . . . Assist. Cashier

Directors:

Zach McClendon, Sr., Chmn.
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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 812	Demand dep., ind., part., corp.	10 211
U.S. Treasury securities . .	6 280	Time dep., ind., part., corp. .	35 548
Oblig. of other U.S. Gov't agencies & corporations . .	2 165	U.S. Gov't deposits	72
Oblig. of States & political subdivisions . .	10 048	Dep. of States & subdivisions	4 004
Loans, Net	32 149	Certified & Officers' cks. . .	220
Bank premises, furniture and fixtures	869	Total deposits	50 055
All other assets	1 262	Excess funds purchased . .	1 000
		All other liabilities	857
		Total liabilities	51 912
		Equity Capital	
		Capital (# shs. au. 64,000) .	1 000
		(# shs. otst. 64,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 673
		Total Equity Capital . . .	3 673
TOTAL	55 585	TOTAL	55 585

THE FIRST STATE BANK, MORRILTON

Population 7,355 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Herman J. Kordsmeier . . . President
Jim H. Wilcox Exec. V.P.
Bill Davidson Vice Pres.
Marjorie Waller Assist. V. P.
Billie Jean Wofford . . . Assist. V. P.

Directors:

Cleo Cheek
W. E. Love
S. E. McReynolds
Otto Lienhart
Charles L. Ormond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 636	Demand dep., ind., part., corp.	10 224
U.S. Treasury securities . .	9 262	Time dep., ind., part., corp. 23	600
Oblig. of other U.S. Gov't agencies & corporations . . .	114	U.S. Gov't deposits	158
Oblig. of States & political subdivisions . .	10 327	Dep. of States & subdivisions	2 985
Excess funds sold	2 600	Certified & Officers' cks. . .	82
Loans, Net	16 199	Total deposits	37 049
Bank premises, furniture and fixtures	616	All other liabilities	642
All other assets	969	Total liabilities	37 691
		Equity Capital	
		Capital (# shs. au. 5,000) . .	500
		(# shs. otst. 5,000)	
		Surplus	1 000
		Undivided profits & capital res.	3 532
		Total Equity Capital . . .	5 032
TOTAL	42 723	TOTAL	42 723

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

Population 7,447 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. F. Lawyer President
Denny Smith Exec. Vice Pres.
R. J. Pratt Sr. Vice Pres.
Charles F. Vandegrift Vice Pres.
 & Trust Off.
Dwayne Hickman Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 458	part., corp.....	9 441
U.S. Treasury securities ..	7 899	Time dep., ind., part., corp.	58 949
Oblig. of other U.S. Gov't		U.S. Gov't deposits	26
agencies & corporations	5 568	Dep. of States &	
Oblig. of States &		subdivisions	2 489
political subdivisions ...	19 792	Certified & Officers' cks...	360
All other securities	175	Total deposits	71 265
Excess funds sold	2 700	All other liabilities	3 355
Loans, Net	35 294	Total liabilities	74 620
Bank premises, furniture			
and fixtures	2 737		
All other assets	2 021		
		Equity Capital	
		Capital (# shs. au. 116,260) .	1 163
		(# shs. otst. 116,260)	
		Surplus	2 175
		Undivided profits &	
		capital res.....	2 686
		Total Equity Capital. ...	6 024
TOTAL	80 644	TOTAL	80 644

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 7,447 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Neil Nelson. President
Charles A. Morton. Sr. 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:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 272	part., corp.	8 413
U.S. Treasury securities . .	5 499	Time dep., ind., part., corp. 58	671
Oblig. of other U.S. Gov't		U.S. Gov't deposits	46
agencies & corporations	9 558	Dep. of States &	
Oblig. of States &		subdivisions	2 632
political subdivisions . . .	11 802	Certified & Officers' cks. . .	1 292
Excess funds sold	1 570	Total deposits.	71 054
Loans, Net	43 769	All other liabilities	1 158
Bank premises, furniture		Total liabilities	72 212
and fixtures	809		
All other assets	2 381		
		Equity Capital	
		Capital (# shs. au. 84,000) .	2 100
		(# shs. otst. 84,000)	
		Surplus	2 400
		Undivided profits &	
		capital res.	2 948
		Total Equity Capital. . . .	7 448
TOTAL	79 660	TOTAL	79 660

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 2,147 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Glen Hinkle Chm. of Board
 James G. Hinkle President
 *Charles A. Lowe . . . Exec. Vice Pres.
 Kenneth Sutton Secretary
 Weldon Duncan Cashier

Directors:

Glen Hinkle
 James G. Hinkle
 Charles A. Lowe
 Kenneth Sutton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 130	part., corp.	5 150
U.S. Treasury securities ..	1 296	Time dep., ind., part., corp. 14	690
Oblig. of other U.S. Gov't		U.S. Gov't deposits	6
agencies & corporations	1 346	Dep. of States &	
Oblig. of States &		subdivisions	1 061
political subdivisions . . .	6 174	Certified & Officers' cks. . .	63
All other securities	927	Total deposits	20 970
Excess funds sold	4 300	Total liabilities	20 970
Loans, Net	8 301		
Bank premises, furniture		Equity Capital	
and fixtures	337	Capital (# shs. au. 4,000) ..	100
All other assets	23	(# shs. otst. 4,000)	
		Surplus	1 250
		Undivided profits &	
		capital res.	1 514
		Total Equity Capital. . . .	2 864
TOTAL	23 834	TOTAL	23 834

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 1,023 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Beavers President
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
Joe Brakefield, Jr.
Bob Lybrand
Ode Maddox
Lake Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 042	Demand dep., ind., part., corp.	3 846
U.S. Treasury securities . .	4 995	Time dep., ind., part., corp. .	16 647
Oblig. of other U.S. Gov't agencies & corporations . .	5 775	U.S. Gov't deposits	14
Oblig. of States & political subdivisions . . .	5 884	Dep. of States & subdivisions	2 259
Excess funds sold	600	Certified & Officers' cks. . .	100
Loans, Net	6 351	Total deposits	22 866
Bank premises, furniture and fixtures	408	All other liabilities	254
All other assets	547	Total liabilities	23 120
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 382
		Total Equity Capital. . . .	2 482
TOTAL	<u>25 602</u>	TOTAL	<u>25 602</u>

PIKE COUNTY BANK, MURFREESBORO

Population 1,884 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift Lane Chairman
*Jack R. Dees President & Chief
 Executive Officer
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.
Robert 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 329	Demand dep., ind., part., corp.	3 280
U.S. Treasury securities . .	508	Time dep., ind., part., corp. 17	623
Oblig. of other U.S. Gov't agencies & corporations . .	629	U.S. Gov't deposits	34
Oblig. of States & political subdivisions . . .	5 269	Dep. of States & subdivisions	2 062
Excess funds sold	150	Certified & Officers' cks. . .	137
Loans, Net	17 592	Total deposits	23 136
Bank premises, furniture and fixtures	712	Excess funds purchased . .	500
All other assets	621	All other liabilities	371
		Total liabilities	24 007
		Equity Capital	
		Capital (# shs. au. 16,000) .	400
		(# shs. otst. 16,000)	
		Surplus	500
		Undivided profits & capital res.	1 903
		Total Equity Capital . . .	2 803
TOTAL	26 810	TOTAL	26 810

CITIZENS STATE BANK, NASHVILLE

Population 4,554 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

Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 097		
U.S. Treasury securities . .	2 835	Demand dep., ind., part., corp.	2 331
Oblig. of other U.S. Gov't agencies & corporations . .	2 568	Time dep., ind., part., corp. .	15 335
Oblig. of States & political subdivisions . . .	1 564	Dep. of States & subdivisions	1 971
Excess funds sold	1 300	Certified & Officers' cks. . .	478
Loans, Net	12 776	Total deposits	20 115
Bank premises, furniture and fixtures	458	Excess Funds purchased . .	1 000
All other assets	479	All other liabilities	331
		Total liabilities	21 446
		Equity Capital	
		Capital (# shs. au. 30,000) .	300
		(# shs. otst. 30,000)	
		Surplus	900
		Undivided profits & capital res.	231
		Total Equity Capital . . .	1 431
		Subordinated notes & debentures	200
TOTAL	23 077	TOTAL	23 077

BANK OF NEWARK, NEWARK

Population 1,109 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	396	part., corp.	978
U.S. Treasury securities . .	593	Time dep., ind., part., corp.	2 701
Oblig. of other U.S. Gov't		U.S. Gov't deposits	5
agencies & corporations	1 124	Dep. of States &	
Oblig. of States &		subdivisions	1 655
political subdivisions . .	511	Total deposits	5 339
Excess funds sold	800	Total liabilities	5 339
Loans, Net	2 204		
Bank premises, furniture		Equity Capital	
and fixtures	87	Capital (# shs. au. 11,665) .	117
All other assets	11	(# shs. otst. 11,665)	
		Surplus	192
		Undivided profits &	
		capital res.	78
		Total Equity Capital. . .	387
TOTAL	5 726	TOTAL	5 726

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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William C. Lyon President
 Peggy Lyon Secretary
 Deborah White Cashier

Directors:

William C. Lyon
 Peggy Lyon
 Gene Jines
 J. D. Womble

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	190	Demand dep., ind., part., corp.	494
U.S. Treasury securities ..	440	Time dep., ind., part., corp. 1	455
Oblig. of other U.S. Gov't agencies & corporations	370	U.S. Gov't deposits	3
Oblig. of States & political subdivisions ...	194	Dep. of States & subdivisions	300
Excess funds sold	45	Total deposits.	2 252
Loans, Net	1 108	All other liabilities	25
Bank premises, furniture and fixtures	30	Total liabilities	2 277
All other assets	44		
		Equity Capital	
		Capital (# shs. au. 1,400) ..	35
		(# shs. otst. 1,400)	
		Surplus	37
		Undivided profits & capital res.	32
		Total Equity Capital. ...	104
		Subordinated notes & debentures	40
TOTAL	2 421	TOTAL	2 421

FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,339 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bill Fisher President
 T. D. Herring Exec. Vice Pres.
 Joe D. Reynolds Vice Pres.
 Alfred Couch, Jr. Assist. Vice
 Pres. & Cashier
 James McCartney Auditor
 Wesley Harmon Assist. Vice
 Pres. & Trust Off.

Directors:

T. D. Herring
 Stephens Graham
 David Hodges
 David Johnston
 George Kell
 Robert Vanhook
 R. D. Wilmans, III
 Forrest E. Wise
 Bill Fisher

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 590	part., corp.	6 958
U.S. Treasury securities . .	5 616	Time dep., ind., part., corp.	27 545
Oblig. of other U.S. Gov't		U.S. Gov't deposits	12
agencies & corporations	4 811	Dep. of States &	
Oblig. of States &		subdivisions	3 788
political subdivisions . . .	4 590	Certified & Officers' cks. . .	156
All other securities	150	Total deposits	38 459
Excess funds sold	2 330	All other liabilities	715
Loans, Net	22 269	Total liabilities	39 174
Bank premises, furniture			
and fixtures	411		
All other assets	1 665		
		Equity Capital	
		Capital (# shs. au. 22,000) .	550
		(# shs. otst. 22,000)	
		Surplus	1 700
		Undivided profits &	
		capital res.	1 508
		Total Equity Capital. . . .	3 758
		Subordinated notes &	
		debentures	500
TOTAL	43 432	TOTAL	43 432

Population 8,339 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
Number of CBCT's: Inside City — None; Outside City — None

Directors:

Morris Bowman
R. Owen Burton
John L. Conner
James O. DuPree
Dr. Troy Gray
Robert Harvey
Ralph McDonald, Jr.
Leonidas Mack
Fred M. Pickens, Jr.
J. Edward Scoggins
James Spencer
Ernest D. McDonald
Tom Curtner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	2	815	Demand dep., ind., part., corp.	7	631
U.S. Treasury securities . .	2	821	Time dep., ind., part., corp.	25	310
Oblig. of other U.S. Gov't agencies & corporations . . .		498	U.S. Gov't deposits		420
Oblig. of States & political subdivisions	5	499	Dep. of States & subdivisions	1	101
Excess funds sold		350	Certified & Officers' cks. . .		179
Loans, Net	25	349	Total deposits	34	641
Bank premises, furniture and fixtures		555	All other liabilities	1	387
All other assets	1	745	Total liabilities	36	028
			Equity Capital		
			Capital (# shs. au. 9,000) . .		225
			(# shs. otst. 9,000)		
			Surplus	1	600
			Undivided profits & capital res.	1	279
			Total Equity Capital . . .	3	104
			Subordinated notes & debentures		500
TOTAL	39	632	TOTAL	39	632

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
 Zip Code 72119
Number of Branches: Inside City — 8; Outside City — None
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	14 637	part., corp.	26 833
U.S. Treasury securities . .	13 452	Time dep., ind., part., corp. 93	713
Oblig. of other U.S. Gov't		U.S. Gov't deposits	136
agencies & corporations	6 923	Dep. of States &	
Oblig. of States &		subdivisions	27 145
political subdivisions . . .	20 116	All other deposits	30
All other securities	776	Certified & Officers' cks. . .	1 932
Excess funds sold	17 909	Total deposits	149 789
Loans, Net	117 550	Excess funds purchased . .	29 682
Bank premises, furniture		All other liabilities	8 779
and fixtures	11 314	Total liabilities	188 250
All other assets	4 493		
		Equity Capital	
		Capital (# shs. au. 280,000*)	12 200
		(# shs. otst. 279,500)	
		Surplus	1 000
		Undivided profits &	
		capital res.	3 420
		Total Equity Capital. . . .	16 620
		Subordinated notes &	
		debentures	2 300
TOTAL	207 170	TOTAL	207 170

*Includes 10,000 shs. Pref. Stk.,

THE PLANTERS BANK, OSCEOLA

Population 8,881 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Sloan Rainwater, Jr. Chairman
*Jim Hinkle President
June Welborn Vice Pres.
Betty Rue Vice Pres./Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 799	Demand dep., ind., part., corp.	6 409
U.S. Treasury securities . .	1 199	Time dep., ind., part., corp. .	15 521
Oblig. of other U.S. Gov't agencies & corporations	4 246	U.S. Gov't deposits	38
Oblig. of States & political subdivisions . . .	3 431	Dep. of States & subdivisions	2 596
Excess funds sold	1 400	Certified & Officers' cks. . .	101
Loans, Net	11 898	Total deposits	24 665
Bank premises, furniture and fixtures	321	All other liabilities	416
All other assets	723	Total liabilities	25 081
		Equity Capital	
		Capital (# shs. au. 20,000) .	500
		(# shs. otst. 20,000)	
		Surplus	1 000
		Undivided profits & capital res.	396
		Total Equity Capital. . . .	1 896
		Subordinated notes & debentures	40
TOTAL	27 017	TOTAL	27 017

BANK OF OZARK, OZARK

Population 3,597 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
 Number of CBCT's: Inside City — None; Outside City — None

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.
 Glen 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
 A. Jack King Trust Officer
 Dr. Frank Lawrence . . . Corp. Sec.
 Estelle Faucett . Branch Mgr.-Altus

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 498	Demand dep., ind., part., corp.	6 742
U.S. Treasury securities . .	699	Time dep., ind., part., corp. 24	295
Oblig. of other U.S. Gov't agencies & corporations . .	2 198	U.S. Gov't deposits	50
Oblig. of States & political subdivisions . .	7 198	Dep. of States & subdivisions	2 016
Excess funds sold	200	Certified & Officers' cks. . .	88
Loans, Net	24 119	Total deposits	33 191
Bank premises, furniture and fixtures	398	Excess funds purchased . .	500
All other assets	870	All other liabilities	635
		Total liabilities	34 326
		Equity Capital	
		Capital (# shs. au. 20,000) .	500
		(# shs. otst. 20,000)	
		Surplus	1 750
		Undivided profits & capital res.	604
		Total Equity Capital. . . .	2 854
TOTAL	37 180	TOTAL	37 180

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
 Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
 Zip Code 72450

Number of Branches: Inside City — 2; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Marlin D. Jackson President &
 Chairman
 Fred Wilcox, CPA Vice Pres.
 & Cashier
 Sandra Kasserman Vice Pres.

Directors:

Marlin D. Jackson
 Thomas Hall
 Donald I. Purcell
 Frank Quinn
 Terry Wilkins
 Everett Rogers
 Ray Distretti
 Tom Kirk
 Francis Bland
 Nan Dickey
 Paul Keeton
 Earl Gramling

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 406	Demand dep., ind., part., corp.	9 535
U.S. Treasury securities ..	5 749	Time dep., ind., part., corp. 42	602
Oblig. of other U.S. Gov't agencies & corporations	7 756	U.S. Gov't deposits	17
Oblig. of States & political subdivisions . . .	6 612	Dep. of States & subdivisions	4 427
All other securities	3 290	All other deposits	90
Excess funds sold	1 350	Certified & Officers' cks. . .	242
Loans, Net	33 261	Total deposits.	56 913
Bank premises, furniture and fixtures	2 128	Excess funds purchased ..	127
All other assets	2 360	All other liabilities	2 555
		Total liabilities	59 595
		Equity Capital	
		Capital (# shs. au. 132,000) .	1 200
		(# shs. otst. 120,000)	
		Surplus	700
		Undivided profits & capital res.	2 052
		Total Equity Capital. . . .	3 952
		Subordinated notes & debentures	1 365
TOTAL	64 912	TOTAL	64 912

BANK OF PARKDALE, PARKDALE

Population 471 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

Gus Pugh
 George L. Pugh
 Thomas R. Pugh
 Augustus H. Pugh
 J. Clifford Larrison
 Carl Wells, Jr.
 Harrison Ralph
 Dewayne Haynes
 Neill M. Sloan
 J. A. Gibson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	540	Demand dep., ind., part., corp.	2 161
U.S. Treasury securities . .	998	Time dep., ind., part., corp. . .	8 221
Oblig. of other U.S. Gov't agencies & corporations	352	U.S. Gov't deposits	20
Oblig. of States & political subdivisions . . .	819	Dep. of States & subdivisions	1 146
Excess funds sold	1 570	Certified & Officers' cks. . .	87
Loans, Net	8 058	Total deposits.	11 635
Bank premises, furniture and fixtures	474	Total liabilities.	11 635
All other assets	36		
		Equity Capital	
		Capital (# shs. au. 1,600) . .	40
		(# shs. otst. 1,600)	
		Surplus	710
		Undivided profits & capital res.	362
		Total Equity Capital. . .	1 112
		Subordinated notes & debentures	100
TOTAL	12 847	TOTAL	12 847

FIRST STATE BANK, PARKIN

Population 2,035 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Wallace Martin 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
Wallace Martin
C. W. Martin, III
J. E. McNeil, Jr.
Charles Ruston, Jr.
Charles D. Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	596	part., corp.	2 777
U.S. Treasury securities . .	628	Time dep., ind., part., corp.	6 759
Oblig. of other U.S. Gov't		U.S. Gov't deposits	4
agencies & corporations	2 263	Dep. of States &	
Oblig. of States &		subdivisions	665
political subdivisions . .	718	Total deposits.	10 205
Excess funds sold	575	Total liabilities	10 205
Loans, Net	6 213		
Bank premises, furniture		Equity Capital	
and fixtures	436	Capital (# shs. au. 4,000) . .	100
All other assets	22	(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits &	
		capital res.	546
		Total Equity Capital. . .	1 046
		Subordinated notes &	
		debentures	200
TOTAL	11 451	TOTAL	11 451

BANK OF PEA RIDGE, PEA RIDGE

Population 1,488 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim C. Walton Chmn. of Board
 *Rick E. Buck President
 Paul C. Galyean Vice Pres.
 Barbara Owen Cashier
 Valeria Ash Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from			Demand dep., ind.,		
depositories		603	part., corp.	1	656
U.S. Treasury securities ..	1	003	Time dep., ind., part., corp.	8	756
Oblig. of other U.S. Gov't			U.S. Gov't deposits		7
agencies & corporations		649	Dep. of States &		
Oblig. of States &			subdivisions		535
political subdivisions . .	1	617	Certified & Officers' cks. . .		105
Loans, Net	7	974	Total deposits	11	059
Bank premises, furniture			Excess funds purchased ..		225
and fixtures		360	All other liabilities		200
All other assets		256	Total liabilities	11	484
			Equity Capital		
			Capital (# shs. au. 7,500) ..		83
			(# shs. otst. 5,500)		
			Surplus		417
			Undivided profits &		
			capital res.		478
			Total Equity Capital. . .		978
TOTAL		<u>12 462</u>	TOTAL		<u>12 462</u>

PIGGOTT STATE BANK, PIGGOTT

Population 3,762 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*T. W. Leggett, Jr. President
 James L. Magee . . . Exec. Vice Pres.
 James C. Poole. Vice Pres. & Cashier
 Paula O. Blackwell. Vice Pres.
 Evanell Turner 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 330	part., corp.	4 668
U.S. Treasury securities ..	4 788	Time dep., ind., part., corp.	5 913
Oblig. of States &		U.S. Gov't deposits	46
political subdivisions . . .	1 634	Dep. of States &	
Excess funds sold	2 200	subdivisions	1 770
Loans, Net	3 676	Certified & Officers' cks. . .	47
Bank premises, furniture		Total deposits.	12 444
and fixtures	158	Total liabilities	12 444
All other assets	60		
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	300
		Undivided profits &	
		capital res.	1 002
		Total Equity Capital. . . .	1 402
TOTAL	13 846	TOTAL	13 846

FIRST STATE BANK, PLAINVIEW

Population 752 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 — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

Edw. H. Smoot, Ch. of Bd.
John Clement
Thelma W. Clement
Helen Harris
George Tippin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	798	Demand dep., ind., part., corp.	3 220
U.S. Treasury securities ..	891	Time dep., ind., part., corp. 11	946
Oblig. of other U.S. Gov't agencies & corporations	985	U.S. Gov't deposits	23
Oblig. of States & political subdivisions ...	3 147	Dep. of States & subdivisions	1 006
Loans, Net	11 738	Certified & Officers' cks. ...	73
Bank premises, furniture and fixtures	26	Total deposits.	16 268
All other assets	503	Excess funds purchased ..	200
		All other liabilities	233
		Total liabilities	16 701
		Equity Capital	
		Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus	600
		Undivided profits & capital res.	487
		Total Equity Capital. ...	1 287
		Subordinated notes & debentures	100
TOTAL	18 088	TOTAL	18 088

BANK OF POCAHONTAS, POCAHONTAS

Population 5,995 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

Number of CBCT's: Inside City — None; 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.

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	3	545	Demand dep., ind., part., corp.	6	930
U.S. Treasury securities . .	2	852	Time dep., ind., part., corp.	16	345
Oblig. of other U.S. Gov't agencies & corporations . .	7	557	U.S. Gov't deposits		84
Oblig. of States & political subdivisions . . .	3	851	Dep. of States & subdivisions	1	860
Excess funds sold	2	400	All other deposits		12
Loans, Net	7	457	Certified & Officers' cks. . .		75
Bank premises, furniture and fixtures		109	Total deposits	25	306
			Total liabilities	25	306
			Equity Capital		
			Capital (# shs. au. 5,000) . .		125
			(# shs. otst. 5,000)		
			Surplus	1	200
			Undivided profits & capital res.	1	140
			Total Equity Capital.	2	465
TOTAL	27	771	TOTAL	27	771

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,995 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeriel A. Summitt President
 Frances Jones Exec. Vice Pres.
 Ted Griffith Assist. Vice Pres.
 Robert E. Sorg . . . Assist. Vice Pres.
 Bea Mathews Cashier
 Kathy Dalton Assist. Cashier
 Oneta Thompson . . . Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 512	Demand dep., ind., part., corp.	4 257
U.S. Treasury securities . .	1 297	Time dep., ind., part., corp.	12 647
Oblig. of other U.S. Gov't agencies & corporations . .	2 175	U.S. Gov't deposits	13
Oblig. of States & political subdivisions . . .	2 554	Dep. of States & subdivisions	1 832
Excess funds sold	675	Certified & Officers' cks. . .	126
Loans, Net	12 557	Total deposits	18 875
Bank premises, furniture and fixtures	206	All other liabilities	122
All other assets	180	Total liabilities	18 997
		Equity Capital	
		Capital (# shs. au. 10,000) . .	200
		(# shs. otst. 10,000)	
		Surplus	1 200
		Undivided profits & capital res.	759
		Total Equity Capital	2 159
TOTAL	21 156	TOTAL	21 156

THE LAWRENCE COUNTY BANK, PORTIA

Population 480 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	685	Demand dep., ind., part., corp.	2 818
Oblig. of other U.S. Gov't agencies & corporations	2 100	Time dep., ind., part., corp.	5 229
Oblig. of States & political subdivisions	1 105	U.S. Gov't deposits	1
Excess funds sold	725	Dep. of States & subdivisions	490
Loans, Net	4 477	Certified & Officers' cks.	38
Bank premises, furniture and fixtures	185	Total deposits.	8 576
All other assets	284	All other liabilities	111
		Total liabilities	8 687
		Equity Capital	
		Capital (# shs. au. 5,000)	125
		(# shs. otst. 5,000)	
		Surplus	250
		Undivided profits & capital res.	449
		Total Equity Capital.	824
		Subordinated notes & debentures	50
TOTAL	9 561	TOTAL	9 561

THE PEOPLES BANK, PORTLAND

Population 702 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Tipton Pugh. Cashier
*Hampton Pugh President
Mary Dean Pugh Vice Pres.
Julia A. Sadler. Assist. Cashier
Jean C. Tarvin. Assist. Cashier

Directors:

Hampton Pugh
Mary Dean Pugh
Tipton Pugh
Jack D. Edwards

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	378	Demand dep., ind., part., corp.	1 520
U.S. Treasury securities . .	2 441	Time dep., ind., part., corp. .	3 141
Oblig. of other U.S. Gov't agencies & corporations	100	U.S. Gov't deposits	2
Oblig. of States & political subdivisions . . .	967	Dep. of States & subdivisions	498
Loans, Net	2 481	Certified & Officers' cks. . .	7
Bank premises, furniture and fixtures	17	Total deposits.	5 168
All other assets	10	Excess funds purchased . .	150
		All other liabilities	7
		Total liabilities	5 325
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	569
		Total Equity Capital. . .	1 069
TOTAL	6 394	TOTAL	6 394

PORTLAND BANK, PORTLAND

Population 702 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Robert D. Pugh Ch. of Board
 *Mack Borgognoni President
 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 B. Reed
 Louis C. Shackelford, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 173	Demand dep., ind., part., corp.	2 921
U.S. Treasury securities . .	697	Time dep., ind., part., corp.	7 863
Oblig. of other U.S. Gov't agencies & corporations	870	U.S. Gov't deposits	14
Oblig. of States & political subdivisions	1 229	Dep. of States & subdivisions	1 088
All other securities	604	Certified & Officers' cks.	88
Excess funds sold	1 355	Total deposits	11 974
Loans, Net	7 243	All other liabilities	19
Bank premises, furniture and fixtures	183	Total liabilities	11 993
		Equity Capital	
		Capital (# shs. au. 20,000)	200
		(# shs. otst. 20,000)	
		Surplus	700
		Undivided profits & capital res.	461
		Total Equity Capital.	1 361
TOTAL	13 354	TOTAL	13 354

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,708 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Rieff President
W. H. Thompson. . . Exec. Vice Pres.
G. D. Reed Vice Pres.
 & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 115	part., corp.	4 725
U.S. Treasury securities . .	4 369	Time dep., ind., part., corp.	20 755
Oblig. of other U.S. Gov't		U.S. Gov't deposits	27
agencies & corporations	2 192	Dep. of States &	
Oblig. of States &		subdivisions	1 375
political subdivisions . . .	3 188	Certified & Officers' cks. . .	92
Excess funds sold	1 800	Total deposits.	26 974
Loans, Net	15 379	All other liabilities	612
Bank premises, furniture		Total liabilities	27 586
and fixtures	533		
All other assets	926		
		Equity Capital	
		Capital (# shs. au. 12,000) . .	300
		(# shs. otst. 12,000)	
		Surplus	300
		Undivided profits &	
		capital res.	2 016
		Total Equity Capital. . . .	2 616
		Subordinated notes	
		& debentures	300
TOTAL	30 502	TOTAL	30 502

BANK OF PRESCOTT, PRESCOTT

Population 4,103 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Johnny Brannan..... President
 M. D. Tippit..... Vice Pres.
 James A. Pullen..... Vice Pres.
 John Brannan, Jr. Vice Pres.
 Emogene W. Davis Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 201	part., corp.....	5 764
U.S. Treasury securities ..	6 066	Time dep., ind., part., corp.	16 083
Oblig. of other U.S. Gov't		U.S. Gov't deposits	12
agencies & corporations	1 096	Dep. of States &	
Oblig. of States &		subdivisions	2 316
political subdivisions...	6 634	Certified & Officers' cks...	43
Excess funds sold	1 300	Total deposits.....	24 218
Loans, Net	10 368	All other liabilities	354
Bank premises, furniture		Total liabilities.....	24 572
and fixtures	594		
All other assets	495		
		Equity Capital	
		Capital (# shs. au. 24,000) .	600
		(# shs. otst. 24,000)	
		Surplus	1 400
		Undivided profits &	
		capital res.....	1 182
		Total Equity Capital....	3 182
TOTAL	27 754	TOTAL	27 754

BANK OF QUITMAN, QUITMAN

Population 556 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	924	part., corp.	3 355
U.S. Treasury securities . .	501	Time dep., ind., part., corp. 11	019
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations . .	696	subdivisions	844
Oblig. of States &		Certified & Officers' cks. . .	78
political subdivisions . . .	4 440	Total deposits	15 296
Excess Funds Sold	550	All other liabilities	35
Loans, Net	8 940	Total liabilities	15 331
Bank premises, furniture			
and fixtures	156		
All other assets	135		
		Equity Capital	
		Capital (# shs. au. 1,000) . .	100
		(# shs. otst. 1,000)	
		Surplus	600
		Undivided profits &	
		capital res.	311
		Total Equity Capital. . . .	1 011
TOTAL	<u>16 342</u>	TOTAL	<u>16 342</u>

THE BANK OF RECTOR, RECTOR

Population 2,338 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

Number of CBCT's: 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 167	Demand dep., ind., part., corp.	3 023
U.S. Treasury securities . .	996	Time dep., ind., part., corp.	10 954
Oblig. of other U.S. Gov't agencies & corporations	1 224	U.S. Gov't deposits	9
Oblig. of States & political subdivisions	3 381	Dep. of States & subdivisions	854
All other securities	548	Certified & Officers' cks.	19
Excess funds sold	800	Total deposits	<u>14 859</u>
Loans, Net	8 662	Total liabilities	<u>14 859</u>
Bank premises, furniture and fixtures	55		
		Equity Capital	
		Capital (# shs. au. 4,000)	100
		(# shs. otst. 4,000)	
		Surplus	1 200
		Undivided profits & capital res.	674
		Total Equity Capital.	<u>1 974</u>
TOTAL	<u><u>16 833</u></u>	TOTAL	<u><u>16 833</u></u>

FARMERS AND MERCHANTS BANK, REYNO

Population 521 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William A. Sandlin President
Phyllis Burrow Cashier
Ida M. Edington Branch Mgr.
Dora Graham Assist. Vice Pres.
William A. Sandlin, II Auditor

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	794	Demand dep., ind., part., corp.	1 415
U.S. Treasury securities . .	2 744	Time dep., ind., part., corp. .	9 706
Oblig. of other U.S. Gov't agencies & corporations . .	2 081	U.S. Gov't deposits . .	3
Oblig. of States & political subdivisions . .	983	Dep. of States & subdivisions	934
Excess funds sold	700	Certified & Officers' cks. . .	23
Loans, Net	5 390	Total deposits	12 081
Bank premises, furniture and fixtures	205	All other liabilities	211
All other assets	388	Total liabilities	12 292
		Equity Capital	
		Capital (# shs. au. 30,000) .	246
		(# shs. otst. 24,630)	
		Surplus	385
		Undivided profits & capital res.	256
		Total Equity Capital. . . .	887
		Subordinated notes & debentures	106
TOTAL	13 285	TOTAL	13 285

THE BANK OF RISON, RISON

Population 1,325 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

Number of CBCT's: 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.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	541	Demand dep., ind., part., corp.....	1 955
U.S. Treasury securities ..	1 351	Time dep., ind., part., corp.	5 517
Oblig. of other U.S. Gov't agencies & corporations	5 599	U.S. Gov't deposits	12
Excess funds sold	930	Dep. of States & subdivisions	829
Loans, Net	1 056	All other deposits	3
Bank premises, furniture and fixtures	43	Certified & Officers' cks...	50
All other assets	4	Total deposits	8 366
		Total liabilities	8 366
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	300
		Undivided profits & capital res.....	758
		Total Equity Capital. ...	1 158
TOTAL	9 524	TOTAL	9 524

FARMERS AND MERCHANTS BANK, ROGERS

Population 17,429 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Hardy A. Stephenson President
Dorman F. Bushong. Vice Chairman
Lewis B. Norman Sr. Vice Pres.
Benny G. Latimer Sr. Vice Pres.
R. Z. Goodwin Vice Pres.
James E. Reves Vice Pres.
 & Cashier
Phillip E. Madar Vice Pres.
Etsyl Sparkman Vice Pres.
 & Trust Officer
Linda W. Perley Vice Pres.
Jenella Buttry Auditor
Shirlene Cable Asst. V. P.

Directors:

John R. Bland, D.D.S., Chair-
man
Vance Hill, Advisory
James L. Pickens, M.D.
Evelyn S. Rife
Don L. Shores
James R. Campbell
Lemuel H. Tull
Dorman F. Bushong
Hardy A. Stephenson
C. C. Clark
James E. Gaston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 638	Demand dep., ind., part., corp.	9 449
U.S. Treasury securities . .	5 542	Time dep., ind., part., corp. .	31 236
Oblig. of other U.S. Gov't agencies & corporations . .	1 898	U.S. Gov't deposits	48
Oblig. of States & political subdivisions . .	3 852	Dep. of States & subdivisions	2 461
All other securities	180	Certified & Officers' cks. . .	309
Loans, Net	30 542	Total deposits	43 503
Bank premises, furniture and fixtures	1 651	Excess funds purchased . .	822
All other assets	1 730	All other liabilities	616
		Total liabilities	44 941
		Equity Capital	
		Capital (# shs. au. 60,000) .	600
		(# shs. otst. 60,000)	
		Surplus	800
		Undivided profits & capital res.	1 692
		Total Equity Capital . . .	3 092
		Subordinated notes & debentures	1 000
TOTAL	49 033	TOTAL	49 033

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,625 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
 Zip Code 72801
Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ward J. Ramsey . . . President & CEO
M. L. Dickerson . . . Senior Vice Pres.
Charles F. Howell Vice Pres.
 & Cashier
Mary Louise Hoffman . . . Vice Pres.
Harold E. Hayes Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	6 665	part., corp.	13 683
U.S. Treasury securities . .	6 082	Time dep., ind., part., corp. 42	663
Oblig. of other U.S. Gov't		U.S. Gov't deposits	49
agencies & corporations	5 104	Dep. of States &	
Oblig. of States &		subdivisions	5 412
political subdivisions . . .	13 333	Certified & Officers' cks. . .	399
All other securities	100	Total deposits	62 206
Excess funds sold	1 500	All other liabilities	708
Loans, Net	32 706	Total liabilities	62 914
Bank premises, furniture			
and fixtures	3 023		
All other assets	1 346		
		Equity Capital	
		Capital (# shs. au. 28,000) .	600
		(# shs. otst. 24,000)	
		Surplus	1 200
		Undivided profits &	
		capital res.	5 145
		Total Equity Capital. . . .	6 945
TOTAL	<u>69 859</u>	TOTAL	<u>69 859</u>

BANK OF SALEM, SALEM

Population 1,424 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Humphries President
 & Chairman
 J. Michael Humphries Exec. V-P
 George Humphries Vice Pres.
 Bess Northcutt Cashier
 Janiece Butler Assist. Cashier
 Frances Atkins Assist. Cashier
 Shirley Walling Assist. Cashier
 Brenda Barnes 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 274	part., corp.	4 711
U.S. Treasury securities . .	3 374	Time dep., ind., part., corp. 18	410
Oblig. of other U.S. Gov't		U.S. Gov't deposits	8
agencies & corporations	808	Dep. of States &	
Oblig. of States &		subdivisions	1 863
political subdivisions . . .	5 526	All other deposits	141
Loans, Net	16 190	Certified & Officers' cks. . .	79
Bank premises, furniture		Total deposits	25 212
and fixtures	494	All other liabilities	29
All other assets	111	Total liabilities	25 241
		Equity Capital	
		Capital (# shs. au. 20,000) .	200
		(# shs. otst. 20,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.	1 336
		Total Equity Capital. . . .	2 536
TOTAL	27 777	TOTAL	27 777

LOGAN COUNTY BANK, SCRANTON

Population 244 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Fritsche President
 J. B. Layes Sr. Vice Pres.
 Jerry Davis 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	471	Demand dep., ind., part., corp.	1 696
U.S. Treasury securities . .	1 613	Time dep., ind., part., corp. . .	6 269
Oblig. of other U.S. Gov't agencies & corporations	838	U.S. Gov't deposits	5
Oblig. of States & political subdivisions . . .	1 179	Dep. of States & subdivisions	602
Excess funds sold	150	Certified & Officers' cks. . . .	21
Loans, Net	5 128	Total deposits	8 593
Bank premises, furniture and fixtures	129	All other liabilities	22
All other assets	8	Total liabilities	8 615
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	401
		Total Equity Capital. . . .	901
TOTAL	9 516	TOTAL	9 516

FIRST SECURITY BANK, SEARCY

Population 13,612 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
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Reynie Rutledge Chm. of Board
Bert Mullens President
Jim Wilson Ex. Vice Pres.
T. A. Brewer Vice Pres.
James H. Stake . . Assist. Vice Pres.

Directors:

Vernon Duncan
Dr. Clifton Ganus
John McKnight
Bert Mullens
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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 979	part., corp.	15 727
U.S. Treasury securities . .	5 448	Time dep., ind., part., corp. .	38 620
Oblig. of other U.S. Gov't		U.S. Gov't deposits	520
agencies & corporations . .	5 149	Dep. of States &	
Oblig. of States &		subdivisions	4 654
political subdivisions . . .	14 543	Certified & Officers' cks. . .	311
Excess funds sold	3 500	Total deposits	59 832
Loans, Net	33 422	Excess funds purchased . .	150
Bank premises, furniture		All other liabilities	1 410
and fixtures	1 068	Total liabilities	61 392
All other assets	1 919		
		Equity Capital	
		Capital (# shs. au. 24,000) . .	600
		(# shs. otst. 24,000)	
		Surplus	2 400
		Undivided profits &	
		capital res.	3 636
		Total Equity Capital. . . .	6 636
TOTAL	68 028	TOTAL	68 028

Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

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

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 993	Demand dep., ind., part., corp.	4 865
U.S. Treasury securities . .	2 590	Time dep., ind., part., corp.	18 050
Oblig. of other U.S. Gov't agencies & corporations	863	U.S. Gov't deposits	29
Oblig. of States & political subdivisions	4 465	Dep. of States & subdivisions	2 325
Loans, Net	17 373	Certified & Officers' cks.	107
Bank premises, furniture and fixtures	628	Total deposits	25 376
All other assets	636	All other liabilities	360
		Total liabilities	25 736
		Equity Capital	
		Capital (# shs. au. 45,000)	450
		(# shs. otst. 45,000)	
		Surplus	550
		Undivided profits & capital res.	1 812
		Total Equity Capital	2 812
TOTAL	28 548	TOTAL	28 548

FIRST STATE BANK, SHERWOOD

Population 10,872 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. R. Rich Exec Vice Pres.
 H. J. Dent Vice Pres.
 Catherine M. Hastings . . Sec.-Treas.
 Annette VanPelt Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	1 698	part., corp.	4 491
U.S. Treasury securities . .	700	Time dep., ind., part., corp. 11	189
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations	500	subdivisions	4 658
Oblig. of States &		Certified & Officers' cks. . .	200
political subdivisions . . .	4 243	Total deposits	20 538
All other securities	373	All other liabilities	292
Excess funds sold	2 600	Total liabilities	20 830
Loans, Net	12 551		
Bank premises, furniture			
and fixtures	490		
		Equity Capital	
		Capital (# shs. au. 8,000) . .	100
		(# shs. otst. 8,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.	1 225
		Total Equity Capital . . .	2 325
TOTAL	23 155	TOTAL	23 155

BANK OF SIDNEY, SIDNEY

Population 270 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

Number of CBCT's: 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
 Robert Tankersley
 Atalee Pounders
 Lorene Pickens
 Clotene Masner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	48	Demand dep., ind., part., corp.....	464
U.S. Treasury securities ..	172	Time dep., ind., part., corp.	535
Oblig. of other U.S. Gov't agencies & corporations	496	U.S. Gov't deposits	1
Excess funds sold	825	Dep. of States & subdivisions	326
Loans, Net	161	Total deposits.....	1 326
Bank premises, furniture and fixtures	7	Total liabilities.....	1 326
		Equity Capital	
		Capital (# shs. au. 10,400) .	260
		(# shs. otst. 10,400)	
		Surplus	60
		Undivided profits & capital res.....	63
		Total Equity Capital....	383
TOTAL	<u>1 709</u>	TOTAL	<u>1 709</u>

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,940 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
 Number of CBCT's: Inside City — None; 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
 H. E. Harrison, Jr.
 Charles C. Jones
 Mark Simmons
 Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 203	Demand dep., ind., part., corp.	8 763
U.S. Treasury securities . .	1 496	Time dep., ind., part., corp. 21	379
Oblig. of other U.S. Gov't agencies & corporations . . .	3 599	U.S. Gov't deposits	23
Oblig. of States & political subdivisions . . .	7 986	Dep. of States & subdivisions	1 316
Excess funds sold	2 700	Certified & Officers' cks. . .	194
Loans, Net	14 802	Total deposits	31 675
Bank premises, furniture and fixtures	1 262	All other liabilities	497
All other assets	797	Total liabilities	32 172
		Equity Capital	
		Capital (# shs. au. 19,200) .	960
		(# shs. otst. 19,200)	
		Surplus	100
		Undivided profits & capital res.	1 613
		Total Equity Capital . . .	2 673
TOTAL	34 845	TOTAL	34 845

SMACKOVER STATE BANK, SMACKOVER

Population 2,453 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Max A. Mitcham Chmn of the Board
 Max O. Taylor President
 Bob Willett Ex. Vice Pres.
 Paulette Carver Vice Pres.
 & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 210	Demand dep., ind., part., corp.....	5 924
U.S. Treasury securities ..	2 505	Time dep., ind., part., corp.	19 371
Oblig. of other U.S. Gov't agencies & corporations	1 052	U.S. Gov't deposits	60
Oblig. of States & political subdivisions...	8 100	Dep. of States & subdivisions	1 806
Excess funds sold	1 000	Certified & Officers' cks...	663
Loans, Net	16 399	Total deposits	27 824
Bank premises, furniture and fixtures	279	All other liabilities	390
All other assets	601	Total liabilities	28 214
		Equity Capital	
		Capital (# shs. au. 100,000)	1 000
		(# shs. otst. 100,000)	
		Surplus	1 000
		Undivided profits & capital res.....	932
		Total Equity Capital. ...	2 932
TOTAL	31 146	TOTAL	31 146

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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bill J. Ford Chmn of the Board
 *Tyrol Q. Carson President
 Doris Mann Cashier
 Patricia Shaddock Asst. Cashier

Directors:

Bill J. Ford
 Tyrol Q. Carson
 G. W. DeLaughter
 Charles T. Gaston
 Ray White

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	308	Demand dep., ind., part., corp.	1 458
U.S. Treasury securities . .	1 998	Time dep., ind., part., corp.	3 868
Oblig. of other U.S. Gov't agencies & corporations . .	1 040	U.S. Gov't deposits	20
Oblig. of States & political subdivisions . .	628	Dep. of States & subdivisions	576
Excess funds sold	350	Certified & Officers' cks.	17
Loans, Net	2 071	Total deposits	5 939
Bank premises, furniture and fixtures	91	All other liabilities	4
All other assets	9	Total liabilities	5 943
		Equity Capital	
		Capital (# shs. au. 3,000) . .	75
		(# shs. otst. 3,000)	
		Surplus	125
		Undivided profits & capital res.	252
		Total Equity Capital.	452
		Subordinated notes & debentures	100
TOTAL	6 495	TOTAL	6 495

Population 23,458 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
Number of CBCT's: Inside City — 3; Outside City — None

Directors:

Joe S. Boone
R. A. Bryant
Richard P. Calhoun
Dr. J. W. Dorman
Gerald Harp
J. E. Hinshaw
M. David Howell
Mace D. Howell
Dwain Newman
Dr. Charles P. Sisco
Gretchen Steele
Phillip Steele
Walter Turnbow
H. Franklin Waters

*Designates Chief Executive Officer

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	7	253	Demand dep., ind., part., corp.	14	481
U.S. Treasury securities ..	5	163	Time dep., ind., part., corp.	63	650
Oblig. of other U.S. Gov't agencies & corporations	9	997	U.S. Gov't deposits		12
Oblig. of States & political subdivisions . . .	10	154	Dep. of States & subdivisions	6	692
Excess funds sold	8	400	All other deposits		3
Loans, Net	66	063	Certified & Officers' cks. . .		226
Bank premises, furniture and fixtures	2	145	Total deposits	85	064
All other assets	2	873	Excess funds purchased ..	14	883
			All other liabilities	3	565
			Total liabilities	103	512
			Equity Capital		
			Capital (# shs. au. 9,664) ..		966
			(# shs. otst. 9,664)		
			Surplus	2	172
			Undivided profits & capital res.	4	698
			Total Equity Capital. . . .	7	836
			Subordinated notes & debentures		700
TOTAL	112	048	TOTAL	112	048

BODCAW BANK, STAMPS

Population 2,859 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James Nipper President
B. Stan Cook Chairman
C. C. Russell Vice Pres.
A. O. Smith Vice Pres.
H. L. Wilkinson Vice Pres.
Danny Fitzpatrick Vice Pres.
Bonnie Moreland 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 092	Demand dep., ind., part., corp.....	2 680
U.S. Treasury securities ..	3 335	Time dep., ind., part., corp. 13	981
Oblig. of other U.S. Gov't agencies & corporations	2 348	U.S. Gov't deposits	2
Oblig. of States & political subdivisions ...	2 925	Dep. of States & subdivisions.....	1 324
Loans, Net	7 592	Certified & Officers' cks...	77
Bank premises, furniture and fixtures	261	Total deposits.....	18 064
All other assets	10	All other liabilities	21
		Total liabilities.....	18 085
		Equity Capital	
		Capital (# shs. au. 10,000) .	250
		(# shs. otst. 10,000)	
		Surplus	750
		Undivided profits & capital res.....	478
		Total Equity Capital. ...	1 478
TOTAL	<u>19 563</u>	TOTAL	<u>19 563</u>

BANK OF STAR CITY, STAR CITY

Population 2,066 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert O. Trout Pres. & CEO
 Joe V. Mason Exec. VP & Cash.
 Annetta Moore Sr. Vice Pres.
 Frank Collins Assist. Vice Pres.
 Kathryn White Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	735	Demand dep., ind., part., corp.	3 881
U.S. Treasury securities . .	100	Time dep., ind., part., corp.	9 017
Oblig. of other U.S. Gov't agencies & corporations	800	U.S. Gov't deposits	66
Oblig. of States & political subdivisions	1 496	Dep. of States & subdivisions	1 134
Excess funds sold	245	Certified & Officers' cks.	160
Loans, Net	11 650	Total deposits	14 258
Bank premises, furniture and fixtures	157	Total liabilities	14 258
All other assets	235		
		Equity Capital	
		Capital (# shs. au. 15,000)	150
		(# shs. otst. 15,000)	
		Surplus	550
		Undivided profits & capital res.	460
		Total Equity Capital.	1 160
TOTAL	<u>15 418</u>	TOTAL	<u>15 418</u>

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,366 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James M. Morgan . . . Pres. & C.E.O.
 Carol Phillips . . . Vice Pres. & Cshr.
 Juanita Poindexter Vice Pres.
 Bobby Jean Wilkie . Asst. Vice Pres.
 Linda Thomas Asst. Cashier

Directors:

Charles T. Reveley, Chm.
 Grady P. Arrington
 Eugene D. Bramblett
 Herbert R. Henderson
 James M. Morgan
 George R. Shankle
 Guy R. Smith
 Joe J. Wade
 Colon Watson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	735	part., corp.	2 069
U.S. Treasury securities ..	1 245	Time dep., ind., part., corp.	13 208
Oblig. of other U.S. Gov't		U.S. Gov't deposits	2
agencies & corporations	2 207	Dep. of States &	
Oblig. of States &		subdivisions	976
political subdivisions . . .	1 389	Certified & Officers' cks. . .	80
All other securities	50	Total deposits	16 335
Excess funds sold	500	All other liabilities	402
Loans, Net	10 957	Total liabilities	16 737
Bank premises, furniture			
and fixtures	205		
All other assets	571		
		Equity Capital	
		Capital (# shs. au. 5,150) . .	275
		(# shs. otst. 5,150)	
		Surplus	275
		Undivided profits &	
		capital res.	572
		Total Equity Capital. . . .	1 122
TOTAL	17 859	TOTAL	17 859

CITIZENS BANK, STRONG

Population 785 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

O. B. Clark
 C. R. Mason
 L. K. Robertson
 Ray B. Finney
 E. L. Vestal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	561	Demand dep., ind., part., corp.	1 642
U.S. Treasury securities ..	1 508	Time dep., ind., part., corp.	2 677
Oblig. of other U.S. Gov't agencies & corporations	827	U.S. Gov't deposits	4
Oblig. of States & political subdivisions...	922	Dep. of States & subdivisions	233
All Other Securities	130	Certified & Officers' cks...	94
Excess Funds Sold	400	Total deposits	4 650
Loans, Net	1 270	Total liabilities	4 650
Bank premises, furniture and fixtures	13	Equity Capital	
All other assets	20	Capital (# shs. au. 8,000) ..	200
		(# shs. otst. 8,000)	
		Surplus	300
		Undivided profits & capital res.	501
		Total Equity Capital. ...	1 001
TOTAL	5 651	TOTAL	5 651

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,941 Arkansas County
Chartered December 29, 1944 P.O. Box 947 Telephone Number 673-6911
 Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Don Pattillo President
Carl Gunter Exec. Vice Pres.
Glen Bauman Sr. Vice Pres.
Lynn DeVun Sr. Vice Pres.
Lloyd Ratcliff Sr. Vice Pres.

Directors:

B. J. St. John, Chm. of Board
Roy O. McCollum III
Lloyd Ratcliff
Don Pattillo
Horace Sickel
Curtis Siems
Billy E. Simpson
Ralph Wilson
James R. Oliver
Patricia K. McDonald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 051	part., corp.	12 557
U.S. Treasury securities . .	1 617	Time dep., ind., part., corp.	46 175
Oblig. of other U.S. Gov't		U.S. Gov't deposits	21
agencies & corporations	4 961	Dep. of States &	
Oblig. of States &		subdivisions	2 823
political subdivisions . . .	8 972	All other deposits	26
Excess funds sold	2 000	Certified & Officers' cks. . .	137
Loans, Net	44 849	Total deposits	61 739
Bank premises, furniture		All other liabilities	3 676
and fixtures	3 373	Total liabilities	65 415
All other assets	2 266		
		Equity Capital	
		Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	1 600
		Undivided profits &	
		capital res.	4 074
		Total Equity Capital. . . .	6 674
TOTAL	72 089	TOTAL	72 089

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
 Number of CBCT's: 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 M. Bowles Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from			
depositories	394	Demand dep., ind.,	
U.S. Treasury securities ..	200	part., corp.	952
Oblig. of other U.S. Gov't		Time dep., ind., part., corp.	4 152
agencies & corporations	100	Dep. of States &	
Oblig. of States &		subdivisions	529
political subdivisions . .	621	Certified & Officers' cks. . .	99
Excess funds sold	300	Total deposits	5 732
Loans, Net	4 030	All other liabilities	8
Bank premises, furniture		Total liabilities	5 740
and fixtures	77		
All other assets	524	Equity Capital	
		Capital (# shs. au. 8,000) . .	121
		(# shs. otst. 4,825)	
		Surplus	379
		Undivided profits &	
		capital res.	6
		Total Equity Capital . . .	506
TOTAL	<u>6 246</u>	TOTAL	<u>6 246</u>

BANK OF TRUMANN, TRUMANN

Population 6,044 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
Number of CBCT's: Inside City — None; 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.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 787	Demand dep., ind., part., corp.	4 035
U.S. Treasury securities . .	1 698	Time dep., ind., part., corp. .	18 413
Oblig. of other U.S. Gov't agencies & corporations . .	6 503	U.S. Gov't deposits	35
Oblig. of States & political subdivisions . . .	2 509	Dep. of States & subdivisions	1 052
Excess funds sold	1 250	All other deposits	3
Loans, Net	11 268	Certified & Officers' cks. . .	36
Bank premises, furniture and fixtures	587	Total deposits	23 574
All other assets	564	All other liabilities	1 046
		Total liabilities	24 620
		Equity Capital	
		Capital (# shs. au. 4,000) . .	100
		(# shs. otst. 4,000)	
		Surplus	1 700
		Undivided profits & capital res.	746
		Total Equity Capital. . . .	2 546
TOTAL	<u>27 166</u>	TOTAL	<u>27 166</u>

BANK OF TUCKERMAN, TUCKERMAN

Population 2,078 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Van Smith Chairman
 *Lindley V. Smith, Jr. President
 Cornelius Adcox Cashier

Directors:

Scotty Armstrong
 Bob Penix
 Van Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	986	Demand dep., ind., part., corp.	2 996
U.S. Treasury securities . .	1 806	Time dep., ind., part., corp.	7 299
Oblig. of other U.S. Gov't agencies & corporations	3 696	U.S. Gov't deposits	2
Oblig. of States & political subdivisions	1 882	Dep. of States & subdivisions	964
All other securities	109	All other deposits	4
Excess funds sold	800	Certified & Officers' cks.	96
Loans, Net	3 668	Total deposits	11 361
Bank premises, furniture and fixtures	68	All other liabilities	104
All other assets	61	Total liabilities	11 465
		Equity Capital	
		Capital (# shs. au. 4,000)	100
		(# shs. otst. 4,000)	
		Surplus	400
		Undivided profits & capital res.	1 111
		Total Equity Capital.	1 611
TOTAL	13 076	TOTAL	13 076

TYRONZA BANK, TYRONZA

Population 777 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Luter President
 Maxyne Urserly Vice Pres. & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	926	Demand dep., ind., part., corp.	2 806
U.S. Treasury securities . .	1 530	Time dep., ind., part., corp.	8 850
Oblig. of other U.S. Gov't agencies & corporations . .	1 437	U.S. Gov't deposits	5
Oblig. of States & political subdivisions . .	2 931	Dep. of States & subdivisions	742
Excess funds sold	780	Certified & Officers' cks.	38
Loans, Net	6 368	Total deposits	12 441
Bank premises, furniture and fixtures	101	All other liabilities	7
All other assets	21	Total liabilities	12 448
		Equity Capital	
		Capital (# shs. au. 2,000) . .	50
		(# shs. otst. 2,000)	
		Surplus	775
		Undivided profits & capital res.	821
		Total Equity Capital.	1 646
TOTAL	14 094	TOTAL	14 094

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 12,020 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. A. Hammerschmidt, Jr. President
 David R. Shewmaker Exc. Vice Pres.
 Eugene P. Hobbs Vice Pres. & Cshr.
 R. H. Terry . Vice Pres. & Trust Ofc.
 Frank Wofford Vice Pres.
 Mike Morrow Vice Pres.

Directors:

Harrell Ballentine
 Lonnie Bachelor
 Tommy L. Beard
 Edgar E. Bethel
 Carl Creekmore
 R. A. Hammerschmidt, Jr.
 Morril Harriman
 Eugene P. Hobbs
 H. Dane Riggs, Chm.
 David R. Shewmaker
 Paul Shirley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 663	part., corp.	10 673
U.S. Treasury securities	2 094	Time dep., ind., part., corp.	21 248
Oblig. of other U.S. Gov't		U.S. Gov't deposits	6
agencies & corporations	1 672	Dep. of States &	
Oblig. of States &		subdivisions	1 834
political subdivisions	5 070	All other deposits	25
All other securities	244	Certified & Officers' cks.	186
Excess funds sold	7 850	Total deposits	33 972
Loans, Net	17 911	Excess funds purchased	100
Bank premises, furniture		All other liabilities	1 684
and fixtures	1 066	Total liabilities	35 756
All other assets	570		
		Equity Capital	
		Capital (# shs. au. 16,000)	400
		(# shs. otst. 16,000)	
		Surplus	1 100
		Undivided profits &	
		capital res.	1 884
		Total Equity Capital	3 384
TOTAL	<u>39 140</u>	TOTAL	<u>39 140</u>

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
 Zip Code 72956
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William W. Thomas President
C. E. Dougan Exec. Vice Pres.
Larry Spradley Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 948	Demand dep., ind., part., corp.	6 360
U.S. Treasury securities . .	1 577	Time dep., ind., part., corp.	22 635
Oblig. of other U.S. Gov't agencies & corporations	901	U.S. Gov't deposits	117
Oblig. of States & political subdivisions	4 246	Dep. of States & subdivisions	1 956
All other securities	575	Certified & Officers' cks.	395
Excess funds sold	1 700	Total deposits	31 463
Loans, Net	22 637	All other liabilities	630
Bank premises, furniture and fixtures	1 579	Total liabilities	32 093
All other assets	909		
		Equity Capital	
		Capital (# shs. au. 8,293)	207
		(# shs. otst. 8,293)	
		Surplus	1 193
		Undivided profits & capital res.	2 079
		Total Equity Capital.	3 479
		Subordinate notes & debentures	500
TOTAL	<u>36 072</u>	TOTAL	<u>36 072</u>

BANK OF WALDO, WALDO

Population 1,685 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry R. McCord President
 Ellen F. Smith . Vice Pres. & Cashier
 Alice S. Wilson Assist. Cashier

Directors:

Larry R. McCord
 Robert Genestet
 John L. Perritt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	347	Demand dep., ind., part., corp.	980
U.S. Treasury securities . .	2 288	Time dep., ind., part., corp. 5	474
Oblig. of other U.S. Gov't agencies & corporations . .	399	U.S. Gov't deposits	2
Oblig. of States & political subdivisions . . .	531	Dep. of States & subdivisions	649
All other securities	500	Certified & Officers' cks. . .	253
Excess funds sold	1 000	Total deposits	7 358
Loans, Net	2 465	Total liabilities	7 358
Bank premises, furniture and fixtures	331		
All other assets	45	Equity Capital	
		Capital (# shs. au. 6,000) . .	150
		(# shs. otst. 6,000)	
		Surplus	100
		Undivided profits & capital res.	298
		Total Equity Capital. . . .	548
TOTAL	<u>7 906</u>	TOTAL	<u>7 906</u>

THE PEOPLES BANK, WALDO

Population 1,685 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
Number of CBCT's: Inside City — None; Outside City — None

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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	542	Demand dep., ind., part., corp.	3 620
U.S. Treasury securities . .	799	Time dep., ind., part., corp. . .	7 805
Oblig. of other U.S. Gov't agencies & corporations . . .	5 311	U.S. Gov't deposits	5
Oblig. of States & political subdivisions . . .	2 075	Dep. of States & subdivisions	831
Excess funds sold	645	Total deposits	12 261
Loans, Net	5 722	Excess funds purchased . .	1 200
Bank premises, furniture and fixtures	9	Total liabilities	13 461
		Equity Capital	
		Capital (# shs. au. 10,000) . .	250
		(# shs. otst. 10,000)	
		Surplus	250
		Undivided profits & capital res.	1 142
		Total Equity Capital. . . .	1 642
TOTAL	<u>15 103</u>	TOTAL	<u>15 103</u>

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
 Zip Code 72958

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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers Chm. of Bd.
*Bill R. Philpot Pres.
W. Knox Dozier Exc. Vice Pres.
Pat R. Davenport Vice Pres.
 & Cashier
Robert L. Akers Vice Pres.

Directors:

Kelly Ashford
Bill J. Black
Jim H. Currier
Charlye V. Davidson
W. W. Davis
Rena Owens
James Richmond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 418	Demand dep., ind., part., corp.	4 341
U.S. Treasury securities . .	1 297	Time dep., ind., part., corp. 23	514
Oblig. of other U.S. Gov't agencies & corporations . .	1 441	U.S. Gov't deposits	4
Oblig. of States & political subdivisions . .	7 336	Dep. of States & subdivisions	1 461
All other securities	184	Certified & Officers' cks. . .	75
Excess funds sold	850	Total deposits	29 395
Loans, Net	20 608	All other liabilities	426
Bank premises, furniture and fixtures	124	Total liabilities	29 821
All other assets	476		
		Equity Capital	
		Capital (# shs. au. 24,000) .	600
		(# shs. otst. 24,000)	
		Surplus	1 500
		Undivided profits & capital res.	1 813
		Total Equity Capital. . . .	3 913
TOTAL	33 734	TOTAL	33 734

THE SCOTT COUNTY BANK, WALDRON

Population 2,642 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Chambers III President
Patsy Hawkins Vice Pres. & Cashier
Richard Foster Vice Pres.
Trisha Sikes Asst. Cashier
Robbie Zimmer Asst. Cashier

Directors:

John E. Chambers III
Patsy Hawkins
Al Wilf
Thurman Keener
W. R. (Bud) Rice
Jerral Jones
Roy E. Hale
Bill Marsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	198	Demand dep., ind., part., corp.	649
U.S. Treasury securities . .	199	Time dep., ind., part., corp. 7	379
Oblig. of Other U.S. Gov't agencies & corp.	399	U.S. Gov't deposits	4
Oblig. of States & political subdivisions. . . .	250	Dep. of States & subdivisions	1 101
All other securities	350	Certified & Officers' cks. . .	73
Excess funds sold	1 000	Total deposits.	9 206
Loans, Net	7 550	All other liabilities	158
Bank premises, furniture and fixtures	165	Total liabilities	9 364
All other assets	356		
		Equity Capital	
		Capital (# shs. au. 40,000) .	400
		(# shs. otst. 40,000)	
		Surplus	400
		Undivided profits & capital res.	303
		Total Equity Capital. . . .	1 103
TOTAL	10 467	TOTAL	10 467

FIRST STATE BANK OF WARREN, WARREN

Population 7,646 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Bennie Ryburn, Sr. ... Chm. of Board
 *Freddie Mobley President
 Gordon Price Sr. Vice Pres.
 Jo Jenkins Vice Pres. & Cashier
 Francis Hargis Vice Pres. &
 Mgr. of Hermitage Br.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	2 475	part., corp.....	4 318
U.S. Treasury securities ..	2 676	Time dep., ind., part., corp.	24 947
Oblig. of other U.S. Gov't		U.S. Gov't deposits	91
agencies & corporations	907	Dep. of States &	
Oblig. of States &		subdivisions.....	3 317
political subdivisions...	7 302	Certified & Officers' cks...	185
Excess funds sold.....	1 390	Total deposits.....	32 858
Loans, Net	21 063	All other liabilities	1 080
Bank premises, furniture		Total liabilities.....	33 938
and fixtures	313		
All other assets	746		
		Equity Capital	
		Capital (# shs. au. 59,000) .	590
		(# shs. otst. 59,000)	
		Surplus	1 290
		Undivided profits &	
		capital res.....	1 054
		Total Equity Capital. ...	2 934
TOTAL	36 872	TOTAL	36 872

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,646 Bradley County
 Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
 Zip Code 71671

Number of Branches: Inside City — 2; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gerard Sangster President
 Gerald D. Burton Sr. Vice Pres.
 Walter Rutledge Vice Pres.
 Pauline Hollingsworth ... Vice Pres.
 James Smith Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 720	Demand dep., ind., part., corp.	5 778
U.S. Treasury securities ..	6 973	Time dep., ind., part., corp.	38 253
Oblig. of other U.S. Gov't agencies & corporations	7 022	U.S. Gov't deposits	22
Oblig. of States & political subdivisions ...	7 221	Dep. of States & subdivisions	2 313
Excess funds sold	400	Certified & Officers' cks...	518
Loans, Net	26 240	Total deposits.	46 884
Bank premises, furniture and fixtures	838	All other liabilities	1 098
All other assets	1 517	Total liabilities	47 982
		Equity Capital	
		Capital (# shs. au. 24,000) .	600
		(# shs. otst. 24,000)	
		Surplus	400
		Undivided profits & capital res.	2 949
		Total Equity Capital. ...	3 949
TOTAL	51 931	TOTAL	51 931

BANK OF WEINER, WEINER

Population 750 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Hogue Chm. & Pres.
 Niles Bise Sr. Vice Pres.
 Michael Gillis . . . Vice Pres. & Cshr.
 Phil Hesse . . . Farm Representative
 Rick Davis Assist. Cashier
 Patricia Ramsey . . . Assist. Cashier
 Paulette Fahr Assist. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 431	Demand dep., ind., part., corp.	3 931
U.S. Treasury securities . .	3 034	Time dep., ind., part., corp.	15 314
Oblig. of other U.S. Gov't agencies & corporations	2 661	U.S. Gov't deposits	1
Oblig. of States & political subdivisions . . .	2 708	Dep. of States & subdivisions	1 334
All other securities	1 342	All other deposits	27
Excess funds sold	450	Certified & Officers' cks. . .	44
Loans, Net	11 275	Total deposits	20 651
Bank premises, furniture and fixtures	215	All other liabilities	5
All other assets	82	Total liabilities	20 656
		Equity Capital	
		Capital (# shs. au. 8,000) . .	200
		(# shs. otst. 8,000)	
		Surplus	1 100
		Undivided profits & capital res.	1 242
		Total Equity Capital	2 542
TOTAL	23 198	TOTAL	23 198

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,367 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
Number of CBCT's: Inside City — None; 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. & Cashier
Gordon M. White. Vice Pres.
E. F. Kalb, Jr. Vice Pres.
Bill Simmons. Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 700	Demand dep., ind., part., corp.	8 805
U.S. Treasury securities . .	2 689	Time dep., ind., part., corp. .	25 066
Oblig. of other U.S. Gov't agencies & corporations . .	6 001	U.S. Gov't deposits	7
Oblig. of States & political subdivisions . . .	4 112	Dep. of States & subdivisions	5 860
Loans, Net	26 007	Certified & Officers' cks. . .	344
Bank premises, furniture and fixtures	724	Total deposits.	40 082
All other assets	1 287	All other liabilities	819
		Total liabilities.	40 901
		Equity Capital	
		Capital (# shs. au. 20,000) . .	500
		(# shs. otst. 20,000)	
		Surplus	1 000
		Undivided profits & capital res.	2 119
		Total Equity Capital.	3 619
TOTAL	44 520	TOTAL	44 520

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

Number of CBCT's: Inside City — 1; 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.
 Cashier

Directors:

George H. Dunklin-Chm.
 M. E. Black Dunklin
 Davis Biggs
 R. E. Eden
 James C. Hale
 James A. Heath
 Keith Ingram
 W. Kent Ingram, Jr.
 Bob G. Morgan
 Robert E. McCarley
 Lloyd C. McCuiston, Jr.
 J. C. Tennison
 Paul O'Neal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	4 080	part., corp.....	11 424
U.S. Treasury securities ..	5 645	Time dep., ind., part., corp.	25 161
Oblig. of other U.S. Gov't		U.S. Gov't deposits	140
agencies & corporations	8 299	Dep. of States &	
Oblig. of States &		subdivisions.....	2 928
political subdivisions...	6 626	Certified & Officers' cks...	182
All other securities.....	10	Total deposits.....	39 835
Excess funds sold.....	3 600	All other liabilities	585
Loans, Net	15 069	Total liabilities.....	40 420
Bank premises, furniture			
and fixtures	970	Equity Capital	
All other assets	852	Capital (# shs. au. 100,000) .	1 000
		(# shs. otst. 100,000)	
		Surplus	1 000
		Undivided profits &	
		capital res.....	2 731
		Total Equity Capital...	4 731
TOTAL	<u>45 151</u>	TOTAL	<u>45 151</u>

WILMOT STATE BANK, WILMOT

Population 1,227 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

Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William L. Woods President
 Sue H. Johnson . . Vice Pres. & Cshr.

Directors:

William L. Woods
 William B. de Yampert
 John B. Currie, Sr.
 John B. Currie, Jr.
 Henry Morschheimer
 N. R. Kirkwood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand dep., ind.,	
depositories	436	part., corp.	1 677
U.S. Treasury securities . .	596	Time dep., ind., part., corp.	3 067
Oblig. of other U.S. Gov't		Dep. of States &	
agencies & corporations	100	subdivisions	1 046
Oblig. of States &		All other deposits	82
political subdivisions . . .	277	Certified & Officers' cks. . .	4
All other securities	339	Total deposits.	5 876
Excess funds sold	1 215	Excess funds purchased . .	461
Loans, Net	4 344	Total liabilities	6 337
Bank premises, furniture			
and fixtures	109		
		Equity Capital	
		Capital (# shs. au. 1,200) . .	120
		(# shs. otst. 1,200)	
		Surplus	555
		Undivided profits &	
		capital res.	404
		Total Equity Capital. . . .	1 079
TOTAL	<u>7 416</u>	TOTAL	<u>7 416</u>

BANK OF WILSON, WILSON

Population 1,115 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
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R. E. L. Wilson .. Chm. of the Board
 J. B. Gwyn President
 James T. Shenep Vice Pres. &
 Branch Manager
 Bill Payne Vice Pres. & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	738	Demand dep., ind., part., corp.....	2 634
U.S. Treasury securities ..	1 568	Time dep., ind., part., corp.	3 970
Oblig. of other U.S. Gov't agencies & corporations	600	U.S. Gov't deposits	8
Oblig. of States & political subdivisions ...	2 027	Dep. of States & subdivisions.....	1 678
Excess funds sold.....	1 900	Certified & Officers' cks...	15
Loans, Net	3 192	Total deposits.....	8 305
Bank premises, furniture and fixtures	32	All other liabilities	28
		Total liabilities.....	8 333
		Equity Capital	
		Capital (# shs. au. 4,000) ..	100
		(# shs. otst. 4,000)	
		Surplus	1 000
		Undivided profits & capital res.....	624
		Total Equity Capital. ...	1 724
TOTAL	10 057	TOTAL	10 057

CROSS COUNTY BANK, WYNNE

Population 7,805 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396

Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ken O. McClanahan President
Winifred G. Sigman . . . Admin. Vice
Pres. & Cashier
Bobbie Nell Brown Vice Pres.
Mazie Ballard Vice Pres.
Larry Lawson Vice Pres. &
Assist. Trust Off.
Ann Jones Vice Pres.
Ronnie Sims Vice Pres.
Twyla Hollowell . . . Assist. Cashier
Rafe Andrews Tr. Officer
Judy Thomas Ex. Sec.
Charlotte Patton . Assist. Vice Pres.
Jessica Manley Assist. Cashier
Virginia Marshall . . Assist. Cashier
Patti Turner Assist. Cashier

Directors:

Rafe Andrews
David Block, Jr.
John H. Johnston, Jr.
Albert Hess
James Richardson
Eugene Goodart
Gerald L. Blackburn
Willard G. Burks, M.D.
Pete Imboden, III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 818	Demand dep., ind., part., corp.	9 081
U.S. Treasury securities . .	2 419	Time dep., ind., part., corp. .	21 224
Oblig. of other U.S. Gov't agencies & corporations . .	5 235	U.S. Gov't deposits	32
Oblig. of States & political subdivisions . . .	3 344	Dep. of States & subdivisions	2 202
Excess funds sold	2 150	All other deposits	10
Loans, Net	19 959	Certified & Officers' cks. . .	95
Bank premises, furniture and fixtures	760	Total deposits	32 644
All other assets	987	All other liabilities	563
		Total liabilities	33 207
		Equity Capital	
		Capital (# shs. au. 20,000) . .	500
		(# shs. otst. 20,000)	
		Surplus	1 000
		Undivided profits & capital res.	1 965
		Total Equity Capital.	3 465
TOTAL	36 672	TOTAL	36 672

THE BANK OF YELLVILLE, YELLVILLE

Population 1,044 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
 Number of CBCT's: Inside City — None; Outside City — None

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
 Owen Kompelien

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 213	Demand dep., ind., part., corp.....	3 478
U.S. Treasury securities ..	1 194	Time dep., ind., part., corp. 18	570
Oblig. of Other U.S. Gov't. agencies & corporations	2 735	U.S. Gov't deposits	27
Oblig. of States & political subdivisions...	2 912	Dep. of States & subdivisions	1 204
Excess funds sold	500	Certified & Officers' cks...	24
Loans, Net	15 864	Total deposits	23 303
Bank premises, furniture and fixtures	545	All other liabilities	285
All other assets	744	Total liabilities	23 588
		Equity Capital	
		Capital (# shs. au. 23,500) .	208
		(# shs. otst. 20,781)	
		Surplus	800
		Undivided profits & capital res.....	1 111
		Total Equity Capital....	2 119
TOTAL	25 707	TOTAL	25 707

SIXTY-SEVENTH-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, 1981

Population 9,598 Phillips County
Chartered February 9, 1910 Telephone Number 338-3438
Zip Code 72342
(Not engaged in commercial banking)

Directors:

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

*Designates Chief Executive Officer

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 578	All other liabilities	1 655
Obligations of States & political subdivisions	6 173	Total liabilities	<u>1 655</u>
Loans, Net	3 525	Equity Capital	
Business premises, furniture and fixtures	6	Capital (# shs. au. 1,000)	100
All other assets	219	(# shs. otst. 1,000)	
		Surplus	10 000
		Undivided profits & capital res.	<u>746</u>
		Total Equity Capital.	<u>10 846</u>
TOTAL	<u>12 501</u>	TOTAL	<u>12 501</u>

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 64,419 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, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	226	All other liabilities	49
Oblig. of States & political subdivisions . .	30	Total liabilities	49
Business premises, furniture and fixtures	11		
All other assets	303	Equity Capital	
		Capital (# shs. au. 1,642) . .	164
		(# shs. otst. 1,642)	
		Surplus	33
		Undivided profits & capital res.	324
		Total Equity Capital. . .	521
TOTAL	<u>570</u>	TOTAL	<u>570</u>

SIXTY-SEVENTH 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, 1981**

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 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 Controller & Vice Sec.
George L. McClure Treasurer
& Vice Sec.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	721	Investment Certificates . .	6 836
Oblig. of States & political subdivisions . .	150	Total certificates	6 836
All other securities	2 828	All other liabilities	146
Excess funds sold	725	Total liabilities	6 982
Loans, Net	3 283		
All other assets	57	Equity Capital	
		Capital (# shs. au. 30,000) .	242
		(# shs. otst. 12,100)	
		Surplus	258
		Undivided profits & capital res.	282
		Total Equity Capital. . .	782
TOTAL	7 764	TOTAL	7 764

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 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 Pres. & Sec.
Dorrance A. Williams Asst. Sec.
William Brandon Treasurer

Directors:

D. M. Fitzgerald
Evelyn L. Powell
Dorrance A. Williams
Dale Helton
William Brandon

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Investment Certificates . .	3 833
depositories	149	Total Certificates.	3 833
Excess funds sold	1 340	All other liabilities	209
Loans, Net	2 821	Total liabilities	4 042
Business premises, furniture			
and fixtures	10		
All other assets	22		
		Equity Capital	
		Capital (# shs. au. 300,000) .	115
		(# shs. otst. 95,635)	
		Surplus	185
		Total Equity Capital. . . .	300
TOTAL	<u>4 342</u>	TOTAL	<u>4 342</u>

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 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:

*Ted M. Luft President & CEO
 George E. Puddephatt . . Chm. of the
 Board & Secretary
 Wanda A. Taylor . Assist. Secretary.

Directors:

Clifford A. Davies
 C. Richard Dixon
 Morrell Gathright
 Simon Joseph
 Ted M. Luft
 Albert F. Otten
 George E. Puddephatt
 Daniel C. Horton
 William C. Southard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1981

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	396	Investment Certificates . .	10 984
Excess funds sold	775	Total Certificates	10 984
Loans, Net	11 071	All other liabilities	1 075
Business premises, furniture and fixtures . .	334	Total liabilities	12 059
All other assets	568		
		Equity Capital	
		Capital (# shs. au. 10,000) .	125
		(# shs. otst. 6,250)	
		Surplus	625
		Undivided profits & capital res.	335
		Total Equity Capital. . .	1 085
TOTAL	13 144	TOTAL	13 144