

**REPORT OF  
THE  
BANK COMMISSIONER  
OF ARKANSAS  
1982**



**FRANK WHITE**  
Governor

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

**SHIRLEY J. THOMAS**  
Director  
Department of Commerce

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

**FOR THE YEAR ENDED JUNE 30, 1982**

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

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

August 11, 1982

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-Eighth Annual Report of the State Bank Department for the fiscal year ended June 30, 1982.

At June 30, 1982, there were 191 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, one small state bank, Citizens Bank, Tillar, was declared insolvent and was ordered closed June 23, 1982. The bank was turned over to the F.D.I.C. for liquidation.

The assets of the State banks totaled \$6,165,256,000 at June 30, 1982. Total assets this time last year, amounted to \$5,586,232,000, a dollar increase of \$579,024,000 or 10.4%.

In addition to the 191 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 196 financial institutions as of June 30, 1982.

In addition to the information set out above, this report reflects in detail the condition of each of the 196 active institutions as of June 30, 1982. 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**

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

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

## DEPARTMENTAL ROSTER

B.J. Lambert, Jr. . . . . State Bank Commissioner  
 Don. R. Clark . . . . . Assistant Bank Commissioner  
 Candace A. Franks . . . . . Department Attorney  
 Olan B. Wages . . . . . Chief Review Examiner  
 Louis W. Elkins . . . . . Financial Analyst  
 Jackie Dicus . . . . . Business Controller II  
 Cynthia Nixon . . . . . Executive Secretary  
 Brenda Holland . . . . . Secretary II  
 Eloise Williams . . . . . Legal Secretary  
 Debra Nelson . . . . . Clerk Typist II  
 Kim Schinkal . . . . . Clerk Typist II

## FINANCIAL EXAMINER SUPERVISOR

Ronny A. Clay	I. Joe Miles
Charles E. Cook, Jr.	Burnis M. Posey
James A. Edington	Steven L. Purdy
Eddie E. Fitzhugh	Cynthia A. White
Larry M. Hillyard	

## FINANCIAL EXAMINER II

E. Sue Burgess	William R. Milum
Luther Guinn	George E. Myers
Dianne Lefear	Mark J. Pennebaker
W. Keith Melson	Mark W. Wegener

## FINANCIAL EXAMINER I

Patty S. McIntosh

## FINANCIAL EXAMINER TRAINEE

Peter G. Fotioo	Dana L. Rowlett
James M. Franklin, Jr.	Gregory M. Stewart
Paul H. Jilg	Jack L. Walker
H. Wilks Marshall, Jr.	William A. Whitmore

## STATE BANKING BOARD

William C. Lyon, Chairman	Fordyce
James H. Atkins	Little Rock
Elmer A. Ferguson	DeWitt
Mrs. Betty Wilkinson	Greenwood
Dr. Ralph Ratton	Paragould
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**

<b>No.</b>	<b>Name</b>	<b>Date of Appointment</b>	<b>Date Service Ended</b>
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, 1981 through June 30, 1982.

### RECEIPTS

Cash Balance June 30, 1981 .....	\$ 307,313.40
Examination and Assessment Fees .....	1,081,220.79
Charter and Amendment Fees .....	10,774.48
Teller's Facility Application and all Protest Fees .....	6,000.00
Penalties for Reserve Deficiencies .....	16,739.20
Miscellaneous Fees .....	786.50
Reimbursement for M & R Sales .....	2,441.04
Warrant Cancellations .....	283.78
Refund to Expenditures .....	2,146.36
	1,120,392.15
	<hr/> \$1,427,705.55

### DISBURSEMENTS

Salaries .....	612,554.98
Maintenance and General Operations .....	66,792.56
S.S, Retirement and Insurance Matching .....	130,019.73
Professional Services and Fees .....	20,447.40
Conference Fees and Travel .....	175,998.44
Capital Outlay .....	20,844.93
Service Charge by State Treasurer .....	16,721.03
	1,043,379.07
Cash Balance June 30, 1982 .....	384,326.48
	<hr/> \$1,427,705.55



**ARKANSAS BANKERS ASSOCIATION**

221 W. Second Street  
Suite 1027

Little Rock, Arkansas 72201

President .....	William H. Bowen, Chairman Commercial National Bank, Little Rock, Arkansas 72203
First Vice President .....	William H. Brandon, President First National Bank of Phillips County Helena, Arkansas 72342
Second Vice President .....	John M. Lewis, Chairman First National Bank, Fayetteville, Arkansas 72702
Treasurer .....	B. Gene Staton, President DeWitt Bank & Trust Company, DeWitt, Arkansas 72042
To 1983 .....	William W. Thomas, President Peoples Bank & Trust Company, Van Buren John M. 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, Warren
To 1985 .....	Searcy Harrell, President Calhoun County Bank, Hampton Max Taylor, President Smackover State Bank, Smackover
Past Presidents .....	B.J. Ford, Chairman and President Merchants and Planters Bank Camden Louis Ramsay, Chairman Simmons First National Bank Pine Bluff
Members at Large .....	Wayne Hartsfield, President First National Bank, Searcy William H. Kennedy, Chairman National Bank of Commerce Pine Bluff
Ex-officio Members .....	Albert Rusher, President Bank of Brinkley, Brinkley Neil Floyd, President First National Bank, Conway J.C. Rieff, President Farmers & Merchants Bank Prairie Grove Charles G. Colquitt, President The First National Bank, Lewisville James F. Stobaugh, Executive Vice President National Bank of Commerce Pine Bluff
Executive Director .....	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201

**YOUNG BANKER SECTION OFFICERS**

President .....	John Womack, Assistant Vice President The City National Bank of Fort Smith Fort Smith
Vice President .....	William C. Wisener, Assistant Vice President Warren Bank and Trust Company, Warren
Secretary .....	Holly Eddins, Assistant Cashier Worthen Bank & Trust Co., N.A., Little Rock
Treasurer .....	Neala Wilson, Assistant Vice President First National Bank of Phillips County, Helena

**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 . . . . . Robert E. Matthews**  
**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  
Harvey L. Melton ..... Pine Bluff  
Arthur R. Sansom ..... Pine Bluff  
Billy F. Couch ..... Memphis  
Jerry W. Cox ..... Memphis  
William D. Dent ..... 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, 1982**

(With Comparative Statement as of June 30, 1981, reported  
in billions, millions & nearest thousand)

**COMMERCIAL BANKS ONLY**

<b>ASSETS</b>	June 30, 1982		June 30, 1981		Increase (Decrease)
	191 Banks		192 Banks		
	Mil.	Thou.	Mil.	Thou.	Mil. Thou.
Cash and due from depository institutions . . . . .	\$ 406	838	\$ 384	690	\$ 22 148
U.S. Treasury Securities . . . . .	564	601	512	918	51 683
Obligations of other U.S. Government agencies and corporations . . . . .	629	457	504	309	125 148
Obligations of States and political subdivisions . . . . .	789	867	775	398	14 469
All other securities . . . . .	40	919	39	182	1 737
Excess funds sold and securities purchased under agreements to resell . . . . .	236	584	251	352	(14 768)
Loans, Net . . . . .	3,218	381	2,886	026	332 355
Bank premises, furniture and fixtures, and other assets representing bank premises . . .	122	167	108	654	13 513
All other assets . . . . .	156	442	123	703	32 739
<b>TOTAL ASSETS . . . . .</b>	<b>\$6,165</b>	<b>256</b>	<b>\$5,586</b>	<b>232</b>	<b>\$579 024</b>

<b>LIABILITIES</b>	June 30, 1982		June 30, 1981		Increase (Decrease)	
	191 Banks Mil. Thou.		192 Banks Mil. Thou.		Mil. Thou.	
Demand deposits, individ., partnerships, and corp. ....	\$ 888	104	\$ 982	646	(\$ 94)	542)
Time deposits, individuals, partnerships, and corp. ....	3,926	270	3,466	875	459	395
Deposits of U.S. Government ...	7	320	6	891		429
Deposits of States and political subdivisions .....	432	739	395	705	37	034
All other deposits .....	14	021	11	783	2	238
Certified and officers' checks .....	29	735	30	837	(1)	102)
<b>TOTAL DEPOSITS</b> .....	<u>5,298</u>	<u>189</u>	<u>4,894</u>	<u>737</u>	<u>403</u>	<u>452</u>
Total Demand .....	[1,037	314]	[1,135	501]	[(98	187)]
Total Time .....	[4,260	875]	[3,759	236]	[501	639]
Excess funds purchased and securities sold under agreements to repurchase .....	199	325	80	607	118	718
All other liabilities .....	110	123	97	118	13	005
<b>TOTAL LIABILITIES</b> .....	<u>5,607</u>	<u>637</u>	<u>5,072</u>	<u>462</u>	<u>535</u>	<u>175</u>
<b>EQUITY CAPITAL</b>						
Capital stock .....	92	934	90	825	2	109
Surplus .....	177	006	156	352	20	654
Undivided profits and capital reserves .....	263	851	242	437	21	414
<b>TOTAL EQUITY CAPITAL</b> ...	<u>533</u>	<u>791</u>	<u>489</u>	<u>614</u>	<u>44</u>	<u>177</u>
Subordinated notes and debentures .....	23	828	24	156		(328)
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b> .....	<u>\$6,165</u>	<u>256</u>	<u>\$5,586</u>	<u>232</u>	<u>\$579</u>	<u>024</u>

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

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Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 30, 1948	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,805,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,600,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000
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
June 30, 1982	196	5,325,145,000	3,240,537,000	14,814,000	410,411,000	564,601,000	571,698,000	6,207,876,000

State of Arkansas: Bank Department

## 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**

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



**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		3
Crittenden .....	3	2	2
Cross .....	3	1	1
Dallas .....	2	1	
Desha .....	3	1	2
Drew .....	2		1
Faulkner .....	1	1	6
Franklin .....	2		2
Fulton .....	2		1
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	3
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
Ouachita .....	3	1	4
Perry .....	1		
Phillips .....	3	2	
Pike .....	3	1	
Poinsett .....	6	1	1
Polk .....	1	1	3
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
	191	70	*137

\*See pages 17, 18 and 19 for locations

## STATE BANKS OPERATING MANNED BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
Commerical Bank at Alma . . . . .	Alma	Dyer	Crawford
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	Grady	Lincoln
Farmers Bank . . . . .	Greenwood	Bonanza	Sebastian
Farmers Bank . . . . .	Greenwood	Hackett	Sebastian
Farmers Bank . . . . .	Greenwood	Hartford	Sebastian
Clark County Bank . . . . .	Gurdon	Okolona	Clark
The Security Bank . . . . .	Harrison	Alpena	Boone
The Security Bank . . . . .	Harrison	Lead Hill	Boone
Prairie County Bank . . . . .	Hazen	Biscoe	Prairie
The Cleburne County Bank . . . . .	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank . . . . .	Heber Springs	Greers Ferry	Cleburne

## STATE BANKS OPERATING FACILITIES 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	Hatfield	Polk
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
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
Bank of Salem	Salem	Viola	Fulton
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tontitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Company	Van Buren	Mountainburg	Crawford
The Peoples Bank	Waldo	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
<b>The First National Bank</b>			
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	7	542
July 26, 1945	Peoples Bank & Loan Company . . . . . Lewisville		850

## 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, 1981 to June 30, 1982**

1. Bank of Bearden, Bearden increased Capital from \$200,000 to \$220,000 through issuance of new stock.
2. Cross County Bank, Wynne, increased Capital from \$500,000 to \$1,500,000 through transfer of \$1,000,000 from the Undivided Profits Account.
3. The Perry County Bank, Perryville, increased Capital from \$200,000 to \$400,000 through transfer from the Undivided Profits Account.
4. Bank of Quitman, Quitman, increased Capital from \$100,000 to \$229,000 through issuance and sale of new stock.
5. First State Bank of Newport, Newport, increased Capital from \$440,000 to \$733,400 through sale of newly authorized stock.
6. Arkansas Bank & Trust of Hot Springs, increased Capital from \$3,037,500 to \$3,770,850 through the issuance and sale of newly authorized stock.
7. Merchants & Planters Bank & Trust, Arkadelphia, increased Capital from \$100,000 to \$120,000 through the issuance and sale of newly authorized stock.
8. Bank of Ozark, Ozark, increased Capital from \$500,000 to \$526,250 through proportionate increase in the number of authorized shares of capital stock.
9. Bank of New Edinburg, New Edinburg, increased Capital from \$35,000 to \$42,000 and increased Certified Surplus to \$106,650.
10. Peoples Bank & Trust Company, Mountain Home, increased Capital from \$2,100,000 to \$2,250,000 through a stock dividend in the sum of \$150,000.
11. Farmers and Merchants Bank, Des Arc, increased Capital from \$532,400 to \$584,640 by transfer from Undivided Profits Account.

**AMENDMENTS CHANGING NUMBER  
OF DIRECTORS****July 1, 1981 to June 30, 1982**

1. The Eudora Bank, Eudora, from 5 to 12.
2. Marked Tree Bank, Marked Tree, from 7 to 9.
3. Bank of Ashdown, Ashdown, from not less than 6 nor more than 15.
4. Bank of Mountain View, Mountain View, from 5 to 4.
5. First State Bank & Trust Company, Conway, from 6 to 11.



**AMENDMENTS ADOPTING TRUST POWERS**  
**July 1, 1981 to June 30, 1982**

1. First State Bank of Beebe, Beebe.

**PERCENTAGE OF TOTAL CAPITAL TO TOATAL ASSETS**

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 191 Arkansas State Banks as of June 30, 1982 is 9.0%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	9.5
Bank of Amity	Amity	12.1
Citizens First State Bank	Arkadelphia	8.4
Elk Horn Bank & Trust Co.	Arkadelphia	9.7
Merchants & Planters Bank & Trust Co.	Arkadelphia	9.1
Bank of Ashdown	Ashdown	7.2
Bank of Atkins	Atkins	11.2
The Bank of Augusta	Augusta	12.6
Citizens State Bank	Bald Knob	9.5
The Citizens Bank	Batesville	7.3
Bank of Bearden	Bearden	11.4
Citizens Bank	Beebe	10.9
The First State Bank of Beebe	Beebe	20.8
Benton State Bank	Benton	8.0
The Union Bank of Benton	Benton	8.1
Bank of Bentonville	Bentonville	7.2
Citizens Bank	Bentonville	7.2
Bank of Blevins	Blevins	8.4
Farmers Bank & Trust Company	Blytheville	8.6
Citizens Bank	Booneville	8.7
The Bank of Bradley	Bradley	8.1
Bank of Brinkley	Brinkley	9.6
Bank of Cabot	Cabot	7.9
State Bank of Calico Rock	Calico Rock	9.8
Merchants and Planters Bank	Camden	8.0
Caraway Bank	Caraway	10.1
Citizens Bank & Trust	Carlisle	9.5
Bank of Cave City	Cave City	8.8
American State Bank	Charleston	11.0
Bank of Cherry Valley	Cherry Valley	8.9
The Merchants and Planters Bank	Clarendon	8.7
Arkansas State Bank	Clarksville	9.0
Farmers Bank & Trust Company	Clarksville	6.2
Clinton State Bank	Clinton	9.1
First State Bank and Trust Company	Conway	9.6
The Corning Bank	Corning	9.5
First State Bank	Crossett	6.0
Danville State Bank	Danville	8.8
Arkansas Valley Bank	Dardanelle	7.3
Bank of Dardanelle	Dardanelle	9.2
Decatur State Bank	Decatur	11.6
Bank of Delight	Delight	8.5
First State Bank of DeQueen	DeQueen	7.9
Dermott State Bank	Dermott	12.3
First State Bank of Dermott	Dermott	8.1
Farmers & Merchants Bank	Des Arc	17.4

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

Name	Location	Percentage
DeWitt Bank & Trust Company	DeWitt	15.1
Peoples Bank	Dierks	12.8
Bank of Dover	Dover	9.3
Dumas State Bank	Dumas	10.6
Merchants and Farmers Bank	Dumas	12.3
Earle State Bank	Earle	10.5
The Delta State Bank	Elaine	33.5
The Exchange Bank and Trust Company	El Dorado	7.9
Bank of Elkins	Elkins	8.2
Bank of England	England	14.8
The Citizens Bank	England	21.5
The Eudora Bank	Eudora	13.1
Bank of Eureka Springs	Eureka Springs	10.1
Bank of Evening Shade	Evening Shade	9.8
McIlroy Bank & Trust	Fayetteville	7.5
Citizens Bank and Trust Company	Flippin	8.2
Fordyce Bank & Trust Company	Fordyce	10.8
Planters Bank and Trust Company	Forrest City	13.2
Planters and Merchants Bank	Gillett	11.3
Bank of Glenwood	Glenwood	9.0
First State Bank	Gould	12.0
Bank of Gravett	Gravette	10.1
Farmers Bank	Greenwood	10.7
The First Bank	Griffithville	13.5
Clark County Bank	Gurdon	8.4
Farmers Bank	Hamburg	8.3
Calhoun County Bank	Hampton	11.6
The Bank of Harrisburg	Harrisburg	8.7
The Security Bank	Harrison	7.6
Prairie County Bank	Hazen	7.9
The Cleburne County Bank	Heber Springs	6.0
Heber Springs State Bank	Heber Springs	7.3
Bank of Holly Grove	Holly Grove	13.3
Horatio State Bank	Horatio	9.1
First Security Bank of North Arkansas	Horseshoe Bend	6.8
Arkansas Bank and Trust Company	Hot Springs	6.7
Bank of Imboden	Imboden	7.2
First Jacksonville Bank	Jacksonville	8.8
Newton County Bank	Jasper	7.9
Bank of Northeast Arkansas	Jonesboro	8.6
Citizens Bank of Jonesboro	Jonesboro	8.0
First Bank and Trust of Jonesboro	Jonesboro	7.6
Mercantile Bank	Jonesboro	9.2
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	7.0
Bank of Kensett	Kensett	30.9

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

Name	Location	Percentage
Madison Bank and Trust	Kingston	7.4
Bank of Lake Village	Lake Village	9.4
First State Bank and Trust Company	Lake Village	10.0
Citizens Bank of Lavaca	Lavaca	7.3
Leachville State Bank	Leachville	16.9
Little River Bank	Lepanto	13.8
Leslie State Bank	Leslie	7.3
Peoples Bank and Loan Company	Lewisville	6.7
Bank of Lincoln	Lincoln	7.8
Pulaski Bank and Trust Company	Little Rock	6.6
Bank of Lockesburg	Lockesburg	8.1
First State Bank	Lonoke	12.4
Farmers Bank & Trust Company	Magnolia	8.8
Bank of Malvern	Malvern	8.8
Peoples Bank	Mammoth Spring	8.1
Merchants & Planters Bank	Manila	12.1
Bank of Mansfield	Mansfield	8.3
Farmers and Merchants Bank	Marianna	8.2
Citizens Bank	Marion	18.8
Marked Tree Bank	Marked Tree	8.4
The Citizens Bank	Marshall	9.4
Bank of Marvell	Marvell	11.3
Bank of McCrory	McCrory	10.6
McGehee Bank	McGehee	11.0
The Bank of Melbourne	Melbourne	10.7
The Union Bank of Mena	Mena	11.6
Monette State Bank	Monette	9.1
Commercial Bank and Trust Co.	Monticello	8.8
Union Bank & Trust Company	Monticello	6.3
The First State Bank	Morrilton	12.4
Morrilton Security Bank	Morrilton	10.1
First Bank & Trust Co. of Mountain Home	Mountain Home	7.6
Peoples Bank and Trust Company	Mountain Home	9.2
Bank of Mountain View	Mountain View	12.4
The Bank of Montgomery County	Mount Ida	9.5
Bank of Mulberry	Mulberry	7.0
Pike County Bank	Murfreesboro	10.3
Citizens State Bank	Nashville	6.4
Bank of Newark	Newark	9.4
Bank of New Edinburg	New Edinburg	8.1
First State Bank of Newport	Newport	10.4
Merchants & Planters Bank	Newport	9.2
The Twin City Bank	No. Little Rock	7.7
The Planters Bank	Osceola	8.0
Bank of Ozark	Ozark	7.3
Security Bank	Paragould	7.3
Bank of Parkdale	Parkdale	7.3

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

Name	Location	Percentage
First State Bank	Parkin	11.2
Bank of Pea Ridge	Pea Ridge	8.1
The Perry County Bank	Perryville	10.5
Piggott State Bank	Piggott	11.5
First State Bank	Plainview	8.0
Bank of Pocahontas	Pocahontas	9.6
Planters & Stockmen Bank	Pocahontas	11.0
The Lawrence County Bank	Portia	9.4
The Peoples Bank	Portland	18.9
Portland Bank	Portland	11.0
Farmers and Merchants Bank	Prairie Grove	9.7
Bank of Prescott	Prescott	10.7
Bank of Quitman	Quitman	5.8
The Bank of Rector	Rector	10.9
Farmers and Merchants Bank	Reyno	8.2
The Bank of Rison	Rison	11.6
Farmers and Merchants Bank	Rogers	7.9
Peoples Bank and Trust Company	Russellville	9.9
Bank of Salem	Salem	9.3
Logan County Bank	Scranton	9.2
First Security Bank	Searcy	9.7
Grant County Bank	Sheridan	10.9
First State Bank	Sherwood	9.1
Bank of Sidney	Sidney	20.6
Arkansas State Bank	Siloam Springs	9.5
Smackover State Bank	Smackover	9.8
Merchants and Planters Bank	Sparkman	8.5
First State Bank	Springdale	8.3
Bodcaw Bank	Stamps	7.4
Bank of Star City	Star City	6.8
The Stephens Security Bank	Stephens	7.6
Citizens Bank	Strong	20.3
The Farmers and Merchants Bank	Stuttgart	9.2
Bank of Trumann	Trumann	8.8
Bank of Tuckerman	Tuckerman	12.3
Tyronza Bank	Tyronza	11.9
Citizens Bank & Trust Company	Van Buren	8.7
Peoples Bank & Trust Company	Van Buren	10.3
Bank of Waldo	Waldo	6.5
The Peoples Bank	Waldo	12.4
Bank of Waldron	Waldron	10.9
The Scott County Bank	Waldron	8.5
First State Bank of Warren	Warren	8.7
Warren Bank and Trust Company	Warren	7.4
Bank of Weiner	Weiner	10.1
Merchants and Farmers Bank	West Helena	7.8
Bank of West Memphis	West Memphis	10.6
Rice Growers Bank	Wheatley	7.9
Wilmot State Bank	Wilmot	12.4
Bank of Wilson	Wilson	17.5
Cross County Bank	Wynne	9.1
The Bank of Yellville	Yellville	7.9

**STATISTICAL INFORMATION REFLECTING THE  
GROWTH OF ARKANSAS STATE BANKS  
OVER A TEN YEAR PERIOD  
(Commercial Banks only)  
1972-1982**

	June 30, 1972	June 30, 1982
Number of banks with assets of less than \$1,000,000 .....	3	0
With assets of \$ 1,000,000 to \$ 2,000,000 .....	11	0
With assets of \$ 2,000,000 to \$ 3,500,000 .....	20	5
With assets of \$ 3,500,000 to \$ 5,000,000 .....	29	0
With assets of \$ 5,000,000 to \$ 7,500,000 .....	35	8
With assets of \$ 7,500,000 to \$10,000,000 .....	24	11
With assets of \$10,000,000 to \$15,000,000 .....	26	32
With assets of \$15,000,000 to \$20,000,000 .....	12	36
With assets of \$20,000,000 to \$30,000,000 .....	14	29
With assets of \$30,000,000 to \$50,000,000 .....	6	40
With assets of \$50,000,000 to \$75,000,000 .....	2	15
With assets over \$75,000,000 .....	1	15
	183	191

	June 30, 1972	June 30, 1982	Per Cent Increase
	(Reported in billions, millions and nearest thousand)		
Total assets .....	\$ 2,148,024	\$ 6,165,256	187%
Total loans, net .....	1,074,523	3,218,381	200%
All U.S. Gov't. oblig. ....	345,872	1,194,058	245%
State, Municipal, & other securities .	326,164	830,786	155%
Deposits .....	1,876,259	5,298,189	182%
Total Capital Accounts .....	170,083	557,619	228%

**SIXTY-EIGHTH REPORT**

**showing**

**THE CONDITION OF THE**  
**191 ARKANSAS STATE-CHARTERED BANKS**

**ASSETS AND LIABILITIES ARE AS SHOWN BY THE**  
**CALL OF**  
**JUNE 30, 1982**

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

**THE TELEPHONE AREA CODE NUMBER**  
**FOR ALL ARKANSAS IS 501**





**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  
 Ernie Dunlap . . . . . Vice President  
 Joe F. Maxey . . . . . Vice President  
 Peggy T. Adams . . . . . Asst. Cashier  
 Hazel Richardson . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 886	Demand deposits, ind., part., corp. . . . .	3 807
U.S. Treasury securities . . . . .	2 738	Time deposits, ind., part., corp. . . . .	17 564
Oblig. of other U.S. Government agencies and corporations . . . . .	2 560	Deposits of States and subdivisions . . . . .	845
Oblig. of States and political subdivisions . . . . .	2 459	Total Deposits . . . . .	<u>22 216</u>
All other securities . . . . .	200	All other liabilities . . . . .	42
Excess funds sold and sec. resell agreements . . . . .	3 713	Total Liabilities . . . . .	<u>22 258</u>
Loans, Net . . . . .	11 507	<b>Equity Capital</b>	
Bank premises, furniture and fixtures . . . . .	234	Capital (# sh. au. 4,000) . . . . .	100
All other assets . . . . .	13	(# sh. outst. 4,000)	
		Surplus . . . . .	1 200
		Undivided profits and capital reserve . . . . .	<u>1 752</u>
		Total equity capital . . . . .	<u>3 052</u>
<b>TOTAL . . . . .</b>	<u><u>25 310</u></u>	<b>TOTAL . . . . .</b>	<u><u>25 310</u></u>

**CITIZENS FIRST STATE BANK, ARKADELPHIA**

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

**Principal Officers:**

\*R Edward Snider, Jr. . . . . President  
 Raymond Toler . . . . . Exec. V. Pres.  
 Larry Kinard . . . . . Senior V. Pres.  
 Johnnie Sue Huneycutt . . . V. Pres. &  
 Cashier  
 Jim Clevenger . . . . . V. Pres. &  
 Data Processing Manager  
 Judy Sligh . . . . . Asst. V. Pres.  
 Pat Duke . . . . . Asst. Cashier  
 Carol Wilson . . . . . Asst. Cashier

**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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 867	Demand deposits, ind., part., corp. . . . .	5 421
U.S. Treasury securities . . . . .	1 599	Time deposits, ind., part., corp. . . . .	18 428
Oblig. of other U.S. Government agencies and corporations . . . . .	2 900	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	1 924	Deposits of States and subdivisions . . . . .	1 313
All other securities . . . . .	81	Certified and Officers' checks . . . . .	163
Excess funds sold and sec. resell agreements . . . . .	900	Total Deposits . . . . .	<u>25 337</u>
Loans, Net . . . . .	17 539	All other liabilities . . . . .	458
Bank premises, furniture and fixtures . . . . .	623	Total Liabilities . . . . .	<u>25 795</u>
All other assets . . . . .	709	<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus . . . . .	700
		Undivided profits and capital reserve . . . . .	<u>1 347</u>
		Total equity capital . . . . .	<u>2 347</u>
<b>TOTAL . . . . .</b>	<u><u>28 142</u></u>	<b>TOTAL . . . . .</b>	<u><u>28 142</u></u>





**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 . . . . . Vice Chmn.  
 and President  
 Robert W. Lewis . . . . . Sr. Vice Pres.  
 Sue G. Daniel . . . . . Asst. Vice Pres.  
 Marie Findley . . . . . Asst. Vice Pres.  
 Olivia J. Green . . . . . Cashier  
 Peggy Morgan . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3 546	Demand deposits, ind., part., corp. . . . .	2 732
U.S. Treasury securities . . . . .	1 182	Time deposits, ind., part., corp. . . . .	22 141
Oblig. of other U.S. Government agencies and corporations . . . . .	100	U.S. Gov't deposits . . . . .	18
Oblig. of States and political subdivisions . . . . .	1 118	Deposits of States and subdivisions . . . . .	1 972
Excess funds sold and sec. resell agreements . . . . .	950	All other deposits . . . . .	1 955
Loans, Net . . . . .	24 220	Certified and Officers' checks . . . . .	76
Bank premises, furniture and fixtures . . . . .	413	Total Deposits . . . . .	<u>28 894</u>
All other assets . . . . .	637	Excess funds purchased & sec. repurchase agreements . . . . .	600
		All other liabilities . . . . .	361
		Total Liabilities . . . . .	<u>29 855</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 45,000) . . . . .	450
		(# sh. outst. 45,000)	
		Surplus . . . . .	1 550
		Undivided profits and capital reserve . . . . .	311
		Total equity capital . . . . .	<u>2 311</u>
<b>TOTAL . . . . .</b>	<u><u>32 166</u></u>	<b>TOTAL . . . . .</b>	<u><u>32 166</u></u>

**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  
 E.L. Jordan ..... Vice President  
 Dorothy Wiley ..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>		<b>Mil. Thou.</b>	<b>Liabilities</b>		<b>Mil. Thou.</b>
Cash & due from depositories .....		407	Demand deposits, ind., part., corp. ....	1	309
U.S. Treasury securities .	2	030	Time deposits, ind., part., corp. ....	6	525
Oblig. of States and political subdivisions..	2	876	U.S. Gov't deposits.....		1
All other securities.....		102	Deposits of States and subdivisions .....	1	944
Excess funds sold and sec. resell agreements .		900	Certified and Officers' checks .....		61
Loans, Net .....	4	436	Total Deposits .....	9	840
Bank premises, furniture and fixtures .....		36	All other liabilities.....		135
All other assets.....		444	Total Liabilities .....	9	975
			<b>Equity Capital</b>		
			Capital (# sh. au. 12,500) (# sh. outst. 12,500)		125
			Surplus .....		775
			Undivided profits and capital reserve .....		356
			Total equity capital ...	1	256
<b>TOTAL .....</b>		<u><b>11 231</b></u>	<b>TOTAL .....</b>		<u><b>11 231</b></u>











**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. Darrel Hall . . . . . Exec. V.P.  
 Margie Jensen . . . . . Vice President  
 Anna B. Spradlin . . . . . Cashier  
 Betty Liddle . . . . . Asst. V.P.  
 Vickie Duke . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	845	Demand deposits, ind., part., corp. . . . .	2 768
U.S. Treasury securities . . . . .	637	Time deposits, ind., part., corp. . . . .	11 022
Oblig. of other U.S. Government agencies and corporations . . . . .	1 203	U.S. Gov't deposits . . . . .	29
Oblig. of States and political subdivisions . . . . .	3 062	Deposits of States and subdivisions . . . . .	1 922
Excess funds sold and sec. resell agreements . . . . .	1 000	Certified and Officers' checks . . . . .	22
Loans, Net . . . . .	10 273	Total Deposits . . . . .	<u>15 763</u>
Bank premises, furniture and fixtures . . . . .	505	All other liabilities . . . . .	<u>237</u>
All other assets . . . . .	437	Total Liabilities . . . . .	<u>16 000</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus . . . . .	600
		Undivided profits and capital reserve . . . . .	<u>1 162</u>
		Total equity capital . . . . .	<u>1 962</u>
<b>TOTAL . . . . .</b>	<u><u>17 962</u></u>	<b>TOTAL . . . . .</b>	<u><u>17 962</u></u>







**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/Director  
 John W. Fryer ..... Ex. V.P. &  
 Cashier/Director  
 Tim Summers ..... V. Pres.  
 Don Walker ..... V. Pres.  
 David Short ..... V. Pres.  
 Fred Lookadoo ..... Trust Officer  
 Perry L. Bowen ..... V. Pres. &  
 Branch Manager  
 Carl Cosand ..... V.P. & Trust Off.

**Directors:**

Sam Walton, Chm.  
 Jim Walton, V. Chm.  
 Clayton Little, Sec.  
 Edward F. Adair  
 George M. Billingsley  
 R.E. Buck  
 Max Burger  
 William H. Enfield

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	4 330	Demand deposits, ind., part., corp. ....	14 742
U.S. Treasury securities .	7 577	Time deposits, ind., part., corp. ....	61 385
Oblig. of other U.S. Government agencies and corporations .....	2 013	U.S. Gov't deposits .....	24
Oblig. of States and political subdivisions ..	11 609	Deposits of States and subdivisions .....	8 541
Excess funds sold and sec. resell agreements .	5 050	Certified and Officers' checks .....	133
Loans, Net .....	58 096	Total Deposits .....	84 825
Bank premises, furniture and fixtures .....	1 287	All other liabilities .....	1 519
All other assets .....	3 039	Total Liabilities .....	86 344
		<b>Equity Capital</b>	
		Capital (# sh. au. 50,000) (# sh. outst. 39,200)	980
		Surplus .....	1 520
		Undivided profits and capital reserve .....	4 157
		Total equity capital ...	6 657
<b>TOTAL .....</b>	<b><u>93 001</u></b>	<b>TOTAL .....</b>	<b><u>93 001</u></b>

**CITIZENS BANK, BENTONVILLE**

Population 8,756 Benton County  
 Chartered December 16, 1968 P.O. Box 709 Telephone Number 273-5586  
 Zip Code 72712  
 Number of Branches: Inside City — None; Outside City — 2  
 Number of CBCT's: Inside City — None; Outside City — None

**Principal Officers:**

\*Robert L. Smith . . . . . President  
 Lloyd T. Jones . . . . . Ex. V. Pres.  
 Johnnie J. Qualls . . . . V.P. & Cashier  
 Lawrence R. McCarroll . . . . V. Pres.

**Directors:**

Lawrence P. Bolte  
 Wayne W. Carlson  
 Lawrence R. McCarroll  
 Wilson D. Powell  
 Cecil E. Shores  
 Robert L. Smith  
 Ralph C. Williams

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 715	Demand deposits, ind., part., corp. . . . .	4 584
U.S. Treasury securities . . . . .	848	Time deposits, ind., part., corp. . . . .	23 248
Oblig. of other U.S. Government agencies and corporations . . . . .	1 489	Deposits of States and subdivisions . . . . .	2 679
Oblig. of States and political subdivisions.. . . .	4 350	Certified and Officers' checks . . . . .	162
Loans, Net . . . . .	22 303	Total Deposits . . . . .	<u>30 673</u>
Bank premises, furniture and fixtures . . . . .	948	Excess funds purchased and sec. repurchase agreements . . . . .	600
All other assets . . . . .	1 515	All other liabilities . . . . .	428
		Total Liabilities . . . . .	<u>31 701</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 65,000) (# sh. outst. 54,921)	549
		Surplus . . . . .	922
		Undivided profits and capital reserve . . . . .	996
		Total equity capital . . . . .	2 467
<b>TOTAL . . . . .</b>	<u><u>34 168</u></u>	<b>TOTAL . . . . .</b>	<u><u>34 168</u></u>



**BANK OF BLEVINS, BLEVINS**

Population 314 Hempstead County  
 Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541  
 Zip Code 71825  
 Number of Branches: Inside City — None; Outside City — None  
 Number of CBCT's: Inside City — None; Outside City — None

**Principal Officers:**

P.C. Stephens . . . . . President  
 \*Mike Stephens . . . Ex. V.P. & Cashier  
 Nell Stephens . . . . . Sr. V. Pres.  
 Harold Stephens . . . . . V. Pres.

**Directors:**

Harold Stephens  
 P.C. Stephens  
 Nell Stephens  
 Mike Stephens

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	432	Demand deposits, ind., part., corp. . . . .	1 339
U.S. Treasury securities . . . . .	747	Time deposits, ind., part., corp. . . . .	3 779
Oblig. of other U.S. Government agencies and corporations . . . . .	1 009	Deposits of States and subdivisions . . . . .	572
Oblig. of States and political subdivisions . . . . .	215	Certified and Officers' checks . . . . .	16
Excess funds sold and sec. resell agreements . . . . .	525	Total Deposits . . . . .	<u>5 706</u>
Loans, Net . . . . .	3 291	All other liabilities . . . . .	<u>3</u>
Bank premises, furniture and fixtures . . . . .	8	Total Liabilities . . . . .	<u>5 709</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 16,000) (# sh. outst. 8,050)	101
		Surplus . . . . .	150
		Undivided profits and capital reserve . . . . .	<u>267</u>
		Total equity capital . . . . .	<u>518</u>
<b>TOTAL . . . . .</b>	<b><u>6 227</u></b>	<b>TOTAL . . . . .</b>	<b><u>6 227</u></b>



**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 . . . . . Ex. V. Pres.  
 Boyce Skeets . . . . . Sr. V. Pres.  
 Bill Mitchell . . . . . V. Pres.  
 Joe Earp . . . . . V. Pres.  
 Lee Strickland . . . . . Asst. V. Pres.  
 Shirley Powell . . . . . Asst. V. Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>		<b>Mil. Thou.</b>	<b>Liabilities</b>		<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3	736	Demand deposits, ind., part., corp. . . . .	3	190
U.S. Treasury securities . . . . .	1	786	Time deposits, ind., part., corp. . . . .	39	909
Oblig. of other U.S. Government agencies and corporations . . . . .	1	175	U.S. Gov't deposits . . . . .		119
Oblig. of States and political subdivisions . . . . .	7	834	Deposits of States and subdivisions . . . . .	2	761
Loans, Net . . . . .	37	100	Certified and Officers' checks . . . . .		339
Bank premises, furniture and fixtures . . . . .		501	Total Deposits . . . . .	46	318
All other assets . . . . .	1	159	Excess funds purchased and sec. repurchase agreements . . . . .	1	448
			All other liabilities . . . . .		870
			Total Liabilities . . . . .	48	636
			<b>Equity Capital</b>		
			Cap. (# sh. au. 100,000) . . . . .	1	000
			(# sh. outst. 100,000)		
			Surplus . . . . .	1	000
			Undivided profits and capital reserve . . . . .	2	655
			Total equity capital . . . . .	4	655
<b>TOTAL . . . . .</b>	<b>53</b>	<b>291</b>	<b>TOTAL . . . . .</b>	<b>53</b>	<b>291</b>



**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 . . . . . Chairman  
 \*A.H. Rusher . . . . . President  
 Gus Rusher . . . . . Ex. V. Pres.  
 Harold Hardwick . . . . . V. Pres.  
 Mildred Dickson . . . . . Cashier

**Directors:**

A.L. Rusher  
 A.H. Rusher  
 Gus Rusher  
 Don Fuller  
 Lambert Dial  
 S.A. McKnight  
 Jimmy Carroll, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 090	Demand deposits, ind., part., corp. . . . .	5 493
U.S. Treasury securities . . . . .	699	Time deposits, ind., part., corp. . . . .	24 034
Oblig. of other U.S. Government agencies and corporations . . . . .	7 982	U.S. Gov't deposits . . . . .	23
Oblig. of States and political subdivisions . . . . .	5 464	Deposits of States and subdivisions . . . . .	1 996
All other securities . . . . .	400	Certified and Officers' checks . . . . .	139
Excess funds sold and sec. resell agreements . . . . .	800	Total Deposits . . . . .	<u>31 685</u>
Loans, Net . . . . .	16 758	All other liabilities . . . . .	534
Bank premises, furniture and fixtures . . . . .	518	Total Liabilities . . . . .	<u>32 219</u>
All other assets . . . . .	942	<b>Equity Capital</b>	
		Capital (# sh. au. 24,000) . . . . .	600
		(# sh. outst. 24,000)	
		Surplus . . . . .	1 400
		Undivided profits and capital reserve . . . . .	1 434
		Total equity capital . . . . .	<u>3 434</u>
<b>TOTAL . . . . .</b>	<b><u>35 653</u></b>	<b>TOTAL . . . . .</b>	<b><u>35 653</u></b>

**BANK OF CABOT, CABOT**

Population 4,806                      Lonoke County  
 Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575  
 Zip Code 72023

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

**Principal Officers:**

\*James M. Park . . . . . President  
 Joe W. Park . . . . . V.P. & Cashier  
 William E. Williams . . . . . V. Pres.  
 Jaunita C. Morden . . . . . V. Pres.  
 James Fred Campbell . . . . . V. Pres.  
 Oleta R. Kinder . . . . . Auditor

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 778	Demand deposits, ind., part., corp. . . . .	6 880
U.S. Treasury securities . . . . .	3 499	Time deposits, ind., part., corp. . . . .	32 996
Oblig. of other U.S. Government agencies and corporations . . . . .	4 090	U.S. Gov't deposits . . . . .	141
Oblig. of States and political subdivisions . . . . .	5 884	Deposits of States and subdivisions . . . . .	2 213
All other securities . . . . .	270	Certified and Officers' checks . . . . .	143
Excess funds sold and sec. resell agreements . . . . .	3 000	Total Deposits . . . . .	<u>42 373</u>
Loans, Net . . . . .	25 631	Excess funds purchased and sec. repurchase agreements . . . . .	578
Bank premises, furniture and fixtures . . . . .	945	All other liabilities . . . . .	1 023
All other assets . . . . .	1 636	Total Liabilities . . . . .	<u>43 974</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 25,000) (# sh. outst. 25,000)	625
		Surplus . . . . .	1 100
		Undivided profits and capital reserve . . . . .	1 734
		Total equity capital . . . . .	<u>3 459</u>
		Subordinated notes and debentures . . . . .	300
<b>TOTAL . . . . .</b>	<u><u>47 733</u></u>	<b>TOTAL . . . . .</b>	<u><u>47 733</u></u>

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

Population 1,046 IZARD County  
 Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711  
 Zip Code 72519  
 Number of Branches: Inside City — None; Outside City — 1  
 Number of CBCT's: Inside City — None; Outside City — None

**Principal Officers:**

\*H. Davey Wyatt . . . . . President  
 Gaye Copp . . . . . Chairman of Board  
 Paul W. Seay . . . . . V. Pres.  
 Danny Moser . . . . . V. Pres.  
 Boyce Hicks . . . . . Asst. V. Pres.  
 Mondalyn Caldwell . . . . . Asst. Cashier  
 Joann Farmer . . . . . Administrative Asst.

**Directors:**

H. Davey Wyatt  
 Gaye Copp  
 Paul W. Seay

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	645	Demand deposits, ind., part., corp. . . . .	2 791
U.S. Treasury securities . . . . .	4 844	Time deposits, ind., part., corp. . . . .	11 494
Oblig. of other U.S. Government agencies and corporations . . . . .	893	U.S. Gov't deposits . . . . .	24
Oblig. of States and political subdivisions . . . . .	3 295	Deposits of States and subdivisions . . . . .	722
Excess funds sold and sec. resell agreements . . . . .	1 500	Certified and Officers' checks . . . . .	64
Loans, Net . . . . .	5 422	Total Deposits . . . . .	<u>15 095</u>
Bank premises, furniture and fixtures . . . . .	274	Excess funds purchased and sec. repurchase agreements . . . . .	161
All other assets . . . . .	49	All other liabilities . . . . .	5
		Total Liabilities . . . . .	<u>15 261</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 10,000) (# sh. outst. 10,000)	250
		Surplus . . . . .	400
		Undivided profits and capital reserve . . . . .	1 011
		Total equity capital . . . . .	<u>1 661</u>
<b>TOTAL . . . . .</b>	<u><u>16 922</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 922</u></u>





**CARAWAY BANK, CARAWAY**

Population 1,165 Craighead County  
 Chartered November 29, 1962 P.O. Box 39 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 ..... Chmn. of Board  
 J.R. David, Jr. .... President  
 Douglas Bradley ..... Vice Pres.  
 Jean Goodman ..... Vice Pres.  
 Gundel David Martin .... Asst. V.P.  
 Deborah David Taylor ... Asst. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	723	Demand deposits, ind., part., corp. ....	1 645
U.S. Treasury securities ..	718	Time deposits, ind., part., corp. ....	4 933
Oblig. of other U.S. Government agencies and corporations .....	160	U.S. Gov't deposits.....	1
Oblig. of States and political subdivisions..	1 318	Deposits of States and subdivisions .....	948
All other securities.....	9	All other deposits .....	9
Excess funds sold and sec. resell agreements .	1 450	Certified and Officers' checks.....	6
Loans, Net .....	3 872	Total Deposits .....	<u>7 542</u>
Bank premises, furniture and fixtures .....	143	Total Liabilities .....	<u>7 542</u>
<b>TOTAL .....</b>	<b><u>8 393</u></b>	<b>Equity Capital</b>	
		Capital (# sh. au. 10,080)	252
		(# sh. outst. 10,080)	
		Surplus .....	100
		Undivided profits and capital reserve .....	<u>499</u>
		Total equity capital ...	851
<b>TOTAL .....</b>	<b><u>8 393</u></b>	<b>TOTAL .....</b>	<b><u>8 393</u></b>

### 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 . . . . . Pres. & Asst.  
Trust Officer  
Bill J. Shoup Sr. V.P. & Security Off.  
Laverne Caldwell . . . . V.P. & Cashier  
Hallie Hazelwood . . . . Asst. Cashier  
Barbara Felts . . . . . Asst. Cashier  
Vicki Jennings . . . Loan Oper. Officer  
M. Gaines Young, Jr. . . Trust Officer  
Bobbie Jean Pryor . . Asst. Trust Off.

#### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 173	Demand deposits, ind., part., corp. . . . .	4 374
U.S. Treasury securities . . . . .	4 523	Time deposits, ind., part., corp. . . . .	22 368
Oblig. of other U.S. Government agencies and corporations . . . . .	3 998	U.S. Gov't deposits . . . . .	116
Oblig. of States and political subdivisions . . . . .	5 796	Deposits of States and subdivisions . . . . .	1 089
Excess funds sold and sec. resell agreements . . . . .	200	Certified and Officers' checks . . . . .	55
Loans, Net . . . . .	14 493	Total Deposits . . . . .	<u>28 002</u>
Bank premises, furniture and fixtures . . . . .	334	All other liabilities . . . . .	<u>596</u>
All other assets . . . . .	1 092	Total Liabilities . . . . .	<u>28 598</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 39,000) (# sh. outst. 39,000)	975
		Surplus . . . . .	525
		Undivided profits and capital reserve . . . . .	<u>1 511</u>
		Total equity capital . . . . .	<u>3 011</u>
<b>TOTAL . . . . .</b>	<u><u>31 609</u></u>	<b>TOTAL . . . . .</b>	<u><u>31 609</u></u>



**AMERICAN STATE BANK, CHARLESTON**

Population 1,761 Franklin County  
 Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201  
 Zip Code 72933

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

**Principal Officers:**

\*Joe S. Hiatt . . . . . Chmn. & Pres.  
 Clyde L. Hiatt . . . . . Sr. Vice Pres.  
 Michael F. Flynn . . . . . Exec. V.P.  
 Margie Hiatt . . . . . Vice Pres.  
 Sherman Hiatt . . . . . Cashier  
 Doris Moore . . . . . Asst. Cashier  
 Louise Yarbrough . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	708	Demand deposits, ind., part., corp. . . . .	2 268
U.S. Treasury securities . . . . .	1 702	Time deposits, ind., part., corp. . . . .	15 943
Oblig. of other U.S. Government agencies and corporations . . . . .	1 948	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	3 746	Deposits of States and subdivisions . . . . .	767
Excess funds sold and sec. resell agreements . . . . .	340	All other deposits . . . . .	4
Loans, Net . . . . .	13 683	Certified and Officers' checks . . . . .	166
Bank premises, furniture and fixtures . . . . .	624	Total Deposits . . . . .	<u>19 150</u>
All other assets . . . . .	646	Excess funds purchased and sec. repurchase agreements . . . . .	1 368
		All other liabilities . . . . .	304
		Total Liabilities . . . . .	<u>20 822</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	300
		Surplus . . . . .	700
		Undivided profits and capital reserve . . . . .	<u>1 575</u>
		Total equity capital . . . . .	<u>2 575</u>
<b>TOTAL . . . . .</b>	<u><u>23 397</u></u>	<b>TOTAL . . . . .</b>	<u><u>23 397</u></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 — 2 ; Outside City — None

**Principal Officers:**

\*James C. East . . . . . Chmn. of Board  
J.A. McEntire III . . . . . Vice Chmn.  
Joe A. Woodson . . . . . President  
Ernest Lee White . . . . . Sr. V.P.  
James E. Brantley . . . . . Sr. V.P.  
Mary Lou Warren . . . . . Vice Pres.  
Robert C. Magee . . . . . Vice Pres.  
Nina Mason . . . . . Cashier  
Harold Johnson . . . . . Asst. V.P.  
Elmer G. Smith . . . . . Asst. V.P.  
and Branch Mgr.  
Rebecca Upton . . . . . New Accts. Off.

**Directors:**

James C. East  
J.A. McEntire III  
Joe A. Woodson  
Ernest Lee White  
Robert C. Magee  
Carolyn Qualls  
J.T. White  
Robert Hurley  
Ted Riley  
J.E. Lewis  
Dayne Phillips  
Bill Porter  
Steven Morgan

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3 758	Demand deposits, ind., part., corp. . . . .	4 901
U.S. Treasury securities . . . . .	2 196	Time deposits, ind., part., corp. . . . .	36 395
Oblig. of other U.S. Government agencies and corporations . . . . .	11 806	U.S. Gov't deposits . . . . .	283
Oblig. of States and political subdivisions . . . . .	6 445	Deposits of States and subdivisions . . . . .	3 239
All other securities . . . . .	40	Certified and Officers' checks . . . . .	125
Excess funds sold and sec. resell agreements . . . . .	1 850	Total Deposits . . . . .	<u>44 943</u>
Loans, Net . . . . .	22 288	Excess funds purchased and sec. repurchase agreements . . . . .	935
Bank premises, furniture and fixtures . . . . .	778	All other liabilities . . . . .	1 000
All other assets . . . . .	825	Total Liabilities . . . . .	<u>46 878</u>

<b>Equity Capital</b>	
Capital (# sh. au. 5,000) . . . . .	500
(# sh. outst. 5,000)	
Surplus . . . . .	1 600
Undivided profits and capital reserve . . . . .	408
Total equity capital . . . . .	<u>2 508</u>
Subordinated notes and debentures . . . . .	600
<b>TOTAL . . . . .</b>	<b><u>49 986</u></b>

**TOTAL . . . . . 49 986**



**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. V.P.  
Dyke Johnson ..... Vice President  
Thomas McKnight ..... Cashier

**Directors:**

Paul Bone  
Jim S. Gowen  
Dyke Johnson  
Garner Johnson  
Howard Johnson  
Mrs. Howard Johnson  
John L. Johnson  
Dickie Lefler  
Roy Lefler, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	3 513	Demand deposits, ind., part., corp. ....	7 537
U.S. Treasury securities .	6 714	Time deposits, ind., part., corp. ....	37 555
Oblig. of other U.S. Government agencies and corporations .....	6 211	U.S. Gov't deposits .....	21
Oblig. of States and political subdivisions ..	8 121	Deposits of States and subdivisions .....	1 983
Excess funds sold and sec. resell agreements .	1 200	Certified and Officers' checks .....	272
Loans, Net .....	25 511	Total Deposits .....	<u>47 368</u>
Bank premises, furniture and fixtures .....	498	Excess funds purchased and sec. repurchase agreements .....	365
All other assets .....	1 330	All other liabilities .....	530
		Total Liabilities .....	<u>48 263</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) .	400
		(# sh. outst. 4,000)	
		Surplus .....	1 000
		Undivided profits and capital reserve .....	3 435
		Total equity capital ...	<u>4 835</u>
<b>TOTAL .....</b>	<b><u>53 098</u></b>	<b>TOTAL .....</b>	<b><u>53 098</u></b>



**THE CORNING BANK, CORNING**

Population 3,650 Clay County  
 Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592  
 Zip Code 72422

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

**Principal Officers:**

Mrs. Sam L. Manatt . . . . . Chairman  
 \*Sam L. Manatt, Jr. . . . . President  
 Jim Manatt . . . . . Exec. V.P.  
 John Manatt . . . . . Exec. V.P.  
 Sam Manatt III . . . . . Exec. V.P.  
 Jim Vinson . . . . . Sr. V.P. & Auditor  
 Donis Simpson . . . . . Sr. V.P.  
 Louise Coleman . . . . . Vice Pres.

**Directors:**

Mrs. Sam L. Manatt  
 Sam L. Manatt, Jr.  
 Jim Manatt  
 John Manatt  
 Sam Manatt, III  
 Donis Simpson  
 Louise Coleman

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 765	Demand deposits, ind., part., corp. . . . .	7 935
U.S. Treasury securities . . . . .	2 186	Time deposits, ind., part., corp. . . . .	22 715
Oblig. of States and political subdivisions . . . . .	3 588	U.S. Gov't deposits . . . . .	25
Loans, Net . . . . .	24 500	Deposits of States and subdivisions . . . . .	1 013
Bank premises, furniture and fixtures . . . . .	464	All other deposits . . . . .	50
All other assets . . . . .	1 976	Certified and Officers' checks . . . . .	15
		Total Deposits . . . . .	<u>31 753</u>
		All other liabilities . . . . .	<u>362</u>
		Total Liabilities . . . . .	<u>32 115</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 15,000) . . . . .	375
		(# sh. outst. 15,000)	
		Surplus . . . . .	1 250
		Undivided profits and capital reserve . . . . .	<u>1 568</u>
		Total equity capital . . . . .	<u>3 193</u>
		Subordinated notes and debentures . . . . .	171
<b>TOTAL . . . . .</b>	<u><u>35 479</u></u>	<b>TOTAL . . . . .</b>	<u><u>35 479</u></u>

**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  
 \*William D. Gaddy . . . . . President  
 R.D. Harper . . . . . Ex. V. Pres.  
 Cheryl Goodwin . . . . . Cashier  
 Jeanie Parker . . . . . Adm. Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 495	Demand deposits, ind., part., corp. . . . .	3 625
U.S. Treasury securities . . . . .	798	Time deposits, ind., part., corp. . . . .	10 699
Oblig. of other U.S. Government agencies and corporations . . . . .	1 807	U.S. Gov't deposits . . . . .	176
Oblig. of States and political subdivisions . . . . .	2 401	Deposits of States and subdivisions . . . . .	2 461
All other securities . . . . .	3	Certified and Officers' checks . . . . .	60
Excess funds sold and sec. resell agreements . . . . .	150	Total Deposits . . . . .	<u>17 021</u>
Loans, Net . . . . .	10 996	All other liabilities . . . . .	313
Bank premises, furniture and fixtures . . . . .	266	Total Liabilities . . . . .	<u>17 334</u>
All other assets . . . . .	531	<b>Equity Capital</b>	
		Capital (# sh. au. 40,000) (# sh. outst. 40,000)	400
		Surplus . . . . .	200
		Undivided profits and capital reserve . . . . .	513
		Total equity capital . . . . .	<u>1 113</u>
<b>TOTAL . . . . .</b>	<u><u>18 447</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 447</u></u>

**DANVILLE STATE BANK, DANVILLE**

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

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

**Principal Officers:**

\*John Ed Chambers, Jr. . . . . President  
 Edward J. Taylor . . . . . Sr. V. Pres.  
 Bobby Ramey . . . . . V.P. & Cashier  
 Elouise Laurie . . . . . V. Pres.  
 Paul Willett . . . . . V. Pres.  
 Jerry Smith . . . . . V. Pres.  
 Odean Parker . . . . . A. V. Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 365	Demand deposits, ind., part., corp. . . . .	3 386
U.S. Treasury securities . . . . .	3 088	Time deposits, ind., part., corp. . . . .	36 027
Oblig. of other U.S. Government agencies and corporations . . . . .	3 813	U.S. Gov't deposits . . . . .	7
Oblig. of States and political subdivisions . . . . .	7 992	Deposits of States and subdivisions . . . . .	2 425
Excess funds sold and sec. resell agreements . . . . .	5 200	Certified and Officers' checks . . . . .	97
Loans, Net . . . . .	25 303	Total Deposits . . . . .	<u>41 942</u>
Bank premises, furniture and fixtures . . . . .	320	Excess funds purchased and sec. repurchase agreements . . . . .	1 610
All other assets . . . . .	1 463	All other liabilities . . . . .	732
		Total Liabilities . . . . .	<u>44 284</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 10,000) . . . . .	250
		(# sh. outst. 10,000)	
		Surplus . . . . .	1 750
		Undivided profits and capital reserve . . . . .	2 260
		Total equity capital . . . . .	<u>4 260</u>
<b>TOTAL . . . . .</b>	<u><u>48 544</u></u>	<b>TOTAL . . . . .</b>	<u><u>48 544</u></u>

**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 H. Holt ..... President  
 Neil Barfield ..... Ex. V. Pres.  
 L. Steven Ross ..... V. Pres.  
 Dorothy Geibe ..... Cashier  
 Judy Elliott ..... Asst. V. Pres.  
 Nancy Moore ..... Asst. V. Pres.  
 Connie Stone ..... Asst. V. Pres.

**Directors:**

Carl H. Holt  
 Neil Barfield  
 L. Steven Ross  
 Rosemary Holt  
 Dr. Gilroy S. Cornwell  
 James R. Ford  
 Dennis James  
 John Harris

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	575	Demand deposits, ind., part., corp. ....	2 131
U.S. Treasury securities ..	799	Time deposits, ind., part., corp. ....	9 557
Oblig. of other U.S. Government agencies and corporations .....	498	U.S. Gov't deposits .....	14
Oblig. of States and political subdivisions ..	850	Deposits of States and subdivisions .....	1 705
Excess funds sold and sec. resell agreements ..	500	Certified and Officers' checks .....	86
Loans, Net .....	11 459	Total Deposits .....	<u>13 493</u>
Bank premises, furniture and fixtures .....	489	Excess funds purchased and sec. repurchase agreements .....	713
All other assets .....	443	All other liabilities .....	264
		Total Liabilities .....	<u>14 470</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 32,852) (# sh. outst. 32,852)	329
		Surplus .....	421
		Undivided profits and capital reserve .....	143
		Total equity capital ...	<u>893</u>
		Subordinated notes and debentures .....	250
<b>TOTAL .....</b>	<u><u>15 613</u></u>	<b>TOTAL .....</b>	<u><u>15 613</u></u>

**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 — 1; Outside City — None

**Principal Officers:**

\*H.M. Orsburn ..... President  
 Noel VanDover ..... V. Pres.  
 V.E. Lambert ..... V. Pres.  
 Janelle Parker ..... Cashier  
 Janetta Jay ..... Asst. Cashier

**Directors:**

L.R. Berryhill  
 Fanny B. George  
 John L. Hamilton  
 Evelyn H. Jones  
 H.M. Orsburn  
 Noel VanDover  
 Jimmy Wallis  
 Billy B. Woodson  
 Bill K. Berry

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 506	Demand deposits, ind., part., corp. ....	3 029
U.S. Treasury securities .	5 711	Time deposits, ind., part., corp. ....	22 436
Oblig. of other U.S. Government agencies and corporations .....	4 800	U.S. Gov't deposits .....	23
Oblig. of States and political subdivisions ..	1 225	Deposits of States and subdivisions .....	1 797
Excess funds sold and sec. resell agreements .	1 800	Certified and Officers' checks .....	46
Loans, Net .....	14 832	Total Deposits .....	<u>27 331</u>
Bank premises, furniture and fixtures .....	638	Excess funds purchased and sec. repurchase agreements .....	449
All other assets .....	663	All other liabilities .....	<u>521</u>
		Total Liabilities .....	<u>28 301</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 8,000) .	200
		(# sh. outst. 8,000)	
		Surplus .....	225
		Undivided profits and capital reserve .....	<u>2 249</u>
		Total equity capital ...	<u>2 674</u>
		Subordinated notes and debentures .....	200
<b>TOTAL .....</b>	<u><u>31 175</u></u>	<b>TOTAL .....</b>	<u><u>31 175</u></u>

**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 M. Kirby . . . Sr. V.P. & Cashier  
 Wanda R. Tormey . . . . . Vice Pres.  
 Bill Montgomery . . . . . Asst. Cashier

**Directors:**

Lloyd E. Peterson,  
 Chairman of Board  
 Dorothy Mae Peterson  
 L. Victor Evans  
 Richard E. Wilmoth  
 James T. Hudson  
 Dr. E.N. McCollum  
 Harold M. Lee  
 Tom M. Edmiston

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 149	Demand deposits, ind., part., corp. . . . .	3 141
Oblig. of other U.S. Government agencies and corporations . . . . .	454	Time deposits, ind., part., corp. . . . .	8 703
Oblig. of States and political subdivisions . .	1 587	Deposits of States and subdivisions . . . . .	555
Excess funds sold and sec. resell agreements .	900	Certified and Officers' checks . . . . .	<u>92</u>
Loans, Net . . . . .	9 549	Total Deposits . . . . .	<u>12 491</u>
Bank premises, furniture and fixtures . . . . .	539	All other liabilities . . . . .	<u>36</u>
		Total Liabilities . . . . .	<u>12 527</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 7,000) .	350
		(# sh. outst. 7,000)	
		Surplus . . . . .	350
		Undivided profits and capital reserve . . . . .	<u>951</u>
		Total equity capital . . .	1 651
<b>TOTAL . . . . .</b>	<u><u>14 178</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 178</u></u>



**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 . . . . . Ex. V. Pres.  
 Gus Wingfield . . . . . V. Pres.  
 Clib May . . . . . V. Pres.  
 Edna Johnson . . . . . Cashier  
 Jan Mitchell . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	496	Demand deposits, ind., part., corp. . . . .	1 161
U.S. Treasury securities . . . . .	2 328	Time deposits, ind., part., corp. . . . .	10 000
Oblig. of other U.S. Government agencies and corporations . . . . .	599	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	1 274	Deposits of States and subdivisions . . . . .	1 016
All other securities . . . . .	21	Certified and Officers' checks . . . . .	11
Excess funds sold and sec. resell agreements . . . . .	750	Total Deposits . . . . .	<u>12 190</u>
Loans, Net . . . . .	7 724	All other liabilities . . . . .	18
Bank premises, furniture and fixtures . . . . .	118	Total Liabilities . . . . .	<u>12 208</u>
All other assets . . . . .	40	<b>Equity Capital</b>	
<b>TOTAL . . . . .</b>	<b><u>13 350</u></b>	Capital (# sh. au. 6,250) . . . . .	156
		(# sh. outst. 6,250)	
		Surplus . . . . .	600
		Undivided profits and capital reserve . . . . .	386
		Total equity capital . . . . .	1 142
		<b>TOTAL . . . . .</b>	<b><u>13 350</u></b>

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

Population 4,594 Sevier County  
 Chartered August 26, 1974 P.O. Box 970 Telephone Number 642-4423  
 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 . . . . . President & CEO  
 Robert Card . . . . . Sr. V.P. & Cashier

**Directors:**

Cole Martin  
 Coy Wiles  
 Dennis Smiley  
 O.E. Suttle  
 Don Stemple  
 Lou Gray  
 R.S. Harris  
 William Hodge

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>		<b>Mil. Thou.</b>	<b>Liabilities</b>		<b>Mil. Thou.</b>
Cash & due from			Demand deposits,		
depositories . . . . .	1	751	ind., part., corp. . . . .	1	992
U.S. Treasury securities .	1	878	Time deposits,		
Oblig. of other U.S.			ind., part., corp. . . . .	10	469
Government agencies			U.S. Gov't deposits . . . . .		60
and corporations . . . . .	1	024	Deposits of States		
Oblig. of States and			and subdivisions . . . . .	1	164
political subdivisions . .		823	Certified and		
All other securities . . . . .		100	Officers' checks . . . . .		435
Excess funds sold and			Total Deposits . . . . .	14	120
sec. resell agreements .		200	All other liabilities . . . . .		246
Loans, Net . . . . .	8	872	Total Liabilities . . . . .	14	366
Bank premises, furniture					
and fixtures . . . . .		442	<b>Equity Capital</b>		
All other assets . . . . .		503	Capital (# sh. au. 30,000)		300
			(# sh. outst. 30,000)		
			Surplus . . . . .		400
			Undivided profits and		
			capital reserve . . . . .		447
			Total equity capital . . .	1	147
			Subordinated notes		
			and debentures . . . . .		80
<b>TOTAL . . . . .</b>		<u>15 593</u>	<b>TOTAL . . . . .</b>		<u>15 593</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 W. Baxter . . . . . President  
 \*James S. Suitt . . . . . Ex. V. Pres.  
 Clarence Horton . . . . . Sr. V. Pres.  
 & Trust Officer  
 Frank Henry, Jr. . . . . V. Pres.  
 Mrs. Frances Spratlin . . . . . V. Pres.  
 Mrs. Wydelle Clark . . . . . Cashier  
 Mrs. June Farrell . . . . . Asst. Cashier  
 Mrs. Rebecca Jenkins . . . . . Asst. 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	720	Demand deposits, ind., part., corp. . . . .	2 696
U.S. Treasury securities . . . . .	2 296	Time deposits, ind., part., corp. . . . .	8 744
Oblig. of other U.S. Government agencies and corporations . . . . .	2 882	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	2 575	Deposits of States and subdivisions . . . . .	1 205
All other securities . . . . .	160	Certified and Officers' checks . . . . .	44
Loans, Net . . . . .	5 672	Total Deposits . . . . .	<u>12 691</u>
Bank premises, furniture and fixtures . . . . .	315	Excess funds purchased and sec. repurchase agreements . . . . .	100
All other assets . . . . .	11	All other liabilities . . . . .	42
		Total Liabilities . . . . .	<u>12 833</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 18,000) (# sh. outst. 18,000)	450
		Surplus . . . . .	550
		Undivided profits and capital reserve . . . . .	798
		Total equity capital . . . . .	<u>1 798</u>
<b>TOTAL . . . . .</b>	<u><u>14 631</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 631</u></u>

**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:**

\*Tom Grumbles . . . . . President  
 Mary K. Tucker . . . . . Ex. V. Pres.  
 Rex Vaughn . . . . . V. Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	599	Demand deposits, ind., part., corp. . . . .	3 082
U.S. Treasury securities . . . . .	1 928	Time deposits, ind., part., corp. . . . .	8 543
Oblig. of other U.S. Government agencies and corporations . . . . .	402	U.S. Gov't deposits . . . . .	5
Oblig. of States and political subdivisions . . . . .	1 787	Deposits of States and subdivisions . . . . .	695
All other securities . . . . .	26	All other deposits . . . . .	174
Excess funds sold and sec. resell agreements . . . . .	400	Certified and Officers' checks . . . . .	75
Loans, Net . . . . .	8 431	Total Deposits . . . . .	<u>12 574</u>
Bank premises, furniture and fixtures . . . . .	177	Excess funds purchased and sec. repurchase agreements . . . . .	65
All other assets . . . . .	273	All other liabilities . . . . .	252
		Total Liabilities . . . . .	<u>12 891</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 18,750) (# sh. outst. 15,000)	150
		Surplus . . . . .	600
		Undivided profits and capital reserve . . . . .	382
		Total equity capital . . . . .	<u>1 132</u>
<b>TOTAL . . . . .</b>	<u><u>14 023</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 023</u></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:**

\*Sherod S. White . . . . . President  
 William A. Lindsay, Jr. . . . . V. Pres.  
 Dora M. Holloway . . . . . Cashier  
 Elsie Garth . . . . . Asst. Cashier  
 Betty Hunt . . . . . Asst. Cashier  
 Faye Smith . . . . . Sec. to Board

**Directors:**

S.R. Nichols, Chairman  
 G.P. Mullen, V. Chm.  
 R.L. Morton  
 J.E. Berry  
 Guyman Devore  
 Willis Eddins  
 W.A. Lindsay, Jr.  
 H.L. Nichols  
 J.F. Orsi, Jr.  
 O.L. Simmons  
 S.S. White

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	893	Demand deposits, ind., part., corp. . . . .	2 519
U.S. Treasury securities . . . . .	1 599	Time deposits, ind., part., corp. . . . .	14 894
Oblig. of other U.S. Government agencies and corporations . . . . .	4 002	U.S. Gov't deposits . . . . .	38
Oblig. of States and political subdivisions . . . . .	8 158	Deposits of States and subdivisions . . . . .	1 197
Loans, Net . . . . .	7 845	All other deposits . . . . .	107
Bank premises, furniture and fixtures . . . . .	122	Certified and Officers' checks . . . . .	103
All other assets . . . . .	634	Total Deposits . . . . .	18 858
		All other liabilities . . . . .	350
		Total Liabilities . . . . .	19 208
		<b>Equity Capital</b>	
		Capital (# sh. au. 58,564) . . . . .	586
		(# sh. outst. 58,564)	
		Surplus . . . . .	1 100
		Undivided profits and capital reserve . . . . .	2 359
		Total equity capital . . . . .	4 045
<b>TOTAL . . . . .</b>	<b><u>23 253</u></b>	<b>TOTAL . . . . .</b>	<b><u>23 253</u></b>

**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  
 of the Board  
 Julian Brown . . . . . Vice Chairman  
 of the Board  
 \*B. Gene Staton . . . . . President  
 T.F. Hudson . . . . . Sr. V.P. & Cashier  
 Dale K. Bennett . . . . . Vice Pres.  
 Frank Ellis, Jr. . . . . Vice Pres.  
 and Sr. Trust Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 819	Demand deposits, ind., part., corp. . . . .	5 443
U.S. Treasury securities . . . . .	1 141	Time deposits, ind., part., corp. . . . .	26 772
Oblig. of other U.S. Government agencies and corporations . . . . .	4 058	U.S. Gov't deposits . . . . .	41
Oblig. of States and political subdivisions . . . . .	8 083	Deposits of States and subdivisions . . . . .	2 147
All other securities . . . . .	8 481	Certified and Officers' checks . . . . .	179
Excess funds sold and sec. resell agreements . . . . .	2 625	Total Deposits . . . . .	<u>34 582</u>
Loans, Net . . . . .	13 851	All other liabilities . . . . .	<u>921</u>
Bank premises, furniture and fixtures . . . . .	903	Total Liabilities . . . . .	<u>35 503</u>
All other assets . . . . .	866	<b>Equity Capital</b>	
		Capital (# sh. au. 18,000) (# sh. outst. 18,000)	450
		Surplus . . . . .	1 550
		Undivided profits and capital reserve . . . . .	<u>4 324</u>
		Total equity capital . . . . .	<u>6 324</u>
<b>TOTAL . . . . .</b>	<u><u>41 827</u></u>	<b>TOTAL . . . . .</b>	<u><u>41 827</u></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:**

\*Flynn Justus . . . . . Vice Chairman  
 Jerry Jacobs . . . . . President  
 Sammye Winton . . . . . Vice Pres.  
 Beth Cox . . . . . Cashier & V.P.  
 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	966	Demand deposits, ind., part., corp. . . . .	2 481
U.S. Treasury securities . . . . .	1 998	Time deposits, ind., part., corp. . . . .	12 845
Oblig. of States and political subdivisions . . . . .	2 056	U.S. Gov't deposits . . . . .	30
Loans, Net . . . . .	13 229	Deposits of States and subdivisions . . . . .	1 044
Bank premises, furniture and fixtures . . . . .	166	Certified and Officers' checks . . . . .	37
All other assets . . . . .	441	Total Deposits . . . . .	<u>16 437</u>
		Total Liabilities . . . . .	<u>16 437</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 5,400) . . . . .	135
		(# sh. outst. 5,400)	
		Surplus . . . . .	1 865
		Undivided profits and capital reserve . . . . .	419
		Total equity capital . . . . .	<u>2 419</u>
<b>TOTAL . . . . .</b>	<b><u>18 856</u></b>	<b>TOTAL . . . . .</b>	<b><u>18 856</u></b>

**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  
 Joyce Churchill . . . . . Asst. V.P.  
 Mary Martin . . . . . Asst. V.P.  
 Kenneth Adams . . . . . London  
 Branch Manager

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 324	Demand deposits, ind., part., corp. . . . .	1 891
U.S. Treasury securities . . . . .	1 597	Time deposits, ind., part., corp. . . . .	12 053
Oblig. of other U.S. Government agencies and corporations . . . . .	1 904	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	1 872	Deposits of States and subdivisions . . . . .	1 399
Excess funds sold and sec. resell agreements . . . . .	100	All other deposits . . . . .	136
Loans, Net . . . . .	9 975	Certified and Officers' checks . . . . .	99
Bank premises, furniture and fixtures . . . . .	380	Total Deposits . . . . .	<u>15 580</u>
All other assets . . . . .	449	Excess funds purchased and sec. repurchase agreements . . . . .	69
		All other liabilities . . . . .	317
		Total Liabilities . . . . .	<u>15 966</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 9,200) . . . . .	230
		(# sh. outst. 9,200)	
		Surplus . . . . .	700
		Undivided profits and capital reserve . . . . .	605
		Total equity capital . . . . .	<u>1 535</u>
		Subordinated notes and debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>17 601</u></u>	<b>TOTAL . . . . .</b>	<u><u>17 601</u></u>



**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  
Anita Grimes . . . . . Cashier  
Thomas F. Jones, Jr. . . . . Installment  
Loan Officer

**Directors:**

James R. Hall, Chairman  
Merle Peterson  
William F. Teeter  
Dr. Howard R. Harris  
Dorothy Moore  
Herman Vickers  
William A. West  
M.E. McDonald  
L. David Stubbs  
A.O. French, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	450	Demand deposits, ind., part., corp. . . . .	1 609
U.S. Treasury securities . . . . .	300	Time deposits, ind., part., corp. . . . .	5 960
Oblig. of other U.S. Government agencies and corporations . . . . .	2 477	Deposits of States and subdivisions . . . . .	976
Oblig. of States and political subdivisions . . . . .	862	Certified and Officers' checks . . . . .	53
Excess funds sold and sec. resell agreements . . . . .	600	Total Deposits . . . . .	<u>8 598</u>
Loans, Net . . . . .	4 532	All other liabilities . . . . .	178
Bank premises, furniture and fixtures . . . . .	302	Total Liabilities . . . . .	<u>8 776</u>
All other assets . . . . .	294	<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus . . . . .	300
		Undivided profits and capital reserve . . . . .	441
		Total equity capital . . . . .	<u>1 041</u>
<b>TOTAL . . . . .</b>	<u><u>9 817</u></u>	<b>TOTAL . . . . .</b>	<u><u>9 817</u></u>

**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 . . . . . Pres. & Chmn. of Board  
 David J. Garrett . . . . . Exec. V.P. & Cashier  
 Loral M. Adcock . . . . . Sr. Vice President  
 J. Michael Jones . . . . . V.P. & Trust Officer  
 Gloria M. Daniel . . . . . Asst. V.P., Asst. Trust Off.  
 Lugean Ziemann . . . . . Asst. V.P. & Auditor  
 Rondy J. Lee . . . . . Asst. V.P.  
 Dwayne R. Snyder . . . . . Asst. V.P.  
 Marie Tucker . . . . . Asst. V.P. & Branch Mgr.  
 Glenda Owen . . . . . Asst. Cashier  
 Essie Stahl . . . . . Asst. Cashier  
 Sharon Cantrell . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mill. Thou.</b>	<b>Liabilities</b>	<b>Mill. Thou.</b>
Cash & due from depositories . . . . .	1 837	Demand deposits, ind., part., corp. . . . .	3 899
U.S. Treasury securities . . . . .	3 465	Time deposits, ind., part., corp. . . . .	20 694
Oblig. of other U.S. Government agencies and corporations . . . . .	4 458	U.S. Gov't deposits . . . . .	26
Oblig. of States and political subdivisions . . . . .	6 518	Deposits of States and subdivisions . . . . .	2 253
All other securities . . . . .	200	Certified and Officers' checks . . . . .	233
Excess funds sold and sec. resell agreements . . . . .	1 100	Total Deposits . . . . .	<u>27 105</u>
Loans, Net . . . . .	13 782	Excess funds purchased and sec. repurchase agreements . . . . .	967
Bank premises, furniture and fixtures . . . . .	369	All other liabilities . . . . .	726
All other assets . . . . .	1 126	Total Liabilities . . . . .	<u>28 798</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 40,000) (# sh. outst. 40,000) . . . . .	1 000
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	2 057
		Total equity capital . . . . .	<u>4 057</u>
<b>TOTAL . . . . .</b>	<b><u>32 855</u></b>	<b>TOTAL . . . . .</b>	<b><u>32 855</u></b>

**EARLE STATE BANK, EARLE**

Population 3,517 Crittenden County

Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613

Zip Code 72331

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

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

**Principal Officers:**

\*J.E. Brooks . . . . . President  
 Mary E. Davis . . . . . V.P. & Cashier  
 John Ed Gregson . . . . . Vice President  
 Wanda S. Armstrong . . . . . Asst. Cashier  
 Iris V. Cole . . . . . Asst. Cashier  
 Chris Lehman . . . . . Vice Pres. &  
 Crawfordsville Branch Mgr.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 197	Demand deposits, ind., part., corp. . . . .	3 899
U.S. Treasury securities . . . . .	2 011	Time deposits, ind., part., corp. . . . .	15 238
Oblig. of other U.S. Government agencies and corporations . . . . .	3 735	U.S. Gov't deposits . . . . .	37
Oblig. of States and political subdivisions . . . . .	3 716	Deposits of States and subdivisions . . . . .	1 686
Excess funds sold and sec. resell agreements . . . . .	1 500	Certified and Officers' checks . . . . .	168
Loans, Net . . . . .	10 923	Total Deposits . . . . .	<u>21 028</u>
Bank premises, furniture and fixtures . . . . .	383	Total Liabilities . . . . .	<u>21 028</u>
All other assets . . . . .	21	<b>Equity Capital</b>	
		Capital (# sh. au. 50,000) (# sh. outst. 50,000)	500
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	958
		Total equity capital . . . . .	<u>2 458</u>
<b>TOTAL . . . . .</b>	<u><u>23 486</u></u>	<b>TOTAL . . . . .</b>	<u><u>23 486</u></u>

**THE DELTA STATE BANK, ELAINE**

Population 991 Phillips County  
 Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397  
 Zip Code 72333

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

**Principal Officers:**

\*Mary Louise Demoret Jones . . . Pres.  
 and Cashier  
 Lamar Marks . . . . . Secretary

**Directors:**

Mary Louise Demoret Jones  
 Esley E. Johnson, Sr.  
 Lamar Marks

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 378	Demand deposits, ind., part., corp. . . . .	1 085
Oblig. of other U.S. Government agencies and corporations . . . . .	702	U.S. Gov't deposits . . . . .	1
Oblig. of States and political subdivisions . . . . .	15	Deposits of States and subdivisions . . . . .	660
Excess funds sold and sec. resell agreements . . . . .	100	Certified and Officers' checks . . . . .	4
Loans, Net . . . . .	396	Total Deposits . . . . .	<u>1 750</u>
Bank premises, furniture and fixtures . . . . .	14	Total Liabilities . . . . .	<u>1 750</u>
All other assets . . . . .	16	<b>Equity Capital</b>	
		Capital (# sh. au. 1,600) . . . . .	40
		(# sh. outst. 1,600)	
		Surplus . . . . .	80
		Undivided profits and capital reserve . . . . .	751
		Total equity capital . . . . .	871
<b>TOTAL . . . . .</b>	<u><u>2 621</u></u>	<b>TOTAL . . . . .</b>	<u><u>2 621</u></u>



**BANK OF ELKINS, ELKINS**

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

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

**Principal Officers:**

John A. Bunch, Sr. . . . . Chairman  
 \*Joel L. Bunch . . . . . President  
 Joyce R. Bunch . . . . . EVP & Cashier  
 Tom Mathias . . . . . Vice Pres.  
 Margie Eaton . . . . . Asst. Cashier  
 Linda Baxter . . . . . Auditor

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	484	Demand deposits, ind., part., corp. . . . .	1 554
U.S. Treasury securities . . . . .	3 192	Time deposits, ind., part., corp. . . . .	9 567
Oblig. of other U.S. Government agencies and corporations . . . . .	2 612	U.S. Gov't deposits . . . . .	8
Oblig. of States and political subdivisions . . . . .	772	Deposits of States and subdivisions . . . . .	598
All other securities . . . . .	88	Certified and Officers' checks . . . . .	100
Loans, Net . . . . .	5 729	Total Deposits . . . . .	<u>11 827</u>
Bank premises, furniture and fixtures . . . . .	174	Excess funds purchased and sec. repurchase agreements . . . . .	431
All other assets . . . . .	414	All other liabilities . . . . .	106
		Total Liabilities . . . . .	<u>12 364</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 12,500) (# sh. outst. 10,000)	250
		Surplus . . . . .	500
		Undivided profits and capital reserve . . . . .	351
		Total equity capital . . . . .	<u>1 101</u>
<b>TOTAL . . . . .</b>	<u><u>13 465</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 465</u></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. . . . Asst. Cashier  
 Wilma J. Darling . . . . Asst. Cashier  
 Clara L. Newton . . . . Asst. 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	594	Demand deposits, ind., part., corp. . . . .	2 780
U.S. Treasury securities .	898	Time deposits, ind., part., corp. . . . .	5 493
Oblig. of other U.S. Government agencies and corporations . . . . .	698	Deposits of States and subdivisions . . . . .	128
Oblig. of States and political subdivisions . .	1 607	Certified and Officers' checks . . . . .	4
Excess funds sold and sec. resell agreements .	1 000	Total Deposits . . . . .	<u>8 405</u>
Loans, Net . . . . .	5 064	Total Liabilities . . . . .	<u>8 405</u>
All other assets . . . . .	8		
		<b>Equity Capital</b>	
		Capital (# sh. au. 10,000)	100
		(# sh. outst. 10,000)	
		Surplus . . . . .	750
		Undivided profits and capital reserve . . . . .	<u>614</u>
		Total equity capital . . .	<u>1 464</u>
<b>TOTAL . . . . .</b>	<u><u>9 869</u></u>	<b>TOTAL . . . . .</b>	<u><u>9 869</u></u>

**THE CITIZENS BANK, ENGLAND**

Population 3,081                      Lonoke County  
 Chartered January 14, 1931      P.O. Box 190      Telephone Number 842-2541  
    Zip Code 72046  
 Number of Branches: Inside City — None; Outside City — None  
 Number of CBCT's: Inside City — None; Outside City — None

**Principal Officers:**

Lois Rutherford . . . . . Co-Chairman  
 \*Carroll Leonard, Jr. . . . . President  
 Ben M. Perkins . . . . . V.P. & Cashier  
 Charlene Black . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from		Demand deposits,	
depositories . . . . .	1 095	ind., part., corp. . . . .	3 252
U.S. Treasury securities .	5 665	Time deposits,	
Oblig. of States and		ind., part., corp. . . . .	3 339
political subdivisions..	1 226	U.S. Gov't deposits . . . . .	10
Excess funds sold and		Deposits of States	
sec. resell agreements .	1 000	and subdivisions . . . . .	717
Loans, Net . . . . .	400	Certified and	
All other assets . . . . .	4	Officers' checks . . . . .	48
		Total Deposits . . . . .	<u>7 366</u>
		Total Liabilities . . . . .	<u>7 366</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 9,600) .	240
		(# sh. outst. 9,600)	
		Surplus . . . . .	660
		Undivided profits and	
		capital reserve . . . . .	1 124
		Total equity capital . . .	<u>2 024</u>
<b>TOTAL . . . . .</b>	<u><u>9 390</u></u>	<b>TOTAL . . . . .</b>	<u><u>9 390</u></u>



## 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 . . . . . Ex. V.P. & Cashier  
Gene G. Keith . . . . . V. Pres.  
Claudene Stephens . . . . . Asst. Cashier  
Mary R. Keller . . . . . Asst. Cashier  
Jean Connell . . . . . Asst. Cashier

### Directors:

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

\*Designates Chief Executive Officer

## STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 715	Demand deposits, ind., part., corp. . . . .	2 544
U.S. Treasury securities . . . . .	1 357	Time deposits, ind., part., corp. . . . .	12 635
Oblig. of other U.S. Government agencies and corporations . . . . .	400	U.S. Gov't deposits . . . . .	6
Oblig. of States and political subdivisions . . . . .	2 572	Deposits of States and subdivisions . . . . .	1 468
All other securities . . . . .	100	Certified and Officers' checks . . . . .	45
Excess funds sold and sec. resell agreements . . . . .	400	Total Deposits . . . . .	<u>16 698</u>
Loans, Net . . . . .	12 237	All other liabilities . . . . .	<u>283</u>
Bank premises, furniture and fixtures . . . . .	68	Total Liabilities . . . . .	<u>16 981</u>
All other assets . . . . .	704	 <b>Equity Capital</b>	
		Capital (# sh. au. 14,000) (# sh. outst. 14,000)	350
		Surplus . . . . .	1 400
		Undivided profits and capital reserve . . . . .	822
		Total equity capital . . . . .	<u>2 572</u>
<b>TOTAL . . . . .</b>	<b><u>19 553</u></b>	<b>TOTAL . . . . .</b>	<b><u>19 553</u></b>

**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. & Pres.  
 Jack E. Tuttle .....Sr. V. Pres.  
 Richard Kelley, Jr. ....V. Pres.  
 Reba L. Pyatt.....Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	1 183	Demand deposits, ind., part., corp. ....	3 522
U.S. Treasury securities .	1 197	Time deposits, ind., part., corp. ....	12 235
Oblig. of other U.S. Government agencies and corporations .....	600	U.S. Gov't deposits.....	27
Oblig. of States and political subdivisions..	2 753	Deposits of States and subdivisions .....	1 658
Excess funds sold and sec. resell agreements .	700	Certified and Officers' checks .....	22
Loans, Net .....	12 574	Total Deposits .....	17 464
Bank premises, furniture and fixtures .....	364	All other liabilities .....	9
All other assets.....	79	Total Liabilities .....	17 473
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) .	400
		(# sh. outst. 4,000)	
		Surplus .....	1 000
		Undivided profits and capital reserve .....	577
		Total equity capital ...	1 977
<b>TOTAL .....</b>	<b>19 450</b>	<b>TOTAL .....</b>	<b>19 450</b>

**LIBRARY**



**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 Board  
 Jerome P. Niemiec . . . . .Ex. V. Pres.  
 J.T. McDonald . . . . .Sr. V.P. & Cashier  
 Nathan Combs . . . . .Sr. V. Pres.  
 J.W. Gould . . . . .Sr. V.P. & Tr/Off.  
 George Edwards . . . . .Sr. V.P.—Loans

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	20 492	Demand deposits, ind., part., corp. . . . .	14 757
U.S. Treasury securities . . . . .	9 028	Time deposits, ind., part., corp. . . . .	64 759
Oblig. of other U.S. Government agencies and corporations . . . . .	17 005	U.S. Gov't deposits . . . . .	74
Oblig. of States and political subdivisions . . . . .	6 304	Deposits of States and subdivisions . . . . .	13 503
Excess funds sold and sec. resell agreements . . . . .	5 140	All other deposits . . . . .	1 425
Loans, Net . . . . .	56 486	Certified and Officers' checks . . . . .	2 267
Bank premises, furniture and fixtures . . . . .	2 057	Total Deposits . . . . .	<u>96 785</u>
All other assets . . . . .	5 662	Excess funds purchased and sec. repurchase agreements . . . . .	14 937
		All other liabilities . . . . .	1 285
		Total Liabilities . . . . .	<u>113 007</u>
		<b>Equity Capital</b>	
		Cap. (# sh. au. 104,448) . . . . .	2 611
		(# sh. outst. 104,448)	
		Surplus . . . . .	1 407
		Undivided profits and capital reserve . . . . .	2 649
		Total equity capital . . . . .	<u>6 667</u>
		Subordinated notes and debentures . . . . .	2 500
<b>TOTAL . . . . .</b>	<u><u>122 174</u></u>	<b>TOTAL . . . . .</b>	<u><u>122 174</u></u>

**CITIZENS 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:**

\*Robert R. Ritter . . . . . Pres. & CEO  
 George S. Myers . . . . . Vice Pres.  
 Verna Trimble . . . . . Cashier  
 Sue Cunningham . . . . . Asst. Cashier  
 Walton A. Williams . . . . . Loan Off.  
 Luna Cornell . . . . . Loan Off.

**Directors:**

H. Guy Alexander  
 Glenn Johnson  
 Chris Wade  
 Peter Peitz  
 Steve Sanders  
 Kerm Powers  
 Lyle Wood  
 Vada Sheid  
 Robert R. Ritter

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 249	Demand deposits, ind., part., corp. . . . .	2 186
U.S. Treasury securities . . . . .	2 782	Time deposits, ind., part., corp. . . . .	12 129
Oblig. of other U.S. Government agencies and corporations . . . . .	1 960	Deposits of States and subdivisions . . . . .	883
Oblig. of States and political subdivisions . . . . .	761	Certified and Officers' checks . . . . .	54
Excess funds sold and sec. resell agreements . . . . .	400	Total Deposits . . . . .	<u>15 252</u>
Loans, Net . . . . .	10 287	Excess funds purchased and sec. repurchase agreements . . . . .	1 168
Bank premises, furniture and fixtures . . . . .	380	All other liabilities . . . . .	454
All other assets . . . . .	555	Total Liabilities . . . . .	<u>16 874</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 24,390) . . . . .	366
		(# sh. outst. 24,390)	
		Surplus . . . . .	600
		Undivided profits and capital reserve . . . . .	534
		Total equity capital . . . . .	<u>1 500</u>
<b>TOTAL . . . . .</b>	<u><u>18 374</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 374</u></u>

**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. . . . . Chairman  
 of the Board  
 \*Curtis Hutchins . . . . . President  
 J.H. Everett . . . . . Vice Pres.  
 K.J. Graves . . . . . Vice Pres.  
 Suzette Crutchfield . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	998	Demand deposits, ind., part., corp. . . . .	3 347
U.S. Treasury securities . . . . .	3 569	Time deposits, ind., part., corp. . . . .	20 102
Oblig. of other U.S. Government agencies and corporations . . . . .	3 058	Deposits of States and subdivisions . . . . .	992
Oblig. of States and political subdivisions . . . . .	3 894	Certified and Officers' checks . . . . .	72
All other securities . . . . .	50	Total Deposits . . . . .	<u>24 513</u>
Excess funds sold and sec. resell agreements . . . . .	100	All other liabilities . . . . .	<u>644</u>
Loans, Net . . . . .	15 008	Total Liabilities . . . . .	<u>25 157</u>
Bank premises, furniture and fixtures . . . . .	917	<b>Equity Capital</b>	
All other assets . . . . .	603	Capital (# sh. au. 8,000) . . . . .	200
		(# sh. outst. 8,000)	
		Surplus . . . . .	1 300
		Undivided profits and capital reserve . . . . .	<u>1 540</u>
		Total equity capital . . . . .	<u>3 040</u>
<b>TOTAL . . . . .</b>	<u><u>28 197</u></u>	<b>TOTAL . . . . .</b>	<u><u>28 197</u></u>

## PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13,803                      St. Francis County  
Chartered April 15, 1921   P.O. Box 471   Telephone Number 633-2833  
Zip Code 72335

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

### Principal Officers:

\*Robert E. Porter . . . . . President  
Joyce L. Clark . . . . . Sr. Vice Pres.,  
Trust Off. & Cashier  
Wade Hawkins . . . . . Vice Pres.  
Al Miller . . . . . Vice Pres.  
Carmen Robinson . . . . . Asst. Cashier  
& Mgr. Cotton Plant Office  
David Hardke . . . . . Vice Pres. &  
Mgr. DeValls Bluff Office

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 812	Demand deposits, ind., part., corp. . . . .	9 232
U.S. Treasury securities . . . . .	200	Time deposits, ind., part., corp. . . . .	19 291
Oblig. of other U.S. Government agencies and corporations . . . . .	2 371	U.S. Gov't deposits . . . . .	125
Oblig. of States and political subdivisions . . . . .	4 086	Deposits of States and subdivisions . . . . .	3 658
All other securities . . . . .	476	All other deposits . . . . .	185
Loans, Net . . . . .	26 781	Certified and Officers' checks . . . . .	89
Bank premises, furniture and fixtures . . . . .	759	Total Deposits . . . . .	<u>32 580</u>
All other assets . . . . .	1 027	All other liabilities . . . . .	<u>854</u>
		Total Liabilities . . . . .	<u>33 434</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 24,000) . . . . .	600
		(# sh. outst. 24,000)	
		Surplus . . . . .	2 900
		Undivided profits and capital reserve . . . . .	<u>1 578</u>
		Total equity capital . . . . .	<u>5 078</u>
<b>TOTAL . . . . .</b>	<u><u>38 512</u></u>	<b>TOTAL . . . . .</b>	<u><u>38 512</u></u>

**PLANTERS AND MERCHANTS BANK, GILLETT**

Population 727 Arkansas County  
 Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211  
 Zip Code 72055

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

**Principal Officers:**

Keneth Smith ..... President  
 \*Larry E. Bauer ..... Exec. V.P.  
 Alice Marie Peritt ..... Cashier  
 Carolyn Sullivan ..... Asst. Cashier

**Directors:**

W.W. Turner, honorary  
 Keneth Smith, Chairman  
 Herbert Holzhauser, Sec.  
 Murl Long  
 W.P. Hackney  
 Frank C. Wolfe  
 Darrell Nichols  
 Bobby Turner  
 Larry E. Bauer

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	383	Demand deposits, ind., part., corp. ....	1 541
U.S. Treasury securities .	100	Time deposits, ind., part., corp. ....	5 381
Oblig. of other U.S. Government agencies and corporations .....	499	Deposits of States and subdivisions .....	716
Oblig. of States and political subdivisions ..	1 006	All other deposits .....	54
Excess funds sold and sec. resell agreements .	350	Certified and Officers' checks.....	14
Loans, Net .....	6 249	Total Deposits .....	<u>7 706</u>
Bank premises, furniture and fixtures .....	96	Total Liabilities .....	<u>7 706</u>
All other assets.....	2	<b>Equity Capital</b>	
		Capital (# sh. au. 3,000) .	150
		(# sh. outst. 3,000)	
		Surplus .....	500
		Undivided profits and capital reserve .....	<u>329</u>
		Total equity capital ...	<u>979</u>
<b>TOTAL .....</b>	<u><u>8 685</u></u>	<b>TOTAL .....</b>	<u><u>8 685</u></u>



**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:**

\*Victor H. Cox ..... President  
 Lynda Robbins ..... Asst. V.P.  
 Patricia Duke ..... Cashier  
 Kathryn Baxter ..... Asst. Cashier/  
 Compliance Officer

**Directors:**

Victor H. Cox  
 Clift C. Lane  
 Charles Sharp  
 George E. Steel

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	734	Demand deposits, ind., part., corp. ....	1 860
U.S. Treasury securities .	1 692	Time deposits, ind., part., corp. ....	8 614
Oblig. of other U.S. Government agencies and corporations .....	2 536	U.S. Gov't deposits .....	5
Oblig. of States and political subdivisions ..	1 488	Deposits of States and subdivisions .....	552
Excess funds sold and sec. resell agreements .	300	Certified and Officers' checks .....	76
Loans, Net .....	5 235	Total Deposits .....	<u>11 107</u>
Bank premises, furniture and fixtures .....	108	All other liabilities .....	273
All other assets .....	409	Total Liabilities .....	<u>11 380</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) (# sh. outst. 4,000)	100
		Surplus .....	650
		Undivided profits and capital reserve .....	372
		Total Equity Capital ..	<u>1 122</u>
<b>TOTAL .....</b>	<u><u>12 502</u></u>	<b>TOTAL .....</b>	<u><u>12 502</u></u>

**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 . . . . . Pres. & CEO  
Mary L. Nolan . . . Sr. V.P. & Cashier  
Ernest C. Bradshaw . . . . . Exec. V.P.  
W.J. Boren . . . . . First V.P.  
Wanda J. Robertson . . . . . Asst. V.P.  
Debbye Bradley . . . . . Asst. Cashier  
Barbara Bradshaw . . . . . Asst. Cashier  
Pat Rook . . . . . Asst. Cashier  
Wanda Janet Rieve . . . . . Asst. Cashier  
& Mgr. Grady Branch

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	345	Demand deposits, ind., part., corp. . . . .	3 267
U.S. Treasury securities . . . . .	493	Time deposits, ind., part., corp. . . . .	6 438
Oblig. of other U.S. Government agencies and corporations . . . . .	200	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	710	Deposits of States and subdivisions . . . . .	1 144
All other securities . . . . .	40	Certified and Officers' checks . . . . .	69
Excess funds sold and sec. resell agreements . . . . .	700	Total Deposits . . . . .	<u>10 930</u>
Loans, Net . . . . .	9 733	All other liabilities . . . . .	<u>24</u>
Bank premises, furniture and fixtures . . . . .	228	Total Liabilities . . . . .	<u>10 954</u>
All other assets . . . . .	1	<b>Equity Capital</b>	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus . . . . .	750
		Undivided profits and capital reserve . . . . .	546
		Total equity capital . . . . .	1 496
<b>TOTAL . . . . .</b>	<u><u>12 450</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 450</u></u>

**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. V.P.  
 David N. Wills . . . . . Vice Pres.  
 Larry L. Wilmoth . . . . . Cashier  
 Margaret Pearson . . . . . Asst. Cashier  
 Virginia Gibson . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 401	Demand deposits, ind., part., corp. . . . .	3 280
U.S. Treasury securities . . . . .	6 490	Time deposits, ind., part., corp. . . . .	20 737
Oblig. of other U.S. Government agencies and corporations . . . . .	2 685	U.S. Gov't deposits . . . . .	58
Oblig. of States and political subdivisions . . . . .	5 256	Deposits of States and subdivisions . . . . .	898
Excess funds sold and sec. resell agreements . . . . .	450	Certified and Officers' checks . . . . .	106
Loans, Net . . . . .	11 328	Total Deposits . . . . .	<u>25 079</u>
Bank premises, furniture and fixtures . . . . .	258	Total Liabilities . . . . .	<u>25 079</u>
All other assets . . . . .	20	<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	500
		Undivided profits and capital reserve . . . . .	2 209
		Total equity capital . . . . .	2 809
<b>TOTAL . . . . .</b>	<u><u>27 888</u></u>	<b>TOTAL . . . . .</b>	<u><u>27 888</u></u>

**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  
 Betty Wilkinson . . . . . President  
 Stanhope Means Wilkinson . . . . V.P.  
 Lorene Carnes . . . . . V.P. & Cashier

**Directors:**

Means Wilkinson  
 Betty Wilkinson  
 Stanhope Wilkinson  
 Lorene Carnes  
 Bronson Andrews

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 518	Demand deposits, ind., part., corp. . . . .	3 635
U.S. Treasury securities . . . . .	1 884	Time deposits, ind., part., corp. . . . .	19 802
Oblig. of other U.S. Government agencies and corporations . . . . .	4 144	U.S. Gov't deposits . . . . .	20
Oblig. of States and political subdivisions . . . . .	3 467	Deposits of States and subdivisions . . . . .	2 758
All other securities . . . . .	257	Certified and Officers' checks . . . . .	122
Excess funds sold and sec. resell agreements . . . . .	3 700	Total Deposits . . . . .	<u>26 337</u>
Loans, Net . . . . .	14 226	All other liabilities . . . . .	<u>453</u>
Bank premises, furniture and fixtures . . . . .	278	Total Liabilities . . . . .	<u>26 790</u>
All other assets . . . . .	524	<b>Equity Capital</b>	
		Capital (# sh. au. 7,500) . . . . .	300
		(# sh. outst. 7,500)	
		Surplus . . . . .	1 700
		Undivided profits and capital reserve . . . . .	<u>1 208</u>
		Total equity capital . . . . .	<u>3 208</u>
<b>TOTAL . . . . .</b>	<u><u>29 998</u></u>	<b>TOTAL . . . . .</b>	<u><u>29 998</u></u>



**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:**

John Jackson . . . . . Chmn. of Board  
 \*Edward L. Holt . . . . . President  
 Jean Boulden . . . . . V.P. & Cashier  
 Terry Clayton . . . . . V.P., Loan Dept.  
 Linda Bittle . . . . . Asst. V.P.  
 Kay Stiffler . . . . . Asst. Cashier  
 Norma Hilton . . . . . Admin. Officer  
 Tommie Lou McCauley . . . . . Okolona  
 Branch Mgr.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	569	Demand deposits, ind., part., corp. . . . .	2 695
U.S. Treasury securities . .	224	Time deposits, ind., part., corp. . . . .	11 187
Oblig. of other U.S. Government agencies and corporations . . . . .	14	U.S. Gov't deposits . . . . .	3
Oblig. of States and political subdivisions . .	4 717	Deposits of States and subdivisions . . . . .	2 201
Excess funds sold and sec. resell agreements . .	200	All other deposits . . . . .	97
Loans, Net . . . . .	11 500	Certified and Officers' checks . . . . .	8
Bank premises, furniture and fixtures . . . . .	289	Total Deposits . . . . .	<u>16 191</u>
All other assets . . . . .	519	All other liabilities . . . . .	<u>332</u>
		Total Liabilities . . . . .	<u>16 523</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 140,000) . .	1 400
		(# sh. outst. 140,000)	
		Surplus . . . . .	200
		Undivided profits and capital reserve . . . . .	<u>(91)</u>
		Total equity capital . . . . .	1 509
<b>TOTAL . . . . .</b>	<u>18 032</u>	<b>TOTAL . . . . .</b>	<u>18 032</u>

**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:**

\*Louie G. Foote . . . . . President  
Velma J. Farmer . . . . . Vice Pres.  
Bruce Timmons . . . . . Vice Pres.  
Allen Farmer . . . . . Cashier  
Jettie Mae Atkins . . . . . Asst. Cashier

**Directors:**

P.E. Barnes  
F.P. Blanks  
Joel W. Foote  
Louie G. Foote  
W.E. Foote, Jr.  
Gordon E. Hennington, Jr.  
George E. Locke  
James L. Sanderlin  
Earl J. Scott  
Jack H. Shell  
E.A. Tucker

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	965	Demand deposits, ind., part., corp. . . . .	2 513
U.S. Treasury securities . . . . .	255	Time deposits, ind., part., corp. . . . .	15 997
Oblig. of States and political subdivisions . . . . .	4 564	U.S. Gov't deposits . . . . .	3
Excess funds sold and sec. resell agreements . . . . .	450	Deposits of States and subdivisions . . . . .	1 433
Loans, Net . . . . .	15 078	Certified and Officers' checks . . . . .	73
Bank premises, furniture and fixtures . . . . .	327	Total Deposits . . . . .	<u>20 019</u>
All other assets . . . . .	181	Total Liabilities . . . . .	<u>20 019</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 5,000) . . . . .	125
		(# sh. outst. 5,000)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	676
		Total equity capital . . . . .	<u>1 801</u>
<b>TOTAL . . . . .</b>	<u><u>21 820</u></u>	<b>TOTAL . . . . .</b>	<u><u>21 820</u></u>

**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 . . . . . President  
 Len Harrell . . . . . Vice Pres.  
 B. Dickson Neal . . . . . Vice Pres.  
 Mary H. Johnston . . . . . Cashier  
 Hazel B. Smith . . . . . Asst. Cashier  
 Shirley Jones . . . . . Asst. 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	607	Demand deposits, ind., part., corp. . . . .	2 102
U.S. Treasury securities . . . . .	1 696	Time deposits, ind., part., corp. . . . .	11 616
Oblig. of other U.S. Government agencies and corporations . . . . .	3 589	U.S. Gov't deposits . . . . .	6
Oblig. of States and political subdivisions . . . . .	2 832	Deposits of States and subdivisions . . . . .	1 254
Excess funds sold and sec. resell agreements . . . . .	250	Certified and Officers' checks . . . . .	87
Loans, Net . . . . .	7 986	Total Deposits . . . . .	<u>15 065</u>
Bank premises, furniture and fixtures . . . . .	173	All other liabilities . . . . .	<u>109</u>
All other assets . . . . .	32	Total Liabilities . . . . .	<u>15 174</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	400
		Undivided profits and capital reserve . . . . .	1 491
		Total equity capital . . . . .	<u>1 991</u>
<b>TOTAL . . . . .</b>	<u><u>17 165</u></u>	<b>TOTAL . . . . .</b>	<u><u>17 165</u></u>



**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:**

R.W. Butler . . . . . Chmn. of Board  
J.T. Butler . . . . . President  
\*James Williams . . . . . Exec. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 972	Demand deposits, ind., part., corp. . . . .	3 623
U.S. Treasury securities . . . . .	602	Time deposits, ind., part., corp. . . . .	16 885
Oblig. of other U.S. Government agencies and corporations . . . . .	2 136	Deposits of States and subdivisions . . . . .	2 182
Oblig. of States and political subdivisions . . . . .	5 569	Certified and Officers' checks . . . . .	98
Loans, Net . . . . .	16 497	Total Deposits . . . . .	<u>22 788</u>
Bank premises, furniture and fixtures . . . . .	336	Excess funds purchased and sec. repurchase agreements . . . . .	2 000
All other assets . . . . .	48	Total Liabilities . . . . .	<u>24 788</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 900
		Undivided profits and capital reserve . . . . .	372
		Total equity capital . . . . .	<u>2 372</u>
<b>TOTAL . . . . .</b>	<u><u>27 160</u></u>	<b>TOTAL . . . . .</b>	<u><u>27 160</u></u>

**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 Chairman  
 M. Robert McKinney, Jr. . Exec. V.P.  
 Wallace E. Nickels . . . . . Sr. V.P.  
 Jim Phillips . . . . . Sr. V.P.  
 Gene Waters . . . . . V.P. & Trust Off.  
 Barry L. Molder . . . V.P. & Mortgage  
 Loan Officer  
 Richard L. McBee . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	3 736	Demand deposits, ind., part., corp. . . . .	12 999
U.S. Treasury securities . . . . .	5 339	Time deposits, ind., part., corp. . . . .	48 637
Oblig. of other U.S. Government agencies and corporations . . . . .	16 968	U.S. Gov't deposits . . . . .	97
Oblig. of States and political subdivisions . . . . .	6 778	Deposits of States and subdivisions . . . . .	4 305
All other securities . . . . .	298	All other deposits . . . . .	227
Loans, Net . . . . .	37 676	Certified and Officers' checks . . . . .	146
Bank premises, furniture and fixtures . . . . .	3 480	Total Deposits . . . . .	<u>66 411</u>
All other assets . . . . .	2 116	Excess funds purchased and sec. repurchase agreements . . . . .	2 398
		All other liabilities . . . . .	1 769
		Total Liabilities . . . . .	<u>70 578</u>
		<b>Equity Capital</b>	
		Cap. (# sh. au. 180,000) . . . . .	1 800
		(# sh. outst. 180,000)	
		Surplus . . . . .	1 200
		Undivided profits and capital reserve . . . . .	2 813
		Total equity capital . . . . .	<u>5 813</u>
<b>TOTAL . . . . .</b>	<u><u>76 391</u></u>	<b>TOTAL . . . . .</b>	<u><u>76 391</u></u>

**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

**Directors:**

J.J. Screeton  
 J.E. Sparks  
 J.V. Sparks  
 M.V. Rhodes  
 J.W. Crigger

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 192	Demand deposits, ind., part., corp. . . . .	915
U.S. Treasury securities . . . . .	5 038	Time deposits, ind., part., corp. . . . .	10 727
Oblig. of other U.S. Government agencies and corporations . . . . .	855	U.S. Gov't deposits . . . . .	22
Oblig. of States and political subdivisions . . . . .	1 205	Deposits of States and subdivisions . . . . .	1 264
Loans, Net . . . . .	5 264	Certified and Officers' checks . . . . .	37
Bank premises, furniture and fixtures . . . . .	510	Total Deposits . . . . .	<u>12 965</u>
All other assets . . . . .	53	All other liabilities . . . . .	<u>36</u>
		Total Liabilities . . . . .	<u>13 001</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 3,450) . . . . .	86
		(# sh. outst. 3,450)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	30
		Total equity capital . . . . .	<u>1 116</u>
<b>TOTAL . . . . .</b>	<u><u>14 117</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 117</u></u>

**THE CLEBURNE COUNTY BANK, HEBER SPRINGS**

Population 4,589 Cleburne County  
 Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456  
 Zip Code 72543

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

**Principal Officers:**

Jim Tom Butler . . . . . Chmn. of Board  
 \*Jerome Johnson . . . . . President  
 Walter Aldridge . . . . . V.P. & Cashier  
 Juanita Taylor . . . . . Asst. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 647	Demand deposits, ind., part., corp. . . . .	5 205
U.S. Treasury securities . . . . .	5 653	Time deposits, ind., part., corp. . . . .	42 861
Oblig. of other U.S. Government agencies and corporations . . . . .	10 906	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	10 433	Deposits of States and subdivisions . . . . .	1 783
Excess funds sold and sec. resell agreements . . . . .	450	Certified and Officers' checks . . . . .	492
Loans, Net . . . . .	23 414	Total Deposits . . . . .	<u>50 353</u>
Bank premises, furniture and fixtures . . . . .	792	All other liabilities . . . . .	<u>1 090</u>
All other assets . . . . .	1 447	Total Liabilities . . . . .	<u>51 443</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 1,200) . . . . .	120
		(# sh. outst. 1,200)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	<u>2 179</u>
		Total equity capital . . . . .	<u>3 299</u>
<b>TOTAL . . . . .</b>	<u><u>54 742</u></u>	<b>TOTAL . . . . .</b>	<u><u>54 742</u></u>



**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:**

\*Thomas M. Hargrove . . . . . President  
 Jean M. Kirkpatrick . . . . . Cashier  
 Pauline G. Wilson . . . . . Asst. Cashier

**Directors:**

Ruth M. Dearing  
 Thomas M. Hargrove  
 Mrs. J.I. Matthews  
 R.H. Mayo  
 John B. Moore, Jr.  
 Herd E. Stone, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	671	Demand deposits, ind., part., corp. . . . .	2 115
U.S. Treasury securities . . . . .	789	Time deposits, ind., part., corp. . . . .	9 392
Oblig. of other U.S. Government agencies and corporations . . . . .	4 023	U.S. Gov't deposits . . . . .	1
Oblig. of States and political subdivisions . . . . .	2 494	Deposits of States and subdivisions . . . . .	768
Excess funds sold and sec. resell agreements . . . . .	650	Certified and Officers' checks . . . . .	28
Loans, Net . . . . .	5 396	Total Deposits . . . . .	<u>12 304</u>
Bank premises, furniture and fixtures . . . . .	173	All other liabilities . . . . .	12
All other assets . . . . .	12	Total Liabilities . . . . .	<u>12 316</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 2,400) . . . . .	60
		(# sh. outst. 2,400)	
		Surplus . . . . .	840
		Undivided profits and capital reserve . . . . .	992
		Total equity capital . . . . .	<u>1 892</u>
<b>TOTAL . . . . .</b>	<u><u>14 208</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 208</u></u>



**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.  
Sarah Beth Dellinger . . . . . Asst. V.P.  
Judy Sanders . . . . . Cashier

**Directors:**

Doug Adams  
Barbara Adams  
Gray Dellinger  
Claude Jones  
Cliff Taylor  
Roger Cunningham  
Hubert Simpson  
Rose Heck  
Donna Brown

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	685	Demand deposits, ind., part., corp. . . . .	1 474
U.S. Treasury securities . . . . .	300	Time deposits, ind., part., corp. . . . .	10 692
Oblig. of other U.S. Government agencies and corporations . . . . .	258	Deposits of States and subdivisions . . . . .	503
Oblig. of States and political subdivisions . . . . .	705	Certified and Officers' checks . . . . .	59
Loans, Net . . . . .	11 100	Total Deposits . . . . .	<u>12 728</u>
Bank premises, furniture and fixtures . . . . .	424	Excess funds purchased and sec. repurchase agreements . . . . .	250
All other assets . . . . .	676	All other liabilities . . . . .	213
		Total Liabilities . . . . .	<u>13 191</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 11,200) (# sh. outst. 11,200)	280
		Surplus . . . . .	230
		Undivided profits and capital reserve . . . . .	172
		Total equity capital . . . . .	<u>682</u>
		Subordinated notes and debentures . . . . .	275
<b>TOTAL . . . . .</b>	<u><u>14 148</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 148</u></u>



## ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,631                      Garland County  
Chartered April 18, 1907   P.O. Box 5640   Telephone Number 624-4611  
Zip Code 71901

Number of Branches: Inside City — 5; Outside City — 1  
Number of CBCT's: Inside City — 4; Outside City — None

Principal Officers:	Principal Officers:	Directors:
Cecil W. Cupp ..... Senior Chairman of the Board	Loyd Emerson ..... Vice Pres.	Frank M. Burton, M.D.
*Cecil W. Cupp, Jr. .... Chairman of the Board & Chief Exec. Off.	Debert Graves ..... V.P. & Cashier	Ray L. Cash
Ray L. Cash ..... President	Mahlon Grigsby ..... Vice Pres.	Cecil W. Cupp, Jr.
Gary Blenden ..... Exec. Vice Pres.	Carl Hardage ..... Vice Pres.	Gerald H. Fisher
Charles L. Fager, Jr. .... Sr. Vice Pres.	Dale Hoggard ..... Vice Pres.	Robert E. Jones
H.G. Gasbarre ..... Sr. Vice Pres.	Jerry Thompson ..... Vice Pres.	Walter Kleinman
J.L. Jones ..... Sr. Vice Pres.	Dorothy Wall ..... Vice Pres.	Norton Meek
Palmer Vanderburg ..... Sr. Vice Pres.	Lou Hulsey ..... Vice Pres.	Roy L. Murphy
Eldon Sprague ..... Sr. Vice Pres.	John Jacobs ..... Vice Pres.	Ray S. Smith, Jr.
Ralph White ..... Sr. Vice Pres.	William Kennedy ..... Vice Pres.	Marshall T. Steel
Bill Lynch ..... Sr. Vice Pres.	Ann Hand ..... Vice Pres.	Jim Randall
Paul Rotheri ..... Vice Pres.	Phil Lassiter ..... Vice Pres.	Herman L. Wilson, Jr.
Jo Ann Bass ..... Vice Pres.	Lorene McLeod ..... Vice Pres.	Hill A. Wheatly
J.O. Brown ..... Vice Pres.	Ruth Quackenbush ..... Vice Pres.	C. Everett Fulgham
Floyd Bryant ..... Vice Pres.	Winnie Trawick ..... Vice Pres.	Gaither C. Johnston, Jr.
Johnny Boley ..... Vice Pres.	Frank Bolton ..... V.P. & Auditor	Gary E. Blenden
	Kirby Williams ..... Vice President	Keith Bradshaw
	Ed Krenzeloek ..... Travel Manager	Richard S. Smith
		James E. Thrash
		Palmer Vanderburg

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories .....	15 209	Demand deposits, ind., part., corp. ....	29 248
U.S. Treasury securities .	14 406	Time deposits, ind., part., corp. ....	159 382
Oblig. of other U.S. Government agencies and corporations .....	8 159	U.S. Gov't deposits .....	126
Oblig. of States and political subdivisions ..	14 494	Deposits of States and subdivisions .....	6 620
All other securities .....	559	All other deposits .....	3 445
Excess funds sold and sec. resell agreements .	100	Certified and Officers' checks .....	1 612
Loans, Net .....	173 011	Total Deposits .....	200 433
Bank premises, furniture and fixtures .....	6 769	Excess funds purchased and sec. repurchase agreements .....	18 514
All other assets .....	6 296	All other liabilities .....	4 077
		Total Liabilities .....	223 024
		<b>Equity Capital</b>	
		Cap. (# sh. au. 150,834) .	3 771
		(# sh. outst. 150,834)	
		Surplus .....	3 771
		Undivided profits and capital reserve .....	5 504
		Total equity capital ...	13 046
		Subordinated notes and debentures .....	2 933
<b>TOTAL .....</b>	<b>239 003</b>	<b>TOTAL .....</b>	<b>239 003</b>



**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 .. CEO & Chmn.  
 Larry T. Wilson ..... President  
 Melda A. Rice ..... Sr. Vice Pres.  
 Sibyl H. Clay ..... Vice Pres.  
 John S. Fortenbury ..... Vice Pres.  
 Edwin B. Cantrell . V.P. & Trust Off.  
 Mary L. Dewey ..... Vice Pres.  
 Fred Lotter ..... V.P. & Auditor  
 Bill Pendleton ..... Vice Pres.  
 John Hardwick ..... Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	12 690	Demand deposits, ind., part., corp. ....	13 815
U.S. Treasury securities .	1 298	Time deposits, ind., part., corp. ....	35 598
Oblig. of other U.S. Government agencies and corporations .....	2 982	U.S. Gov't deposits .....	91
Oblig. of States and political subdivisions ..	11 230	Deposits of States and subdivisions .....	3 585
All other securities .....	295	Certified and Officers' checks .....	712
Excess funds sold and sec. resell agreements .	700	Total Deposits .....	<u>53 801</u>
Loans, Net .....	28 669	All other liabilities .....	<u>1 054</u>
Bank premises, furniture and fixtures .....	1 173	Total Liabilities .....	<u>54 855</u>
All other assets .....	1 117	<b>Equity Capital</b>	
		Cap. (# sh. au. 200,000) .	2 000
		(# sh. outst. 200,000)	
		Surplus .....	1 000
		Undivided profits and capital reserve .....	2 299
		Total equity capital ...	<u>5 299</u>
<b>TOTAL .....</b>	<u><u>60 154</u></u>	<b>TOTAL .....</b>	<u><u>60 154</u></u>

### NEWTON COUNTY BANK, JASPER

Population 519 Newton County  
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265  
Zip Code 72641

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

**Principal Officers:**

- Joe C. Nance . . . . . Chmn. of Board
- \*Neil A. Wilkins . . . . . President
- Carl Gene Jones . . . . . Exec. V.P.
- George Landrum . . . . V.P. & Cashier
- Joe Phillips . . . . . Vice Pres.
- Inas Watson . . . . . Asst. Cashier
- Danny Criner . . . . . Asst. Cashier
- Kathleen Breedlove . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 081	Demand deposits, ind., part., corp. . . . .	2 326
U.S. Treasury securities . . . . .	3 240	Time deposits, ind., part., corp. . . . .	13 131
Oblig. of other U.S. Government agencies and corporations . . . . .	2 913	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	1 818	Deposits of States and subdivisions . . . . .	1 695
Excess funds sold and sec. resell agreements . . . . .	500	Certified and Officers' checks . . . . .	10
Loans, Net . . . . .	9 049	Total Deposits . . . . .	<u>17 164</u>
Bank premises, furniture and fixtures . . . . .	55	All other liabilities . . . . .	6
		Total Liabilities . . . . .	<u>17 170</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 2,500) . . . . .	59
		(# sh. outst. 2,340)	
		Surplus . . . . .	791
		Undivided profits and capital reserve . . . . .	636
		Total equity capital . . . . .	<u>1 486</u>
<b>TOTAL . . . . .</b>	<u><u>18 656</u></u>	<b>TOTAL . . . . .</b>	<u><u>18 656</u></u>

**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 . . . . Chmn. & Pres.  
 Wm. I. Rainwater . . . . Vice Chmn.  
 Audrey Glenn . . . . . Exec. V.P.  
 Loyce Mink . . . . . Vice Pres.  
 Max Cobb . . . . . Vice Pres.  
 Eva Beeler . . . . . Asst. V.P.  
 Linda McDaniel . . . . . Cashier  
 Jeff Cranford . . . . . Asst. Cashier  
 & Trust Officer  
 Brenda Griffith . . . . . Asst. Cashier  
 Mary Ann Bohne . . . . . Asst. Cashier  
 Gail Neblett . . . . . Asst. Cashier  
 Martha White . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 040	Demand deposits, ind., part., corp. . . . .	5 224
U.S. Treasury securities . . . . .	889	Time deposits, ind., part., corp. . . . .	21 110
Oblig. of other U.S. Government agencies and corporations . . . . .	4 828	U.S. Gov't deposits . . . . .	20
Oblig. of States and political subdivisions . . . . .	3 933	Deposits of States and subdivisions . . . . .	8 007
All other securities . . . . .	600	Certified and Officers' checks . . . . .	774
Excess funds sold and sec. resell agreements . . . . .	3 400	Total Deposits . . . . .	<u>35 135</u>
Loans, Net . . . . .	23 225	Excess funds purchased and sec. repurchase agreements . . . . .	2 100
Bank premises, furniture and fixtures . . . . .	1 163	All other liabilities . . . . .	613
All other assets . . . . .	1 346	Total Liabilities . . . . .	<u>37 848</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 75,000) (# sh. outst. 75,000)	750
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	1 001
		Total equity capital . . . . .	<u>2 751</u>
		Subordinated notes and debentures . . . . .	825
<b>TOTAL . . . . .</b>	<u><u>41 424</u></u>	<b>TOTAL . . . . .</b>	<u><u>41 424</u></u>

**CITIZENS BANK OF JONESBORO, JONESBORO**

Population 31,530 Craighead County  
 Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603  
 Zip Code 72401

Number of Branches: Inside City — 4; Outside City — 2  
 Number of CBCT's: Inside City — 3; Outside City — None

**Principal Officers:**

\*Herbert H. McAdams . . . . Chairman  
 Walter A. DeRoeck . . . . . President  
 H. Hall McAdams . . . . . Vice Chmn.  
 Donald Timms . . . . . Exec. V.P.  
 L.D. Walker . . . . . Senior V.P.

**Directors:**

Robert C. Conner  
 John C. Deacon  
 Minor M. Markle  
 Oscar J. Melton  
 W.D. Roberts, Jr.  
 W.O. Doak  
 Dr. Durwood Wisdom  
 Frank E. Walden

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	8 728	Demand deposits, ind., part., corp. . . . .	20 625
U.S. Treasury securities . . . . .	16 791	Time deposits, ind., part., corp. . . . .	76 328
Oblig. of other U.S. Government agencies and corporations . . . . .	3 009	U.S. Gov't deposits . . . . .	246
Oblig. of States and political subdivisions . . . . .	12 601	Deposits of States and subdivisions . . . . .	8 989
All other securities . . . . .	1 331	All other deposits . . . . .	1 881
Loans, Net . . . . .	85 187	Certified and Officers' checks . . . . .	505
Bank premises, furniture and fixtures . . . . .	2 488	Total Deposits . . . . .	<u>108 574</u>
All other assets . . . . .	4 412	Excess funds purchased and sec. repurchase agreements . . . . .	12 758
		All other liabilities . . . . .	2 484
		Total Liabilities . . . . .	<u>123 816</u>
		<b>Equity Capital</b>	
		Cap. (# sh. au. 217,000) . . . . .	2 170
		(# sh. outst. 217,000)	
		Surplus . . . . .	1 330
		Undivided profits and capital reserve . . . . .	4 991
		Total equity capital . . . . .	<u>8 491</u>
		Subordinated notes and debentures . . . . .	2 240
<b>TOTAL . . . . .</b>	<u><u>134 547</u></u>	<b>TOTAL . . . . .</b>	<u><u>134 547</u></u>

## 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:

\*J.C. Vaughn, Jr. . . . . President  
Ron Jackson . . . . . Exec. V.P.  
Everett Bandy . . . . . Senior V.P.  
Bob Wimpy . . . . . Vice Pres.  
Bill Carson . . . . . Vice Pres.  
Wayne Bond . . . . . Asst. Vice Pres.

### Directors:

J.C. Vaughn, Jr.  
Everett Bandy  
Mary Lee Marcom  
James W. Webb, M.D.  
Doswell McDaniel  
James D. Hunt  
W.C. Sloan  
Harold Crall  
Bob Bennett  
Charles M. Mooney  
Bearl Brooks  
Bill Brown

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 568	Demand deposits, ind., part., corp. . . . .	6 217
U.S. Treasury securities . . . . .	322	Time deposits, ind., part., corp. . . . .	27 044
Oblig. of other U.S. Government agencies and corporations . . . . .	7 381	U.S. Gov't deposits . . . . .	47
Oblig. of States and political subdivisions . . . . .	4 050	Deposits of States and subdivisions . . . . .	4 650
All other securities . . . . .	802	All other deposits . . . . .	21
Excess funds sold and sec. resell agreements . . . . .	1 029	Certified and Officers' checks . . . . .	203
Loans, Net . . . . .	24 326	Total Deposits . . . . .	<u>38 182</u>
Bank premises, furniture and fixtures . . . . .	674	Excess funds purchased and sec. repurchase agreements . . . . .	900
All other assets . . . . .	2 196	All other liabilities . . . . .	957
		Total Liabilities . . . . .	<u>40 039</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus . . . . .	1 300
		Undivided profits and capital reserve . . . . .	809
		Total equity capital . . . . .	<u>2 409</u>
		Subordinated notes and debentures . . . . .	900
<b>TOTAL . . . . .</b>	<b><u>43 348</u></b>	<b>TOTAL . . . . .</b>	<b><u>43 348</u></b>

**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 Delaney, Jr.  
W.M. Freeze, Jr.  
Charles Frierson, III  
Lynn Greene  
Raymond (Chubby) Heern  
A.M. Heringer, Jr.  
Ben Lamberth, M.D.  
Tom Loberg  
J.C. Mahon  
B.E. McKee, M.D.  
Alan Patteson, Jr.  
M.O. Peeler, M.D.  
Frank Snellgrove  
M.G. (Mabe) Spurlock

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	4 159	Demand deposits, ind., part., corp. . . . .	12 746
U.S. Treasury securities . . . . .	6 556	Time deposits, ind., part., corp. . . . .	74 798
Oblig. of other U.S. Government agencies and corporations . . . . .	5 819	U.S. Gov't deposits . . . . .	136
Oblig. of States and political subdivisions . . . . .	17 844	Deposits of States and subdivisions . . . . .	9 255
All other securities . . . . .	2 090	All other deposits . . . . .	123
Excess funds sold and sec. resell agreements . . . . .	3 175	Certified and Officers' checks . . . . .	1 708
Loans, Net . . . . .	67 824	Total Deposits . . . . .	<u>98 766</u>
Bank premises, furniture and fixtures . . . . .	1 352	Excess funds purchased and sec. repurchase agreements . . . . .	1 455
All other assets . . . . .	5 039	All other liabilities . . . . .	3 160
		Total Liabilities . . . . .	<u>103 381</u>
		<b>Equity Capital</b>	
		Cap. (# sh. au. 100,000) . . . . .	1 000
		(# sh. outst. 100,000)	
		Surplus . . . . .	2 350
		Undivided profits and capital reserve . . . . .	7 127
		Total equity capital . . . . .	<u>10 477</u>
<b>TOTAL . . . . .</b>	<b><u>113 858</u></b>	<b>TOTAL . . . . .</b>	<b><u>113 858</u></b>





**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 D. Daniels ..... Cashier  
 Mary A. Jones ..... Asst. Cashier

**Directors:**

Alvin Y. Green, Sr.  
 J.B. Allen  
 Joseph Cusimano  
 T.T. Fields  
 A.Y. Green, Jr.  
 Leonary Hampson  
 John F. Marsh  
 C.A. Reed, Jr.  
 John M. Shackelford, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	354	Demand deposits, ind., part., corp. ....	1 613
U.S. Treasury securities .	299	Time deposits, ind., part., corp. ....	10 431
Oblig. of other U.S. Government agencies and corporations .....	1 086	U.S. Gov't deposits .....	1
Oblig. of States and political subdivisions ..	1 384	Deposits of States and subdivisions .....	636
All other securities .....	200	Certified and Officers' checks .....	69
Excess funds sold and sec. resell agreements .	700	Total Deposits .....	<u>12 750</u>
Loans, Net .....	9 532	All other liabilities .....	<u>151</u>
Bank premises, furniture and fixtures .....	89	Total Liabilities .....	<u>12 901</u>
All other assets .....	232	<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus .....	200
		Undivided profits and capital reserve .....	475
		Total equity capital ...	<u>975</u>
<b>TOTAL .....</b>	<u><u>13 876</u></u>	<b>TOTAL .....</b>	<u><u>13 876</u></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 ..... Chairman  
 Douglas C. Wynn ..... President  
 \*Herman Carlton ..... Exec. V.P.  
 R. Trafton Williams ..... Vice Pres.  
 Joyce Bell ..... V.P. & Auditor  
 Dessie Lee Gibbs ..... Vice Pres.  
 Jackie 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  
 Douglas C. Wynn

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 056	Demand deposits, ind., part., corp. ....	4 623
U.S. Treasury securities ..	1 604	Time deposits, ind., part., corp. ....	22 707
Oblig. of other U.S. Government agencies and corporations .....	5 946	U.S. Gov't deposits .....	16
Oblig. of States and political subdivisions ..	4 783	Deposits of States and subdivisions .....	1 416
Excess funds sold and sec. resell agreements ..	300	Certified and Officers' checks .....	100
Loans, Net .....	17 801	Total Deposits .....	<u>28 862</u>
Bank premises, furniture and fixtures .....	291	All other liabilities .....	640
All other assets .....	797	Total Liabilities .....	<u>29 502</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus .....	1 950
		Undivided profits and capital reserve .....	826
		Total equity capital ...	<u>3 076</u>
<b>TOTAL .....</b>	<b><u>32 578</u></b>	<b>TOTAL .....</b>	<b><u>32 578</u></b>

**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. V.P.  
Mike S. Cashion ..... V.P. & Cashier  
Freddie Black ..... V.P. & Trust Off.  
Linda S. Pearson ..... Asst. V.P.  
Becky Brogdon ..... Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 248	Demand deposits, ind., part., corp. ....	1 876
U.S. Treasury securities .	2 975	Time deposits, ind., part., corp. ....	11 938
Oblig. of other U.S. Government agencies and corporations .....	2 483	Deposits of States and subdivisions .....	952
Oblig. of States and political subdivisions ..	2 768	Certified and Officers' checks .....	97
Loans, Net .....	6 601	Total Deposits .....	<u>14 863</u>
Bank premises, furniture and fixtures .....	434	Total Liabilities .....	<u>14 863</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 5,000) .	100
		(# sh. outst. 5,000)	
		Surplus .....	1 250
		Undivided profits and capital reserve .....	296
		Total equity capital ...	<u>1 646</u>
<b>TOTAL .....</b>	<u><u>16 509</u></u>	<b>TOTAL .....</b>	<u><u>16 509</u></u>

**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:**

\*James N. Patterson . . . . . President  
 Larry D. Hurst . . . . . Sr. Vice Pres.  
 Gary W. Carmack . . . . . Vice Pres.  
 Bruce A. Davenport . . . . . Asst. V.P.  
 Paulette Chronister . . . . . Asst. V.P.

**Directors:**

Ronald H. Udouj  
 James N. Patterson  
 Larry D. Hurst  
 Gene E. Bruick  
 Rayburn L. Green  
 Jewel R. Morris

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	395	Demand deposits, ind., part., corp. . . . .	1 718
U.S. Treasury securities . . . . .	2 087	Time deposits, ind., part., corp. . . . .	9 691
Oblig. of other U.S. Government agencies and corporations . . . . .	4 298	Deposits of States and subdivisions . . . . .	2 564
Oblig. of States and political subdivisions . . . . .	104	Certified and Officers' checks . . . . .	38
Loans, Net . . . . .	8 109	Total Deposits . . . . .	14 011
Bank premises, furniture and fixtures . . . . .	514	All other liabilities . . . . .	400
All other assets . . . . .	35	Total Liabilities . . . . .	14 411
		<b>Equity Capital</b>	
		Capital (# sh. au. 18,000) . . . . .	225
		(# sh. outst. 18,000)	
		Surplus . . . . .	625
		Undivided profits and capital reserve . . . . .	281
		Total equity capital . . . . .	1 131
<b>TOTAL . . . . .</b>	<b>15 542</b>	<b>TOTAL . . . . .</b>	<b>15 542</b>

**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 Kennett ..... Exec. V.P.  
 Linda Young ..... Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	312	Demand deposits, ind., part., corp. ....	1 193
U.S. Treasury securities .	999	Time deposits, ind., part., corp. ....	4 268
Oblig. of other U.S. Government agencies and corporations .....	2 445	Deposits of States and subdivisions .....	1 298
Oblig. of States and political subdivisions..	1 566	Certified and Officers' checks .....	5
Excess funds sold and sec. resell agreements .	750	Total Deposits .....	<u>6 764</u>
Loans, Net .....	1 955	All other liabilities .....	<u>13</u>
Bank premises, furniture and fixtures .....	117	Total Liabilities .....	<u>6 777</u>
All other assets.....	2	<b>Equity Capital</b>	
		Capital (# sh. au. 10,000) (# sh. outst. 10,000)	100
		Surplus .....	900
		Undivided profits and capital reserve .....	<u>369</u>
		Total equity capital ...	<u>1 369</u>
<b>TOTAL .....</b>	<b><u>8 146</u></b>	<b>TOTAL .....</b>	<b><u>8 146</u></b>



**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 . . . . . Chairman of Board  
 \*Grady Watkins, Jr. . . . . President  
 T.G. Thompson, Jr. . . . . V.P. & Cash.  
 J.C. Portis . . . . . Vice Pres.  
 Blanche Nash . . . . . Asst. 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	398	Demand deposits, ind., part., corp. . . . .	2 248
U.S. Treasury securities . . . . .	4 904	Time deposits, ind., part., corp. . . . .	11 149
Oblig. of other U.S. Government agencies and corporations . . . . .	2 903	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	2 010	Deposits of States and subdivisions . . . . .	918
All other securities . . . . .	25	Certified and Officers' checks . . . . .	26
Excess funds sold and sec. resell agreements . . . . .	2 000	Total Deposits . . . . .	<u>14 353</u>
Loans, Net . . . . .	4 207	All other liabilities . . . . .	<u>288</u>
Bank premises, furniture and fixtures . . . . .	27	Total Liabilities . . . . .	<u>14 641</u>
All other assets . . . . .	509	<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	400
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 100
		Undivided profits and capital reserve . . . . .	<u>842</u>
		Total equity capital . . . . .	<u>2 342</u>
<b>TOTAL . . . . .</b>	<u><u>16 983</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 983</u></u>

**LESLIE STATE BANK, LESLIE**

Population 501 Searcy County  
 Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2911  
 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 . . . . . Chairman of Board  
 Ben Allen . . . . . President  
 Bill Seeger . . . . . Exec. V.P.  
 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	583	Demand deposits, ind., part., corp. . . . .	1 519
U.S. Treasury securities . . . . .	1 120	Time deposits, ind., part., corp. . . . .	8 383
Oblig. of other U.S. Government agencies and corporations . . . . .	901	U.S. Gov't deposits . . . . .	6
Oblig. of States and political subdivisions . . . . .	732	Deposits of States and subdivisions . . . . .	479
Excess funds sold and sec. resell agreements . . . . .	500	Certified and Officers' checks . . . . .	13
Loans, Net . . . . .	7 010	Total Deposits . . . . .	<u>10 400</u>
Bank premises, furniture and fixtures . . . . .	180	All other liabilities . . . . .	<u>138</u>
All other assets . . . . .	344	Total Liabilities . . . . .	<u>10 538</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 1,300) . . . . .	130
		(# sh. outst. 1,300)	
		Surplus . . . . .	425
		Undivided profits and capital reserve . . . . .	<u>277</u>
		Total equity capital . . . . .	832
<b>TOTAL . . . . .</b>	<u><u>11 370</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 370</u></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. (Bud) Cox . . . . . Exec. V.P.  
 Larry Karnes . . . . . Vice Pres.  
 Darlene Cheatham . . . . . Asst. V.P.  
 Ronnie Rinehart . . . . . Cashier  
 Nell Kidd . . . . . Compliance Off.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 530	Demand deposits, ind., part., corp. . . . .	3 659
U.S. Treasury securities . . . . .	3 181	Time deposits, ind., part., corp. . . . .	20 515
Oblig. of other U.S. Government agencies and corporations . . . . .	900	U.S. Gov't deposits . . . . .	11
Oblig. of States and political subdivisions . . . . .	4 095	Deposits of States and subdivisions . . . . .	1 202
All other securities . . . . .	1 116	Certified and Officers' checks . . . . .	51
Excess funds sold and sec. resell agreements . . . . .	900	Total Deposits . . . . .	<u>25 438</u>
Loans, Net . . . . .	15 419	All other liabilities . . . . .	<u>570</u>
Bank premises, furniture and fixtures . . . . .	178	Total Liabilities . . . . .	<u>26 008</u>
All other assets . . . . .	886	<b>Equity Capital</b>	
		Capital (# sh. au. 8,000) . . . . .	200
		(# sh. outst. 8,000)	
		Surplus . . . . .	200
		Undivided profits and capital reserve . . . . .	<u>1 497</u>
		Total equity capital . . . . .	<u>1 897</u>
		Subordinated notes and debentures . . . . .	300
<b>TOTAL . . . . .</b>	<u><u>28 205</u></u>	<b>TOTAL . . . . .</b>	<u><u>28 205</u></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. V.P.  
 Mary Strickland . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	4 170	Demand deposits, ind., part., corp. . . . .	6 228
U.S. Treasury securities . . . . .	5 484	Time deposits, ind., part., corp. . . . .	22 216
Oblig. of other U.S. political subdivisions . . . . .	2 621	U.S. Gov't deposits . . . . .	27
Excess funds sold and sec. resell agreements . . . . .	6 300	Deposits of States and subdivisions . . . . .	3 980
Loans, Net . . . . .	17 977	Certified and Officers' checks . . . . .	180
Bank premises, furniture and fixtures . . . . .	268	Total Deposits . . . . .	<u>32 631</u>
All other assets . . . . .	954	All other liabilities . . . . .	471
		Total Liabilities . . . . .	<u>33 102</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 16,000) . . . . .	400
		(# sh. outst. 16,000)	
		Surplus . . . . .	1 600
		Undivided profits and capital reserve . . . . .	2 672
		Total equity capital . . . . .	<u>4 672</u>
<b>TOTAL . . . . .</b>	<u><u>37 774</u></u>	<b>TOTAL . . . . .</b>	<u><u>37 774</u></u>





**BANK OF MALVERN, MALVERN**

Population 10,163 Hot Spring County  
 Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966  
 Zip Code 72104

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

**Principal Officers:**

\*Paul L. Offutt . . . . . Pres. & C.E.O.  
 James D. Ferguson . . . . . Exec. V.P.  
 Donald J. Tackett . . . . . V.P. & Cashier  
 Marsha Tanner . . . . . Vice Pres.  
 Joe Clem . . . . . Vice Pres.  
 Marc McCain . . . . . Auditor  
 Glenville Rhodes . . . Chmn. of Board

**Directors:**

Ray Boyle  
 Sam Clark  
 Dorsey Glover  
 W.H. Glover  
 Joe Keith  
 Paul Offutt  
 Glenville Rhodes  
 Carrington Young  
 Tom Ross Young, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 264	Demand deposits, ind., part., corp. . . . .	5 762
U.S. Treasury securities . . . . .	10 301	Time deposits, ind., part., corp. . . . .	32 382
Oblig. of other U.S. Government agencies and corporations . . . . .	7 353	U.S. Gov't deposits . . . . .	73
Oblig. of States and political subdivisions . . . . .	6 408	Deposits of States and subdivisions . . . . .	2 932
All other securities . . . . .	100	Certified and Officers' checks . . . . .	189
Loans, Net . . . . .	17 367	Total Deposits . . . . .	41 338
Bank premises, furniture and fixtures . . . . .	1 121	All other liabilities . . . . .	785
All other assets . . . . .	1 261	Total Liabilities . . . . .	42 123
		<b>Equity Capital</b>	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	300
		Surplus . . . . .	1 200
		Undivided profits and capital reserve . . . . .	2 552
		Total equity capital . . . . .	4 052
<b>TOTAL . . . . .</b>	<b>46 175</b>	<b>TOTAL . . . . .</b>	<b>46 175</b>





**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 . . . . . Chmn. of Board  
 Joe McCain . . . . . Vice Chairman  
 \*Richard D. Foster . . . . . President  
 Richard B. Shaw . . . . . Vice Pres.  
 Gilmer Dixon . . . . . Vice Pres.  
 Melba Conaway . . . . . V.P. & Cashier  
 Paula Coward . . . . . Asst. V.P.  
 Liz Hoopengartner . . . . . Asst. V.P.  
 Margo Jones . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	293	Demand deposits, ind., part., corp. . . . .	3 273
U.S. Treasury securities . . . . .	6 865	Time deposits, ind., part., corp. . . . .	10 893
Oblig. of other U.S. Government agencies and corporations . . . . .	1 994	U.S. Gov't deposits . . . . .	5
Oblig. of States and political subdivisions . . . . .	894	Deposits of States and subdivisions . . . . .	692
Excess funds sold and sec. resell agreements . . . . .	625	Certified and Officers' checks . . . . .	65
Loans, Net . . . . .	5 150	Total Deposits . . . . .	14 928
Bank premises, furniture and fixtures . . . . .	360	All other liabilities . . . . .	290
All other assets . . . . .	410	Total Liabilities . . . . .	15 218
		<b>Equity Capital</b>	
		Capital (# sh. au. 9,600) . . . . .	240
		(# sh. outst. 9,600)	
		Surplus . . . . .	240
		Undivided profits and capital reserve . . . . .	893
		Total equity capital . . . . .	1 373
<b>TOTAL . . . . .</b>	<b>16 591</b>	<b>TOTAL . . . . .</b>	<b>16 591</b>

**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  
 James T. McMahan II . . . . Vice Pres.  
 & Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	208	Demand deposits, ind., part., corp. . . . .	3 771
U.S. Treasury securities . . . . .	2 195	Time deposits, ind., part., corp. . . . .	7 559
Oblig. of other U.S. Government agencies and corporations . . . . .	3 349	U.S. Gov't deposits . . . . .	19
Oblig. of States and political subdivisions . . . . .	1 539	Deposits of States and subdivisions . . . . .	2 020
All other securities . . . . .	335	Certified and Officers' checks . . . . .	27
Excess funds sold and sec. resell agreements . . . . .	1 250	Total Deposits . . . . .	<u>13 396</u>
Loans, Net . . . . .	5 496	All other liabilities . . . . .	<u>246</u>
Bank premises, furniture and fixtures . . . . .	147	Total Liabilities . . . . .	<u>13 642</u>
All other assets . . . . .	351	<b>Equity Capital</b>	
		Capital (# sh. au. 3,000) . . . . .	75
		(# sh. outst. 3,000)	
		Surplus . . . . .	800
		Undivided profits and capital reserve . . . . .	<u>353</u>
		Total equity capital . . . . .	<u>1 228</u>
<b>TOTAL . . . . .</b>	<u><u>14 870</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 870</u></u>



**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 . . . . . President  
 J.P. Hutchins . . . . . Cashier  
 Francis Whitlow . . . . . Asst. Cashier  
 Louise Anglin . . . . . Asst. Cashier  
 Norma Hendrix . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 165	Demand deposits, ind., part., corp. . . . .	2 983
U.S. Treasury securities . . . . .	7 762	Time deposits, ind., part., corp. . . . .	10 745
Oblig. of other U.S. Government agencies and corporations . . . . .	3 205	U.S. Gov't deposits . . . . .	52
Oblig. of States and political subdivisions . . . . .	1 006	Deposits of States and subdivisions . . . . .	1 240
Excess funds sold and sec. resell agreements . . . . .	1 700	Certified and Officers' checks . . . . .	63
Loans, Net . . . . .	2 547	Total Deposits . . . . .	<u>15 083</u>
Bank premises, furniture and fixtures . . . . .	77	Excess funds purchased and sec. repurchase agreements . . . . .	909
		Total Liabilities . . . . .	<u>15 992</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 2,500) . . . . .	250
		(# sh. outst. 2,500)	
		Surplus . . . . .	300
		Undivided profits and capital reserve . . . . .	920
		Total equity capital . . . . .	<u>1 470</u>
<b>TOTAL . . . . .</b>	<u><u>17 462</u></u>	<b>TOTAL . . . . .</b>	<u><u>17 462</u></u>

**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 Barnett . . . . . Vice Chmn.  
 \*James W. Daniel . . . . . President  
 Bill O. Watts . . . . . Sr. Vice Pres.  
 M. Malcolm Winters . . . . . Sr. Vice Pres.  
 Danny G. Horton . . . . . Vice Pres.  
 Brenda Harness . . . . . Cashier  
 Bernece Myatt . . . . . Asst. Cashier  
 Patsy Massey . . . . . Asst. Cashier  
 Carla Harness . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 687	Demand deposits, ind., part., corp. . . . .	2 777
U.S. Treasury securities . . . . .	1 209	Time deposits, ind., part., corp. . . . .	12 358
Oblig. of other U.S. Government agencies and corporations . . . . .	725	U.S. Gov't deposits . . . . .	34
Oblig. of States and political subdivisions . . . . .	2 133	Deposits of States and subdivisions . . . . .	1 818
Excess funds sold and sec. resell agreements . . . . .	1 325	Certified and Officers' checks . . . . .	14
Loans, Net . . . . .	11 018	Total Deposits . . . . .	<u>17 001</u>
Bank premises, furniture and fixtures . . . . .	228	All other liabilities . . . . .	<u>265</u>
All other assets . . . . .	738	Total Liabilities . . . . .	<u>17 266</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	400
		(# sh. outst. 4,000)	
		Surplus . . . . .	500
		Undivided profits and capital reserve . . . . .	597
		Total equity capital . . . . .	<u>1 497</u>
		Subordinated notes and debentures . . . . .	300
<b>TOTAL . . . . .</b>	<u><u>19 063</u></u>	<b>TOTAL . . . . .</b>	<u><u>19 063</u></u>



**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 . . . . . Chmn. & Pres.  
 Tommie Shackelford, Jr. . Exec. V.P.  
 Gibson Turley, Jr. . . . . Vice Pres.  
 Patty Sue Russell . . . . . Cashier  
 Bobbie Chisnall . . . . . Asst. Cashier  
 Beulah Dirlam . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	551	Demand deposits, ind., part., corp. . . . .	2 362
U.S. Treasury securities . . . . .	2 696	Time deposits, ind., part., corp. . . . .	7 774
Oblig. of other U.S. Government agencies and corporations . . . . .	4 390	U.S. Gov't deposits . . . . .	10
Oblig. of States and political subdivisions . . . . .	2 436	Deposits of States and subdivisions . . . . .	1 701
Excess funds sold and sec. resell agreements . . . . .	1 700	Certified and Officers' checks . . . . .	22
Loans, Net . . . . .	1 520	Total Deposits . . . . .	11 869
Bank premises, furniture and fixtures . . . . .	144	All other liabilities . . . . .	107
All other assets . . . . .	61	Total Liabilities . . . . .	11 976
		<b>Equity Capital</b>	
		Capital (# sh. au. 6,000) . . . . .	150
		(# sh. outst. 6,000)	
		Surplus . . . . .	500
		Undivided profits and capital reserve . . . . .	872
		Total equity capital . . . . .	1 522
<b>TOTAL . . . . .</b>	<b><u>13 498</u></b>	<b>TOTAL . . . . .</b>	<b><u>13 498</u></b>

**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 . . . . . Chairman of Board  
 John G. Thompson . . . . . Sr. Vice Pres.  
 John D. Eldridge . . . . . Sr. Vice Pres.  
 H. Ripley Thompson . . . . . Sr. Vice Pres.  
 Hulon Cain . . . . . President  
 Margaret Collier . . . . . Vice Pres.  
 James W. Taylor . . . . . Cashier  
 Bobby Trotter . . . . . Asst. V.P.  
 Robbin Miller . . . . . Asst. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 716	Demand deposits, ind., part., corp. . . . .	7 801
U.S. Treasury securities . . . . .	10 000	Time deposits, ind., part., corp. . . . .	22 695
Oblig. of other U.S. Government agencies and corporations . . . . .	4 300	U.S. Gov't deposits . . . . .	26
Oblig. of States and political subdivisions . . . . .	4 718	Deposits of States and subdivisions . . . . .	1 380
All other securities . . . . .	81	Certified and Officers' checks . . . . .	53
Excess funds sold and sec. resell agreements . . . . .	5 150	Total Deposits . . . . .	<u>31 955</u>
Loans, Net . . . . .	9 856	All other liabilities . . . . .	<u>1 176</u>
Bank premises, furniture and fixtures . . . . .	382	Total Liabilities . . . . .	<u>33 131</u>
All other assets . . . . .	846	<b>Equity Capital</b>	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	500
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	<u>2 418</u>
		Total equity capital . . . . .	<u>3 918</u>
<b>TOTAL . . . . .</b>	<u><u>37 049</u></u>	<b>TOTAL . . . . .</b>	<u><u>37 049</u></u>

**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 ..... Chairman of Board  
\*Bill Bowman ..... President  
John Potter ..... Vice Chmn. of Board  
Mark E. Sherland ..... Exec. Vice President  
Richard L. Gilliam ..... Cashier  
Roy Ferrell ..... Vice Pres. & Trust Officer  
Robert Keller ..... Vice Pres. - Real Estate  
Tom Bartholomew, Jr. .... Vice Pres. - Agri.  
Charles E. Lloyd ..... Vice Pres. - Time Pay  
Randa Bowman ..... Asst. Vice Pres.  
Nancy Shook ..... Branch Supervisor  
Patricia Calhoun ..... Asst. Cashier  
Peggy Smith ..... Asst. Cashier  
Stephen Wilson ..... Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	2 002	Demand deposits, ind., part., corp. ....	9 250
U.S. Treasury securities .	1 193	Time deposits, ind., part., corp. ....	35 412
Oblig. of other U.S. Government agencies and corporations .....	3 588	U.S. Gov't deposits .....	174
Oblig. of States and political subdivisions ..	5 376	Deposits of States and subdivisions .....	3 302
All other securities .....	141	Certified and Officers' checks .....	145
Excess funds sold and sec. resell agreements .	4 485	Total Deposits .....	48 283
Loans, Net .....	36 477	All other liabilities .....	670
Bank premises, furniture and fixtures .....	340	Total Liabilities .....	48 953
All other assets .....	1 421	<b>Equity Capital</b>	
		Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1 000
		Surplus .....	1 700
		Undivided profits and capital reserve .....	3 370
		Total equity capital ...	6 070
<b>TOTAL .....</b>	<b><u>55 023</u></b>	<b>TOTAL .....</b>	<b><u>55 023</u></b>



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

**Principal Officers:**

Clift C. Lane . . . . . Chmn. of Board  
 \*Bill Lauck Wood . . . . . Pres. & C.E.O.  
 Gary W. Gardner . . . . . Vice Pres.  
 R.A. Carver . . . . . Vice Pres.  
 Buddy Newbolt . . . . . Asst. Vice Pres.  
 Ruby Lunsford . . . . . Cashier  
 Eva Capehart . . . . . Asst. Vice Pres.  
 Mildred Brown . . . . . Asst. Cashier  
 Sara Curry . . . . . Loan Dept. Mgr.  
 Jesse Sullivan . . . . . Asst. Vice Pres.  
 Larry Gentry . . . . . Asst. Cashier  
 Jim Neugent . . . . . Data Processing Mgr.

**Directors:**

R.A. Carver  
 R.L. Hamilton  
 Clift C. Lane  
 Charles Sharp  
 Edward W. Stevenson  
 C.S. Williams  
 Bill Lauck Wood  
 David Maddox

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 488	Demand deposits, ind., part., corp. . . . .	6 964
U.S. Treasury securities . . . . .	1 935	Time deposits, ind., part., corp. . . . .	27 675
Oblig. of other U.S. Government agencies and corporations . . . . .	1 607	U.S. Gov't deposits . . . . .	224
Oblig. of States and political subdivisions . . . . .	11 035	Deposits of States and subdivisions . . . . .	2 371
All other securities . . . . .	934	Certified and Officers' checks . . . . .	172
Excess funds sold and sec. resell agreements . . . . .	300	Total Deposits . . . . .	37 406
Loans, Net . . . . .	23 428	All other liabilities . . . . .	1 015
Bank premises, furniture and fixtures . . . . .	596	Total Liabilities . . . . .	<u>38 421</u>
All other assets . . . . .	1 137	<b>Equity Capital</b>	
		Capital (# sh. au. 12,000) . . . . .	1 200
		(# sh. outst. 12,000)	
		Surplus . . . . .	1 400
		Undivided profits and capital reserve . . . . .	2 439
		Total equity capital . . . . .	5 039
<b>TOTAL . . . . .</b>	<u><u>43 460</u></u>	<b>TOTAL . . . . .</b>	<u><u>43 460</u></u>

**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 .....V.P. & Cashier  
 Bill Clark .....Vice Pres.  
 Revis G. Stewart .....Vice Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	2 627	Demand deposits, ind., part., corp. ....	4 097
U.S. Treasury securities .	300	Time deposits, ind., part., corp. ....	17 073
Oblig. of other U.S. Government agencies and corporations .....	269	U.S. Gov't deposits .....	20
Oblig. of States and political subdivisions..	7 013	Deposits of States and subdivisions .....	2 521
All other securities .....	135	Certified and Officers' checks .....	58
Loans, Net .....	15 348	Total Deposits .....	<u>23 769</u>
Bank premises, furniture and fixtures .....	352	Total Liabilities .....	<u>23 769</u>
All other assets .....	113	<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) .	200
		(# sh. outst. 4,000)	
		Surplus .....	1 050
		Undivided profits and capital reserve .....	<u>1 138</u>
		Total equity capital ...	<u>2 388</u>
<b>TOTAL .....</b>	<u><u>26 157</u></u>	<b>TOTAL .....</b>	<u><u>26 157</u></u>







## 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:

\*H.J. Kordsmeier . . . . . President  
 Jim H. Wilcox . . . . . Exec. Vice Pres.  
 Bill Davidson . . . . . Asst. V.P.  
 Billie Jean Wofford . . . . . Asst. V.P.  
 Alton Cash . . . . . Asst. V.P.

### Directors:

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

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 461	Demand deposits, ind., part., corp. . . . .	9 201
U.S. Treasury securities . . . . .	12 099	Time deposits, ind., part., corp. . . . .	26 863
Oblig. of other U.S. Government agencies and corporations . . . . .	110	U.S. Gov't deposits . . . . .	256
Oblig. of States and political subdivisions . . . . .	10 070	Deposits of States and subdivisions . . . . .	2 151
Excess funds sold and sec. resell agreements . . . . .	1 950	Certified and Officers' checks . . . . .	127
Loans, Net . . . . .	16 804	Total Deposits . . . . .	<u>38 598</u>
Bank premises, furniture and fixtures . . . . .	600	Excess funds purchased and sec. repurchase agreements . . . . .	300
All other assets . . . . .	1 218	All other liabilities . . . . .	784
		Total Liabilities . . . . .	<u>39 682</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 5,000) . . . . .	500
		(# sh. outst. 5,000)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	4 130
		Total equity capital . . . . .	5 630
<b>TOTAL . . . . .</b>	<b><u>45 312</u></b>	<b>TOTAL . . . . .</b>	<b><u>45 312</u></b>

**MORRILTON SECURITY BANK, MORRILTON**

Population 7,355 Conway County  
 Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531  
 Zip Code 72110

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

**Principal Officers:**

\*Howard E. Jones . . . . . Chairman  
 & C.E.O.  
 Samuel W. Callihan . . . . . President  
 & Cashier  
 Stan Thompson . . . . . Exec. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 887	Demand deposits, ind., part., corp. . . . .	6 181
U.S. Treasury securities . . . . .	3 335	Time deposits, ind., part., corp. . . . .	16 249
Oblig. of other U.S. Government agencies and corporations . . . . .	1 300	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	1 598	Deposits of States and subdivisions . . . . .	1 613
Excess funds sold and sec. resell agreements . . . . .	2 400	Certified and Officers' checks . . . . .	113
Loans, Net . . . . .	15 762	Total Deposits . . . . .	<u>24 168</u>
Bank premises, furniture and fixtures . . . . .	301	All other liabilities . . . . .	516
All other assets . . . . .	890	Total Liabilities . . . . .	<u>24 684</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 45,000) (# sh. outst. 45,000)	450
		Surplus . . . . .	550
		Undivided profits and capital reserve . . . . .	1 789
		Total equity capital . . . . .	<u>2 789</u>
<b>TOTAL . . . . .</b>	<u><u>27 473</u></u>	<b>TOTAL . . . . .</b>	<u><u>27 473</u></u>





**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 . . . . Chairman of Board  
James G. Hinkle . . . . . President  
\*Charles A. Lowe . . . . . Ex. V. 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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 180	Demand deposits, ind., part., corp. . . . .	4 368
U.S. Treasury securities . . . . .	2 193	Time deposits, ind., part., corp. . . . .	17 185
Oblig. of other U.S. Government agencies and corporations . . . . .	2 940	U.S. Gov't deposits . . . . .	3
Oblig. of States and political subdivisions . . . . .	6 773	Deposits of States and subdivisions . . . . .	1 165
Excess funds sold and sec. resell agreements . . . . .	2 300	Certified and Officers' checks . . . . .	84
Loans, Net . . . . .	9 480	Total Deposits . . . . .	<u>22 805</u>
Bank premises, furniture and fixtures . . . . .	1 106	Total Liabilities . . . . .	<u>22 805</u>
All other assets . . . . .	78	<b>Equity Capital</b>	
<b>TOTAL . . . . .</b>	<b><u>26 050</u></b>	Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 500
		Undivided profits and capital reserve . . . . .	<u>1 645</u>
		Total equity capital . . . . .	<u>3 245</u>
		<b>TOTAL . . . . .</b>	<b><u>26 050</u></b>

**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. V. Pres.  
Jim Tom Butler . . . . . V. Pres.  
Melvin L. Simpson . . . . . V. Pres.  
Marcia Summitt . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	793	Demand deposits, ind., part., corp. . . . .	2 817
U.S. Treasury securities . . . . .	6 606	Time deposits, ind., part., corp. . . . .	20 312
Oblig. of other U.S. Government agencies and corporations . . . . .	9 308	U.S. Gov't deposits . . . . .	6
Oblig. of States and political subdivisions . . . . .	4 977	Deposits of States and subdivisions . . . . .	2 235
Loans, Net . . . . .	5 732	Certified and Officers' checks . . . . .	68
Bank premises, furniture and fixtures . . . . .	377	Total Deposits . . . . .	<u>25 438</u>
All other assets . . . . .	691	Excess funds purchased and sec. repurchase agreements . . . . .	100
		All other liabilities . . . . .	239
		Total Liabilities . . . . .	<u>25 777</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	1 607
		Total equity capital . . . . .	<u>2 707</u>
<b>TOTAL . . . . .</b>	<u><u>28 484</u></u>	<b>TOTAL . . . . .</b>	<u><u>28 484</u></u>

**BANK OF MULBERRY, MULBERRY**

Population 1,470 Crawford County  
 Chartered January 15, 1902 P.O. Drawer A Telephone Number 997-1154  
 Zip Code 72947

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

**Principal Officers:**

\*Betty Feller . . . . . President  
 Dianna Millsap . . . . . Cashier  
 Modena Chancellor . . . . Asst. Cashier  
 Phyllis Douglas . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	625	Demand deposits, ind., part., corp. . . . .	1 850
U.S. Treasury securities .	995	Time deposits, ind., part., corp. . . . .	7 755
Oblig. of other U.S. Government agencies and corporations . . . . .	1 042	U.S. Gov't deposits . . . . .	1
Oblig. of States and political subdivisions . .	1 381	Deposits of States and subdivisions . . . . .	1 060
All other securities . . . . .	80	Certified and Officers' checks . . . . .	106
Excess funds sold and sec. resell agreements .	200	Total Deposits . . . . .	<u>10 772</u>
Loans, Net . . . . .	7 156	Total Liabilities . . . . .	<u>10 772</u>
Bank premises, furniture and fixtures . . . . .	96	<b>Equity Capital</b>	
All other assets . . . . .	10	Capital (# sh. au. 4,000) .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	400
		Undivided profits and capital reserve . . . . .	313
		Total equity capital . . .	813
<b>TOTAL . . . . .</b>	<u><u>11 585</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 585</u></u>







**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  
 Jo J. Magness . . . . . Cashier  
 Mary S. Steele . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	440	Demand deposits, ind., part., corp. . . . .	959
U.S. Treasury securities . . . . .	593	Time deposits, ind., part., corp. . . . .	3 254
Oblig. of other U.S. Government agencies and corporations . . . . .	1 139	U.S. Gov't deposits . . . . .	7
Oblig. of States and political subdivisions . . . . .	509	Deposits of States and subdivisions . . . . .	318
Loans, Net . . . . .	2 263	All other deposits . . . . .	66
Bank premises, furniture and fixtures . . . . .	72	Certified and Officers' checks . . . . .	3
All other assets . . . . .	120	Total Deposits . . . . .	<u>4 607</u>
		All other liabilities . . . . .	<u>52</u>
		Total Liabilities . . . . .	<u>4 659</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 11,665) . . . . .	117
		(# sh. outst. 11,665)	
		Surplus . . . . .	192
		Undivided profits and capital reserve . . . . .	168
		Total equity capital . . . . .	<u>477</u>
<b>TOTAL . . . . .</b>	<u><u>5 136</u></u>	<b>TOTAL . . . . .</b>	<u><u>5 136</u></u>

**BANK OF NEW EDINBURG, NEW EDINBURG**

Population 500 Cleveland County  
 Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592  
 Zip Code 71660

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

**Principal Officers:**

\*William Cain Lyon . . . . . President  
 Peggy R. Lyon . . . . . Sec./Treas.  
 Deborah White . . . . . Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	141	Demand deposits, ind., part., corp. . . . .	444
U.S. Treasury securities . . . . .	737	Time deposits, ind., part., corp. . . . .	1 668
Oblig. of other U.S. Government agencies and corporations . . . . .	434	U.S. Gov't deposits . . . . .	4
Oblig. of States and political subdivisions . . . . .	121	Deposits of States and subdivisions . . . . .	<u>445</u>
Excess funds sold and sec. resell agreements . . . . .	35	Total Deposits . . . . .	<u>2 561</u>
Loans, Net . . . . .	1 202	All other liabilities . . . . .	<u>36</u>
Bank premises, furniture and fixtures . . . . .	91	Total Liabilities . . . . .	<u>2 597</u>
All other assets . . . . .	63	<b>Equity Capital</b>	
<b>TOTAL . . . . .</b>	<u><u>2 824</u></u>	Capital (# sh. au. 1,680) . . . . .	42
		(# sh. outst. 1,661 4/5)	
		Surplus . . . . .	102
		Undivided profits and capital reserve . . . . .	<u>43</u>
		Total equity capital . . . . .	<u>187</u>
		Subordinated notes and debentures . . . . .	40
		<b>TOTAL . . . . .</b>	<u><u>2 824</u></u>

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

**Principal Officers:**

\*Bill Fisher . . . . . President  
 T.D. Herring . . . . . Ex. V. Pres.  
 Joe D. Reynolds . . . . . V. Pres.  
 Alfred J. Couch, Jr. . . . . Asst. V.P.  
 & Cashier  
 James McCartney . . . . . Auditor  
 Wesley Harmon . . . . . Asst. V.P.  
 & Trust Officer

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 695	Demand deposits, ind., part., corp. . . . .	7 027
U.S. Treasury securities . . . . .	4 848	Time deposits, ind., part., corp. . . . .	28 434
Oblig. of other U.S. Government agencies and corporations . . . . .	3 430	U.S. Gov't deposits . . . . .	29
Oblig. of States and political subdivisions . . . . .	3 722	Deposits of States and subdivisions . . . . .	2 755
All other securities . . . . .	150	Certified and Officers' checks . . . . .	398
Excess funds sold and sec. resell agreements . . . . .	1 050	Total Deposits . . . . .	<u>38 643</u>
Loans, Net . . . . .	26 917	All other liabilities . . . . .	683
Bank premises, furniture and fixtures . . . . .	474	Total Liabilities . . . . .	<u>39 326</u>
All other assets . . . . .	1 590	<b>Equity Capital</b>	
		Capital (# sh. au. 29,336) . . . . .	550
		(# sh. outst. 22,000)	
		Surplus . . . . .	1 700
		Undivided profits and capital reserve . . . . .	1 850
		Total equity capital . . . . .	<u>4 100</u>
		Subordinated notes and debentures . . . . .	450
<b>TOTAL . . . . .</b>	<b><u>43 876</u></b>	<b>TOTAL . . . . .</b>	<b><u>43 876</u></b>

**MERCHANTS & PLANTERS BANK, NEWPORT**

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

**Principal Officers:**

\*Ernest D. McDonald . . . . . President  
 Terry L. Dillon . . . . . V. Pres.  
 James C. Giles . . . . . V. Pres.  
 W. Neil Holcomb . . . V. Pres.-Cashier  
 Maurine B. Heard . . . . . Asst. V. Pres.

**Directors:**

R.O. Burton  
 Morris Bowman  
 John L. Conner  
 Tom R. Curtner  
 James O. Dupree  
 Dr. Troy A. Gray  
 Robert Harvey  
 Ralph McDonald, Jr.

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 309	Demand deposits, ind., part., corp. . . . .	6 131
U.S. Treasury securities . . . . .	2 844	Time deposits, ind., part., corp. . . . .	29 649
Oblig. of other U.S. Government agencies and corporations . . . . .	1 936	U.S. Gov't deposits . . . . .	38
Oblig. of States and political subdivisions . . . . .	5 274	Deposits of States and subdivisions . . . . .	2 902
Excess funds sold and sec. resell agreements . . . . .	2 000	Certified and Officers' checks . . . . .	202
Loans, Net . . . . .	27 190	Total Deposits . . . . .	38 922
Bank premises, furniture and fixtures . . . . .	489	All other liabilities . . . . .	886
All other assets . . . . .	1 805	Total Liabilities . . . . .	39 808
		<b>Equity Capital</b>	
		Capital (# sh. au. 9,000) . . . . .	225
		(# sh. outst. 9,000)	
		Surplus . . . . .	2 100
		Undivided profits and capital reserve . . . . .	1 214
		Total equity capital . . . . .	3 539
		Subordinated notes and debentures . . . . .	500
<b>TOTAL . . . . .</b>	<b><u>43 847</u></b>	<b>TOTAL . . . . .</b>	<b><u>43 847</u></b>





**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 . . . . . Chairman & C.E.O.  
 Carl G. Holt . . . . . Vice Chairman  
 Harold Hull . . . . . Exec. Vice Pres.  
 Harold D. Beck . . . . . Sr. V.P. & Cashier  
 Jo Ann Fine . . . . . V.P. & Trust Officer  
 Charles Otto Haberer . . . . . Vice Pres.  
 Norma Brashears . . . . . Asst. Vice Pres.  
 Donald Mainard . . . . . Asst. Vice Pres.  
 Larry Dicks . . . . . Asst. Vice Pres.  
 Gladys Nichols . . . . . Asst. Cashier  
 Billie Mainard . . . . . Asst. Cashier  
 Barbara Bearden . . . . . Asst. Cashier  
 Mark D. Ross . . . . . Asst. Cashier  
 Dr. Frank Lawrence . . . . . Corporate Secretary  
 Estelle Faucett . . . . . Branch Manager - 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, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 402	Demand deposits, ind., part., corp. . . . .	6 281
U.S. Treasury securities . . . . .	1 587	Time deposits, ind., part., corp. . . . .	32 405
Oblig. of other U.S. Government agencies and corporations . . . . .	2 399	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	9 622	Deposits of States and subdivisions . . . . .	1 694
All other securities . . . . .	200	Certified and Officers' checks . . . . .	91
Excess funds sold and sec. resell agreements . . . . .	2 150	Total Deposits . . . . .	<u>40 473</u>
Loans, Net . . . . .	26 404	Excess funds purchased and sec. repurchase agreements . . . . .	1 457
Bank premises, furniture and fixtures . . . . .	893	All other liabilities . . . . .	1 142
All other assets . . . . .	804	Total Liabilities . . . . .	<u>43 072</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 20,650) (# sh. outst. 20,650)	516
		Surplus . . . . .	2 484
		Undivided profits and capital reserve . . . . .	389
		Total equity capital . . . . .	<u>3 389</u>
<b>TOTAL . . . . .</b>	<b><u>46 461</u></b>	<b>TOTAL . . . . .</b>	<b><u>46 461</u></b>





**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:**

George L. Pugh . . . . . President  
 \*J.A. Gibson . . . . . Exec. Vice Pres.  
 Geraldine G. Zatwarsky . . Asst. V.P.  
 Nita D. Williamson . . . . . Cashier

**Directors:**

Gus Pugh, Chairman  
 George L. Pugh  
 J.C. Larrison  
 Carl Wells  
 Thomas R. Pugh  
 Dewayne Haynes  
 Augustus H. Pugh  
 Neill M. Sloan  
 Harrison Ralph  
 Garrard Mountjoy

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 009	Demand deposits, ind., part., corp. . . . .	1 992
U.S. Treasury securities . . . . .	998	Time deposits, ind., part., corp. . . . .	11 253
Oblig. of other U.S. Government agencies and corporations . . . . .	352	U.S. Gov't deposits . . . . .	21
Oblig. of States and political subdivisions . . . . .	950	Deposits of States and subdivisions . . . . .	1 262
Excess funds sold and sec. resell agreements . . . . .	870	Certified and Officers' checks . . . . .	55
Loans, Net . . . . .	9 893	Total Deposits . . . . .	<u>14 583</u>
Bank premises, furniture and fixtures . . . . .	613	Total Liabilities . . . . .	<u>14 583</u>
All other assets . . . . .	41	<b>Equity Capital</b>	
		Capital (# sh. au. 1,600) . . . . .	40
		(# sh. outst. 1,600)	
		Surplus . . . . .	710
		Undivided profits and capital reserve . . . . .	293
		Total equity capital . . . . .	<u>1 043</u>
		Subordinated notes and debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>15 726</u></u>	<b>TOTAL . . . . .</b>	<u><u>15 726</u></u>



**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 . . . Chairman of Board  
 \*Rick E. Buck . . . . . President  
 Paul C. Galyean . . . . . Vice Pres.  
 Barbara Owen . . . . . Cashier  
 Valerie Ash . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	617	Demand deposits, ind., part., corp. . . . .	1 337
U.S. Treasury securities . . . . .	905	Time deposits, ind., part., corp. . . . .	10 437
Oblig. of other U.S. Government agencies and corporations . . . . .	848	U.S. Gov't deposits . . . . .	7
Oblig. of States and political subdivisions . . . . .	1 535	Deposits of States and subdivisions . . . . .	619
Excess funds sold and sec. resell agreements . . . . .	300	Certified and Officers' checks . . . . .	52
Loans, Net . . . . .	8 830	Total Deposits . . . . .	<u>12 452</u>
Bank premises, furniture and fixtures . . . . .	335	All other liabilities . . . . .	<u>200</u>
All other assets . . . . .	395	Total Liabilities . . . . .	<u>12 652</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 7,500) . . . . .	83
		(# sh. outst. 5,500)	
		Surplus . . . . .	417
		Undivided profits and capital reserve . . . . .	613
		Total equity capital . . . . .	<u>1 113</u>
<b>TOTAL . . . . .</b>	<u><u>13 765</u></u>	<b>TOTAL . . . . .</b>	<u><u>13 765</u></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:**

Gaylon M. Lawrence . . . . . Chairman  
 \*James L. Magee . . . . . President  
 Jim Poole . . . . . Vice Pres. & Cashier  
 Paula O. Blackwell . . . . . Vice Pres.

**Directors:**

John Staples  
 H.C. Robbins, Jr.  
 Gaylon M. Lawrence  
 James L. Magee

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 492	Demand deposits, ind., part., corp. . . . .	3 944
U.S. Treasury securities . . . . .	5 455	Time deposits, ind., part., corp. . . . .	8 584
Oblig. of other U.S. Government agencies and corporations . . . . .	1 100	U.S. Gov't deposits . . . . .	29
Oblig. of States and political subdivisions . . . . .	1 389	Deposits of States and subdivisions . . . . .	1 882
Excess funds sold and sec. resell agreements . . . . .	400	Certified and Officers' checks . . . . .	<u>41</u>
Loans, Net . . . . .	5 937	Total Deposits . . . . .	<u>14 480</u>
Bank premises, furniture and fixtures . . . . .	588	Total Liabilities . . . . .	<u>14 480</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	750
		Undivided profits and capital reserve . . . . .	<u>1 031</u>
		Total equity capital . . . . .	<u>1 881</u>
<b>TOTAL . . . . .</b>	<b><u>16 361</u></b>	<b>TOTAL . . . . .</b>	<b><u>16 361</u></b>













**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:**

\*Mack Borgognoni . . . . . President  
 Vanita Grantham . . . . . V.P. & Cashier  
 Bill Jones . . . . . Vice Pres.  
 Rita Chandler . . . . . Asst. Cashier

**Directors:**

Mack Borgognoni  
 C.E. Bridewell  
 Fred LaGrone  
 Benton Newcome  
 Joel Newcome  
 Don Pylate  
 Robert D. Pugh  
 Kenneth Reed  
 Craig Shackelford

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 046	Demand deposits, ind., part., corp. . . . .	2 458
U.S. Treasury securities . . . . .	499	Time deposits, ind., part., corp. . . . .	8 027
Oblig. of other U.S. Government agencies and corporations . . . . .	1 120	U.S. Gov't deposits . . . . .	7
Oblig. of States and political subdivisions . . . . .	1 220	Deposits of States and subdivisions . . . . .	606
Excess funds sold and sec. resell agreements . . . . .	370	Certified and Officers' checks . . . . .	34
Loans, Net . . . . .	8 117	Total Deposits . . . . .	<u>11 132</u>
Bank premises, furniture and fixtures . . . . .	155	All other liabilities . . . . .	20
		Total Liabilities . . . . .	<u>11 152</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus . . . . .	800
		Undivided profits and capital reserve . . . . .	375
		Total equity capital . . . . .	<u>1 375</u>
<b>TOTAL . . . . .</b>	<u><u>12 527</u></u>	<b>TOTAL . . . . .</b>	<u><u>12 527</u></u>



**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 — One;

**Principal Officers:**

\* Johnny Brannan ..... President  
 John Brannan, Jr. .... V. Pres.  
 Ronald R. Collins ..... V. Pres.  
 Elizabeth W. Crain ..... V. Pres.  
 James A. Pullen ..... V. Pres.  
 Emogene Davis ..... Cashier  
 Jean K. Bolton ..... Asst. V. Pres.  
 Linda Cottingham ..... Asst. V. Pres.  
 Pearl Taylor ..... Asst. V. Pres.

**Directors:**

Jean K. Bolton  
 Johnny Brannan  
 John Brannan, Jr.  
 Ronald R. Collins  
 Carl Dalrymple, Jr.  
 B.A. DeLamar  
 Robert L. Godwin  
 Gera!d Hendrix  
 R.K. McCasland  
 Abb Morman  
 R.W. Murry  
 James A. Pullen  
 Milburn Tippit  
 John Vansickle  
 A. Glenn Vasser

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	1 411	Demand deposits, ind., part., corp. ....	4 877
U.S. Treasury securities .	10 353	Time deposits, ind., part., corp. ....	19 744
Oblig. of other U.S. Government agencies and corporations .....	1 095	U.S. Gov't deposits .....	3
Oblig. of States and political subdivisions ..	6 572	Deposits of States and subdivisions .....	2 308
Loans, Net .....	10 099	Certified and Officers' checks .....	63
Bank premises, furniture and fixtures .....	425	Total Deposits .....	<u>26 995</u>
All other assets .....	728	All other liabilities .....	<u>398</u>
		Total Liabilities .....	<u>27 393</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus .....	1 400
		Undivided profits and capital reserve .....	<u>1 290</u>
		Total equity capital ...	<u>3 290</u>
<b>TOTAL .....</b>	<b><u>30 683</u></b>	<b>TOTAL .....</b>	<b><u>30 683</u></b>

**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:**

\*Harry M. Clark . . . . . Acting Chief  
    Executive Officer  
 Darrell Odom . . . . . V. Pres.  
 Edith Ellis . . . . . Cashier  
 Eva Lois Ellis . . . . . Asst. Cashier

**Directors:**

J.A. Bailey  
 Ben F. Clark  
 Harry M. Clark  
 Edith Ellis  
 Leonard Hampson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	978	Demand deposits, ind., part., corp. . . . .	2 717
U.S. Treasury securities . . . . .	200	Time deposits, ind., part., corp. . . . .	12 217
Oblig. of other U.S. Government agencies and corporations . . . . .	695	Deposits of States and subdivisions . . . . .	444
Oblig. of States and political subdivisions . . . . .	4 435	Certified and Officers' checks . . . . .	106
Excess funds sold and sec. resell agreements . . . . .	600	Total Deposits . . . . .	<u>15 484</u>
Loans, Net . . . . .	9 234	All other liabilities . . . . .	<u>30</u>
Bank premises, furniture and fixtures . . . . .	140	Total Liabilities . . . . .	<u>15 514</u>
All other assets . . . . .	191	<b>Equity Capital</b>	
		Capital (# sh. au. 1,000) . . . . .	100
		(# sh. outst. 1,000)	
		Surplus . . . . .	900
		Undivided profits and capital reserve . . . . .	<u>(41)</u>
		Total equity capital . . . . .	959
<b>TOTAL . . . . .</b>	<u><u>16 473</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 473</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 . . . Chm. of Board  
 & President  
 Phyllis Burrow . . . . . Cashier  
 Dora Graham . . . . . Asst. V. Pres.  
 William A. Sandlin, II . . . . . Auditor

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	673	Demand deposits, ind., part., corp. . . . .	1 572
U.S. Treasury securities . . . . .	2 244	Time deposits, ind., part., corp. . . . .	11 171
Oblig. of other U.S. Government agencies and corporations . . . . .	2 690	U.S. Gov't deposits . . . . .	12
Oblig. of States and political subdivisions . . . . .	821	Deposits of States and subdivisions . . . . .	899
Excess funds sold and sec. resell agreements . . . . .	1 100	Certified and Officers' checks . . . . .	20
Loans, Net . . . . .	6 896	Total Deposits . . . . .	13 674
Bank premises, furniture and fixtures . . . . .	217	All other liabilities . . . . .	339
All other assets . . . . .	620	Total Liabilities . . . . .	14 013
		<b>Equity Capital</b>	
		Capital (# sh. au. 30,000) (# sh. outst. 29,534)	295
		Surplus . . . . .	528
		Undivided profits and capital reserve . . . . .	319
		Total equity capital . . . . .	1 142
		Subordinated notes and debentures . . . . .	106
<b>TOTAL . . . . .</b>	<b><u>15 261</u></b>	<b>TOTAL . . . . .</b>	<b><u>15 261</u></b>

**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 . . . . . V. Pres.  
 John W. Elrod . . . . . V. Pres.  
 Shirley Stewart . . . . . Asst. Cashier  
 May Dell Morrison . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	733	Demand deposits, ind., part., corp. . . . .	1 578
U.S. Treasury securities . . . . .	1 549	Time deposits, ind., part., corp. . . . .	6 600
Oblig. of other U.S. Government agencies and corporations . . . . .	6 400	U.S. Gov't deposits . . . . .	8
Excess funds sold and sec. resell agreements . . . . .	580	Deposits of States and subdivisions . . . . .	984
Loans, Net . . . . .	1 066	All other deposits . . . . .	1
Bank premises, furniture and fixtures . . . . .	35	Total Deposits . . . . .	<u>9 171</u>
All other assets . . . . .	10	Total Liabilities . . . . .	<u>9 171</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	300
		Undivided profits and capital reserve . . . . .	802
		Total equity capital . . . . .	<u>1 202</u>
<b>TOTAL . . . . .</b>	<u><u>10 373</u></u>	<b>TOTAL . . . . .</b>	<u><u>10 373</u></u>







**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. V. Pres.  
 Jerry L. Davis . . . . . V. Pres.  
 Mildred Fritsche . . . . . Secretary

**Directors:**

Margaret Ahne  
 Joe Fritsche  
 Mildred Fritsche  
 J.B. Layes

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	598	Demand deposits, ind., part., corp. . . . .	1 554
U.S. Treasury securities . . . . .	1 443	Time deposits, ind., part., corp. . . . .	7 777
Oblig. of other U.S. Government agencies and corporations . . . . .	834	U.S. Gov't deposits . . . . .	5
Oblig. of States and political subdivisions . . . . .	1 126	Deposits of States and subdivisions . . . . .	646
Excess funds sold and sec. resell agreements . . . . .	200	Certified and Officers' checks . . . . .	34
Loans, Net . . . . .	6 660	Total Deposits . . . . .	<u>10 016</u>
Bank premises, furniture and fixtures . . . . .	171	All other liabilities . . . . .	<u>13</u>
All other assets . . . . .	7	Total Liabilities . . . . .	<u>10 029</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	400
		Undivided profits and capital reserve . . . . .	510
		Total equity capital . . . . .	<u>1 010</u>
<b>TOTAL . . . . .</b>	<u><u>11 039</u></u>	<b>TOTAL . . . . .</b>	<u><u>11 039</u></u>



**GRANT COUNTY BANK, SHERIDAN**

Population 3,042 Grant County  
 Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145  
 Zip Code 72150  
 Number of Branches: Inside City — 2; Outside City — None  
 Number of CBCT's: Inside City — None; Outside City — None

**Principal Officers:**

D.E. McCoy, Sr. . . . . Chairman  
 \*D.E. McCoy, Jr. . . . Pres. & Trust Off.  
 Harold Boatright . . . . . Exec. V.P.  
 and Cashier  
 Sue Reynolds . . . . . Admin. Asst.  
 Raymond L. Stoker . . . . . Asst. V.P.  
 John H. Holder . . . . . Asst. V.P.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 822	Demand deposits, ind., part., corp. . . . .	4 535
U.S. Treasury securities . . . . .	2 568	Time deposits, ind., part., corp. . . . .	19 305
Oblig. of other U.S. Government agencies and corporations . . . . .	857	U.S. Gov't deposits . . . . .	31
Oblig. of States and political subdivisions . . . . .	4 902	Deposits of States and subdivisions . . . . .	1 972
Excess funds sold and sec. resell agreements . . . . .	500	Certified and Officers' checks . . . . .	94
Loans, Net . . . . .	17 386	Total Deposits . . . . .	<u>25 937</u>
Bank premises, furniture and fixtures . . . . .	833	All other liabilities . . . . .	<u>336</u>
All other assets . . . . .	618	Total Liabilities . . . . .	<u>26 273</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 45,000) (# sh. outst. 45,000)	450
		Surplus . . . . .	550
		Undivided profits and capital reserve . . . . .	<u>2 213</u>
		Total equity capital . . . . .	<u>3 213</u>
<b>TOTAL . . . . .</b>	<u><u>29 486</u></u>	<b>TOTAL . . . . .</b>	<u><u>29 486</u></u>



**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. V.P. & C.E.O.  
 Annette VanPelt . . . . . Vice Pres.  
 Catherine Hastings . . . . . Sec.-Treas.  
 Virginia Berry . . . . . Asst. Cashier  
 Wilma Schultz . . . . . Asst. Cashier

**Directors:**

H.L. Hastings, Jr., Chmn.  
 H.J. Dent  
 Catherine Hastings  
 B.E. Henson  
 J.C. Nichols  
 J.R. Rich

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 704	Demand deposits, ind., part., corp. . . . .	5 201
U.S. Treasury securities . . . . .	999	Time deposits, ind., part., corp. . . . .	14 290
Oblig. of other U.S. Government agencies and corporations . . . . .	250	U.S. Gov't deposits . . . . .	14
Oblig. of States and political subdivisions . . . . .	4 931	Deposits of States and subdivisions . . . . .	3 068
All other securities . . . . .	373	Certified and Officers' checks . . . . .	292
Excess funds sold and sec. resell agreements . . . . .	2 240	Total Deposits . . . . .	<u>22 865</u>
Loans, Net . . . . .	15 659	Excess funds purchased and sec. repurchase agreements . . . . .	516
Bank premises, furniture and fixtures . . . . .	495	All other liabilities . . . . .	900
All other assets . . . . .	61	Total Liabilities . . . . .	<u>24 281</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 8,000) . . . . .	100
		(# sh. outst. 8,000)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	1 331
		Total equity capital . . . . .	2 431
<b>TOTAL . . . . .</b>	<u><u>26 712</u></u>	<b>TOTAL . . . . .</b>	<u><u>26 712</u></u>





**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 . . . . Chm. of Board  
 Max O. Taylor . . . . . President  
 Bob Willett . . . . . Ex. V. Pres.  
 Paulette Bussell . . . . . V.P. & Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 045	Demand deposits, ind., part., corp. . . . .	5 286
U.S. Treasury securities . . . . .	4 820	Time deposits, ind., part., corp. . . . .	23 159
Oblig. of other U.S. Government agencies and corporations . . . . .	1 047	U.S. Gov't deposits . . . . .	70
Oblig. of States and political subdivisions . . . . .	8 087	Deposits of States and subdivisions . . . . .	1 646
Excess funds sold and sec. resell agreements . . . . .	1 000	Certified and Officers' checks . . . . .	648
Loans, Net . . . . .	17 892	Total Deposits . . . . .	30 809
Bank premises, furniture and fixtures . . . . .	258	All other liabilities . . . . .	626
All other assets . . . . .	716	Total Liabilities . . . . .	31 435
		<b>Equity Capital</b>	
		Cap. (# sh. au. 100,000) . . . . .	1 000
		(# sh. outst. 100,000)	
		Surplus . . . . .	1 500
		Undivided profits and capital reserve . . . . .	930
		Total equity capital . . . . .	3 430
<b>TOTAL . . . . .</b>	<b>34 865</b>	<b>TOTAL . . . . .</b>	<b>34 865</b>

**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 . . . . . Chm. of Board  
 \*Tyrol Q. Carson . . . . . President  
 Doris Mann . . . . . Cashier  
 Patricia Shaddock . . . . . Asst. Cashier

**Directors:**

Bill J. Ford  
 Tyrol Q. Carson  
 G.W. Delaughter  
 Ray White  
 Tommy Gaston  
 Joseph Ford

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	195	Demand deposits, ind., part., corp. . . . .	1 285
U.S. Treasury securities . . . . .	1 701	Time deposits, ind., part., corp. . . . .	3 894
Oblig. of other U.S. Government agencies and corporations . . . . .	1 019	U.S. Gov't deposits . . . . .	20
Oblig. of States and political subdivisions . . . . .	612	Deposits of States and subdivisions . . . . .	479
Excess funds sold and sec. resell agreements . . . . .	400	Certified and Officers' checks . . . . .	125
Loans, Net . . . . .	2 324	Total Deposits . . . . .	<u>5 803</u>
Bank premises, furniture and fixtures . . . . .	87	All other liabilities . . . . .	<u>4</u>
All other assets . . . . .	4	Total Liabilities . . . . .	<u>5 807</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 3,000) . . . . .	75
		(# sh. outst. 3,000)	
		Surplus . . . . .	125
		Undivided profits and capital reserve . . . . .	<u>235</u>
		Total equity capital . . . . .	<u>435</u>
		Subordinated notes and debentures . . . . .	100
<b>TOTAL . . . . .</b>	<u><u>6 342</u></u>	<b>TOTAL . . . . .</b>	<u><u>6 342</u></u>

**FIRST STATE BANK, SPRINGDALE**

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

**Principal Officers:**

Gretchen Steele ..... Chairman of Board  
 \*Walter Turnbow ..... Vice Chairman  
    & Chief Executive Officer  
 M. David Howell, Jr. .... President  
 Mace D. Howell ..... Ex. V. Pres.  
 Richard P. Calhoun ..... Chairman of  
    Finance Committee  
 Don Gibson ..... Sr. V. Pres.  
 Dan Hendricks ..... Sr. V. Pres.  
 Rick Parsons, CPA ..... Sr. V. Pres.  
 Robert Phillips ..... Sr. V. Pres.

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories .....	10 939	Demand deposits, ind., part., corp. ....	13 451
U.S. Treasury securities .	8 860	Time deposits, ind., part., corp. ....	60 848
Oblig. of other U.S. Government agencies and corporations .....	10 148	U.S. Gov't deposits .....	85
Oblig. of States and political subdivisions ..	11 008	Deposits of States and subdivisions .....	12 664
All other securities .....	220	All other deposits .....	2
Loans, Net .....	69 248	Certified and Officers' checks .....	912
Bank premises, furniture and fixtures .....	2 279	Total Deposits .....	<u>87 962</u>
All other assets .....	3 437	Excess funds purchased and sec. repurchase agreements .....	14 224
		All other liabilities .....	4 346
		Total Liabilities .....	<u>106 532</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 9,664) .	966
		(# sh. outst. 9,664)	
		Surplus .....	3 334
		Undivided profits and capital reserve .....	4 607
		Total equity capital ...	<u>8 907</u>
		Subordinated notes and debentures .....	700
<b>TOTAL</b> .....	<u><u>116 139</u></u>	<b>TOTAL</b> .....	<u><u>116 139</u></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 . . . . . Ex. V.P. & Cash.  
 Anneta Moore . . . . . Sr. V. Pres.  
 Franklin E. Collins . . . . . Asst. V.P.  
 Kathryn White . . . . . Asst. Cashier

**Directors:**

Robert E. Beard  
 Neb M. Ryall, Jr.  
 Basil W. Gibbs  
 Joseph Pascale  
 Robert O. Trout

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	995	Demand deposits, ind., part., corp. . . . .	3 475
U.S. Treasury securities . . . . .	100	Time deposits, ind., part., corp. . . . .	10 674
Oblig. of other U.S. Government agencies and corporations . . . . .	400	U.S. Gov't deposits . . . . .	73
Oblig. of States and political subdivisions . . . . .	1 414	Deposits of States and subdivisions . . . . .	1 307
Excess funds sold and sec. resell agreements . . . . .	5 025	Certified and Officers' checks . . . . .	142
Loans, Net . . . . .	8 541	Total Deposits . . . . .	<u>15 671</u>
Bank premises, furniture and fixtures . . . . .	137	All other liabilities . . . . .	250
All other assets . . . . .	466	Total Liabilities . . . . .	<u>15 921</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 15,000) (# sh. outst. 15,000)	150
		Surplus . . . . .	550
		Undivided profits and capital reserve . . . . .	457
		Total equity capital . . . . .	<u>1 157</u>
<b>TOTAL . . . . .</b>	<u><u>17 078</u></u>	<b>TOTAL . . . . .</b>	<u><u>17 078</u></u>





**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 . . . . . V. Pres.  
 L.K. Robertson . . . . . Cashier

**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, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	336	Demand deposits, ind., part., corp. . . . .	1 562
U.S. Treasury securities . . . . .	1 696	Time deposits, ind., part., corp. . . . .	2 756
Oblig. of other U.S. Government agencies and corporations . . . . .	1 034	U.S. Gov't deposits . . . . .	2
Oblig. of States and political subdivisions . . . . .	920	Deposits of States and subdivisions . . . . .	253
All other securities . . . . .	20	Certified and Officers' checks . . . . .	9
Excess funds sold and sec. resell agreements . . . . .	400	Total Deposits . . . . .	<u>4 582</u>
Loans, Net . . . . .	1 301	Total Liabilities . . . . .	<u>4 582</u>
Bank premises, furniture and fixtures . . . . .	11	<b>Equity Capital</b>	
All other assets . . . . .	20	Capital (# sh. au. 8,000) . . . . .	200
		(# sh. outst. 8,000)	
		Surplus . . . . .	300
		Undivided profits and capital reserve . . . . .	656
		Total equity capital . . . . .	1 156
<b>TOTAL . . . . .</b>	<u><u>5 738</u></u>	<b>TOTAL . . . . .</b>	<u><u>5 738</u></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 . . . . . Pres. & Chmn.  
 \*Clyde Robertson, Jr. . . . . Exec. V.P.  
 Eugene Pounds . . . . . Sr. Vice Pres.  
 Wilburn J. Cole . . . . . V.P. & Cashier  
 Fannie M. Kent . . . . . Asst. V.P.  
 Shirley Benson . . . . . Asst. V.P.  
 Dianne Craig . . . . . Loan Officer  
 Lena Heath . . . . . Asst. Cashier  
 Cheryl McMasters . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 757	Demand deposits, ind., part., corp. . . . .	3 651
U.S. Treasury securities . . . . .	2 149	Time deposits, ind., part., corp. . . . .	21 076
Oblig. of other U.S. Government agencies and corporations . . . . .	6 955	U.S. Gov't deposits . . . . .	29
Oblig. of States and political subdivisions . . . . .	2 234	Deposits of States and subdivisions . . . . .	1 000
Excess funds sold and sec. resell agreements . . . . .	3 550	All other deposits . . . . .	7
Loans, Net . . . . .	12 142	Certified and Officers' checks . . . . .	52
Bank premises, furniture and fixtures . . . . .	574	Total Deposits . . . . .	<u>25 815</u>
All other assets . . . . .	784	Excess funds purchased and sec. repurchase agreements . . . . .	580
		All other liabilities . . . . .	1 090
		Total Liabilities . . . . .	<u>27 485</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 800
		Undivided profits and capital reserve . . . . .	760
		Total equity capital . . . . .	<u>2 660</u>
<b>TOTAL . . . . .</b>	<u><u>30 145</u></u>	<b>TOTAL . . . . .</b>	<u><u>30 145</u></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:**

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

**Directors:**

Bob Penix  
Scotty Armstrong  
Van Smith

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	583	Demand deposits, ind., part., corp. . . . .	2 470
U.S. Treasury securities . .	1 401	Time deposits, ind., part., corp. . . . .	9 205
Oblig. of other U.S. Government agencies and corporations . . . . .	4 796	Deposits of States and subdivisions . . . . .	1 128
Oblig. of States and political subdivisions . .	2 368	All other deposits . . . . .	27
All other securities . . . . .	48	Certified and Officers' checks . . . . .	31
Excess funds sold and sec. resell agreements . .	850	Total Deposits . . . . .	<u>12 861</u>
Loans, Net . . . . .	4 609	All other liabilities . . . . .	134
Bank premises, furniture and fixtures . . . . .	104	Total Liabilities . . . . .	<u>12 995</u>
All other assets . . . . .	54	<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	750
		Undivided profits and capital reserve . . . . .	968
		Total equity capital . . .	<u>1 818</u>
<b>TOTAL . . . . .</b>	<u><u>14 813</u></u>	<b>TOTAL . . . . .</b>	<u><u>14 813</u></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 . . . . . Pres.  
C.E. Dougan . . . . . Exec. V.P.  
Larry Spradley . . . . . Cashier  
Deweese Stedman . . . . . Asst. Cashier  
Millie Lemley . . . . . Asst. Cashier  
Betty Shores . . . . . Asst. Cashier  
Frances Rapier . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 221	Demand deposits, ind., part., corp. . . . .	5 487
U.S. Treasury securities . . . . .	1 780	Time deposits, ind., part., corp. . . . .	26 541
Oblig. of other U.S. Government agencies and corporations . . . . .	1 662	U.S. Gov't deposits . . . . .	28
Oblig. of States and political subdivisions . . . . .	5 897	Deposits of States and subdivisions . . . . .	2 861
All other securities . . . . .	675	Certified and Officers' checks . . . . .	494
Loans, Net . . . . .	26 808	Total Deposits . . . . .	<u>35 411</u>
Bank premises, furniture and fixtures . . . . .	1 546	Excess funds purchased and sec. repurchase agreements . . . . .	1 672
All other assets . . . . .	1 386	All other liabilities . . . . .	<u>577</u>
		Total Liabilities . . . . .	<u>37 660</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 8,293) . . . . .	207
		(# sh. outst. 8,293)	
		Surplus . . . . .	1 393
		Undivided profits and capital reserve . . . . .	<u>2 215</u>
		Total equity capital . . . . .	<u>3 815</u>
		Subordinated notes and debentures . . . . .	500
<b>TOTAL . . . . .</b>	<b><u>41 975</u></b>	<b>TOTAL . . . . .</b>	<b><u>41 975</u></b>



**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:**

\*Charles F. Greene . . . . . President  
 Ellen F. Smith . . . . . V.P. & Cashier  
 Alice S. Wilson . . . . . Asst. Cashier

**Directors:**

Carl Roberts  
 Robert Genestet  
 John L. Perritt  
 Charles F. Greene

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	770	Demand deposits, ind., part., corp. . . . .	865
U.S. Treasury securities . . . . .	988	Time deposits, ind., part., corp. . . . .	6 185
Oblig. of other U.S. Government agencies and corporations . . . . .	299	U.S. Gov't deposits . . . . .	1
Oblig. of States and political subdivisions . . . . .	496	Deposits of States and subdivisions . . . . .	463
Excess funds sold and sec. resell agreements . . . . .	900	Certified and Officers' checks . . . . .	<u>139</u>
Loans, Net . . . . .	4 250	Total Deposits . . . . .	<u>7 653</u>
Bank premises, furniture and fixtures . . . . .	311	Total Liabilities . . . . .	<u>7 653</u>
All other assets . . . . .	175	<b>Equity Capital</b>	
		Capital (# sh. au. 6,000) . . . . .	150
		(# sh. outst. 6,000)	
		Surplus . . . . .	225
		Undivided profits and capital reserve . . . . .	<u>161</u>
		Total equity capital . . . . .	<u>536</u>
<b>TOTAL . . . . .</b>	<u><u>8 189</u></u>	<b>TOTAL . . . . .</b>	<u><u>8 189</u></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 Clark . . . . . Exec. V.P.  
 Joyce Crane . . . . . Cashier  
 Jill Jackson . . . . . Asst. Cashier  
 Sharon Merritt . . . . . Asst. Cashier

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	462	Demand deposits, ind., part., corp. . . . .	3 135
U.S. Treasury securities . . . . .	898	Time deposits, ind., part., corp. . . . .	9 112
Oblig. of other U.S. Government agencies and corporations . . . . .	5 867	U.S. Gov't deposits . . . . .	3
Oblig. of States and political subdivisions . . . . .	2 641	Deposits of States and subdivisions . . . . .	840
All other securities . . . . .	600	Certified and Officers' checks . . . . .	56
Loans, Net . . . . .	4 823	Total Deposits . . . . .	<u>13 146</u>
Bank premises, furniture and fixtures . . . . .	18	Excess funds purchased and sec. repurchase agreements . . . . .	260
		Total Liabilities . . . . .	<u>13 406</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 10,000) (# sh. outst. 10,000)	250
		Surplus . . . . .	250
		Undivided profits and capital reserve . . . . .	1 403
		Total equity capital . . . . .	<u>1 903</u>
<b>TOTAL . . . . .</b>	<u><u>15 309</u></u>	<b>TOTAL . . . . .</b>	<u><u>15 309</u></u>









**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 . . . . . Pres. & Chmn.  
 Niles Bise . . . . . Sr. Vice Pres.  
 Michael D. Gillis . . . . . V.P. & Cashier  
 Phil Hesse . . . . . Farm Loan Off.  
 Paulette Fahr . . . . . Asst. Cashier

**Directors:**

John R. Hogue  
 Niles Bise  
 Ron Hogue  
 Malcolm C. Hogue  
 Dr. E.L. Hogue  
 Herbert Ziegenhorn

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	1 199	Demand deposits, ind., part., corp. . . . .	3 459
U.S. Treasury securities . . . . .	2 498	Time deposits, ind., part., corp. . . . .	17 176
Oblig. of other U.S. Government agencies and corporations . . . . .	2 474	U.S. Gov't deposits . . . . .	9
Oblig. of States and political subdivisions . . . . .	2 899	Deposits of States and subdivisions . . . . .	1 636
All other securities . . . . .	494	All other deposits . . . . .	31
Excess funds sold and sec. resell agreements . . . . .	2 150	Certified and Officers' checks . . . . .	59
Loans, Net . . . . .	12 836	Total Deposits . . . . .	<u>22 370</u>
Bank premises, furniture and fixtures . . . . .	213	All other liabilities . . . . .	<u>5</u>
All other assets . . . . .	117	Total Liabilities . . . . .	<u>22 375</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 8,000) . . . . .	200
		(# sh. outst. 8,000)	
		Surplus . . . . .	1 200
		Undivided profits and capital reserve . . . . .	1 105
		Total equity capital . . . . .	<u>2 505</u>
<b>TOTAL . . . . .</b>	<b><u>24 880</u></b>	<b>TOTAL . . . . .</b>	<b><u>24 880</u></b>

## 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 — 1; Outside City — None

### Principal Officers:

\*Douglas Simmons . . . . . President  
Roy B. Warren . . . . . Sr. Vice Pres.  
James A. Bogle . . . . . V.P. & Cashier  
Gordon M. White . . . . . Vice Pres.  
E.F. Kalb, Jr. . . . . Vice Pres.  
William D. Simmons . . . . . Vice Pres.

### Directors:

J.L. Linder  
James P. Baker, Jr.  
James E. Boyd  
Brooks Griffin  
Jerry Kelly  
Ralph C. Murray  
Jesse E. Porter  
Douglas Simmons

\*Designates Chief Executive Officer

### STATEMENT AS OF JUNE 30, 1982

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	2 178	Demand deposits, ind., part., corp. . . . .	6 727
U.S. Treasury securities . . . . .	5 474	Time deposits, ind., part., corp. . . . .	29 792
Oblig. of other U.S. Government agencies and corporations . . . . .	8 197	U.S. Gov't deposits . . . . .	52
Oblig. of States and political subdivisions . . . . .	2 414	Deposits of States and subdivisions . . . . .	5 897
Loans, Net . . . . .	28 658	Certified and Officers' checks . . . . .	192
Bank premises, furniture and fixtures . . . . .	886	Total Deposits . . . . .	<u>42 660</u>
All other assets . . . . .	1 538	Excess funds purchased and sec. repurchase agreements . . . . .	1 512
		All other liabilities . . . . .	1 317
		Total Liabilities . . . . .	<u>45 489</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	500
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	2 356
		Total equity capital . . . . .	<u>3 856</u>
<b>TOTAL . . . . .</b>	<u><u>49 345</u></u>	<b>TOTAL . . . . .</b>	<u><u>49 345</u></u>





**RICE GROWERS BANK, WHEATLEY**

Population 523 St. Francis County  
 Chartered September 27, 1909 P.O. Box 156 Telephone Number 457-2311  
 Zip Code 72392

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

**Principal Officers:**

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

**Directors:**

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

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	591	Demand deposits, ind., part., corp. . . . .	2 020
U.S. Treasury securities . . . . .	200	Time deposits, ind., part., corp. . . . .	9 430
Oblig. of other U.S. Government agencies and corporations . . . . .	1 299	U.S. Gov't deposits . . . . .	6
Oblig. of States and political subdivisions . . . . .	838	Deposits of States and subdivisions . . . . .	<u>2 994</u>
Excess funds sold and sec. resell agreements . . . . .	600	Total Deposits . . . . .	<u>14 450</u>
Loans, Net . . . . .	11 790	All other liabilities . . . . .	<u>327</u>
Bank premises, furniture and fixtures . . . . .	298	Total Liabilities . . . . .	<u>14 777</u>
All other assets . . . . .	435	<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	700
		Undivided profits and capital reserve . . . . .	<u>474</u>
		Total equity capital . . . . .	1 274
<b>TOTAL . . . . .</b>	<u><u>16 051</u></u>	<b>TOTAL . . . . .</b>	<u><u>16 051</u></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  
 Shirley Montgomery . . . . . Asst. Cashier

**Directors:**

William deYampert  
 John B. Currie  
 John B. Currie, Jr.  
 Henry Morschheimer  
 I.A. Jane  
 William L. Woods

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	2 297	Demand deposits, ind., part., corp. . . . .	1 313
U.S. Treasury securities . . . . .	596	Time deposits, ind., part., corp. . . . .	4 903
Oblig. of other U.S. Government agencies and corporations . . . . .	201	Deposits of States and subdivisions . . . . .	1 040
Oblig. of States and political subdivisions . . . . .	253	All other deposits . . . . .	74
Excess funds sold and sec. resell agreements . . . . .	1 305	Certified and Officers' checks . . . . .	13
Loans, Net . . . . .	3 224	Total Deposits . . . . .	7 343
Bank premises, furniture and fixtures . . . . .	131	All other liabilities . . . . .	184
All other assets . . . . .	586	Total Liabilities . . . . .	7 527
		<b>Equity Capital</b>	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	120
		Surplus . . . . .	555
		Undivided profits and capital reserve . . . . .	391
		Total equity capital . . . . .	1 066
<b>TOTAL . . . . .</b>	<b>8 593</b>	<b>TOTAL . . . . .</b>	<b>8 593</b>

**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 . . . . . Chairman  
 \*J.B. Gwyn . . . . . President  
 J.T. Shenep . . . . V.P. & Branch Mgr.  
 Bill G. Payne . . . . V.P. & Cashier  
 Florabel Bishop . . . . Asst. 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  
 Steve A. Wilson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

<b>Assets</b>	<b>Mil. Thou.</b>	<b>Liabilities</b>	<b>Mil. Thou.</b>
Cash & due from depositories . . . . .	800	Demand deposits, ind., part., corp. . . . .	1 913
U.S. Treasury securities . . . . .	1 887	Time deposits, ind., part., corp. . . . .	5 304
Oblig. of other U.S. Government agencies and corporations . . . . .	560	U.S. Gov't deposits . . . . .	3
Oblig. of States and political subdivisions . . . . .	2 455	Deposits of States and subdivisions . . . . .	1 385
Excess funds sold and sec. resell agreements . . . . .	2 250	Certified and Officers' checks . . . . .	7
Loans, Net . . . . .	2 500	Total Deposits . . . . .	8 612
Bank premises, furniture and fixtures . . . . .	26	All other liabilities . . . . .	27
		Total Liabilities . . . . .	8 639
		<b>Equity Capital</b>	
		Capital (# sh. au. 4,000) . . . . .	100
		(# sh. outst. 4,000)	
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	739
		Total equity capital . . . . .	1 839
<b>TOTAL . . . . .</b>	<b><u>10 478</u></b>	<b>TOTAL . . . . .</b>	<b><u>10 478</u></b>

**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. V.P.  
 and Cashier  
 Bobbie Nell Brown . . . . . Vice Pres.  
 Larry Lawson, . . . . . Vice Pres.  
 and Trust Officer  
 Ann Jones . . . . . Vice Pres.  
 Ronnie Sims . . . . . Vice Pres.  
 Mazie Ballard . . . . . Vice Pres.  
 Judy Thomas . . . . . Exec. Secretary  
 Charlotte Patton . . . . . Asst. V.P.

**Directors:**

John H. Johnston, Jr.  
 Rafe Andrews  
 Dave Block, Jr.  
 Gerald Blackburn  
 Eugene Goodart  
 Dr. Willard G. Burks  
 Pete Imboden, III  
 Albert Hess  
 James Richardson

\*Designates Chief Executive Officer

**STATEMENT AS OF JUNE 30, 1982**

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories . . . . .	1 537	Demand deposits, ind., part., corp. . . . .	7 041
U.S. Treasury securities . . . . .	1 997	Time deposits, ind., part., corp. . . . .	24 670
Oblig. of other U.S. Government agencies and corporations . . . . .	10 280	U.S. Gov't deposits . . . . .	68
Oblig. of States and political subdivisions . . . . .	3 781	Deposits of States and subdivisions . . . . .	1 988
Excess funds sold and sec. resell agreements . . . . .	1 200	All other deposits . . . . .	7
Loans, Net . . . . .	20 012	Certified and Officers' checks . . . . .	83
Bank premises, furniture and fixtures . . . . .	741	Total Deposits . . . . .	<u>33 857</u>
All other assets . . . . .	1 067	Excess funds purchased and sec. repurchase agreements . . . . .	2 080
		All other liabilities . . . . .	964
		Total Liabilities . . . . .	<u>36 901</u>
		<b>Equity Capital</b>	
		Capital (# sh. au. 60,000) (# sh. outst. 60,000) . . . . .	1 500
		Surplus . . . . .	1 000
		Undivided profits and capital reserve . . . . .	1 214
		Total equity capital . . . . .	<u>3 714</u>
<b>TOTAL . . . . .</b>	<u><u>40 615</u></u>	<b>TOTAL . . . . .</b>	<u><u>40 615</u></u>



**SIXTY-EIGHTH 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, 1982**







**SIXTY-EIGHTH 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, 1982**





