

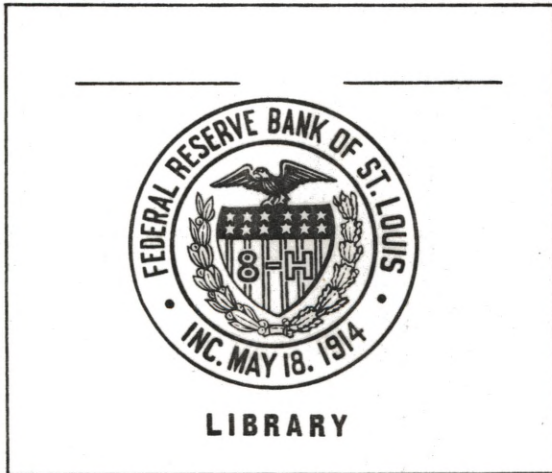
**REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1983**



BILL CLINTON
Governor

MARLIN D. JACKSON
State Bank Commissioner

PS-51 4-82



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

FOR THE YEAR ENDED JUNE 30, 1983

MARLIN D. JACKSON
State Bank Commissioner

STATE OF ARKANSAS OFFICE OF STATE BANK DEPARTMENT

August 23, 1983

To the Honorable Bill Clinton
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Sixty-Ninth Annual Report of the State Bank Department for the fiscal year ended June 30, 1983.

At June 30, 1983, there were 187 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, three state banks were declared insolvent and ordered closed. First Security Bank of North Arkansas, Horseshoe Bend, was closed on August 27, 1982. The bank's assets were purchased by The Bank of North Arkansas, Melbourne. Bank of Quitman, Quitman, was closed on November 12, 1982. The bank's assets were purchased by a newly chartered National Bank. Prairie County Bank, Hazen, was closed on March 24, 1983 and turned over to the F.D.I.C. for liquidation. On April 19, 1983, Rice Growers Bank, Wheatley, merged with First National Bank of Eastern Arkansas, Forrest City.

The assets of the State banks totaled \$6,765,980,000 at June 30, 1983. Total assets this time last year, amounted to \$6,165,256,000, a dollar increase of \$600,724,000 or 9.7%.

In addition to the 187 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 192 financial institutions as of June 30, 1983.

In addition to the information set out above, this report reflects in detail the condition of each of the 192 active institutions as of June 30, 1983. 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,

MARLIN D. JACKSON
State Bank Commissioner

LEGAL HOLIDAYS

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

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

DEPARTMENTAL ROSTER

Marlin D. Jackson State Bank Commissioner
 Don. R. Clark Assistant Bank Commissioner
 Candace A. Franks Department Attorney
 Mark W. Wegener Chief Review Examiner
 Jackie Dicus Financial Analyst
 Janie House Business Controller II
 Cynthia Nixon Executive Secretary
 Pat Wallis Secretary II
 Eloise Williams Legal Secretary
 Kim Schinkal Clerk Typist II
 Sylvia Hoke Clerk Typist II

FINANCIAL EXAMINER SUPERVISOR

Ronny A. Clay	Cynthia A. White
Larry M. Hillyard	Burnis M. Posey
Eddie E. Fitzhugh	Steven L. Purdy
W. Keith Melson	

FINANCIAL EXAMINER II

Luther Guinn	George E. Myers
Dianne Lefear	H. Wilks Marshall, Jr.
Steve L. Bryan	Mark J. Pennebaker
Gregory M. Stewart	Patty S. McIntosh

FINANCIAL EXAMINER I

Paul H. Jilg	William A. Whitmore
James M. Franklin, Jr.	Peter G. Fotioo

FINANCIAL EXAMINER TRAINEE

William O. Hall	Tony L. Singer
Tammy R. Gilmore	Lois G. Crouse
J. Drew Tennyson	Mark R. Ryan
Neal T. Ainley	

STATE BANKING BOARD

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

**OFFICE
STATE BANK DEPARTMENT**

One Capitol Mall, 6D—305
 Little Rock, Arkansas 72201-1093
 Telephone: (501) 371-1117

**COMMISSIONERS OF THE
STATE BANK DEPARTMENT
STATE OF ARKANSAS**

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J.Reap	October 3, 1918	March 22, 1919
3.	W.T.Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J.Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A.R.Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C.Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark(Acting) . . .	March 16, 1979	April 19, 1979
16.	B.J.Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1982 through June 30, 1983.

RECEIPTS

Cash Balance June 30, 1982	\$ 384,326.48
Examination and Assessment Fees	1,126,106.01
Charter and Amendment Fees	17,343.62
Teller's Facility Application and all Protest Fees	3,000.00
Penalties for Reserve Deficiencies	493.93
Miscellaneous Fees	601.50
Reimbursement for M & R Sales	2,383.14
Warrant Cancellations	1,646.38
Refund to Expenditures	1,534.12
	1,153,108.70
	<hr/> \$1,537,435.18

DISBURSEMENTS

Salaries	641,600.99
Maintenance and General Operations	69,430.51
S.S, Retirement and Insurance Matching	137,355.46
Professional Services and Fees	20,810.42
Conference Fees and Travel	190,728.40
Capital Outlay	22,342.20
Service Charge by State Treasurer	17,204.89
Cash Balance June 30, 1983	437,962.31
	1,099,472.87
	<hr/> \$1,537,435.18

ARKANSAS BANKERS ASSOCIATION

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

President	William H. Brandon, President First National Bank of Phillips County Helena, Arkansas 72342
First Vice President	John M. Lewis, Chairman First National Bank, Fayetteville, Arkansas 72702
Second Vice President	B. Gene Staton, President DeWitt Bank & Trust Company, DeWitt, Arkansas 72042
Treasurer	J.C. Stuckey, Chairman & President Bank of Trumann, Trumann, Arkansas 72472
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
To 1985	Warren Bank & Trust, Warren William L. Cravens, President First National Bank, Little Rock Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro James Stobaugh, President National Bank of Commerce, Pine Bluff Max Taylor, President
To 1986	Smackover State Bank, Smackover Larry Kinard, Executive Vice President Citizens Bank, Booneville J.C. Rieff, President
Past Presidents	Farmers & Merchants Bank, Prairie Grove William H. Bowen, Chairman Commercial National Bank, Little Rock B.J. Ford, Chairman and President Merchants and Planters Bank Camden
Members at Large	
Ex-Officio Members	Wayne Hartsfield, President First National Bank, Searcy William H. Kennedy, Jr., Chairman National Bank of Commerce Pine Bluff
Executive Director	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201

YOUNG BANKER SECTION OFFICERS

President	William C. Wisener, Assistant Vice President Warren Bank and Trust Company, Warren
Vice President	Holly Eddins, Assistant Vice President Worthen Bank & Trust Company, N.A., Little Rock
Secretary	Herbert Thomas, Correspondent Banking Officer National Bank of Commerce, Pine Bluff
Treasurer	Gary Rice, Assistant Vice President Arkansas Bank and Trust, Hot Springs

COMPTROLLER OF THE CURRENCY

Southwestern District
1201 Elm Street, Suite 3800
Dallas, Texas 75270

Telephone Number 767-4400

Area Code 214

Deputy Comptroller	Clifton A. Poole, Jr.
District Administrator	John A. Bodnar
Director for Administration	Stephen R. Steinbrink
Director for Analysis	Preston Morrow
Director for Bank Supervision	Charles F. Stuart
District Counsel	Patrick Parise

FEDERAL RESERVE BANK
OF ST. LOUIS, MISSOURI
DISTRICT NO. 8

Telephone Number 444-8444

Area Code 314

President	Theodore H. Roberts
First Vice President	Donald W. Moriarty, Jr.
Senior Vice President	A.B. Balbach
Senior Vice President & Controller	Joseph P. Garbarini
Senior Vice President	Robert E. Matthews
Senior Vice President, General Counsel	
& Secretary	F. Garland Russell, Jr.
Senior Vice President	Harold E. Uthoff
Senior Vice President	Ben C. Wade
Vice President	Ruth A. Bryant
Vice President	Albert E. Burger
Vice President, Deputy Counsel	
& Assistant Secretary	Joan P. Cronin
Vice President	Charles R. Halbrook
Vice President	James R. Kennedy
Vice President	Martha L. Perine
Vice President	William J. Sneed
Vice President	Warren T. Snover
Vice President	Robert W. Thomas
General Auditor	Richard E. Kay

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 George P. Muraco
Assistant Regional Director Raymond M. Glass, Jr.

EXAMINERS FOR ARKANSAS

Robert E. Conaster Russellville
Rickey M. Brunner Russellville
Richard A. Buhi Russellville
Karl F. Kauffman Russellville
James J. Peacock, Jr. Russellville
Robert C. Barber Jonesboro
Jack P. Court, Jr. Jonesboro
Jerry L. Duncan Jonesboro
John R. Gillette Jonesboro
Billy W. Carroll Pine Bluff
James A. Colvin Pine Bluff
John A. Jones Pine Bluff
Harvey L. Melton Pine Bluff
Arthur R. Sansom Pine Bluff
Gary L. Webb Pine Bluff
Ronny G. Parham Memphis
Billy F. Couch Memphis
Jerry W. Cox Memphis
William D. Dent Memphis
Ethrige B. Hampton, Jr. Memphis
Arthur B. Monroe Memphis
Robert W. Shober Memphis
Leigh A. Sisk Memphis

**STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF
STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1983**

(With Comparative Statement as of June 30, 1982, reported
in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

ASSETS	June 30, 1983 187 Banks Mil. Thou.	June 30, 1982 191 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Cash and due from depository institutions	\$ 536 406	\$ 406 838	\$129 568
U.S. Treasury Securities	718 496	564 601	153 895
Obligations of other U.S. Government agencies and corporations	724 688	629 457	95 231
Obligations of States and political subdivisions	792 448	789 867	2 581
All other securities	66 984	40 919	26 065
Excess funds sold and securities purchased under agreements to resell	327 025	236 584	90 441
Loans, Net	3,297 532	3,218 381	79 151
Bank premises, furniture and fixtures, and other assets representing bank premises . . .	119 714	122 167	(2 453)
All other assets	182 687	156 442	26 245
TOTAL ASSETS	\$6,765 980	\$6,165 256	\$600 724

LIABILITIES	June 30, 1983 187 Banks Mil. Thou.	June 30, 1982 191 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Demand deposits, individ., partnerships, and corp.	\$ 878 912	\$ 888 104	(\$ 9 192)
Time deposits, individuals, partnerships, and corp.	4,511 799	3,926 270	585 529
Deposits of U.S. Government . . .	8 468	7 320	1 148
Deposits of States and political subdivisions	454 769	432 739	22 030
All other deposits	12 328	14 021	(1 693)
Certified and officers' checks	34 087	29 735	4 352
TOTAL DEPOSITS	5,900 363	5,298 189	602 174
Total Demand	[1,011 402]	[1,037 314]	[(25 912)]
Total Time	[4,888 961]	[4,260 875]	[628 086]
Excess funds purchased and securities sold under agreements to repurchase	144 763	199 325	(54 562)
All other liabilities	102 358	110 123	(7 765)
TOTAL LIABILITIES	6,147 484	5,607 637	539 847
EQUITY CAPITAL			
Capital stock	96 350	92 934	3 416
Surplus	198 431	177 006	21 425
Undivided profits and capital reserves	301 320	263 851	37 469
TOTAL EQUITY CAPITAL	596 101	533 791	62 310
Subordinated notes and debentures	22 395	23 828	(1 433)
TOTAL LIABILITIES AND EQUITY CAPITAL	\$6,765 980	\$6,165 256	\$600 724

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, 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	119,609,300	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	2,435,176	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
June 30, 1983	192	5,930,166,000	3,318,589,000	15,697,000	541,553,000	718,496,000	633,785,000	6,812,345,000

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

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

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

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	2	1	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	2		4
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	1		
Pulaski	4	8	1
Randolph	3		1
St. Francis	1	2	3
Saline	2		2
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
	187	71	*136

*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
Commercial Bank at Alma . . .	Alma	Dyer	Crawford
Commercial Bank at Alma . . .	Mountainberg	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
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	Humnok	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust	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
The Cleburne County Bank . . .	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne
Arkansas Bank & Trust Co. . .	Hot Springs	Hot Springs Village	Garland

**STATE BANKS OPERATING FACILITIES
IN OTHER LOCATIONS (CON'T)**

Name of Bank	Location	Location of Facility	County
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 Bank of North Arkansas . .	Melbourne	Franklin	Izard
The Bank of North Arkansas . .	Melbourne	Horseshoe Bend	Izard
The Bank of North Arkansas . .	Melbourne	Oxford	Izard
The Union Bank of Mena	Mena	Hatfield	Polk
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Co.	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of	Mountain Mountain Home	Home Lakeview	Baxter
First Bank & Trust Co. of	Mountain Mountain Home	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	Tonitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Co. . . .	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 Co.	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

**NATIONAL BANKS OPERATING MANNED
BANKING FACILITIES OUTSIDE THE
CITIES OF THE MAIN BANK LOCATIONS**

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Village	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
First National Bank of Eastern Arkansas	Forrest City	Wheatley	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Springs Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
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 Springs	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville- Ratcliffe	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 Springs	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.	Little Rock
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, 1982 to June 30, 1983

1. The Farmers and Merchants Bank, Des Arc increased Capital from \$585,640 to \$644,200 through a transfer from Undivided Profit Account to Capital Stock Account to provide for and to declare a dividend.
2. McIlroy Bank and Trust, Fayetteville increased Capital from \$2,611,200 to \$5,111,200 through issuance of newly authorized shares.
3. Peoples Bank and Trust Company, Mountain Home increased Capital from \$2,250,000 to \$2,500,000 through a transfer from Undivided Profit Account to Capital Stock Account to provide for and to declare a dividend.
4. Citizens Bank of Lavaca increased Capital from \$225,000 to \$236,250 through a stock dividend out of Undivided Profits.
5. Planters and Merchants Bank of Gillett authorized a Stock Split from 3,000 shares to 12,000 shares.
6. First Bank and Trust of Jonesboro increased capital from \$300,000 to \$360,000 through Common Stock and Preferred Stock through the issuance and sale of additional shares.
7. Caraway Bank, Caraway increased Capital from \$150,000 to \$210,000 through a stock dividend to be paid out of Undivided Profits. This amendment is Retroactive as of the stockholders meeting held January 9, 1978.
8. Caraway Bank, Caraway increased Capital from \$210,000 to \$252,000 through a stock dividend to be paid out of Undivided Profits. This amendment is Retroactive as of the stockholders meeting January 12, 1981.
9. Bank of Lake Village, Lake Village increased Capital from \$300,000 to \$600,000 through Undivided Profits.
10. The Bank of North Arkansas, Melbourne increased Capital from \$100,000 to \$500,000 through the issuance and sale of additional shares.

**AMENDMENTS CHANGING NUMBER
OF DIRECTORS**

July 1, 1982 to June 30, 1983

1. Citizens Bank, Bentonville, from not less than 3 but no more than 12.

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1982 to June 30, 1983

1. Bank of Dover, Dover.

AMENDMENTS CHANGING LOCATION OF BUSINESS.

July 1, 1982 to June 30, 1983

1. Jones Investment and Trust Company, Helena, Arkansas to Little Rock, Arkansas.

AMENDMENTS CHANGING CORPORATE NAMES

July 1, 1982 to June 30, 1983

1. The Bank of Melbourne, authorized a change in its corporate name to be known as "First Bank of North Arkansas."
2. State Bank of Calico Rock, authorized a change in the name of the bank from State Bank of Calico Rock to "First State Bank."

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 187 Arkansas State Banks as of June 30, 1983 is 9.14%. The following is a list of the commercial banks showing their individual percentages.

NAME	LOCATION	PERCENTAGE
Commercial Bank at Alma	Alma	9.84
Bank of Amity	Amity	13.07
Citizens First State Bank	Arkadelphia	8.65
Elk Horn Bank and Trust Co.	Arkadelphia	10.31
Merchants & Planters Bank & Trust Co.	Arkadelphia	8.09
Bank of Ashdown	Ashdown	8.01
Bank of Atkins	Atkins	11.06
The Bank of Augusta	Augusta	13.43
Citizens State Bank	Bald Knob	9.92
The Citizens Bank	Batesville	7.44
Bank of Bearden	Bearden	11.56
Citizens Bank	Beebe	11.33
First State Bank	Beebe	15.45
Benton State Bank	Benton	8.15
The Union Bank of Benton	Benton	7.65
Bank of Bentonville	Bentonville	6.63
Citizens Bank	Bentonville	7.37
Bank of Blevins	Blevins	7.74
Farmers Bank & Trust Co.	Blytheville	8.86
Citizens Bank of Booneville	Booneville	8.94
The Bank of Bradley	Bradley	7.55
Bank of Brinkley	Brinkley	9.48
Bank of Cabot	Cabot	8.15
First State Bank	Calico Rock	12.71
The Merchants and Planters Bank	Camden	8.24
Caraway Bank	Caraway	9.62
Citizens Bank & Trust	Carlisle	8.95
Bank of Cave City	Cave City	9.14
American State Bank	Charleston	11.38
Bank of Cherry Valley	Cherry Valley	9.58
Merchants and Planters Bank	Clarendon	9.25
Arkansas State Bank	Clarksville	8.87
Farmers Bank & Trust Company	Clarksville	6.67
Clinton State Bank	Clinton	9.48
First State Bank & Trust Company	Conway	8.70
The Corning Bank	Corning	9.65
First State Bank	Crossett	6.66
Danville State Bank	Danville	9.38
Arkansas Valley Bank	Dardanelle	5.10
Bank of Dardanelle	Dardanelle	9.11
Decatur State Bank	Decatur	10.01
Bank of Delight	Delight	9.22
First State Bank of DeQueen	DeQueen	8.77
Dermott State Bank	Dermott	13.57
First State Bank of Dermott	Dermott	8.59
The Farmers & Merchants Bank	DesArc	18.01
DeWitt Bank & Trust Company	DeWitt	15.26
Peoples Bank	Dierks	11.63
The Bank of Dover	Dover	8.72
Dumas State Bank	Dumas	10.51
Merchants and Farmers Bank	Dumas	11.84
Earle State Bank	Earle	12.43
The Delta State Bank	Elaine	37.40
The Exchange Bank & Trust Co.	El Dorado	7.53
Bank of Elkins	Elkins	7.69
Bank of England	England	13.60
The Citizens Bank	England	23.50
The Eudora Bank	Eudora	13.52
Bank of Eureka Springs	Eureka Springs	12.38

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

NAME	LOCATION	PERCENTAGE
Bank of Evening Shade	Evening Shade	5.76
McIlroy Bank & Trust	Fayetteville	8.85
Citizens Bank & Trust Company	Flippin	8.67
Fordyce Bank & Trust Company	Fordyce	10.88
Planters Bank & Trust Company	Forrest City	10.87
Planters & Mrchants Bank	Gillett	11.92
The Bank of Glenwood	Glenwood	7.11
First State Bank	Gould	13.27
Bank of Gravett	Gravette	11.15
Farmers Bank	Greenwood	10.34
The First Bank	Griffithville	13.96
Clark County Bank	Gurdon	7.87
Farmers Bank	Hamburg	2.96
Calhoun County Bank	Hampton	12.29
The Bank of Harrisburg	Harrisburg	11.12
The Security Bank	Harrison	7.33
The Cleburne County Bank	Heber Springs	7.49
Heber Springs State Bank	Heber Springs	5.99
Bank of Holly Grove	Holly Grove	14.14
Horatio State Bank	Horatio	8.51
Arkansas Bank and Trust Co.	Hot Springs	6.84
Bank of Imboden	Imboden	9.33
First Jacksonville Bank	Jacksonville	8.75
Newton County Bank	Jasper	9.26
Bank of Northeast Arkansas	Jonesboro	9.52
Citizens Bank of Jonesboro	Jonesboro	7.63
First Bank & Trust of Jonesboro	Jonesboro	7.78
Mercantile Bank	Jonesboro	8.22
Farmers and Merchants Bank	Judsonia	12.79
Union State Bank	Junction City	7.77
Bank of Kensett	Kensett	27.70
Madison Bank and Trust	Kingston	8.15
Bank of Lake Village	Lake Village	12.31
First State Bank & Trust Co.	Lake Village	10.00
Citizens Bank of Lavaca	Lavaca	9.11
Leachville State Bank	Leachville	17.08
Little River Bank	Lepanto	14.45
Leslie State Bank	Leslie	7.51
Peoples Bank and Loan Co.	Lewisville	7.45
Bank of Lincoln	Lincoln	8.45
Pulaski Bank and Trust Co.	Little Rock	6.47
Bank of Lockesburg	Lockesburg	9.07
First State Bank	Lonoke	12.25
Farmers Bank & Trust Co.	Magnolia	8.98
Bank of Malvern	Malvern	9.26
Peoples Bank	Mammoth Spring	8.28
Merchants & Planters Bank	Manila	12.51
Bank of Mansfield	Mansfield	9.01
Farmers and Merchants Bank	Marianna	9.70
Citizens Bank	Marion	17.11
Marked Tree Bank	Marked Tree	8.88
The Citizens Bank	Marshall	9.07
Bank of Marvell	Marvell	13.11
Bank of McCrory	McCrory	10.04
McGehee Bank	McGehee	11.33
The Bank of North Arkansas	Melbourne	6.95
Union Bank of Mena	Mena	13.75
Monette State Bank	Monette	11.30
Commercial Bank & Trust Co.	Monticello	10.18
Union Bank & Trust Co.	Monticello	6.69
The First State Bank	Morrilton	12.58
Morrilton Security Bank	Morrilton	9.40

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

NAME	LOCATION	PERCENTAGE
First Bank & Trust Co. of Mountain Home	Mountain Home	7.84
Peoples Bank & Trust Co.	Mountain Home	9.31
Bank of Mountain View	Mountain View	13.38
The Bank of Montgomery Co.	Mount Ida	10.29
Bank of Mulberry	Mulberry	9.74
Pike County Bank	Murfreesboro	10.21
Citizens State Bank	Nashville	7.80
Bank of Newark	Newark	4.38
Bank of New Edinburg	New Edinburg	7.36
The First State Bank of Newport	Newport	13.06
Merchants and Planters Bank	Newport	9.41
The Twin City Bank	North Little Rock	6.67
The Planters Bank	Osceola	8.12
The Bank of Ozark	Ozark	6.00
Security Bank	Paragould	8.34
Bank of Parkdale	Parkdale	8.76
First State Bank	Parkin	12.12
Bank of Pea Ridge	Pea Ridge	8.83
The Perry County Bank	Perryville	10.64
Piggott State Bank	Piggott	10.50
First State Bank	Plainview	7.93
Bank of Pocahontas	Pocahontas	9.77
Planters and Stockmen Bank	Pocahontas	12.71
The Lawrence County Bank	Portia	8.80
The Peoples Bank	Portland	19.58
Portland Bank	Portland	13.50
Farmers and Merchants Bank	Prairie Grove	9.75
Bank of Prescott	Prescott	9.69
Bank of Rector	Rector	11.99
Farmers & Merchants Bank	Reyno	8.38
The Bank of Rison	Rison	13.08
Farmers and Merchants Bank	Rogers	6.46
Peoples Bank & Trust Co.	Russellville	9.40
Bank of Salem	Salem	7.80
Logan County Bank	Scranton	9.52
First Security Bank	Searcy	9.02
Grant County Bank	Sheridan	10.77
First State Bank	Sherwood	11.85
Bank of Sidney	Sidney	19.10
Arkansas State Bank	Siloam Springs	6.85
Smackover State Bank	Smackover	10.34
Merchants & Planters Bank	Sparkman	8.99
First State Bank	Springdale	8.12
Bodcaw Bank	Stamps	8.03
Bank of Star City	Star City	7.16
The Stephens Security Bank	Stephens	7.46
Citizens Bank	Strong	19.61
The Farmers & Merchants Bank	Stuttgart	9.79
Bank of Trumann	Trumann	9.74
Bank of Tuckerman	Tuckerman	14.08
Tyronza Bank	Tyronza	14.12
Citizens Bank & Trust Co.	Van Buren	8.63
Peoples Bank & Trust Co.	Van Buren	10.23
Bank of Waldo	Waldo	6.55
Peoples Bank	Waldo	12.81
Bank of Waldron	Waldron	11.42
Scott County Bank	Waldron	8.73
First State Bank of Warren	Warren	9.49
Warren Bank & Trust Co.	Warren	7.83
Bank of Weiner	Weiner	11.80
Merchants & Farmers Bank	West Helena	7.59
Bank of West Memphis	West Memphis	10.88
Wilmot State Bank	Wilmot	16.11
Bank of Wilson	Wilson	18.40
Cross County Bank	Wynne	9.37
The Bank of Yellville	Yellville	8.05

**STATISTICAL INFORMATION REFLECTING THE
GROWTH OF ARKANSAS STATE BANKS
OVER A TEN YEAR PERIOD
(Commercial Banks only)
1973-1983**

	June 30, 1973	June 30, 1983
Number of banks with assets of		
less than \$1,000,000	2	0
With assets of \$ 1,000,000 to \$ 2,000,000	10	1
With assets of \$ 2,000,000 to \$ 3,500,000	14	4
With assets of \$ 3,500,000 to \$ 5,000,000	21	0
With assets of \$ 5,000,000 to \$ 7,500,000	37	8
With assets of \$ 7,500,000 to \$10,000,000	25	7
With assets of \$10,000,000 to \$15,000,000	29	24
With assets of \$15,000,000 to \$20,000,000	18	33
With assets of \$20,000,000 to \$30,000,000	15	29
With assets of \$30,000,000 to \$50,000,000	8	39
With assets of \$50,000,000 to \$75,000,000	4	25
With assets over \$75,000,000	0	17
	183	187

	June 30, 1973	June 30, 1983	Per Cent Increase
(Reported in billions, millions and nearest thousand)			
Total assets	\$ 2,174,979	\$ 6,765,980	211%
Total loans, net	1,113,534	3,297,532	196%
All U.S. Gov't. oblig.	348,508	1,443,184	314%
State, Municipal, & other securities	509,142	792,448	55%
Deposits	1,941,776	5,900,363	203%
Total Capital Accounts	172,214	618,496	259%

SIXTY-NINTH REPORT

showing

THE CONDITION OF THE
187 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE
CALL OF
JUNE 30, 1983

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

THE TELEPHONE AREA CODE NUMBER
FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 Crawford County
 Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
 Zip Code 72921

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

Principal Officers:

- *Ralph B. Ballentine President
- Hilda Knight V.P. & Cashier
- Terry Q. Carson Vice Pres.
- Lucille Hayes Asst. V.P.
- William N. Brasher, III . . . Asst. Cashier
- Helen Jones Asst. Cashier
- Barbara Houck Asst. Cashier

Directors:

- Ralph B. Ballentine
- W. Dane Clay
- John P. Ballentine
- John A. Griffin
- Hilda Knight
- Caruth M. Alexander III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 192	Demand deposits, ind., part., corp.	2 577
U.S. Treasury securities	3 491	Time & savings dep., ind., part., corp.	12 992
Oblig. of other U.S. Government agencies and corporations	479	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	1 854	Deposits of States and subdivisions	2 865
Excess funds sold and sec. resell agreements	1 950	Certified and Officers' Checks	138
Loans, Net	11 038	Total Deposits	18 573
Bank premises, furniture and fixtures	413	All other liabilities	179
All other assets	381	Total Liabilities	18 752
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	400
		Undivided profits and capital reserve	1 546
		Total equity capital	2 046
TOTAL	<u>20 798</u>	TOTAL	<u>20 798</u>

BANK OF AMITY, AMITY

Population 859 Clark County
 Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
 Zip Code 71921

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

Principal Officers:

*Cleda Olds President & Cashier
 Joe F. Maxey Vice President
 Peggy T. Adams Asst. Cashier
 Hazel Richardson Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	1 856	ind., part., corp.	3 637
U.S. Treasury securities	5 202	Time and savings dep.,	
Oblig. of other U.S.		ind., part., corp.	19 167
Government agencies		U.S. Gov't. deposits	1
and corporations	3 378	Deposits of States	
Oblig. of States and		and subdivisions	958
political subdivisions	1 764	Total Deposits	<u>23 763</u>
All other securities	200	All other liabilities	363
Excess funds sold and		Total Liabilities	<u>24 126</u>
sec. resell agreements	3 225		
Loans, Net	11 321	Equity Capital	
Bank premises, furniture		Capital (# sh. au. 4,000)	100
and fixtures	212	(# sh. outst. 4,000)	
All other assets	595	Surplus	1 200
		Undivided profits and	
		capital reserve	2 327
		Total equity capital	3 627
TOTAL	<u><u>27 753</u></u>	TOTAL	<u><u>27 753</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
Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

Principal Officers:

*R. Edward Snider, Jr. President
Raymond Toler Exec. V. Pres.
Farrell Hall Senior V. Pres.
Johnnie Sue Huneycutt . . . V. Pres. &
 Cashier
Judy Sligh V. Pres.
Jim Clevenger V. Pres.

*Designates Chief Executive Officer

Directors:

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

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 098	Demand deposits, ind., part., corp.	5 211
U.S. Treasury securities	2 086	Time & savings dep., ind., part., corp.	18 818
Oblig. of other U.S. Government agencies and corporations	2 100	U.S. Gov't deposits	14
Oblig. of States and political subdivisions	1 828	Deposits of States and subdivisions	1 786
All other securities	159	Certified and Officers' Checks	522
Excess funds sold and sec. resell agreements	700	Total Deposits	26 351
Loans, Net	16 829	All other liabilities	251
Bank premises, furniture and fixtures	622	Total Liabilities	26 602
All other assets	698	Equity Capital	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus	700
		Undivided profits and capital reserve	1 518
		Total equity capital	2 518
TOTAL	29 120	TOTAL	29 120

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,005 Clark County
 Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
 Zip Code 71923

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

Principal Officers:

*Larry C. Whitley . . . President & CEO
 Roy N. Shope . . . Ex. V.P. & Cashier
 Herman G. Brewer . . . Vice President
 Johnny K. McAnally . . . Ass't. V. Pres.
 Morris Turner, Jr. . . . Ass't. V. Pres.
 Carolyn J. McAnally . . . Ass't. Cashier
 Betty B. Carter Ass't. Cashier

Directors:

Thomas B. Barksdale
 James Blanton
 Harold Echols
 James T. Gooch
 James W. Harrington
 Clift C. Lane
 J. Hugh Lookadoo
 Earl Meeks
 Wayne D. Pollard
 Charles W. Sharp
 Deward Sharp
 Roy N. Shope
 A.C. Stone
 Larry C. Whitley
 J.B. Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 997	Demand deposits, ind., part., corp.	4 366
U.S. Treasury securities	2 301	Time & savings dep., ind., part., corp.	26 443
Oblig. of other U.S. Government agencies and corporations	7 943	U.S. Gov't deposits	10
Oblig. of States and political subdivisions	6 199	Deposits of States and subdivisions	2 816
All other securities	300	Certified and Officers' Checks	80
Excess funds sold and sec. resell agreements	300	Total Deposits	<u>33 715</u>
Loans, Net	16 403	All other liabilities	<u>478</u>
Bank premises, furniture and fixtures	836	Total Liabilities	<u>34 193</u>
All other assets	845		
		Equity Capital	
		Capital (# sh. au. 25,000) (# sh. outst. 25,000)	601
		Surplus	1 109
		Undivided profits and capital reserve	<u>2 221</u>
		Total equity capital	<u>3 931</u>
TOTAL	<u><u>38 124</u></u>	TOTAL	<u><u>38 124</u></u>

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
 Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
 Zip Code 71923

Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: First Financial Bancshares, Inc.

Principal Officers:

*Millard E. Aud President &
 Chairman of the Board
 L.L. Lineback Exec. Vice Pres.
 R. Allan Kimball Vice Pres.
 Barbara J. Evans Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 688	Demand deposits, ind., part., corp.	3 618
U.S. Treasury securities	4 282	Time & savings dep., ind., part., corp.	19 107
Oblig. of other U.S. Government agencies and corporations	1 699	U.S. Gov't deposits	6
Oblig. of States and political subdivisions	1 442	Deposits of States and subdivisions	2 686
All other securities	375	Certified and Officers' Checks	<u>400</u>
Excess funds sold and sec. resell agreements	1 400	Total Deposits	<u>25 817</u>
Loans, Net	15 420	All other liabilities	<u>238</u>
Bank premises, furniture and fixtures	488	Total Liabilities	<u>26 055</u>
All other assets	553	Equity Capital	
		Capital (# sh. au. 4,800)	120
		(# sh. outst. 4,800)	
		Surplus	1 130
		Undivided profits and capital reserve	<u>1 042</u>
		Total equity capital	<u>2 292</u>
TOTAL	<u>28 347</u>	TOTAL	<u>28 347</u>

BANK OF ASHDOWN, ASHDOWN

Population 3,956 Little River County
 Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
 Zip Code 71822

Number of Branches: Inside City — 1; Outside City — 1
 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
 Leonard L. Hampson
 John H. Hendrix
 Larry R. Mashburn
 Sheldon R. Madden
 Eunice Spigner
 G.M. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 230	Demand deposits, ind., part., corp.	2 244
U.S. Treasury securities	784	Time & savings dep., ind., part., corp.	22 600
Oblig. of other U.S. Government agencies and corporations	100	U.S. Gov't deposits	31
Oblig. of States and political subdivisions	900	Deposits of States and subdivisions	2 363
Excess funds sold and sec. resell agreements	9 125	All other deposits	242
Loans, Net	17 051	Certified and Officers' Checks	125
Bank premises, furniture and fixtures	394	Total Deposits	<u>27 605</u>
All other assets	744	All other liabilities	294
		Total Liabilities	<u>27 899</u>
		Equity Capital	
		Capital (# sh. au. 45,000) (# sh. outst. 45,000)	450
		Surplus	1 550
		Undivided profits and capital reserve	429
		Total equity capital	2 429
TOTAL	<u><u>30 328</u></u>	TOTAL	<u><u>30 328</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 & CEO
 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	793	Demand deposits, ind., part., corp.	1 431
U.S. Treasury securities	1 063	Time & savings dep., ind., part., corp.	7 525
Oblig. of States and political subdivisions	2 843	U.S. Gov't deposits	2
All other securities	102	Deposits of States and subdivisions	1 056
Excess funds sold and sec. resell agreements	700	Certified and Officers' Checks	76
Loans, Net	5 644	Total Deposits	<u>10 090</u>
Bank premises, furniture and fixtures	25	All other liabilities	<u>106</u>
All other assets	294	Total Liabilities	<u>10 196</u>
		Equity Capital	
		Capital (# sh. au. 12,500) (# sh. outst. 12,500)	125
		Surplus	875
		Undivided profits and capital reserve	<u>268</u>
		Total equity capital	<u>1 268</u>
TOTAL	<u><u>11 464</u></u>	TOTAL	<u><u>11 464</u></u>

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 Woodruff County
 Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
 Zip Code 72006

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

Principal Officers:

R.E. Gregory President
 *Woody Castleberry Vice Pres.
 Dorothy Willis VP & Cashier
 Sharon Rushing Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	2	783	Demand deposits, ind., part., corp.	3	094
U.S. Treasury securities	2	589	Time & savings dep., ind., part., corp.	17	377
Oblig. of other U.S. Government agencies and corporations	5	594	U.S. Gov't deposits		1
Oblig. of States and political subdivisions	4	904	Deposits of States and subdivisions	2	100
All other securities		1	Certified and Officers' Checks		34
Excess funds sold and sec. resell agreements		800	Total Deposits	22	606
Loans, Net	9	026	All other liabilities		379
Bank premises, furniture and fixtures		248	Total Liabilities	22	985
All other assets		605			
TOTAL		26 550	Equity Capital		
			Capital (# sh. au. 8,000)		200
			(# sh. outst. 8,000)		
			Surplus		500
			Undivided profits and capital reserve	2	865
			Total equity capital	3	565
			TOTAL	26	550

THE CITIZENS BANK, BATESVILLE

Population 8,263 Independence County
 Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
 Zip Code 72503

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

Principal Officers:

*T.G. Vinson President
 Charles Arnold Exec. V.P.
 David Hidy V.P. & Cashier
 David Ford Vice President
 Floren King Vice President

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 473	Demand deposits, ind., part., corp.	12 775
U.S. Treasury securities	12 287	Time & savings dep., ind., part., corp.	44 846
Oblig. of other U.S. Government agencies and corporations	8 573	U.S. Gov't deposits	7
Oblig. of States and political subdivisions	7 500	Deposits of States and subdivisions	8 127
All other securities	50	All other deposits	116
Excess funds sold & sec. resell agreements	2 150	Certified and Officers' Checks	385
Loans, Net	35 553	Total Deposits	<u>66 256</u>
Bank premises, furniture and fixtures	1 590	Excess funds purchased and sec. repurchase agreements	721
All other assets	1 899	All other liabilities	663
		Total Liabilities	<u>67 640</u>
		Equity Capital	
		Capital (# sh. au. 7,000)	700
		(# sh. outst. 7,000)	
		Surplus	950
		Undivided profits and capital reserve	3 385
		Total equity capital	<u>5 035</u>
		Subordinated notes and debentures	400
TOTAL	<u><u>73 075</u></u>	TOTAL	<u><u>73 075</u></u>

BANK OF BEARDEN, BEARDEN

Population 1,191 Ouachita County
 Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
 Zip Code 71720
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Anthony Chairman
 Rick Green President
 Edward W. Paschal . . . Oper. Officer
 Harold Mizell Cashier
 Rosemary Barner Asst. Cashier

Directors:

John E. Anthony
 Joe F. Barner
 O.D. Cathey
 Rick Green
 Kenneth D. Keeton
 Howard G. McWhorter
 Eric Stuckey
 J.E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 120	Demand deposits, ind., part., corp.	1 280
U.S. Treasury securities . .	1 199	Time & savings dep., ind., part., corp.	8 710
Oblig. of other U.S. Government agencies and corporations	2 293	U.S. Gov't deposits	3
Oblig. of States and political subdivisions . .	1 706	Deposits of States and subdivisions	1 107
Excess funds sold and sec. resell agreements . .	700	Certified and Officers' Checks	30
Loans, Net	5 428	Total Deposits	<u>11 130</u>
Bank premises, furniture and fixtures	134	All other Liabilities	<u>111</u>
All other assets	130	Total Liabilities	<u>11 241</u>
		Equity Capital	
		Capital (# sh. au. 8,800) (# sh. outst. 8,020)	200
		Surplus	903
		Undivided profits and capital reserve	366
		Total equity capital . . .	1 469
TOTAL	<u><u>12 710</u></u>	TOTAL	<u><u>12 710</u></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 Spradlin Cashier
 Betty Liddle Asst. V.P.
 Vickie Duke Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 101	Demand deposits, ind., part., corp.	2 673
U.S. Treasury securities	1 255	Time & savings dep., ind., part., corp.	12 173
Oblig. of other U.S. Government agencies and corporations	902	U.S. Gov't deposits	21
Oblig. of States and political subdivisions	2 875	Deposits of States and subdivisions	1 600
Excess funds sold and sec. resell agreements	525	Certified and Officers' Checks	34
Loans, Net	11 349	Total Deposits	16 501
Bank premises, furniture and fixtures	462	All other liabilities	200
All other assets	367	Total Liabilities	16 701
		Equity Capital	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus	600
		Undivided profits and capital reserve	1 335
		Total equity capital	2 135
TOTAL	18 836	TOTAL	18 836

FIRST STATE BANK, BEEBE

Population 3,599 White County
Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
Zip Code 72012

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

Principal Officers:

- *Garland Kirkpatrick Chairman,
President & CEO
- James A. Lovell, Jr. V.P. & Cash.
- Clara Clark Asst. Cashier
- Marilyn Cole Asst. Cashier
- Sandy Poindexter Adm. Asst.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	823	Demand deposits, ind., part., corp.	421
U.S. Treasury securities	498	Time & savings dep., ind., part., corp.	6 312
Oblig. of other U.S. Government agencies and corporations	1 691	U.S. Gov't deposits	63
Oblig. of States and political subdivisions	724	Deposits of States and subdivisions	1 347
All other securities	76	Certified and Officers' Checks	119
Loans, Net	5 136	Total Deposits	<u>8 262</u>
Bank premises, furniture and fixtures	822	Excess funds purchased and sec. repurchase agreements	150
All other assets	303	All other liabilities	105
		Total Liabilities	<u>8 517</u>
		Equity Capital	
		Capital (# sh. au. 50,000) (# sh. outst. 50,000)	500
		Surplus	500
		Undivided profits and capital reserve	556
		Total equity capital	<u>1 556</u>
TOTAL	<u><u>10 073</u></u>	TOTAL	<u><u>10 073</u></u>

BENTON STATE BANK, BENTON

Population 17,737 Saline County
 Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
 Zip Code 72015
 Number of Branches: Inside City — 2; Outside City — 1
 Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

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

Directors:

Bob Alsobrook
 Mrs. W.R. Alsobrook
 Fred E. Briner
 A.B. Holiman, Jr.
 W.L. Tucker
 W.W. Jones
 Malcolm Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 102	Demand deposits, ind., part., corp.	11 305
U.S. Treasury securities	28 495	Time & savings dep., ind., part., corp.	62 348
Oblig. of other U.S. Government agencies and corporations	11 004	U.S. Gov't deposits	28
Oblig. of States and political subdivisions	11 014	Deposits of States and subdivisions	5 548
All other securities	10	Certified and Officers' Checks	535
Excess funds sold & sec. resell agreements	4 625	Total Deposits	79 764
Loans, Net	24 910	All other liabilities	1 505
Bank premises, furniture and fixtures	1 315	Total Liabilities	81 269
All other assets	2 002	Equity Capital	
		Cap. (# sh. au. 132,000)	1 320
		(# sh. outst. 132,000)	
		Surplus	825
		Undivided profits and capital reserve	5 063
		Total equity capital	7 208
TOTAL	88 477	TOTAL	88 477

THE UNION BANK OF BENTON, BENTON

Population 17,737 Saline County
 Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
 Zip Code 72015
 Number of Branches: Inside City — 1; Outside City — 1
 Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Bob Gregory President
 M.W. Whaley Ex. V. Pres.
 James Biggers . . Cashier/Comptroller
 Mickey Taylor V. Pres.

Directors:

Greg B. Brown, Chm
 June G. Brown
 Lilburn Carlisle
 J.D. Harris
 R.G. Kuerner
 I.E. McCray, Jr.
 J. Fred Walton, Jr.
 John Young

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 025	Demand deposits, ind., part., corp.	10 640
U.S. Treasury securities . .	3 125	Time & savings dep., ind., part., corp.	41 748
Oblig. of other U.S. Government agencies and corporations	3 213	U.S. Gov't deposits	43
Oblig. of States and political subdivisions . . .	5 041	Deposits of States and subdivisions	7 405
All other securities	21	Certified and Officers' Checks	246
Excess funds sold and sec. resell agreements . . .	9 800	Total Deposits	<u>60 082</u>
Loans, Net	37 733	Excess funds purchased and sec. repurchase agreements	9
Bank premises, furniture and fixtures	1 471	All other liabilities	731
All other assets	1 430	Total Liabilities	<u>60 822</u>
		Equity Capital	
		Cap. (# sh. au. 72,940.3)	729
		(# sh. outst. 72,940.3)	
		Surplus	857
		Undivided profits and capital reserve	2 795
		Total equity capital	<u>4 381</u>
		Subordinated notes and debentures	656
TOTAL	<u><u>65 859</u></u>	TOTAL	<u><u>65 859</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 — 2; Outside City — 2

Number of CBCT's: Inside City — 3; Outside City — 1

Principal Officers:

*Burton E. Stacy President
 John W. Fryer . . . Ex. V.P. & Cashier
 Tim Summers Vice President
 Donald E. Walker Vice President
 David A. Short Vice President
 Fred W. Lookadoo Vice Pres.
 & Trust Officer
 Paul Galyean Vice President

Directors:

E.F. Adair
 G.M. Billingsley
 R. E. Buck
 Max Burger
 W.H. Enfield
 Glenn Featherston
 J.W. Fryer
 David Glass
 Carl Hutchens
 Clayton Little
 J.A. Rollow
 R.L. Scoggins
 B.E. Stacy
 Jim Walton
 Sam Walton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	8	721	Demand deposits, ind., part., corp.	14	842
U.S. Treasury securities .	9	110	Time & savings dep., ind., part., corp.	76	979
Oblig. of other U.S. Government agencies and corporations	7	258	U.S. Gov't deposits		108
Oblig. of States and political subdivisions .	15	493	Deposits of States and subdivisions	9	840
Loans, Net	67	636	Certified and Officers' Checks		235
Bank premises, furniture and fixtures	1	748	Total Deposits	102	004
All other assets	3	516	All other liabilities	3	950
			Total Liabilities	105	954
			Equity Capital		
			Capital (# sh. au. 50,000) (# sh. outst. 39,200)		980
			Surplus	2	770
			Undivided profits and capital reserve	3	778
			Total equity capital . . .	7	528
TOTAL	<u>113</u>	<u>482</u>	TOTAL	<u>113</u>	<u>482</u>

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 & CEO
 Lloyd T. Jones Ex. V. Pres.
 Johnnie J. Qualls V.P. & Cashier
 Lawrence R. McCarroll V. Pres.
 William J. Hurd Asst. V.P.

Directors:

Lawrence P. Bolte
 Charles G. Burke
 Wayne W. Carlson
 Wallace W. Fowler, Chm.
 Phil Jones
 Wilson D. Powell
 Cecil E. Shores
 Robert L. Smith
 Ralph C. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 313	Demand deposits, ind., part., corp.	4 033
U.S. Treasury securities	2 197	Time & savings dep., ind., part., corp.	25 478
Oblig. of other U.S. Government agencies and corporations	1 461	Deposits of States and subdivisions	2 617
Oblig. of States and political subdivisions	3 725	Certified and Officers' Checks	225
Loans, Net	24 797	Total Deposits	<u>32 353</u>
Bank premises, furniture and fixtures	948	Excess funds purchased and sec. repurchase agreements	1 000
All other assets	964	All other liabilities	370
		Total Liabilities	<u>33 723</u>
		Equity Capital	
		Capital (# sh. au. 65,000) (# sh. outst. 54,921)	549
		Surplus	922
		Undivided profits and capital reserve	<u>1 211</u>
		Total equity capital	<u>2 682</u>
TOTAL	<u><u>36 405</u></u>	TOTAL	<u><u>36 405</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
 Bank Holding Company Affiliate: First Blevins Bancshares, Inc.

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	653	Demand deposits, ind., part., corp.	798
U.S. Treasury securities . . .	1 500	Time & savings dep., ind., part., corp.	5 106
Oblig. of other U.S. Government agencies and corporations	957	U.S. Gov't. deposits	2
Oblig. of States and political subdivisions	195	Deposits of States and subdivisions	435
Excess funds sold and sec. resell agreements	150	Certified and Officers' Checks	10
Loans, Net	3 418	Total Deposits	<u>6 351</u>
Bank premises, furniture and fixtures	5	All other liabilities	4
All other assets	10	Total Liabilities	<u>6 355</u>
		Equity Capital	
		Capital (# sh. au. 16,000) (# sh. outst. 8,050)	101
		Surplus	150
		Undivided profits and capital reserve	<u>282</u>
		Total equity capital	533
TOTAL	<u><u>6 888</u></u>	TOTAL	<u><u>6 888</u></u>

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
 Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.A. Porter Chairman of Board
Alvin Huffman, III President
Lee A. Crowe Ex. V. Pres.
James Magee V. Pres.
R.G. Cox Cashier
Joe Churchill Asst. V. Pres.
Ralph M. Harmon Trust Officer

Directors:

Dale Briggs
Jerry Cohen
Glen Cook
Lee A. Crowe*
G.G. Hubbard, Jr.
Alvin Huffman, III*
Paul C. Hughes
Herbert Jones
R.A. Porter

*Designates Chief Executive Officer

*Designates Advisory

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 187	Demand deposits, ind., part., corp.	8 085
U.S. Treasury securities	20 027	Time & savings dep., ind., part., corp.	49 669
Oblig. of other U.S. Government agencies and corporations	22 098	U.S. Gov't deposits	36
Oblig. of States and political subdivisions	7 649	Deposits of States and subdivisions	7 401
All other securities	75	All other deposits	374
Excess funds sold and sec. resell agreements	450	Certified and Officers' Checks	184
Loans, Net	16 324	Total Deposits	<u>65 749</u>
Bank premises, furniture and fixtures	910	All other liabilities	<u>1 146</u>
All other assets	1 677	Total Liabilities	<u>66 895</u>
		Equity Capital	
		Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1 000
		Surplus	1 500
		Undivided profits and capital reserve	4 002
		Total equity capital	<u>6 502</u>
TOTAL	<u>73 397</u>	TOTAL	<u>73 397</u>

CITIZENS BANK, BOONEVILLE

Population 3,289 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.
 Larry Kinard Ex. V. Pres.
 Bill Mitchell V. Pres.
 Joe Earp V. Pres.
 Shirley Powell V. Pres.
 Lee Strickland V. Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	8 093	Demand deposits, ind., part., corp.	3 733
U.S. Treasury securities	1 912	Time & savings dep., ind., part., corp.	43 233
Oblig. of other U.S. Government agencies and corporations	2 234	U.S. Gov't deposits	101
Oblig. of States and political subdivisions	7 477	Deposits of States and subdivisions	3 210
Loans, Net	35 639	Certified and Officers' Checks	269
Bank premises, furniture and fixtures	486	Total Deposits	<u>50 546</u>
All other assets	1 102	Excess funds purchased and sec. repurchase agreements	675
		All other liabilities	634
		Total Liabilities	<u>51 855</u>
		Equity Capital	
		Cap. (# sh. au. 100,000)	1 000
		(# sh. outst. 100,000)	
		Surplus	1 000
		Undivided profits and capital reserve	3 088
		Total equity capital	<u>5 088</u>
TOTAL	<u><u>56 943</u></u>	TOTAL	<u><u>56 943</u></u>

THE BANK OF BRADLEY, BRADLEY

Population 790 Lafayette County
 Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
 Zip Code 71826

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

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

Bank Holding Company Affiliate: The Bradley Corp.

Principal Officers:

*Lane Pierce President
 Carl Adams, Jr. V. Pres.
 Ann Darner V.P. & Cashier
 Billie Pierce Asst. V. Pres.
 J.B. Works Asst. Cashier
 Elizabeth C. Hamner . . Asst. Cashier

Directors:

G.E. Crabtree
 Randy Griffing
 Lane Pierce

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	878	ind., part., corp.	780
U.S. Treasury securities . .	300	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	6 740
Government agencies		U.S. Gov't deposits	8
and corporations	1 986	Deposits of States	
Oblig. of States and		and subdivisions	1 364
political subdivisions..	353	Certified and	
Excess funds sold and		Officers' Checks	17
sec. resell agreements . .	300	Total Deposits	8 909
Loans, Net	5 690	Total Liabilities	8 909
Bank premises, furniture			
and fixtures	99	Equity Capital	
All other assets.	31	Capital (# sh. au. 11,000)	100
		(# sh. outst. 10,000)	
		Surplus	500
		Undivided profits and	
		capital reserve	128
		Total equity capital . . .	728
TOTAL	9 637	TOTAL	9 637

BANK OF BRINKLEY, BRINKLEY

Population 4,997 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

Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

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
 Sidney McKnight
 Lambert Dial
 Don Fuller
 Jim Carroll
 Harold Hardwick

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 939	Demand deposits, ind., part., corp.	4 387
U.S. Treasury securities	1 002	Time & savings dep., ind., part., corp.	28 494
Oblig. of other U.S. Government agencies and corporations	9 584	U.S. Gov't deposits	33
Oblig. of States and political subdivisions	4 384	Deposits of States and subdivisions	1 233
All other securities	961	Certified and Officers' Checks	207
Excess funds sold and sec. resell agreements	2 100	Total Deposits	<u>34 354</u>
Loans, Net	15 903	All other liabilities	<u>380</u>
Bank premises, furniture and fixtures	507	Total Liabilities	<u>34 734</u>
All other assets	991	Equity Capital	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus	1 600
		Undivided profits and capital reserve	1 437
		Total equity capital	<u>3 637</u>
TOTAL	<u><u>38 371</u></u>	TOTAL	<u><u>38 371</u></u>

BANK OF CABOT, CABOT

Population 3,970 Lonoke County
 Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
 Zip Code 72023
 Number of Branches: Inside City — 1; Outside City — 1
 Number of CBCT's: Inside City — 1; Outside City — None
 Bank Holding Company Affiliate: Cabot Bankshares, Inc.

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 068	Demand deposits, ind., part., corp.	6 974
U.S. Treasury securities	8 203	Time & savings dep., ind., part., corp.	38 179
Oblig. of other U.S. Government agencies and corporations	3 381	U.S. Gov't deposits	85
Oblig. of States and political subdivisions	7 417	Deposits of States and subdivisions	2 017
All other securities	270	Certified and Officers' Checks	74
Excess funds sold and sec. resell agreements	400	Total Deposits	47 329
Loans, Net	26 077	All other liabilities	664
Bank premises, furniture and fixtures	848	Total Liabilities	47 993
All other assets	1 585		
TOTAL	<u><u>52 249</u></u>	Equity Capital	
		Capital (# sh. au. 25,000) (# sh. outst. 25,000)	625
		Surplus	1 575
		Undivided profits and capital reserve	1 756
		Total equity capital	3 956
		Subordinated notes and debentures	300
TOTAL	<u><u>52 249</u></u>	TOTAL	<u><u>52 249</u></u>

FIRST STATE BANK, CALICO ROCK

Population 1,046 Iazard County
 Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
 Zip Code 72519

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

Principal Officers:

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

Directors:

Gaye Copp
 Paul W. Seay
 H. Davey Wyatt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	729	Demand deposits, ind., part., corp.	2 563
U.S. Treasury securities	3 377	Time & savings dep., ind., part., corp.	13 247
Oblig. of other U.S. Government agencies and corporations	4 261	U.S. Gov't deposits	9
Oblig. of States and political subdivisions	2 782	Deposits of States and subdivisions	628
Excess funds sold and sec. resell agreements	1 100	Certified and Officers Checks	59
Loans, Net	6 039	Total Deposits	<u>16 506</u>
Bank premises, furniture and fixtures	266	Excess funds purchased and sec. repurchase agreements	49
All other assets	580	All other liabilities	147
		Total Liabilities	<u>16 702</u>
		Equity Capital	
		Capital (# sh. au. 10,000)	250
		(# sh. outst. 10,000)	
		Surplus	400
		Undivided profits and capital reserve	1 782
		Total equity capital	<u>2 432</u>
TOTAL	<u><u>19 134</u></u>	TOTAL	<u><u>19 134</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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 396	Demand deposits, ind., part., corp.	1 546
U.S. Treasury securities	538	Time & savings dep., ind., part., corp.	5 843
Oblig. of other U.S. Government agencies and corporations	170	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	1 353	Deposits of States and subdivisions	519
All other securities	8	Certified and Officers' Checks	127
Excess funds sold and sec. resell agreements	650	Total Deposits	8 038
Loans, Net	4 572	All other liabilities	102
Bank premises, furniture and fixtures	93	Total Liabilities	8 140
All other assets	226	Equity Capital	
		Capital (# sh. au. 10,080) (# sh. outst. 10,080)	252
		Surplus	100
		Undivided profits and capital reserve	514
		Total equity capital	866
TOTAL	<u>9 006</u>	TOTAL	<u>9 006</u>

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
 Bank Holding Company Affiliate: Grand Prairie Bancshares, Inc.

Principal Officers:

*M.S. Woodruff Pres. & Asst.
 Trust Officer
 Bill J. Shoup Sr. V.P. & Sec. 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

*Designates Chief Executive Officer

**Advisory Member

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 106	Demand deposits, ind., part., corp.	4 551
U.S. Treasury securities	6 745	Time & savings dep., ind., part., corp.	29 663
Oblig. of other U.S. Government agencies and corporations	6 713	U.S. Gov't deposits	173
Oblig. of States and political subdivisions	5 379	Deposits of States and subdivisions	1 179
Excess funds sold and sec. resell agreements	1 700	All other deposits	17
Loans, Net	15 561	Certified and Officers' Checks	186
Bank premises, furniture and fixtures	360	Total Deposits	<u>35 769</u>
All other assets	1 147	All other liabilities	<u>389</u>
		Total Liabilities	<u>36 158</u>
		Equity Capital	
		Capital (# sh. au. 39,000)	975
		(# sh. outst. 39,000)	
		Surplus	1 025
		Undivided profits and capital reserve	1 553
		Total equity capital	<u>3 553</u>
TOTAL	<u><u>39 711</u></u>	TOTAL	<u><u>39 711</u></u>

AMERICAN STATE BANK, CHARLESTON

Population 1,786 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 — 1; Outside City — None

Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

Principal Officers:

*Joe S. Hiatt Chmn. & Pres.
 Michael F. Flynn Exec. V.P.
 Clyde L. Hiatt Sr. Vice Pres.
 Sherman Hiatt V.P. & Cashier
 Margie Hiatt Vice Pres.
 Harold Hull Vice Pres.
 Alice K. Wood Asst. V.P.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 022	Demand deposits, ind., part., corp.	4 531
U.S. Treasury securities	3 407	Time & savings dep., ind., part., corp.	15 685
Oblig. of other U.S. Government agencies and corporations	2 979	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	3 687	Deposits of States and subdivisions	1 610
Excess funds sold and sec. resell agreements	450	Certified and Officers' Checks	46
Loans, Net	12 311	Total Deposits	<u>21 874</u>
Bank premises, furniture and fixtures	793	Excess funds purchased and sec. repurchase agreements	267
All other assets	548	All other liabilities	188
		Total Liabilities	<u>22 329</u>
		Equity Capital	
		Capital (# sh. au. 12,000)	300
		(# sh. outst. 12,000)	
		Surplus	900
		Undivided profits and capital reserve	<u>1 668</u>
		Total equity capital	<u>2 868</u>
TOTAL	<u><u>25 197</u></u>	TOTAL	<u><u>25 197</u></u>

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 Cross County
 Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
 Zip Code 72324

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

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

Principal Officers:

W.M. Smith, Jr. President
 *W.M. Smith, III Exec. V.P.
 Emmett Milam Vice Pres.
 Yvonne Lace Cashier
 Peggy Grubbs Asst. Cashier
 Ricky Harrison . . . Inst. Loan Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 209	Demand deposits, ind., part., corp.	2 154
U.S. Treasury securities	299	Time & savings dep., ind., part., corp.	11 523
Oblig. of other U.S. Government agencies and corporations	1 237	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	1 968	Deposits of States and subdivisions	1 158
All other securities	8	All other deposits	535
Excess funds sold and sec. resell agreements	750	Certified and Officers' Checks	74
Loans, Net	9 273	Total Deposits	<u>15 447</u>
Bank premises, furniture and fixtures	76	All other liabilities	248
All other assets	537	Total Liabilities	<u>15 695</u>
		Equity Capital	
		Capital (# sh. au. 2,000)	100
		(# sh. outst. 2,000)	
		Surplus	1 300
		Undivided profits and capital reserve	262
		Total equity capital	1 662
TOTAL	<u><u>17 357</u></u>	TOTAL	<u><u>17 357</u></u>

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,500 Monroe County
Chartered July 23, 1890 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Perry Lee President
James B. Sharp Chairman
Caroline B. Lyle Vice Pres.
Rheta Griffith Corp. Sec.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 908	Demand deposits, ind., part., corp.	1 928
U.S. Treasury securities	647	Time & savings dep., ind., part., corp.	10 736
Oblig. of other U.S. Government agencies and corporations	6 344	U.S. Gov't deposits	9
Oblig. of States and political subdivisions	938	Deposits of States and subdivisions	1 429
Excess funds sold and sec. resell agreements	265	Certified and Officers' Checks	62
Loans, Net	4 099	Total Deposits	14 164
Bank premises, furniture and fixtures	278	All other liabilities	171
All other assets	318	Total Liabilities	14 335
		Equity Capital	
		Capital (# sh. au. 6,000)	150
		(# sh. outst. 6,000)	
		Surplus	200
		Undivided profits and capital reserve	912
		Total equity capital	1 262
		Subordinated notes and debentures	200
TOTAL	15 797	TOTAL	15 797

ARKANSAS STATE BANK, CLARKSVILLE

Population 5,237 Johnson County
 Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
 Zip Code 72830
 Number of Branches: Inside City — 1; Outside City — 1
 Number of CBCT's: Inside City — 1; Outside City — None
 Bank Holding Company Affiliate: Arkansas State Bancorporation

Principal Officers:

*Jefferson Haney . . . Chmn. & Director
 William M. Sharp . . . Pres. & Director
 Betty L. Callahan . . . V.P. & Cashier
 Don Perry Vice Pres.
 Mary Pitts Asst. Cashier

Directors:

Harold Whitson
 Jim Dickerson
 H.E. Wharton
 R.L. Thompson
 Armil Taylor
 Dane Riggs
 Guy P. Shirlingey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 264	Demand deposits, ind., part., corp.	2 372
U.S. Treasury securities	3 104	Time & savings dep., ind., part., corp.	27 844
Oblig. of other U.S. Government agencies and corporations	8 629	U.S. Gov't deposits	29
Oblig. of States and political subdivisions	4 628	Deposits of States and subdivisions	1 913
All other securities	2 765	Certified and Officers' Checks	126
Loans, Net	13 970	Total Deposits	<u>32 284</u>
Bank premises, furniture and fixtures	556	Excess funds purchased and sec. repurchase agreements	750
All other assets	833	All other liabilities	455
		Total Liabilities	<u>33 489</u>
		Equity Capital	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	120
		Surplus	1 880
		Undivided profits and capital reserve	1 260
		Total equity capital	<u>3 260</u>
TOTAL	<u><u>36 749</u></u>	TOTAL	<u><u>36 749</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
Lee White Sr. V.P.
James E. Brantley Sr. V.P.
Mary L. Warren Vice Pres.
Nina Mason Vice Pres.
Harold Johnson Vice Pres.
Elmer G. Smith Asst. V.P.
Rebecca Upton Asst. V.P.
Tommy Sexton Asst. V.P.
Roderick Weaver Gen. Counsel

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 236	Demand deposits, ind., part., corp.	5 405
U.S. Treasury securities	3 135	Time & savings dep., ind., part., corp.	37 636
Oblig. of other U.S. Government agencies and corporations	12 319	U.S. Gov't deposits	249
Oblig. of States and political subdivisions	5 879	Deposits of States and subdivisions	2 355
All other securities	40	Certified and Officers' Checks	278
Excess funds sold and sec. resell agreements	1 300	Total Deposits	<u>45 923</u>
Loans, Net	22 137	Excess funds purchased and sec. repurchase agreements	747
Bank premises, furniture and fixtures	790	All other liabilities	716
All other assets	936	Total Liabilities	<u>47 386</u>
		Equity Capital	
		Capital (# sh. au. 5,000)	500
		(# sh. outst. 5,000)	
		Surplus	1 600
		Undivided profits and capital reserve	686
		Total equity capital	<u>2 786</u>
		Subordinated notes and debentures	600
TOTAL	<u><u>50 772</u></u>	TOTAL	<u><u>50 772</u></u>

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:

*Jim S. Gowen President & CEO
 Dyke Johnson Sr. Vice Pres.
 Bud McKnight Vice Pres.
 Charles Smith Cashier
 John L. Johnson Chairman

Directors:

John L. Johnson, Chairman
 Jim S. Gowen
 Dyke Johnson
 Paul L. Bone
 Roy Lefler, Jr.
 Joe Lee
 Jay W. Jackson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 394	Demand deposits, ind., part., corp.	6 948
U.S. Treasury securities	7 644	Time and savings dep., ind., part., corp.	44 601
Oblig. of other U.S. Government agencies and corporations	7 180	U.S. Gov't. deposits	36
Oblig. of States and political subdivisions	6 265	Deposits of States and subdivisions	1 673
Excess funds sold and sec. resell agreements	4 150	Certified and Officers' checks	403
Loans, Net	26 313	Total Deposits	<u>53 661</u>
Bank premises, furniture and fixtures	604	Excess funds purchased and sec. repurchase agreements	209
All other assets	1 298	All other liabilities	307
		Total Liabilities	<u>54 177</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	400
		(# sh. outst. 4,000)	
		Surplus	1 000
		Undivided profits and capital reserve	4 271
		Total equity capital	5 671
TOTAL	<u><u>59 848</u></u>	TOTAL	<u><u>59 848</u></u>

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. Vice Chairman
 *Jim Manatt President
 Donis Simpson Exec. V.P.
 Jim Vinson Sr. V.P.

*Designates Chief Executive Officer

Directors:

Mrs. Sam L. Manatt
 Sam L. Manatt, Jr.
 Jim Manatt
 Donis Simpson
 Louise Coleman
 Dr. B.C. Page
 Paul Moore
 Ray Thomas
 Ben Williams
 Harold Riggan, Jr.
 Franklin Hall
 Jan V. Rockwell
 A.C. Woods

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 033	Demand deposits, ind., part., corp.	7 280
U.S. Treasury securities	204	Time & savings dep., ind., part., corp.	23 696
Oblig. of States and political subdivisions	3 392	U.S. Gov't deposits	16
Loans, Net	28 180	Deposits of States and subdivisions	1 478
Bank premises, furniture and fixtures	588	All other deposits	50
All other assets	2 853	Certified and Officers' Checks	13
		Total Deposits	32 533
		Excess funds purchased and sec. repurchase agreements	800
		All other liabilities	324
		Total Liabilities	33 657
		Equity Capital	
		Capital (# sh. au. 15,000) (# sh. outst. 15,000)	375
		Surplus	1 500
		Undivided profits and capital reserve	1 586
		Total equity capital	3 461
		Subordinated notes and debentures	132
TOTAL	37 250	TOTAL	37 250

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
 Z.M. Stell Exec. V.Pres
 *M. Gerald Holland President
 Cheryl Goodwin Cashier
 Jeanie Parker Adm. Officer

Directors:

Charles Baxley
 H.A. Etheridge
 Richard E. Griffin
 M. Gerald Holland
 James S. Nolley
 C.E. Ripley
 Donald R. Rodgers
 Z.M. Stell
 E.A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 277	Demand deposits, ind., part., corp.	2 115
U.S. Treasury securities	699	Time & savings dep., ind., part., corp.	10 523
Oblig. of other U.S. Government agencies and corporations	1 712	U.S. Gov't deposits	22
Oblig. of States and political subdivisions	1 775	Deposits of States and subdivisions	1 761
All other securities	199	Certified and Officers' Checks	80
Excess funds sold and sec. resell agreements	500	Total Deposits	<u>14 501</u>
Loans, Net	8 594	All other liabilities	<u>393</u>
Bank premises, furniture and fixtures	282	Total Liabilities	<u>14 894</u>
All other assets	918	Equity Capital	
		Capital (# sh. au. 40,000) (# sh. outst. 40,000)	400
		Surplus	200
		Undivided profits and capital reserve	462
		Total equity capital	1 062
TOTAL	<u><u>15 956</u></u>	TOTAL	<u><u>15 956</u></u>

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
Chartered October 3, 1930 P.O. Box 609 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 E. Ramey V.P. & Cashier
John Ed Chambers, III V. Pres.
Elouise C. Laurie V. Pres.
Odean Parker V. Pres.
Paul Willett 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	5 939	ind., part., corp.	2 894
U.S. Treasury securities .	5 501	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	43 120
Government agencies		U.S. Gov't deposits	12
and corporations	4 372	Deposits of States	
Oblig. of States and		and subdivisions	2 882
political subdivisions . .	8 016	Certified and	
Excess funds sold and		Officers' Checks	162
sec. resell agreements .	2 500	Total Deposits	49 070
Loans, Net	26 466	All other liabilities	442
Bank premises, furniture		Total Liabilities	49 512
and fixtures	305		
All other assets	1 537	Equity Capital	
		Capital (# sh. au. 10,000)	250
		(# sh. outst. 10,000)	
		Surplus	2 250
		Undivided profits and	
		capital reserve	2 624
		Total equity capital . . .	5 124
TOTAL	<u>54 636</u>	TOTAL	<u>54 636</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
 Bank Holding Company Affiliate: Bankstock Two, Inc.

Principal Officers:

*Carl G. Holt Chairman
 L. Steven Ross President
 Judy Elliott V. Pres.
 Dorthy Geibe Cashier
 Soyna Lee Asst. V. Pres.
 Nancy Moore Asst. V. Pres.
 Connie Stone Asst. V. Pres.
 Fred C. Tanner, Jr. Asst. V. Pres.
 Erma Crow Asst. Cash.
 Carol Watson Asst. Cash.

Directors:

Dr. Gilroy Cornwell
 James R. Ford
 Carol Ann Gleason
 John Harris
 Carl G. Holt
 Rosemary Holt
 Dennis James
 Robert Keenan
 J.L. Mosley
 Dr. Gene Ring
 Steven Ross
 Rennae Sims
 Wm. Thornsberry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 090	Demand deposits, ind., part., corp.	2 401
U.S. Treasury securities	786	Time & savings dep., ind., part., corp.	20 890
Oblig. of States and political subdivisions	1 221	U.S. Gov't deposits	28
All other securities	2 843	Deposits of States and subdivisions	991
Loans, Net	18 172	All other deposits	27
Bank premises, furniture and fixtures	492	Certified and Officers' Checks	81
All other assets	531	Total Deposits	<u>24 418</u>
		Excess funds purchased and sec. repurchase agreements	158
		All other liabilities	225
		Total Liabilities	<u>24 801</u>
		Equity Capital	
		Capital (# sh. au. 32,852) (# sh. outst. 32,852)	329
		Surplus	571
		Undivided profits and capital reserve	184
		Total equity capital	<u>1 084</u>
		Subordinated notes and debentures	250
TOTAL	<u><u>26 135</u></u>	TOTAL	<u><u>26 135</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 — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 884	Demand deposits, ind., part., corp.	3 192
U.S. Treasury securities	7 797	Time & savings dep., ind., part., corp.	25 813
Oblig. of other U.S. Government agencies and corporations	4 523	U.S. Gov't deposits	19
Oblig. of States and political subdivisions	1 402	Deposits of States and subdivisions	1 431
Excess funds sold and sec. resell agreements	2 085	Certified and Officers' Checks	48
Loans, Net	14 810	Total Deposits	<u>30 503</u>
Bank premises, furniture and fixtures	790	All other liabilities	384
All other assets	693	Total Liabilities	<u>30 887</u>
		Equity Capital	
		Capital (# sh. au. 8,000)	200
		(# sh. outst. 8,000)	
		Surplus	625
		Undivided profits and capital reserve	2 272
		Total equity capital	<u>3 097</u>
TOTAL	<u>33 984</u>	TOTAL	<u>33 984</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:

Lloyd E. Peterson Chairman
 *Vernon Austin President
 Benny Inman Vice Pres.
 Wanda R. Tormey Vice Pres.
 Bill Montgomery Asst. Cashier

 *Designates Chief Executive Officer

Directors:

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

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 202	Demand deposits, ind., part., corp.	2 671
U.S. Treasury securities	309	Time & savings dep., ind., part., corp.	13 856
Oblig. of other U.S. Government agencies and corporations	195	U.S. Gov't. deposits	1
Oblig. of States and political subdivisions	1 337	Deposits of States and subdivisions	404
Excess funds sold and sec. resell agreements	4 900	Certified and Officers' Checks	220
Loans, Net	10 443	Total Deposits	<u>17 152</u>
Bank premises, furniture and fixtures	571	All other liabilities	<u>160</u>
All other assets	280	Total Liabilities	<u>17 312</u>
		Equity Capital	
		Capital (# sh. au. 7,000)	350
		(# sh. outst. 7,000)	
		Surplus	350
		Undivided profits and capital reserve	<u>1 225</u>
		Total equity capital	<u>1 925</u>
TOTAL	<u><u>19 237</u></u>	TOTAL	<u><u>19 237</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.
 Edna Johnson Cashier
 Jan Mitchell Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 730	Demand deposits, ind., part., corp.	1 278
U.S. Treasury securities	4 201	Time & savings dep., ind., part., corp.	10 619
Oblig. of other U.S. Government agencies and corporations	638	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	1 373	Deposits of States and subdivisions	812
All other securities	126	Certified and Officers' Checks	7
Excess funds sold and sec. resell agreements	275	Total Deposits	12 718
Loans, Net	5 528	All other liabilities	258
Bank premises, furniture and fixtures	99	Total Liabilities	12 976
All other assets	324	Equity Capital	
TOTAL	14 294	Capital (# sh. au. 6,250)	156
		(# sh. outst. 6,250)	
		Surplus	700
		Undivided profits and capital reserve	462
		Total equity capital	1 318
		TOTAL	14 294

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 A. Card . . Sr. V.P. & Cashier

Directors:

Cole Martin
 Coy Wiles
 Dennis Smiley
 Gary Bell
 Don Stemple
 Lou Gray
 R.S. Harris
 William H. Hodge

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 231	Demand deposits, ind., part., corp.	1 834
U.S. Treasury securities	492	Time & savings dep., ind., part., corp.	10 432
Oblig. of States and political subdivisions	2 386	U.S. Gov't deposits	16
All other securities	100	Deposits of States and subdivisions	1 087
Excess funds sold and sec. resell agreements	825	Certified and Officers' Checks	140
Loans, Net	9 099	Total Deposits	<u>13 509</u>
Bank premises, furniture and fixtures	448	All other liabilities	<u>146</u>
All other assets	386	Total Liabilities	<u>13 655</u>
		Equity Capital	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus	400
		Undivided profits and capital reserve	542
		Total equity capital	<u>1 242</u>
		Subordinated notes and debentures	70
TOTAL	<u><u>14 967</u></u>	TOTAL	<u><u>14 967</u></u>

DERMOTT STATE BANK, DERMOTT

Population 4,731 Chicot County
 Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
 Zip Code 71638
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John M. Baxter Chairman
 *James S. Suitt President
 Clarence Horton Sr. V. Pres.
 & Trust Officer
 Frank Henry, Jr. V. Pres.
 Mrs. Frances Spratlin V. Pres.
 Mrs. June Farrell Asst. V.P.
 Mrs. Becky Jenkins Cashier
 Mrs. Lois Compton 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	719	Demand deposits, ind., part., corp.	2 060
U.S. Treasury securities	4 144	Time & savings dep., ind., part., corp.	10 129
Oblig. of other U.S. Government agencies and corporations	3 264	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	2 341	Deposits of States and subdivisions	845
All other securities	761	Certified and Officers' Checks	24
Excess funds sold and sec. resell agreements	600	Total Deposits	<u>13 059</u>
Loans, Net	2 911	All other liabilities	213
Bank premises, furniture and fixtures	279	Total Liabilities	<u>13 272</u>
All other assets	336	Equity Capital	
		Capital (# sh. au. 18,000) (# sh. outst. 18,000)	450
		Surplus	550
		Undivided profits and capital reserve	1 083
		Total equity capital	<u>2 083</u>
TOTAL	<u><u>15 355</u></u>	TOTAL	<u><u>15 355</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:

H.W. Thomas, M.D. Chairman
 *Tom Grumbles President
 Mary K. Tucker Ex. V. Pres.
 Rex M. 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
 Robert B. Gibson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	622	Demand deposits, ind., part., corp.	1 794
U.S. Treasury securities	2 973	Time & savings dep., ind., part., corp.	9 525
Oblig. of other U.S. Government agencies and corporations	600	Deposits of States and subdivisions	1 191
Oblig. of States and political subdivisions	3 045	All other deposits	264
All other securities	393	Certified and Officers' Checks	46
Excess funds sold and sec. resell agreements	150	Total Deposits	12 820
Loans, Net	6 065	All other liabilities	241
Bank premises, furniture and fixtures	151	Total Liabilities	13 061
All other assets	290	Equity Capital	
		Capital (# sh. au. 18,750) (# sh. outst. 15,000)	150
		Surplus	600
		Undivided profits and capital reserve	478
		Total equity capital	1 228
TOTAL	14 289	TOTAL	14 289

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
 Betty Hunt Asst. Cashier
 Betty S. Hollis Asst. Cashier
 Faye Smith Sec. to Board
 S.R. Nichols Chairman
 G.P. Mullen Vice Chairman

Directors

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 330	Demand deposits, ind., part., corp.	2 432
U.S. Treasury securities	2 330	Time & savings dep., ind., part., corp.	16 270
Oblig. of other U.S. Government agencies and corporations	6 425	U.S. Gov't deposits	25
Oblig. of States and political subdivisions	6 289	Deposits of States and subdivisions	1 541
All other securities	980	Certified and Officers' Checks	341
Loans, Net	6 393	Total Deposits	<u>20 609</u>
Bank premises, furniture and fixtures	104	All other liabilities	<u>256</u>
All other assets	597	Total Liabilities	<u>20 865</u>
Equity Capital			
		Capital (# sh. au. 64,420) (# sh. outst. 64,420)	644
		Surplus	1 100
		Undivided profits and capital reserve	<u>2 839</u>
		Total equity capital	<u>4 583</u>
TOTAL	<u><u>25 448</u></u>	TOTAL	<u><u>25 448</u></u>

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:

Olive S. Bel
 W.H. Botts
 Julian Brown
 E.E. Denman
 Ray D. Dickson
 Elmer A. Ferguson
 Leonard J. Hensgens
 Charles W. Rasco, III
 Nancy F. Rasco
 B. Gene Staton
 Jack Whitmore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 776	Demand deposits, ind., part., corp.	5 251
U.S. Treasury securities	2 094	Time & savings dep., ind., part., corp.	30 145
Oblig. of other U.S. Government agencies and corporations	6 574	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	7 461	Deposits of States and subdivisions	1 726
All other securities	240	Certified and Officers' Checks	54
Excess funds sold and sec. resell agreements	7 525	Total Deposits	<u>37 178</u>
Loans, Net	15 086	All other liabilities	<u>519</u>
Bank premises, furniture and fixtures	821	Total Liabilities	<u>37 697</u>
All other assets	906	Equity Capital	
		Capital (# sh. au. 18,000) (# sh. outst. 18,000)	450
		Surplus	2 050
		Undivided profits and capital reserve	4 286
		Total equity capital	<u>6 786</u>
TOTAL	<u><u>44 483</u></u>	TOTAL	<u><u>44 483</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 Asst. V.P. &
 Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	549	Demand deposits, ind., part., corp.	2 414
U.S. Treasury securities	2 998	Time & savings dep., ind., part., corp.	14 270
Oblig. of States and political subdivisions	1 756	U.S. Gov't deposits	3
Excess funds sold and sec. resell agreements	4 565	Deposits of States and subdivisions	1 041
Loans, Net	9 507	Certified and Officers' Checks	99
Bank premises, furniture and fixtures	161	Total Deposits	17 827
All other assets	867	All other liabilities	204
		Total Liabilities	18 031
		Equity Capital	
		Capital (# sh. au. 5,400)	135
		(# sh. outst. 5,400)	
		Surplus	1 865
		Undivided profits and capital reserve	372
		Total equity capital	2 372
TOTAL	<u>20 403</u>	TOTAL	<u>20 403</u>

BANK OF DOVER, DOVER

Population 650 Pope County
 Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
 Zip Code 72837

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

Principal Officers:

*Joe Breashears President
 Phil Worthen Vice Pres.
 Joyce Churchill Asst. V.P.
 Mary Martin Asst. V.P.
 Marilyn Pritchard Asst. Cashier
 Elaine Rackley Asst. Cashier

Directors:

T.C. Campbell
 David Bewley
 Joe Breashears
 Bill Harms
 Stanford Lee
 Vance Churchill

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	853	Demand deposits, ind., part., corp.	1	793
U.S. Treasury securities	3	248	Time & savings dep., ind., part., corp.	14	257
Oblig. of other U.S. Government agencies and corporations	1	705	U.S. Gov't deposits		1
Oblig. of States and political subdivisions	2	141	Deposits of States and subdivisions	1	300
Excess funds sold and sec. resell agreements	1	100	All other deposits		252
Loans, Net	8	723	Certified and Officers' Checks		109
Bank premises, furniture and fixtures		388	Total Deposits	17	712
All other assets		381	All other liabilities		124
			Total Liabilities	17	836
			Equity Capital		
			Capital (# sh. au. 9,200)		230
			(# sh. outst. 9,200)		
			Surplus		700
			Undivided profits and capital reserve		673
			Total equity capital	1	603
			Subordinated notes and debentures		100
TOTAL	19	539	TOTAL	19	539

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

Bank Holding Company Affiliate: Dumas Bancshares

Principal Officers:

*James R. Hall President
 and Chairman
 Anita Grimes Cashier
 Thomas F. Jones, Jr. Installment
 Loan Officer
 Bernestine Huskey Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	346	Demand deposits, ind., part., corp.	1 426
U.S. Treasury securities	500	Time & savings dep., ind., part., corp.	6 417
Oblig. of other U.S. Government agencies and corporations	3 005	Deposits of States and subdivisions	1 030
Oblig. of States and political subdivisions	958	Certified and Officers' Checks	24
All other securities	301	Total Deposits	<u>8 897</u>
Loans, Net	4 676	Excess funds purchased and sec. repurchase agreements	200
Bank premises, furniture and fixtures	291	All other liabilities	154
All other assets	261	Total Liabilities	<u>9 251</u>
		Equity Capital	
		Capital (# sh. au. 30,000)	300
		(# sh. outst. 30,000)	
		Surplus	600
		Undivided profits and capital reserve	187
		Total equity capital	<u>1 087</u>
TOTAL	<u><u>10 338</u></u>	TOTAL	<u><u>10 338</u></u>

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 Desha County
 Chartered May 9, 1909 P.O. Drawer 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. T.O.
 Lugean Zieman Asst. V.P. & Auditor
 Marie Tucker Asst. V.P. & Branch Mgr.
 Rondy J. Lee Asst. V.P.
 Dwayne R. Snyder Asst. V.P.
 Essie Stahl Asst. Cashier
 Sharon Cantrell Asst. Cashier
 Glenda Owen Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	2 859	ind., part., corp.	2 940
U.S. Treasury securities . .	1 348	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	25 473
Government agencies		U.S. Gov't deposits	38
and corporations	3 406	Deposits of States	
Oblig. of States and		and subdivisions	2 664
political subdivisions..	6 451	Certified and	
All other securities	200	Officers' Checks	194
Excess funds sold and		Total Deposits	<u>31 309</u>
sec. resell agreements . .	5 650	Excess funds purchased	
Loans, Net	15 088	and sec. repurchase	
Bank premises, furniture		agreements	71
and fixtures	304	All other liabilities	480
All other assets	834	Total Liabilities	<u>31 860</u>
		Equity Capital	
		Capital (# sh. au. 40,000)	1 000
		(# sh. outst. 40,000)	
		Surplus	1 000
		Undivided profits and	
		capital reserve	2 280
		Total equity capital . . .	<u>4 280</u>
TOTAL	<u><u>36 140</u></u>	TOTAL	<u><u>36 140</u></u>

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, Jr.
 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 053	Demand deposits, ind., part., corp.	2 939
U.S. Treasury securities . .	2 313	Time & savings dep., ind., part., corp.	16 220
Oblig. of other U.S. Government agencies and corporations	3 933	U.S. Gov't deposits	5
Oblig. of States and political subdivisions . .	3 331	Deposits of States and subdivisions	2 092
Excess funds sold and sec. resell agreements . .	1 200	Certified and Officers' Checks	55
Loans, Net	10 757	Total Deposits	<u>21 311</u>
Bank premises, furniture and fixtures	497	All other liabilities	338
All other assets	639	Total Liabilities	<u>21 649</u>
		Equity Capital	
		Capital (# sh. au. 50,000) (# sh. outst. 50,000)	500
		Surplus	1 000
		Undivided profits and capital reserve	1 574
		Total equity capital	<u>3 074</u>
TOTAL	<u><u>24 723</u></u>	TOTAL	<u><u>24 723</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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 292	Demand deposits, ind., part., corp.	1 062
U.S. Treasury securities	100	U.S. Gov't deposits	1
Oblig. of other U.S. Government agencies and corporations	450	Deposits of States and subdivisions	472
Oblig. of States and political subdivisions	14	Certified and Officers' Checks	4
Excess funds sold and sec. resell agreements	200	Total Deposits	<u>1 539</u>
Loans, Net	375	Total Liabilities	<u>1 539</u>
Bank premises, furniture and fixtures	14	Equity Capital	
All other assets	14	Capital (# sh. au. 1,600)	40
		(# sh. outst. 1,600)	
		Surplus	80
		Undivided profits and capital reserve	800
		Total equity capital	<u>920</u>
TOTAL	<u><u>2 459</u></u>	TOTAL	<u><u>2 459</u></u>

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 27,500 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71730

Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Exchange Bancshares, Inc.

Principal Officers:

Edward Hurley Chairman
*J. Thomas May President
Steve Leverette Sr. Vice Pres.
Doris Cayvey Vice Pres.
Ken Goudy Vice Pres.
Carolyn Beavers Asst. V.P.
Glenn Rambin Asst. V.P.
David Smith Loan Officer
James H. Ludwig Vice Pres.
Shayne Crawford Asst. V.P.
Yvonne Eudy Asst. V.P.
Bonnie Hogan . . . Marketing Director
Tandy Menefee Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 500	Demand deposits, ind., part., corp.	10 949
U.S. Treasury securities	7 025	Time & savings dep., ind., part., corp.	45 938
Oblig. of other U.S. Government agencies and corporations	5 189	U.S. Gov't deposits	103
Oblig. of States and political subdivisions	8 503	Deposits of States and subdivisions	3 051
All other securities	961	All other deposits	22
Excess funds sold and sec. resell agreements	6 075	Certified and Officers' Checks	225
Loans, Net	32 215	Total Deposits	<u>60 288</u>
Bank premises, furniture and fixtures	1 022	Excess funds purchased and sec. repurchase agreements	822
All other assets	1 368	All other liabilities	1 641
		Total Liabilities	<u>62 751</u>
		Equity Capital	
		Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1 000
		Surplus	1 000
		Undivided profits and capital reserve	2 607
		Total equity capital	<u>4 607</u>
		Subordinated notes and debentures	500
TOTAL	<u><u>67 858</u></u>	TOTAL	<u><u>67 858</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, Chairman
 *Joel L. Bunch President
 Joyce R. Bunch Exec. V.P. & Cash.
 Randall D. Harper Vice Pres.
 Margie Eaton Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 001	Demand deposits, ind., part., corp.	5 417
U.S. Treasury securities	3 241	Time & savings dep., ind., part., corp.	7 713
Oblig. of other U.S. Government agencies and corporations	2 865	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	819	Deposits of States and subdivisions	449
Loans, Net	7 084	All other deposits	238
Bank premises, furniture and fixtures	176	Certified and Officers' Checks	101
All other assets	420	Total Deposits	<u>13 919</u>
		Excess funds purchased and sec. repurchase agreements	350
		All other liabilities	137
		Total Liabilities	<u>14 406</u>
		Equity Capital	
		Capital (# sh. au. 12,500) (# sh. outst. 10,000)	250
		Surplus	525
		Undivided profits and capital reserve	425
		Total equity capital	<u>1 200</u>
TOTAL	<u><u>15 606</u></u>	TOTAL	<u><u>15 606</u></u>

BANK OF ENGLAND, ENGLAND

Population 3,186 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	828	Demand deposits, ind., part., corp.	2 560
U.S. Treasury securities	699	Time & savings dep., ind., part., corp.	7 000
Oblig. of other U.S. Government agencies and corporations	957	U.S. Gov't. deposits	1
Oblig. of States and political subdivisions	1 823	Deposits of States and subdivisions	87
Excess funds sold and sec. resell agreements	2 000	Certified and Officers' Checks	10
Loans, Net	4 908	Total Deposits	9 658
All other assets	6	All other liabilities	36
		Total Liabilities	9 694
		Equity Capital	
		Capital (# sh. au. 10,000) (# sh. outst. 10,000)	100
		Surplus	750
		Undivided profits and capital reserve	677
		Total equity capital	1 527
TOTAL	11 221	TOTAL	11 221

THE CITIZENS BANK, ENGLAND

Population 3,186 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:

*Frankie L. Pratt President
 Kaye L. Wood V.P. & Cashier
 Charlene Black Asst. Cashier

Directors:

Lois Rutherford
 Ben B. Morris
 John W. Gann
 Kaye L. Wood
 Frankie L. Pratt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	1 490	ind., part., corp.	1 632
U.S. Treasury securities . . .	3 785	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	5 196
Government agencies		U.S. Gov't deposits	6
and corporations	299	Deposits of States	
Oblig. of States and		and subdivisions	545
political subdivisions . . .	1 418	Certified and	
Excess funds sold and		Officers' Checks	<u>75</u>
sec. resell agreements . . .	1 500	Total Deposits	<u>7 454</u>
Loans, Net	917	All other liabilities	<u>75</u>
Bank premises, furniture		Total Liabilities	<u>7 529</u>
and fixtures	175		
All other assets	264	Equity Capital	
		Capital (# sh. au. 9,600)	240
		(# sh. outst. 9,600)	
		Surplus	660
		Undivided profits and	
		capital reserve	<u>1 419</u>
		Total equity capital	<u>2 319</u>
TOTAL	<u><u>9 848</u></u>	TOTAL	<u><u>9 848</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
Bank Holding Company Affiliate: Delta Bancshares, Inc.

Principal Officers:

*Carl W. Ray Ex. V.P. & Cashier
Gene Keith V. Pres.
Claudene Stephens Asst. Cashier
Mary R. Keller Asst. Cashier
Jean Connell Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 290	Demand deposits, ind., part., corp.	2 167
U.S. Treasury securities	1 754	Time & savings dep., ind., part., corp.	13 970
Oblig. of other U.S. Government agencies and corporations	999	U.S. Gov't deposits	8
Oblig. of States and political subdivisions	2 520	Deposits of States and subdivisions	1 774
All other securities	100	Certified and Officers' Checks	44
Excess funds sold and sec. resell agreements	450	Total Deposits	<u>17 963</u>
Loans, Net	11 951	All other liabilities	196
Bank premises, furniture and fixtures	145	Total Liabilities	<u>18 159</u>
All other assets	778	Equity Capital	
		Capital (# sh. au. 14,000) (# sh. outst. 14,000)	350
		Surplus	1 400
		Undivided profits and capital reserve	1 078
		Total equity capital	<u>2 828</u>
TOTAL	<u><u>20 987</u></u>	TOTAL	<u><u>20 987</u></u>

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 Carroll County
 Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
 Zip Code 72632

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

Principal Officers:

*John F. Cross President
 Jack E. Tuttle Sr. V. Pres.
 Richard G. Kelley, Jr. V. Pres.
 Reba L. Pyatt Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 383	Demand deposits, ind., part., corp.	3 629
U.S. Treasury securities ..	800	Time deposits, ind., part., corp.	13 525
Oblig. of other U.S. Government agencies and corporations	600	U.S. Gov't deposits	2
Oblig. of States and political subdivisions ..	4 185	Deposits of States and subdivisions	1 768
Excess funds sold and sec. resell agreements ..	2 600	Certified and Officers' Checks	80
Loans, Net	11 461	Total Deposits	<u>19 004</u>
Bank premises, furniture and fixtures	334	All other liabilities	<u>211</u>
All other assets	566	Total Liabilities	<u>19 215</u>
		Equity Capital	
		Capital (# sh. au. 4,000) .	400
		(# sh. outst. 4,000)	
		Surplus	1 600
		Undivided profits and capital reserve	714
		Total equity capital ...	<u>2 714</u>
TOTAL	<u><u>21 929</u></u>	TOTAL	<u><u>21 929</u></u>

BANK OF EVENING SHADE, EVENING SHADE

Population 397 Sharp County
 Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
 Zip Code 72532

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

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

Principal Officers:

Kemp Whisenhunt, Sr. Chairman
 Alan Brock Whisenhunt V. Chairman
 Kemp Whisenhunt, Jr. President
 *A.L. Hoaney Ex. V. Pres.
 M.A. Graddy, Jr. V. Pres.-Cashier
 Sharon K. Qualls Operations Off.

Directors:

Kemp Whisenhunt
 Alan Brock Whisenhunt
 Kemp Whisenhunt, Jr.
 A.L. Hoaney
 Joseph A. Carpenter, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	580	ind., part., corp.	700
U.S. Treasury securities .	1 198	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	5 612
Government agencies		Deposits of States	
and corporations	629	and subdivisions	306
Oblig. of States and		Certified and	
political subdivisions . .	140	Officers' Checks	9
Excess funds sold and		Total Deposits	6 627
sec. resell agreements .	1 075	All other liabilities	63
Loans, Net	3 138	Total Liabilities	6 690
Bank premises, furniture			
and fixtures	159	Equity Capital	
All other assets	180	Capital (# sh. au. 4,000) .	100
		(# sh. outst. 4,000)	
		Surplus	249
		Undivided profits and	
		capital reserve	60
		Total equity capital . . .	409
TOTAL	<u>7 099</u>	TOTAL	<u>7 099</u>

McILROY BANK & TRUST, FAYETTEVILLE

Population 38,000 Washington County
 Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
 Zip Code 72701

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

Principal Officers:

*Hayden McIlroyChm. of Board
 Nathan CombsPresident
 J.T. McDonaldEx. V. Pres.
 J.W. GouldEx. V. Pres.
 George EdwardsSr. V. Pres.
 Jim WilsonVice Pres.

Directors:

James H. Stewart
 Jim Bob Wheeler
 Carl Collier
 Charles Scharlau
 James Mashburn
 Millard Goff
 J. Frank Broyles
 Hayden McIlroy
 Nathan Combs
 J.T. McDonald
 J.W. Gould
 F.H. Martin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	15 611	ind., part., corp.	17 166
U.S. Treasury securities . .	8 552	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	74 484
Government agencies		U.S. Gov't deposits	308
and corporations	16 602	Deposits of States	
Oblig. of States and		and subdivisions	12 708
political subdivisions..	7 468	All other deposits	1 126
All other securities	1 352	Certified and	
Excess funds sold and		Officers' Checks	1 264
sec. resell agreements . .	225	Total Deposits	<u>107 056</u>
Loans, Net	70 044	Excess funds purchased	
Bank premises, furniture		and sec. repurchase	
and fixtures	1 926	agreements	9 216
All other assets	6 928	All other liabilities	1 040
		Total Liabilities	<u>117 312</u>
		Equity Capital	
		Cap. (# sh. au. 204,448) . .	5 111
		(# sh. outst. 204,448)	
		Surplus	1 407
		Undivided profits and	
		capital reserve	3 378
		Total equity capital	<u>9 896</u>
		Subordinated notes	
		and debentures	1 500
TOTAL	<u>128 708</u>	TOTAL	<u>128 708</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
 Bank Holding Company Affiliate: CB&T Bancshares, Inc.

Principal Officers:

*Robert R. Ritter Pres. & Director
 DuWayne L. Hileman . Sr. Vice Pres.
 Mary Dennis Cashier
 Sue Cunningham Asst. Cashier
 Walton A. Williams Branch Mgr.
 Ron Proctor Loan Off.
 David Bostian V.P. — Agri.

Directors:

H. Guy Alexander
 Peter G. Peitz
 Lyle Wood
 Chris Wade
 Glenn Johnson
 Vada Sheid
 Kerm Powers
 Steven G. Sanders

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 154	Demand deposits, ind., part., corp.	1 162
U.S. Treasury securities	2 981	Time & savings dep., ind., part., corp.	15 512
Oblig. of other U.S. Government agencies and corporations	2 881	Deposits of States and subdivisions	1 020
Oblig. of States and political subdivisions	753	Certified and Officers' Checks	20
Excess funds sold and sec. resell agreements	1 600	Total Deposits	<u>17 714</u>
Loans, Net	8 319	Excess funds purchased and sec. repurchase agreements	37
Bank premises, furniture and fixtures	416	All other liabilities	127
All other assets	471	Total Liabilities	<u>17 878</u>
		Equity Capital	
		Capital (# sh. au. 24,390) (# sh. outst. 24,390)	366
		Surplus	600
		Undivided profits and capital reserve	731
		Total equity capital	<u>1 697</u>
TOTAL	<u><u>19 575</u></u>	TOTAL	<u><u>19 575</u></u>

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,181 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
 K.J. Graves Vice Pres.
 Suzette Crutchfield Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 890	Demand deposits, ind., part., corp.	3 874
U.S. Treasury securities	6 382	Time & savings dep., ind., part., corp.	20 721
Oblig. of other U.S. Government agencies and corporations	4 347	U.S. Gov't. deposits	3
Oblig. of States and political subdivisions	4 650	Deposits of States and subdivisions	2 130
Excess funds sold and sec. resell agreements	2 150	Certified and Officers' Checks	151
Loans, Net	10 301	Total Deposits	<u>26 879</u>
Bank premises, furniture and fixtures	872	Excess funds purchased and sec. repurchase agreements	272
All other assets	544	All other liabilities	597
		Total Liabilities	<u>27 748</u>
		Equity Capital	
		Capital (# sh. au. 8,000)	200
		(# sh. outst. 8,000)	
		Surplus	1 600
		Undivided profits and capital reserve	<u>1 588</u>
		Total equity capital	3 388
TOTAL	<u><u>31 136</u></u>	TOTAL	<u><u>31 136</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.,
Wade Hawkins Vice Pres.
Al Miller Vice Pres.
David Hardke Vice Pres.
 & Branch Manager

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 792	Demand deposits, ind., part., corp.	10 144
U.S. Treasury securities	1 153	Time & savings dep., ind., part., corp.	30 356
Oblig. of other U.S. Government agencies and corporations	1 328	U.S. Gov't deposits	28
Oblig. of States and political subdivisions	3 653	Deposits of States and subdivisions	3 447
All other securities	430	Certified and Officers' Checks	78
Excess funds sold and sec. resell agreements	3 500	Total Deposits	44 053
Loans, Net	33 582	All other liabilities	999
Bank premises, furniture and fixtures	807	Total Liabilities	45 052
All other assets	1 301		
		Equity Capital	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus	2 900
		Undivided profits and capital reserve	1 994
		Total equity capital	5 494
TOTAL	<u>50 546</u>	TOTAL	<u>50 546</u>

PLANTERS AND MERCHANTS BANK, GILLETT

Population 927 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
 & Chairman
 *Larry E. Bauer Exec. V.P.
 Alice Marie Peritt Cashier
 Carolyn Sullivan Asst. Cashier

Directors:

Keneth Smith
 Larry Bauer
 Frank C. Wolfe
 Herbert Holzhauer
 Murl Long
 W.P. Hackney
 Darrel Nichols
 Bobby Turner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	689	Demand deposits, ind., part., corp.	1 789
U.S. Treasury securities	120	Time & savings dep., ind., part., corp.	6 341
Oblig. of other U.S. Government agencies and corporations	491	Deposits of States and subdivisions	523
Oblig. of States and political subdivisions	1 006	Certified and Officers' Checks	6
Excess funds sold and sec. resell agreements	800	Total Deposits	8 659
Loans, Net	6 457	All other liabilities	144
Bank premises, furniture and fixtures	96	Total Liabilities	8 803
All other assets	335	 Equity Capital	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	150
		Surplus	550
		Undivided profits and capital reserve	491
		Total equity capital	1 191
TOTAL	9 994	TOTAL	9 994

BANK OF GLENWOOD, GLENWOOD

Population 1,402 Pike County
 Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
 Zip Code 71943
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Victor H. Cox President
 Lynda Robbins Asst. V.P.
 Patricia Owens Cashier
 Kathryn Baxter Asst. Cashier

Directors:

Victor H. Cox
 Clift C. Lane
 George E. Steel
 Roy A. Wisener
 Richard Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	698	Demand deposits, ind., part., corp.	1 816
U.S. Treasury securities	1 603	Time & savings dep., ind., part., corp.	12 131
Oblig. of other U.S. Government agencies and corporations	2 224	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	1 289	Deposits of States and subdivisions	478
All other securities	195	Certified and Officers' Checks	77
Excess funds sold and sec. resell agreements	4 900	Total Deposits	<u>14 503</u>
Loans, Net	4 595	All other liabilities	253
Bank premises, furniture and fixtures	60	Total Liabilities	<u>14 756</u>
All other assets	322	Equity Capital	
TOTAL	<u>15 886</u>	Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	650
		Undivided profits and capital reserve	380
		Total Equity Capital	<u>1 130</u>
		TOTAL	<u>15 886</u>

FIRST STATE BANK, GOULD

Population 1,971 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.
Debbie 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 639	Demand deposits, ind., part., corp.	2 433
U.S. Treasury securities	338	Time & savings dep., ind., part., corp.	6 611
Oblig. of States and political subdivisions	744	U.S. Gov't deposits	21
All other securities	40	Deposits of States and subdivisions	1 102
Excess funds sold and sec. resell agreements	1 000	Certified and Officers' Checks	<u>62</u>
Loans, Net	7 779	Total Deposits	<u>10 229</u>
Bank premises, furniture and fixtures	211	All other liabilities	<u>328</u>
All other assets	421	Total Liabilities	<u>10 557</u>
		Equity Capital	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus	900
		Undivided profits and capital reserve	<u>515</u>
		Total equity capital	<u>1 615</u>
TOTAL	<u><u>12 172</u></u>	TOTAL	<u><u>12 172</u></u>

BANK OF GRAVETT, GRAVETTE

Population 1,224 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 President
 David N. Wills Ex. Vice Pres.
 Larry L. Wilmoth Cashier
 Margaret Pearson Asst. Cashier
 Virginia Gibson Asst. Cashier
 Wm. R. Meade Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 422	Demand deposits, ind., part., corp.	3 763
U.S. Treasury securities	5 239	Time & savings dep., ind., part., corp.	23 227
Oblig. of other U.S. Government agencies and corporations	5 694	U.S. Gov't deposits	50
Oblig. of States and political subdivisions	5 320	Deposits of States and subdivisions	911
Excess funds sold and sec. resell agreements	800	Certified and Officers' Checks	145
Loans, Net	12 756	Total Deposits	28 096
Bank premises, furniture and fixtures	310	All other liabilities	529
All other assets	675	Total Liabilities	28 625
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	700
		Undivided profits and capital reserve	2 791
		Total equity capital	3 591
TOTAL	32 216	TOTAL	32 216

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 Wilkinson Exec. V.P.
 Lorene Carnes V.P. & Cashier
 J. Edward Wilkinson Vice Pres.

Directors:

Means Wilkinson
 Betty Wilkinson
 Stanhope Wilkinson
 Lorene Carnes
 Bronson Andrews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 587	Demand deposits, ind., part., corp.	3 387
U.S. Treasury securities	6 432	Time & savings dep., ind., part., corp.	22 559
Oblig. of other U.S. Government agencies and corporations	7 528	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	3 584	Deposits of States and subdivisions	3 483
All other securities	1 060	Certified and Officers' Checks	76
Excess funds sold and sec. resell agreements	800	Total Deposits	<u>29 508</u>
Loans, Net	11 317	All other liabilities	<u>487</u>
Bank premises, furniture and fixtures	251	Total Liabilities	<u>29 995</u>
All other assets	895	Equity Capital	
		Capital (# sh. au. 7,500)	300
		(# sh. outst. 7,500)	
		Surplus	1 700
		Undivided profits and capital reserve	<u>1 459</u>
		Total equity capital	<u>3 459</u>
TOTAL	<u><u>33 454</u></u>	TOTAL	<u><u>33 454</u></u>

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.O. Yancey President
E.D. Yancey..... Vice Pres.
*Joyce D. Straughn V.P. & Cash.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	137	Demand deposits, ind., part., corp.	857
U.S. Treasury securities .	1 440	Time & savings dep., ind., part., corp.	1 719
Oblig. of other U.S. Government agencies and corporations	795	Deposits of States and subdivisions	260
Oblig. of States and political subdivisions ..	442	Total Deposits	2 836
Excess funds sold and sec. resell agreements .	225	Total Liabilities	2 836
Loans, Net	253	Equity Capital	
Bank premises, furniture and fixtures	4	Capital (# sh. au. 2,000) .	50
		(# sh. outst. 2,000)	
		Surplus	125
		Undivided profits and capital reserve	285
		Total equity capital ...	460
TOTAL	<u>3 296</u>	TOTAL	<u>3 296</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
 Jean Boulden Sr. V.P. & Cashier
 Terry Clayton V.P., Loans
 Linda Bittle Vice Pres.
 Kay Stiffler Asst. V.P.
 Norma Hilton Asst. V.P.
 Ola Vandiver Asst. V.P.
 Tommie McCauley . . . Branch Officer
 Rob Hainen Loan Ser. Officer

Directors:

C.W. Abrams
 Autrey Horne
 Dick Jackson
 Jimmy Robbs
 Maurice Stricklin
 John Jackson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 174	Demand deposits, ind., part., corp.	2 127
U.S. Treasury securities	234	Time & savings dep., ind., part., corp.	13 637
Oblig. of other U.S. Government agencies and corporations	504	U.S. Gov't deposits	5
Oblig. of States and political subdivisions	3 840	Deposits of States and subdivisions	1 413
All other securities	303	Certified and Officers' Checks	25
Excess funds sold and sec. resell agreements	400	Total Deposits	17 207
Loans, Net	11 702	All other liabilities	194
Bank premises, furniture and fixtures	254	Total Liabilities	17 401
All other assets	477		
		Equity Capital	
		Capital (# sh. au. 140,000)	1 400
		(# sh. outst. 140,000)	
		Surplus	200
		Undivided profits and capital reserve	(113)
		Total equity capital	1 487
TOTAL	18 888	TOTAL	18 888

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
 *William L. Woods Ex. Vice Pres.
 Velma J. Farmer Vice Pres.
 Roy Ferrell 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.
 Earl J. Scott
 Jack H. Shell
 E.A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 619	Demand deposits, ind., part., corp.	2 377
U.S. Treasury securities	300	Time & savings dep., ind., part., corp.	17 054
Oblig. of States and political subdivisions	2 540	U.S. Gov't deposits	2
Excess funds sold and sec. resell agreements	1 950	Deposits of States and subdivisions	966
Loans, Net	11 417	Certified and Officers' Checks	134
Bank premises, furniture and fixtures	366	Total Deposits	<u>20 533</u>
All other assets	2 980	All other liabilities	<u>12</u>
		Total Liabilities	<u>20 545</u>
		Equity Capital	
		Capital (# sh. au. 5,000)	125
		(# sh. outst. 5,000)	
		Surplus	498
		Undivided profits and capital reserve	4
		Total equity capital	<u>627</u>
TOTAL	<u><u>21 172</u></u>	TOTAL	<u><u>21 172</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, Sr. . . . Chmn. of Board
 Len Harrell President
 B. Dickson Neal Ex. Vice Pres.
 Mary H. Johnston Cashier
 Hazel Smith Asst. Cashier
 Shirley Jones Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	792	Demand deposits, ind., part., corp.	1 837
U.S. Treasury securities	2 197	Time & savings dep., ind., part., corp.	13 261
Oblig. of other U.S. Government agencies and corporations	4 789	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	2 568	Deposits of States and subdivisions	1 252
Loans, Net	8 343	Certified and Officers' Checks	124
Bank premises, furniture and fixtures	149	Total Deposits	<u>16 476</u>
All other assets	504	Excess funds purchased and sec. repurchase agreements	250
		All other liabilities	<u>239</u>
		Total Liabilities	<u>16 965</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	500
		Undivided profits and capital reserve	<u>1 777</u>
		Total equity capital	<u>2 377</u>
TOTAL	<u><u>19 342</u></u>	TOTAL	<u><u>19 342</u></u>

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,921 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:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 456	Demand deposits, ind., part., corp.	10 588
U.S. Treasury securities	7 234	Time & savings dep., ind., part., corp.	42 221
Oblig. of other U.S. Government agencies and corporations	18 235	U.S. Gov't deposits	25
Oblig. of States and political subdivisions	11 098	Deposits of States and subdivisions	1 099
Excess funds sold and sec. resell agreements	1 305	Certified and Officers' Checks	243
Loans, Net	18 920	Total Deposits	<u>54 176</u>
Bank premises, furniture and fixtures	934	Excess funds purchases and sec. repurchase agreements	1,300
All other assets	1 277	All other liabilities	454
		Total Liabilities	<u>55 930</u>
		Equity Capital	
		Capital (# sh. au. 1,200)	120
		(# sh. outst. 1,200)	
		Surplus	2 000
		Undivided profits and capital reserve	1 909
		Total equity capital	<u>4 029</u>
		Subordinated Notes and debentures	500
TOTAL	<u><u>60 459</u></u>	TOTAL	<u><u>60 459</u></u>

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,921 Cleburne County
 Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
 Zip Code 72543

Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — 1; Outside City — None
 Bank Holding Company Affiliate: Heber Springs Bancshares, Inc.

Principal Officers:

*Wade D. Althen President
 F.B. Rector V.P. & Cashier
 John McFarland V.P. & Loan Officer
 Gary Yow Vice Pres.
 Joyce Harral Asst. Cashier

Directors:

Joseph R. Hooper, Chairman
 Wade D. Althen
 F.B. Rector
 Oscar Patchell
 Tom Olmstead
 Joe Brock
 Ben Caston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 098	Demand deposits, ind., part., corp.	4 017
U.S. Treasury securities	496	Time & savings dep., ind., part., corp.	24 628
Oblig. of other U.S. Government agencies and corporations	135	U.S. Gov't deposits	56
Oblig. of States and political subdivisions	2 094	Deposits of States and subdivisions	2 005
All other securities	20	Certified and Officers' Checks	163
Loans, Net	25 498	Total Deposits	<u>30 869</u>
Bank premises, furniture and fixtures	827	All other liabilities	<u>332</u>
All other assets	1 017	Total Liabilities	<u>31 201</u>
		Equity Capital	
		Capital (# sh. au. 3,000)	300
		(# sh. outst. 3,000)	
		Surplus	650
		Undivided profits and capital reserve	734
		Total equity capital	<u>1 684</u>
		Subordinated notes and debentures	300
TOTAL	<u>33 185</u>	TOTAL	<u>33 185</u>

BANK OF HOLLY GROVE, HOLLY GROVE

Population 820 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 . . V.P. & Cashier
 Pauline G. Wilson Asst. Cashier
 Bobbie R. Gannon Asst. Cashier
 Brett S. Smith Loan Officer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	778	Demand deposits, ind., part., corp.	1	614
U.S. Treasury securities	1	590	Time & savings dep., ind., part., corp.	10	789
Oblig. of other U.S. Government agencies and corporations	4	571	Deposits of States and subdivisions		832
Oblig. of States and political subdivisions	2	482	Certified and Officers' Checks		16
Excess funds sold and sec. resell agreements		460	Total Deposits	13	251
Loans, Net	4	224	All other liabilities		194
Bank premises, furniture and fixtures		138	Total Liabilities	13	445
All other assets		416			
			Equity Capital		
			Capital (# sh. au. 2,400)		60
			(# sh. outst. 2,400)		
			Surplus		940
			Undivided profits and capital reserve	1	214
			Total equity capital	2	214
TOTAL	15	659	TOTAL	15	659

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,781 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 — 5; Outside City — None

Bank Holding Company Affiliate: ABT Bancshares Corporation

Principal Officers:

Cecil W. Cupp Senior Chairman
of the Board
*Cecil W. Cupp, Jr. Chairman
of the Board & Chief Exec. Off.
Ray L. Cash President
Gary Blenden Exec. Vice Pres.
Charles L. Fager, Jr. Sr. Vice Pres.
H.G. Gasbarre Sr. Vice Pres.
J.L. Jones Sr. Vice Pres.
Palmer Vanderburg Sr. Vice Pres.
Eldon Sprague Sr. Vice Pres.
Ralph White Sr. Vice Pres.
Bill Lynch Sr. Vice Pres.
Greg Miller Vice Pres.
Jo Ann Bass Vice Pres.
Jim Chalikis Vice Pres.
Floyd Bryant Vice Pres.

Principal Officers:

Johnny Boley Vice Pres.
Loyd Emerson Vice Pres.
Debert Graves V.P. & Cashier
Mahlon Grigsby Vice Pres.
Carl Hardage Vice Pres.
Jerry Thompson Vice Pres.
Dorothy Wall Vice Pres.
Lou Hulsey Vice Pres.
John Jacobs Vice Pres.
William Kennedy Vice Pres.
Ann Hand Vice Pres.
Phil Lassiter Vice Pres.
Lorene McLeod Vice Pres.
Ruth Kissenger Vice Pres.
Winnie Trawick Vice Pres.
Frank Bolton V.P. & Controller
Kirby Williams Vice President
Ed Krenzeloek Travel Manager

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	17 250	Demand deposits, ind., part., corp.	30 439
U.S. Treasury securities .	8 211	Time & savings dep., ind., part., corp.	179 325
Oblig. of other U.S. Government agencies and corporations	5 615	U.S. Gov't deposits	121
Oblig. of States and political subdivisions..	14 354	Deposits of States and subdivisions	13 594
All other securities	5 973	All other deposits	1 409
Excess funds sold and sec. resell agreements .	14 300	Certified and Officers' Checks	1 807
Loans, Net	172 919	Total Deposits	<u>226 695</u>
Bank premises, furniture and fixtures	6 818	Excess funds purchased and sec. repurchase agreements	3 703
All other assets	4 483	All other liabilities	2 429
		Total Liabilities	<u>232 827</u>
		Equity Capital	
		Cap. (# sh. au. 150,834) .	3 771
		(# sh. outst. 150,834)	
		Surplus	3 771
		Undivided profits and capital reserve	6 621
		Total equity capital ...	<u>14 163</u>
		Subordinated notes and debentures	2 933
TOTAL	<u>249 923</u>	TOTAL	<u>249 923</u>

BANK OF IMBODEN, IMBODEN

Population 691 Lawrence County
 Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
 Zip Code 72434

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

Principal Officers:

*Amos David Chairman
 Stephen E. Jones President
 Preston L. Clark V.P. & Cashier
 Mary Lea McLeod Vice Pres.
 Wilma J. Lawson Vice Pres.
 Leland E. Mize V.P. & Branch Mgr.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	959	Demand deposits, ind., part., corp.	2 756
U.S. Treasury securities	500	Time & savings dep., ind., part., corp.	9 709
Oblig. of other U.S. Government agencies and corporations	802	U.S. Gov't deposits	8
Oblig. of States and political subdivisions	1 300	Deposits of States and subdivisions	810
All other securities	10	Certified and Officers' Checks	55
Excess funds sold and sec. resell agreements	400	Total Deposits	<u>13 338</u>
Loans, Net	10 317	All other liabilities	<u>205</u>
Bank premises, furniture and fixtures	209	Total Liabilities	<u>13 543</u>
All other assets	440	Equity Capital	
		Capital (# sh. au. 10,600) (# sh. outst. 6,600)	165
		Surplus	85
		Undivided profits and capital reserve	994
		Total equity capital	<u>1 244</u>
		Subordinated notes and debentures	150
TOTAL	<u><u>14 937</u></u>	TOTAL	<u><u>14 937</u></u>

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 — None
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: First Arkansas Bancshares

Principal Officers:

*Kenneth Pat Wilson . . . CEO & Chmn.
 Larry T. Wilson President
 Melda A. Rice Sr. Vice Pres.
 John S. Fortenbury Exec. V.P.
 Sibyl H. Clay Vice Pres.
 Ed Cantrell Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 371	Demand deposits, ind., part., corp.	14 125
U.S. Treasury securities	6 003	Time & savings dep., ind., part., corp.	35 779
Oblig. of other U.S. Government agencies and corporations	2 748	U.S. Gov't deposits	138
Oblig. of States and political subdivisions	7 542	Deposits of States and subdivisions	3 611
All other securities	296	Certified and Officers' Checks	510
Excess funds sold and sec. resell agreements	3 100	Total Deposits	<u>54 163</u>
Loans, Net	32 608	All other liabilities	<u>1 034</u>
Bank premises, furniture and fixtures	1 059	Total Liabilities	<u>55 197</u>
All other assets	761	Equity Capital	
		Cap. (# sh. au. 200,000)	2 000
		(# sh. outst. 200,000)	
		Surplus	1 000
		Undivided profits and capital reserve	2 291
		Total equity capital	5 291
TOTAL	<u><u>60 488</u></u>	TOTAL	<u><u>60 488</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 Cashier
 Joe Phillips Vice Pres.
 Inas Watson Asst. Cashier
 Danny Criner Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 147	Demand deposits, ind., part., corp.	2 167
U.S. Treasury securities	1 479	Time & savings dep., ind., part., corp.	15 597
Oblig. of other U.S. Government agencies and corporations	1 090	U.S. Gov't deposits	16
Oblig. of States and political subdivisions	2 393	Deposits of States and subdivisions	1 375
Excess funds sold and sec. resell agreements	1 050	Certified and Officers' Checks	26
Loans, Net	8 828	Total Deposits	<u>19 181</u>
Bank premises, furniture and fixtures	63	All other liabilities	<u>265</u>
All other assets	381	Total Liabilities	<u>19 446</u>
		Equity Capital	
		Capital (# sh. au. 2,500)	59
		(# sh. outst. 2,340)	
		Surplus	791
		Undivided profits and capital reserve	<u>1 135</u>
		Total equity capital	<u>1 985</u>
TOTAL	<u><u>21 431</u></u>	TOTAL	<u><u>21 431</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.
 Mary Ann Bohne Asst. V.P.
 Gail Neblett Asst. V.P.
 Eva Beeler Asst. V.P.
 Linda McDaniel Cashier
 Brenda Griffith Asst. Cashier
 Jeff Cranford Asst. Cashier &
 Trust Officer

Directors:

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

Advisory Directors:

Steve Cox
 Virginia R. Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 091	Demand deposits, ind., part., corp.	5 410
U.S. Treasury securities	911	Time & savings dep., ind., part., corp.	22 055
Oblig. of other U.S. Government agencies and corporations	6 495	U.S. Gov't deposits	14
Oblig. of States and political subdivisions	3 679	Deposits of States and subdivisions	9 953
All other securities	725	Certified and Officers' Checks	396
Excess funds sold and sec. resell agreements	5 000	Total Deposits	<u>37 828</u>
Loans, Net	21 308	All other liabilities	472
Bank premises, furniture and fixtures	1 107	Total Liabilities	<u>38 300</u>
All other assets	1 016	Equity Capital	
		Capital (# sh. au. 75,000) (# sh. outst. 75,000)	750
		Surplus	1 000
		Undivided profits and capital reserve	1 457
		Total equity capital	<u>3 207</u>
		Subordinated notes and debentures	825
TOTAL	<u>42 332</u>	TOTAL	<u>42 332</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, II Chairman & CEO
H. Hall McAdams, III Vice Chmn. &
Asst. Secretary
Walter A. DeRoeck President
Donald Timms Exec. V.P.
for finance
Robert C. Connor Vice Pres.
Bessie Hodges Vice Pres. &
Secretary to Board

Directors:

Herbert H. McAdams, II
H. Hall McAdams, III
Robert C. Connor
John C. Deacon
Walter A. DeRoeck
Dr. Glenn E. Dickson
W.O. Doak
Charlotte Eddington
Dr. James F. Gramling
Bill Hurt, Jr.
Minor M. Markle
Oscar J. Melton
Oscar J. Melton, Jr.
Dr. Carl R. Reng
W.D. Roberts, Jr.
W.R. Roberts
Frank E. Walden
Dr. Durwood Wisdom

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	11 593	Demand deposits, ind., part., corp.	23 492
U.S. Treasury securities	3 106	Time & savings dep., ind., part., corp.	101 040
Oblig. of other U.S. Government agencies and corporations	3 065	U.S. Gov't deposits	171
Oblig. of States and political subdivisions	11 968	Deposits of States and subdivisions	4 114
All other securities	800	All other deposits	3 219
Excess funds sold and sec. resell agreements	7 200	Certified and Officers' Checks	1 738
Loans, Net	106 996	Total Deposits	<u>133 774</u>
Bank premises, furniture and fixtures	2 929	Excess funds purchased and sec. repurchase agreements	4 116
All other assets	3 611	All other liabilities	1 843
		Total Liabilities	<u>139 733</u>
		Equity Capital	
		Cap. (# sh. au. 217,000)	2 170
		(# sh. outst. 217,000)	
		Surplus	2 330
		Undivided profits and capital reserve	4 935
		Total equity capital	<u>9 435</u>
		Subordinated notes and debentures	2 100
TOTAL	<u><u>151 268</u></u>	TOTAL	<u><u>151 268</u></u>

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.

*Designates Chief Executive Officer

Directors:

Marystel Appleton
 Millie Blindman
 Roy Cooper
 W.M. Freeze, Jr.
 Lynn Greene
 Raymond (Chubby) Heern
 A.M. Heringer, Jr.
 Ben Lamberth, M.D.
 Tom Loberg
 J.C. Mahon

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	12 667	Demand deposits, ind., part., corp.	14 431
U.S. Treasury securities	7 506	Time & savings dep., ind., part., corp.	95 508
Oblig. of other U.S. Government agencies and corporations	12 493	U.S. Gov't deposits	94
Oblig. of States and political subdivisions	19 709	Deposits of States and subdivisions	14 771
All other securities	5 196	All other deposits	95
Excess funds sold and sec. resell agreements	2 650	Certified and Officers' Checks	2 399
Loans, Net	75 669	Total Deposits	<u>127 298</u>
Bank premises, furniture and fixtures	1 194	Excess funds purchased and sec. repurchase agreements	2 144
All other assets	6 801	All other liabilities	2 622
		Total Liabilities	<u>132 064</u>
		Equity Capital	
		Cap. (# sh. au. 100,000)	1 000
		(# sh. outst. 100,000)	
		Surplus	3 000
		Undivided profits and capital reserve	7 821
		Total equity capital	<u>11 821</u>
TOTAL	<u><u>143 885</u></u>	TOTAL	<u><u>143 885</u></u>

UNION STATE BANK, JUNCTION CITY

Population 862 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.
 Chairman
 Joseph A. Cusimano, Jr.
 T.T. Fields
 Leonard Hampson
 John F. Marsh
 J.B. Allen, Jr.
 John M. Shackelford, Jr.
 C.A. Reed, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	547	Demand deposits, ind., part., corp.	1 644
U.S. Treasury securities	600	Time & savings dep., ind., part., corp.	11 482
Oblig. of other U.S. Government agencies and corporations	1 522	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	2 248	Deposits of States and subdivisions	636
Loans, Net	9 920	Certified and Officers' Checks	83
Bank premises, furniture and fixtures	78	Total Deposits	<u>13 846</u>
All other assets	217	All other liabilities	<u>111</u>
		Total Liabilities	<u>13 957</u>
		Equity Capital	
		Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus	400
		Undivided profits and capital reserve	<u>475</u>
		Total equity capital	1 175
TOTAL	<u><u>15 132</u></u>	TOTAL	<u><u>15 132</u></u>

MADISON BANK AND TRUST, KINGSTON

Population 250 Madison County
 Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
 Zip Code 72742
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gary W. Bunch President
 Blenda Howard Vice Pres.
 Carla Hathorn Vice Pres.

Directors:

James B. McDougal
 Susan McDougal
 Steve Smith
 Julie Baldrige
 Austin Smith
 Gary Bunch
 Jim Vaughan
 Rusty Cain
 Joe Shrum
 Dana Samples
 Gary Easterling
 James Spurlock
 Sumner Brashears

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	205	Demand deposits, ind., part., corp.	350
U.S. Treasury securities	272	Time & savings dep., ind., part., corp.	3 947
Oblig. of other U.S. Government agencies and corporations	486	U.S. Gov't. deposits	4
Oblig. of States and political subdivisions	81	Deposits of States and subdivisions	408
Excess funds sold and sec. resell agreements	150	Certified and Officers' Checks	45
Loans, Net	3 718	Total Deposits	4 754
Bank premises, furniture and fixtures	134	All other liabilities	71
All other assets	207	Total Liabilities	4 825
		Equity Capital	
		Capital (# sh. au. 800)	63
		(# sh. outst. 634)	
		Surplus	438
		Undivided profits and capital reserve	(73)
		Total equity capital	428
TOTAL	5 253	TOTAL	5 253

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. BurgeChairman
 Douglas C. WynnPresident
 *Herman CarltonExec. V.P.
 Joyce BellV.P & Auditor
 Dessie Lee GibbsVice Pres.
 Jackie T. GibsonCashier
 Terence J. AlpeVice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	1 624	ind., part., corp.	3 651
U.S. Treasury securities .	1 499	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	18 253
Government agencies		U.S. Gov't deposits	7
and corporations	6 290	Deposits of States	
Oblig. of States and		and subdivisions	1 673
political subdivisions..	4 840	Certified and	
Excess funds sold and		Officers' Checks	68
sec. resell agreements .	450	Total Deposits	<u>23 652</u>
Loans, Net	11 713	All other liabilities	<u>429</u>
Bank premises, furniture		Total Liabilities	<u>24 081</u>
and fixtures	256		
All other assets	790	Equity Capital	
		Capital (# sh. au. 60,000)	600
		(# sh. outst. 60,000)	
		Surplus	1 950
		Undivided profits and	
		capital reserve	831
		Total equity capital ...	3 381
TOTAL	<u><u>27 462</u></u>	TOTAL	<u><u>27 462</u></u>

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

*Designates Chief Executive Officer

Directors:

Sam Addisson
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
Doyle W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Carl O. Powell
Richard L. Pratt
Ted Thornton

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	961	Demand deposits, ind., part., corp.	1 864
U.S. Treasury securities	3 956	Time & savings dep., ind., part., corp.	12 869
Oblig. of States and political subdivisions	2 845	Deposits of States and subdivisions	1 577
Excess funds sold and sec. resell agreements	1 500	Certified and Officers' Checks	43
Loans, Net	8 423	Total Deposits	<u>16 353</u>
Bank premises, furniture and fixtures	330	All other liabilities	169
All other assets	343	Total Liabilities	<u>16 522</u>
		Equity Capital	
		Capital (# sh. au. 5,000)	100
		(# sh. outst. 5,000)	
		Surplus	1 550
		Undivided profits and capital reserve	186
		Total equity capital	<u>1 836</u>
TOTAL	<u><u>18 358</u></u>	TOTAL	<u><u>18 358</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
 Jewel R. Morris
 Rayburn L. Green
 Gene E. Bruick

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	298	Demand deposits, ind., part., corp.	2 033
U.S. Treasury securities	1 892	Time & savings dep., ind., part., corp.	12 370
Oblig. of other U.S. Government agencies and corporations	1 578	Deposits of States and subdivisions	2 502
Oblig. of States and political subdivisions	1 850	Certified and Officers' Checks	98
Excess funds sold and sec. resell agreements	450	Total Deposits	17 003
Loans, Net	11 963	All other liabilities	164
Bank premises, furniture and fixtures	475	Total Liabilities	<u>17 167</u>
All other assets	382	Equity Capital	
		Capital (# sh. au. 18,900) (# sh. outst. 18,900)	236
		Surplus	825
		Undivided profits and capital reserve	660
		Total equity capital	1 721
TOTAL	<u><u>18 888</u></u>	TOTAL	<u><u>18 888</u></u>

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:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 694	Demand deposits, ind., part., corp.	2 095
U.S. Treasury securities	6 388	Time & savings dep., ind., part., corp.	11 978
Oblig. of other U.S. Government agencies and corporations	2 695	U.S. Gov't deposits	15
Oblig. of States and political subdivisions	3 020	Deposits of States and subdivisions	924
Excess funds sold and sec. resell agreements	400	Certified and Officers' Checks	14
Loans, Net	3 174	Total Deposits	15 026
Bank premises, furniture and fixtures	24	All other liabilities	197
All other assets	399	Total Liabilities	15 223
		Equity Capital	
		Capital (# sh. au. 4,000)	400
		(# sh. outst. 4,000)	
		Surplus	1 100
		Undivided profits and capital reserve	1 071
		Total equity capital	2 571
TOTAL	<u>17 794</u>	TOTAL	<u>17 794</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.
 Ronnie Housley Vice Pres.
 Mary Jane Horton Cashier

Directors:

Ben Allen
 J.M. Barnett
 Virgil Blair
 R.G. Derickson
 Bill Seeger
 Jim Tilley
 Lex Treece

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	675	Demand deposits, ind., part., corp.	1 892
U.S. Treasury securities	983	Time & savings dep., ind., part., corp.	7 493
Oblig. of other U.S. Government agencies and corporations	900	U.S. Gov't deposits	4
Oblig. of States and political subdivisions	728	Deposits of States and subdivisions	442
Excess funds sold and sec. resell agreements	900	Certified and Officers' Checks	9
Loans, Net	6 130	Total Deposits	9 840
Bank premises, furniture and fixtures	294	All other liabilities	206
All other assets	252	Total Liabilities	10 046
		Equity Capital	
		Capital (# sh. au. 1,300)	130
		(# sh. outst. 1,300)	
		Surplus	425
		Undivided profits and capital reserve	261
		Total equity capital	816
TOTAL	<u>10 862</u>	TOTAL	<u>10 862</u>

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,410 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
 Zip Code 71845

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

Principal Officers:

J.C. Landes Chairman of Board
W.H. Triplett, Jr. Vice Chairman
*Charles H. Moore President
Wilma Willbanks Exec. V.P.
Paul Mahar Vice Pres.
Venora Hooper Cashier
Donna H. Adkison Asst. V.P.

Directors:

Larry Burrow
P.D. Burton, Jr.
P.J. English
E.L. Harris
J.C. Landes
C.H. Moore
Henry Moore, III
O.M. Covington
W.H. Triplett, Jr.
Wilma Willbanks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 892	Demand deposits, ind., part., corp.	2 515
U.S. Treasury securities . .	2 521	Time & savings dep., ind., part., corp.	17 758
Oblig. of other U.S. Government agencies and corporations	4 272	U.S. Gov't deposits	13
Oblig. of States and political subdivisions.. . .	2 413	Deposits of States and subdivisions	1 402
All other securities	26	Certified and Officers' Checks	<u>152</u>
Excess funds sold and sec. resell agreements	325	Total Deposits	<u>21 840</u>
Loans, Net	11 324	All other liabilities	<u>360</u>
Bank premises, furniture and fixtures	767	Total Liabilities	<u>22 200</u>
All other assets	448		
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	750
		Undivided profits and capital reserve	<u>938</u>
		Total equity capital	<u>1 788</u>
TOTAL	<u><u>23 988</u></u>	TOTAL	<u><u>23 988</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. Cox Exec. V.P.
 Larry Karnes Vice Pres.
 Darlene Cheatham Asst. V.P.
 Ronnie Rinehart Cashier
 Nell Kidd Compliance Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 072	Demand deposits, ind., part., corp.	4 108
U.S. Treasury securities	4 680	Time & savings dep., ind., part., corp.	21 114
Oblig. of other U.S. Government agencies and corporations	1 278	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	2 986	Deposits of States and subdivisions	1 272
All other securities	318	Certified and Officers' Checks	126
Excess funds sold and sec. resell agreements	1 200	Total Deposits	<u>26 623</u>
Loans, Net	17 007	All other liabilities	<u>472</u>
Bank premises, furniture and fixtures	231	Total Liabilities	<u>27 095</u>
All other assets	825	Equity Capital	
		Capital (# sh. au. 8,000)	200
		(# sh. outst. 8,000)	
		Surplus	200
		Undivided profits and capital reserve	1 802
		Total equity capital	<u>2 202</u>
		Subordinated notes and debentures	300
TOTAL	<u><u>29 597</u></u>	TOTAL	<u><u>29 597</u></u>

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,909 Columbia County

Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211

Zip Code 71753

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

R.S. Warnock, Jr. President
 Mrs. T.H. Reeves Vice Pres.
 Cameron Dodson Vice Pres.
 T.H. Bradley, Jr. Vice Pres.
 *Bob L. Burns V.P. & CEO
 Dean Reagan Sr. V.P. & CAO
 M.E. Fitzpatrick Vice Pres. &
 Asst. Cashier

Directors:

T.H. Bradley, Jr.
 Bob L. Burns
 L.E. Davis, Jr.
 Cameron Dodson
 W.E. Fullenwider
 John W. Harsh
 Mrs. T.H. Reeves
 R.S. Warnock
 Joe D. Woodard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 209	Demand deposits, ind., part., corp.	6 424
U.S. Treasury securities	8 479	Time & savings dep., ind., part., corp.	45 673
Oblig. of other U.S. Government agencies and corporations	15 949	U.S. Gov't deposits	20
Oblig. of States and political subdivisions	10 748	Deposits of States and subdivisions	2 789
Excess funds sold and sec. resell agreements	700	Certified and Officers' Checks	89
Loans, Net	20 763	Total Deposits	<u>54 995</u>
Bank premises, furniture and fixtures	584	Excess funds purchased and sec. repurchase agreements	2 476
All other assets	1 291	All other liabilities	531
		Total Liabilities	<u>58 002</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	2 400
		Undivided profits and capital reserve	3 221
		Total equity capital	<u>5 721</u>
TOTAL	<u><u>63 723</u></u>	TOTAL	<u><u>63 723</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

Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

Principal Officers:

*Paul L. Offutt Pres. & C.E.O.
 Donald J. Tackett V.P. & Cashier
 Glenville Rhodes Chmn. of Board
 Marsha Tanner Vice Pres.
 Marcus L. McCain Vice President

*Designates Chief Executive Officer

Directors:

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

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 173	Demand deposits, ind., part., corp.	6 035
U.S. Treasury securities	8 975	Time & savings dep., ind., part., corp.	33 706
Oblig. of other U.S. Government agencies and corporations	7 431	U.S. Gov't deposits	26
Oblig. of States and political subdivisions	7 628	Deposits of States and subdivisions	3 167
All other securities	114	Certified and Officers' Checks	359
Loans, Net	20 893	Total Deposits	<u>43 293</u>
Bank premises, furniture and fixtures	906	Excess funds purchased and sec. repurchase agreements	2 000
All other assets	1 706	All other liabilities	828
		Total Liabilities	<u>46 121</u>
		Equity Capital	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	300
		Surplus	1 200
		Undivided profits and capital reserve	3 205
		Total equity capital	<u>4 705</u>
TOTAL	<u><u>50 826</u></u>	TOTAL	<u><u>50 826</u></u>

PEOPLES BANK, MAMMOTH SPRING

Population 1,195 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	840	Demand deposits, ind., part., corp.	1 849
U.S. Treasury securities . . .	3 656	Time & savings dep., ind., part., corp.	10 627
Oblig. of other U.S. Government agencies and corporations	4 959	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	902	Deposits of States and subdivisions	<u>541</u>
Excess funds sold and sec. resell agreements	550	Total Deposits	<u>13 018</u>
Loans, Net	2 890	All other liabilities	<u>241</u>
Bank premises, furniture and fixtures	250	Total Liabilities	<u>13 259</u>
All other assets	409		
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	300
		Undivided profits and capital reserve	<u>797</u>
		Total equity capital	1 197
TOTAL	<u>14 456</u>	TOTAL	<u>14 456</u>

MERCHANTS & PLANTERS BANK, MANILA

Population 2,553 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442

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

Principal Officers:

Peggy F. Cheadle	Chairman
Lora M. Fleeman	President
*Max H. Schrader	Exec. V.P.
Danny Robbins	Vice Pres.
Norma Jackson	Cashier
Hulen Faulkner	Secretary

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 357	Demand deposits, ind., part., corp.	1 053
U.S. Treasury securities	50	Time & savings dep., ind., part., corp.	4 365
Oblig. of other U.S. Government agencies and corporations	1 874	U.S. Gov't deposits	1 656
Oblig. of States and political subdivisions	620	Deposits of States and subdivisions	233
All other securities	100	Certified and Officers' Checks	<u>113</u>
Excess funds sold and sec. resell agreements	525	Total Deposits	<u>7 420</u>
Loans, Net	3 787	Total Liabilities	<u>7 420</u>
Bank premises, furniture and fixtures	142	 Equity Capital	
All other assets	26	Capital (# sh. au. 10,000) (# sh. outst. 10,000)	100
		Surplus	400
		Undivided profits and capital reserve	<u>561</u>
		Total equity capital	<u>1 061</u>
 TOTAL	 <u><u>8 481</u></u>	 TOTAL	 <u><u>8 481</u></u>

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
 *Richard D. Foster President
 Richard B. Shaw 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 B. Shaw
 Richard D. Foster
 S.D. Barnes
 Melba Conaway
 S.M. Taylor
 Gilmer Dixon
 Bernard Holbrook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 275	Demand deposits, ind., part., corp.	2 094
U.S. Treasury securities	3 046	Time & savings dep., ind., part., corp.	12 999
Oblig. of other U.S. Government agencies and corporations	1 409	U.S. Gov't deposits	4
Oblig. of States and political subdivisions	825	Deposits of States and subdivisions	563
Excess funds sold and sec. resell agreements	850	Certified and Officers' Checks	83
Loans, Net	9 267	Total Deposits	<u>15 743</u>
Bank premises, furniture and fixtures	316	All other liabilities	54
All other assets	373	Total Liabilities	<u>15 797</u>
		Equity Capital	
		Capital (# sh. au. 9,600)	240
		(# sh. outst. 9,600)	
		Surplus	240
		Undivided profits and capital reserve	<u>1 084</u>
		Total equity capital	<u>1 564</u>
TOTAL	<u>17 361</u>	TOTAL	<u>17 361</u>

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.
 Peggy Fisher Cashier
 Letha Smith Asst. V.P. Oper.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	503	Demand deposits, ind., part., corp.	2 675
U.S. Treasury securities	3 522	Time & savings dep., ind., part., corp.	8 798
Oblig. of other U.S. Government agencies and corporations	2 174	U.S. Gov't deposits	20
Oblig. of States and political subdivisions	1 510	Deposits of States and subdivisions	1 320
All other securities	60	Certified and Officers' Checks	10
Excess funds sold and sec. resell agreements	3 600	Total Deposits	<u>12 823</u>
Loans, Net	2 540	All other liabilities	<u>138</u>
Bank premises, furniture and fixtures	153	Total Liabilities	<u>12 961</u>
All other assets	291	Equity Capital	
		Capital (# sh. au. 3,000)	75
		(# sh. outst. 3,000)	
		Surplus	800
		Undivided profits and capital reserve	<u>517</u>
		Total equity capital	<u>1 392</u>
TOTAL	<u><u>14 353</u></u>	TOTAL	<u><u>14 353</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, Jr. President
 J.P. Hutchins Cashier
 Francis Whitlow Asst. Cashier
 Louise Anglin Asst. Cashier
 Norma Hendrix Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	767	Demand deposits, ind., part., corp.	2 951
U.S. Treasury securities	8 501	Time & savings dep., ind., part., corp.	11 946
Oblig. of other U.S. Government agencies and corporations	4 101	U.S. Gov't deposits	44
Oblig. of States and political subdivisions	1 122	Deposits of States and subdivisions	1 311
Excess funds sold and sec. resell agreements	2 000	Certified and Officers' Checks	46
Loans, Net	2 478	Total Deposits	<u>16 298</u>
Bank premises, furniture and fixtures	63	Excess funds purchased and sec. repurchase agreements	1 108
All other Assets	414	All other liabilities	313
		Total Liabilities	<u>17 719</u>
		Equity Capital	
		Capital (# sh. au. 2,500)	250
		(# sh. outst. 2,500)	
		Surplus	300
		Undivided profits and capital reserve	1 177
		Total equity capital	<u>1 727</u>
TOTAL	<u><u>19 446</u></u>	TOTAL	<u><u>19 446</u></u>

THE CITIZENS BANK, MARSHALL

Population 1,543 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
 Bank Holding Company Affiliate: Marshall Bancshares, Inc.

Principal Officers:

Jim Tilley Chairman
 Jerald Barnett Vice Chmn.
 James W. Daniel President
 Bill O. Watts Sr. Vice Pres.
 *Danny 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 143	Demand deposits, ind., part., corp.	2 362
U.S. Treasury securities	1 308	Time & savings dep., ind., part., corp.	12 301
Oblig. of other U.S. Government agencies and corporations	928	U.S. Gov't deposits	49
Oblig. of States and political subdivisions	1 237	Deposits of States and subdivisions	965
Excess funds sold and sec. resell agreements	1 750	Certified and Officers' Checks	11
Loans, Net	10 060	Total Deposits	15 688
Bank premises, furniture and fixtures	221	All other liabilities	127
All other assets	746	Total Liabilities	15 815
		Equity Capital	
		Capital (# sh. au. 4,000)	400
		(# sh. outst. 4,000)	
		Surplus	500
		Undivided profits and capital reserve	378
		Total equity capital	1 278
		Subordinated notes and debentures	300
TOTAL	17 393	TOTAL	17 393

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

Bank Holding Company Affiliate: Marvell Implement Company

Principal Officers:

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

Directors:

Gibson Turley
 J.A. Hill
 James H. Hill
 Tommy E. Shackelford, Jr.
 Virginia Turley
 Gibson Turley, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	730	Demand deposits, ind., part., corp.	1 721
U.S. Treasury securities	4 126	Time & savings dep., ind., part., corp.	8 524
Oblig. of other U.S. Government agencies and corporations	4 455	U.S. Gov't deposits	40
Oblig. of States and political subdivisions	2 245	Deposits of States and subdivisions	1 955
Excess funds sold and sec. resell agreements	920	Certified and Officers' Checks	15
Loans, Net	1 371	Total Deposits	12 255
Bank premises, furniture and fixtures	144	All other liabilities	235
All other assets	384	Total Liabilities	12 490
		Equity Capital	
		Capital (# sh. au. 6,000)	150
		(# sh. outst. 6,000)	
		Surplus	500
		Undivided profits and capital reserve	1 235
		Total equity capital	1 885
TOTAL	14 375	TOTAL	14 375

BANK OF McCRORY, McCRORY

Population 1,956 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
 Hulon Cain President
 John G. Thompson Sr. Vice Pres.
 John D. Eldridge Sr. Vice Pres.
 H. Ripley Thompson Sr. Vice Pres.
 Margaret Collier Vice Pres.
 James Walter Taylor Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 887	Demand deposits, ind., part., corp.	6 814
U.S. Treasury securities	19 194	Time & savings dep., ind., part., corp.	28 111
Oblig. of other U.S. Government agencies and corporations	2 600	U.S. Gov't deposits	122
Oblig. of States and political subdivisions	6 799	Deposits of States and subdivisions	956
All other securities	81	Certified and Officers' Checks	46
Excess funds sold and sec. resell agreements	1 900	Total Deposits	<u>36 049</u>
Loans, Net	7 196	All other liabilities	<u>981</u>
Bank premises, furniture and fixtures	368	Total Liabilities	<u>37 030</u>
All other assets	1 136		
		Equity Capital	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	500
		Surplus	1 000
		Undivided profits and capital reserve	<u>2 631</u>
		Total equity capital	<u>4 131</u>
TOTAL	<u><u>41 161</u></u>	TOTAL	<u><u>41 161</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

Bank Holding Company Affiliate: Southeast Financial Bankstock Corp.

Principal Officers:

*Bill Bowman President
 John Potter Vice Chmn. of Board
 Sam Bowman Chairman
 Richard L. Gilliam Cashier
 Charles Lloyd V.P. Installments
 Tom Bartholomew V.P. - Agri.
 Robert Keller V.P. - Real Estate

Directors:

Robert Adcock
 James N. Smith
 John L. Maier
 Fred P. Blanks
 Jimmy L. Bufford
 Cecil Simpson
 Bill Elliott
 Mark E. Sherland
 Buren Sharpe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 568	Demand deposits, ind., part., corp.	6 127
U.S. Treasury securities	4 724	Time & savings dep., ind., part., corp.	39 691
Oblig. of other U.S. Government agencies and corporations	3 499	U.S. Gov't deposits	22
Oblig. of States and political subdivisions	5 935	Deposits of States and subdivisions	3 647
Excess funds sold and sec. resell agreements	4 325	Certified and Officers' Checks	170
Loans, Net	33 993	Total Deposits	49 657
Bank premises, furniture and fixtures	323	All other liabilities	475
All other assets	1 169	Total Liabilities	<u>50 132</u>
		Equity Capital	
		Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1 000
		Surplus	1 700
		Undivided profits and capital reserve	3 704
		Total equity capital	6 404
TOTAL	<u>56 536</u>	TOTAL	<u>56 536</u>

THE BANK OF NORTH ARKANSAS, MELBOURNE

Population 1,608 IZARD County
 Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
 Zip Code 72556
 Number of Branches: Inside City — None; Outside City — 3
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: North Central Financial Corp.

Principal Officers:

Charles C. Miller President
 *R. Clinton Hawkins Exec. V.P.
 Gwenn Lea Vice Pres.
 Ernestine Marlin Cashier
 Mary Tate Asst. Cashier
 Marilyn Burns Branch Manager

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 643	Demand deposits, ind., part., corp.	4 063
U.S. Treasury securities	1 410	Time & savings dep., ind., part., corp.	24 208
Oblig. of other U.S. Government agencies and corporations	4 203	U.S. Gov't deposits	37
Oblig. of States and political subdivisions	4 595	Deposits of States and subdivisions	1 143
All other securities	694	Certified and Officers Checks	190
Loans, Net	17 678	Total Deposits	<u>29 641</u>
Bank premises, furniture and fixtures	854	All other liabilities	<u>336</u>
All other assets	1 140	Total Liabilities	<u>29 977</u>
		Equity Capital	
		Capital (# sh. au. 20,000)	500
		(# sh. outst. 20,000)	
		Surplus	325
		Undivided profits and capital reserve	<u>1 315</u>
		Total equity capital	<u>2 140</u>
		Subordinated notes and debentures	100
TOTAL	<u><u>32 217</u></u>	TOTAL	<u><u>32 217</u></u>

THE UNION BANK OF MENA, MENA

Population 4,850 Polk County
 Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
 Zip Code 71953
 Number of Branches: Inside City — None; Outside City — 2
 Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

C.S. "Shorty" Williams . . . Chairman
 of Board
 *Bill Lauck Wood Pres. & C.E.O.
 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.
 Barbara Shaw . . . Administrative Asst.
 Clarice Tisher Cust. Ser. Off.
 Jesse Sullivan Asst. Vice Pres.
 and Wickes Branch Mgr.
 Jimmy D. Knighten . . Asst. Cashier &
 Hatfield Branch Mgr.
 Jim Neugent . . . Data Processing Mgr.

Directors:

R.A. Carver
 John A. Crawford
 R.L. Hamilton
 David Maddox
 Pauline Morrow
 Edward W. Stevenson
 C.S. Williams
 Bill Lauck Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 780	Demand deposits, ind., part., corp.	7 394
U.S. Treasury securities	1 988	Time & savings dep., ind., part., corp.	29 430
Oblig. of other U.S. Government agencies and corporations	1 404	U.S. Gov't deposits	196
Oblig. of States and political subdivisions	10 533	Deposits of States and subdivisions	2 894
Excess funds sold and sec. resell agreements	2 000	Certified and Officers' Checks	305
Loans, Net	26 138	Total Deposits	<u>40 219</u>
Bank premises, furniture and fixtures	560	All other liabilities	826
All other assets	2 183	Total Liabilities	<u>41 045</u>
		Equity Capital	
		Capital (# sh. au. 12,000)	1 200
		(# sh. outst. 12,000)	
		Surplus	1 800
		Undivided profits and capital reserve	3 541
		Total equity capital	<u>6 541</u>
TOTAL	<u><u>47 586</u></u>	TOTAL	<u><u>47 586</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
 Shirley Bronaugh
 Verlene Fullen
 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 709	Demand deposits, ind., part., corp.	3 534
U.S. Treasury securities	100	Time & savings dep., ind., part., corp.	18 679
Oblig. of States and political subdivisions	7 414	U.S. Gov't deposits	20
All other securities	105	Deposits of States and subdivisions	1 681
Excess funds sold and sec. resell agreements	1 200	All other deposits	2
Loans, Net	15 297	Certified and Officers' Checks	114
Bank premises, furniture and fixtures	322	Total Deposits	<u>24 030</u>
All other assets	1 172	All other liabilities	203
		Total Liabilities	<u>24 233</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	200
		(# sh. outst. 4,000)	
		Surplus	1 050
		Undivided profits and capital reserve	1 836
		Total equity capital	<u>3 086</u>
TOTAL	<u><u>27 319</u></u>	TOTAL	<u><u>27 319</u></u>

COMMERCIAL BANK AND TRUST COMPANY, MONTICELLO

Population 8,259 Drew County

Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655

Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Drew Bancshares, Inc.

Principal Officers:

Bennie Ryburn, Sr. Chairman
*Reginald Glover President
George Harris Exec. V.P.
Keith Johnson Sr. Vice Pres.
Bill White Vice Pres.
Rusty Smith Vice Pres.

Directors:

E.A. Baker L.D. Long
James Burks Lamar Miles
Cole Castellaw J.A. Ross
S.J. Clark Bennie Ryburn, Sr.
Jerry Davis W.E. Smith
Reginald Glover Kim Ward
Thomas Henley Frank Wolfe
R.D. Jones Dave Wilkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 443	Demand deposits, ind., part., corp.	4 218
Oblig. of other U.S. Government agencies and corporations	456	Time & savingsdep., ind., part., corp.	29 871
Oblig. of States and political subdivisions	9 335	U.S. Gov't deposits	60
All other securities	3 807	Deposits of States and subdivisions	3 608
Loans, Net	24 616	All other deposits	400
Bank premises, furniture and fixtures	454	Certified and Officers' Checks	481
All other assets	1 891	<u>Total Deposits</u>	<u>38 638</u>
		Excess funds purchased and sec. repurchase agreements	425
		All other liabilities	460
		<u>Total Liabilities</u>	<u>39 523</u>
		Equity Capital	
		Capital (# sh. au. 8,000)	200
		(# sh. outst. 8,000)	
		Surplus	2 300
		Undivided profits and capital reserve	1 979
		<u>Total equity capital</u>	<u>4 479</u>
TOTAL	<u><u>44 002</u></u>	TOTAL	<u><u>44 002</u></u>

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
 Nathan Gordon
 Ed Gordon
 Edward Lee Eddy
 Marion Hightower
 Ed Ruff

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 830	Demand deposits, ind., part., corp.	6 757
U.S. Treasury securities .	6 039	Time & savings dep., ind., part., corp.	19 358
Oblig. of other U.S. Government agencies and corporations	3 194	U.S. Gov't deposits	12
Oblig. of States and political subdivisions . .	1 763	Deposits of States and subdivisions	1 198
Excess funds sold and sec. resell agreements .	2 500	Certified and Officers' Checks	<u>199</u>
Loans, Net	13 422	Total Deposits	<u>27 524</u>
Bank premises, furniture and fixtures	295	All other liabilities	<u>265</u>
All other assets	630	Total Liabilities	<u>27 789</u>
		Equity Capital	
		Capital (# sh. au. 45,000)	450
		(# sh. outst. 45,000)	
		Surplus	600
		Undivided profits and capital reserve	<u>1 834</u>
		Total equity capital . . .	<u>2 884</u>
TOTAL	<u>30 673</u>	TOTAL	<u>30 673</u>

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

Population 8,066

Baxter County

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

Zip Code 72653

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

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

Principal Officers:

*Denny Smith President & CEO
 R.J. Pratt Sr. V. Pres.
 Charles F. Vandegrift V. Pres.
 & Trust Officer
 Dwayne Hickman Vice Pres.
 Roger Lonon Vice Pres.
 Frances Lee Vice Pres.
 Dessie Pitts Vice Pres.

Directors:

J.D. Dryer, Chmn.
 C.N. Kent, Vice Chmn.
 R.F. Lawyer
 Frank L. Coffman, Jr.
 Denny Smith
 R.J. Pratt
 James E. O'Brien*

*Designates Chief Executive Officer

*Advisory Board Member

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 209	Demand deposits, ind., part., corp.	10 711
U.S. Treasury securities	27 393	Time & savings dep., ind., part., corp.	70 108
Oblig. of other U.S. Government agencies and corporations	8 323	U.S. Gov't deposits	33
Oblig. of States and political subdivisions	15 306	Deposits of States and subdivisions	2 583
All other securities	135	Certified and Officers' Checks	312
Excess funds sold and sec. resell agreements	2 800	Total Deposits	<u>83 747</u>
Loans, Net	29 005	All other liabilities	2 955
Bank premises, furniture and fixtures	2 526	Total Liabilities	<u>86 702</u>
All other assets	2 382	Equity Capital	
		Capital (# sh. au. 116,260)	1 163
		(# sh. outst. 116,260)	
		Surplus	2 587
		Undivided profits and capital reserve	3 627
		Total equity capital	7 377
TOTAL	<u>94 079</u>	TOTAL	<u>94 079</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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 944	Demand deposits, ind., part., corp.	4 501
U.S. Treasury securities	3 093	Time & savings dep., ind., part., corp.	20 027
Oblig. of other U.S. Government agencies and corporations	4 177	U.S. Gov't deposits	4
Oblig. of States and political subdivisions	7 261	Deposits of States and subdivisions	2 205
All other securities	207	Certified and Officers' Checks	70
Excess funds sold and sec. resell agreements	2 100	Total Deposits	<u>26 807</u>
Loans, Net	9 716	All other liabilities	283
Bank premises, furniture and fixtures	996	Total Liabilities	<u>27 090</u>
All other assets	780	Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	1 700
		Undivided profits and capital reserve	2 384
		Total equity capital	4 184
TOTAL	<u><u>31 274</u></u>	TOTAL	<u><u>31 274</u></u>

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.
Melvin L. Simpson V. Pres.
Marcia Summitt Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	699	Demand deposits, ind., part., corp.	3 029
U.S. Treasury securities	2 858	Time & savings dep., ind., part., corp.	22 884
Oblig. of other U.S. Government agencies and corporations	13 553	U.S. Gov't deposits	4
Oblig. of States and political subdivisions	7 375	Deposits of States and subdivisions	2 019
Loans, Net	6 230	Certified and Officers' Checks	67
Bank premises, furniture and fixtures	356	<u>Total Deposits</u>	<u>28 003</u>
All other assets	598	Excess funds purchased and sec. repurchase agreements	100
		All other liabilities	306
		<u>Total Liabilities</u>	<u>28 409</u>
		Equity Capital	
		Capital (# sh. au. 4,000) (# sh. outst. 4,000)	100
		Surplus	1 000
		Undivided profits and capital reserve	2 160
		<u>Total equity capital</u>	<u>3 260</u>
TOTAL	<u><u>31 669</u></u>	TOTAL	<u><u>31 669</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
 Bank Holding Company Affiliate: First Mulberry Bancshares, Inc.

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 077	Demand deposits, ind., part., corp.	2 016
U.S. Treasury securities	1 002	Time & savings dep., ind., part., corp.	8 589
Oblig. of other U.S. Government agencies and corporations	1 300	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	1 610	Deposits of States and subdivisions	1 028
Loans, Net	7 846	Certified and Officers' Checks	84
Bank premises, furniture and fixtures	78	Total Deposits	<u>11 718</u>
All other assets	357	All other liabilities	<u>259</u>
		Total Liabilities	<u>11 977</u>
		 Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	400
		Undivided profits and capital reserve	793
		Total equity capital	1 293
TOTAL	<u><u>13 270</u></u>	TOTAL	<u><u>13 270</u></u>

PIKE COUNTY BANK, MURFREESBORO

Population 1,884 Pike County
 Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
 Zip Code 71958
 Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift Lane Chairman
 *Charles Sharp President &
 Chief Ex. Off.
 Brenda Smith . . . V. Pres. Loan Dept.
 Harold Smith . . . V.P. & Branch Mgr.
 Deward Sharp Sr. V. Pres.
 Brenda Roberts Cashier
 Bobby Jo McAllister . . . Asst. Cashier
 Helen Henderson Asst. Cashier
 Rusty Silvey V. Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 414	Demand deposits, ind., part., corp.	2 655
U.S. Treasury securities	167	Time & savings deposits, ind., part., corp.	24 485
Oblig. of other U.S. Government agencies and corporations	16	U.S. Gov't deposits	22
Oblig. of States and political subdivisions	5 478	Deposits of States and subdivisions	1 750
Excess funds sold and sec. resell agreements	900	Certified and Officers' Checks	109
Loans, Net	21 685	Total Deposits	29 021
Bank premises, furniture and fixtures	610	All other liabilities	108
All other assets	1 171	Total Liabilities	29 129
		Equity Capital	
		Capital (# sh. au. 16,000) (# sh. outst. 16,000)	400
		Surplus	500
		Undivided profits and capital reserve	2 412
		Total equity capital	3 312
TOTAL	32 441	TOTAL	32 441

CITIZENS STATE BANK, NASHVILLE

Population 4,350 Howard County
 Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
 Zip Code 71852
 Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

York Gary Chairman of Board
 *Roy A. Reaves President
 H.L. Pope Ex. V. Pres. & Cash.
 Connie Renfrow Asst. Cashier
 Janet Craver Asst. Cashier
 Glenda Sipes Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	960	Demand deposits, ind., part., corp.	1 502
U.S. Treasury securities	1 734	Time & savings dep., ind., part., corp.	19 058
Oblig. of other U.S. Government agencies and corporations	2 582	Deposits of States and subdivisions	2 022
Oblig. of States and political subdivisions	1 082	Certified and Officers' Checks	126
Excess funds sold and sec. resell agreements	4 250	Total Deposits	22 708
Loans, Net	13 573	All other liabilities	324
Bank premises, furniture and fixtures	394	Total Liabilities	23 032
All other assets	405	Equity Capital	
TOTAL	24 980	Capital (# sh. au. 30,000) (# sh. outst. 30,000)	300
		Surplus	1 100
		Undivided profits and capital reserve	143
		Total equity capital	1 543
		Subordinated notes and debentures	405
		TOTAL	24 980

BANK OF NEWARK, NEWARK

Population 1,100 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:

E.R. Coleman Chmn. of Board
 *R.M. Twyford President
 Jo J. Magness Cashier
 Mary S. Steele Asst. Cashier

Directors:

E.R. Coleman
 R.M. Twyford
 Florine Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	226	Demand deposits, ind., part., corp.	841
U.S. Treasury securities	3 513	Time & savings dep., ind., part., corp.	3 837
Oblig. of other U.S. Government agencies and corporations	2 072	U.S. Gov't deposits	45
Oblig. of States and political subdivisions	519	Deposits of States and subdivisions	6 225
Excess funds sold and sec. resell agreements	3 350	All other deposits	116
Loans, Net	1 714	Certified and Officers' Checks	1
Bank premises, furniture and fixtures	54	Total Deposits	<u>11 065</u>
All other assets	211	All other liabilities	83
		Total Liabilities	<u>11 148</u>
		Equity Capital	
		Capital (# sh. au. 11,665) (# sh. outst. 11,665)	117
		Surplus	192
		Undivided profits and capital reserve	<u>202</u>
		Total equity capital	511
TOTAL	<u><u>11 659</u></u>	TOTAL	<u><u>11 659</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 C. Lyon President
 Peggy Lyon Sec./Treas.
 Deborah White Cashier

Directors:

William Lyon
 Peggy Lyon
 Gene Jines
 J.D. Womble

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	194	Demand deposits, ind., part., corp.	557
U.S. Treasury securities	899	Time & savings dep., ind., part., corp.	2 167
Oblig. of other U.S. Government agencies and corporations	713	U.S. Gov't deposits	294
Oblig. of States and political subdivisions	44	Deposits of States and subdivisions	126
All other Securities	50	Total Deposits	<u>3 144</u>
Loans, Net	1 430	Excess funds purchased and sec. repurchase agreements	60
Bank premises, furniture and fixtures	86	All other liabilities	19
All other assets	63	Total Liabilities	<u>3 223</u>
		Equity Capital	
		Capital (# sh. au. 1,680)	42
		(# sh. outst. 1,661 4/5)	
		Surplus	102
		Undivided profits and capital reserve	72
		Total equity capital	<u>216</u>
		Subordinated notes and debentures	40
TOTAL	<u><u>3 479</u></u>	TOTAL	<u><u>3 479</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.
 Alfred Couch, Jr. Asst. V.P.
 & Cashier
 James J. McCartney Vice Pres.
 & Trust Officer
 Joe Miles Asst. V.P.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 007	Demand deposits, ind., part., corp.	5 824
U.S. Treasury securities	2 500	Time & savings dep., ind., part., corp.	28 269
Oblig. of other U.S. Government agencies and corporations	4 347	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	3 264	Deposits of States and subdivisions	3 694
All other securities	150	Certified and Officers' Checks	276
Excess funds sold and sec. resell agreements	1 800	Total Deposits	<u>38 066</u>
Loans, Net	28 598	All other liabilities	519
Bank premises, furniture and fixtures	529	Total Liabilities	<u>38 585</u>
All other assets	1 188		
		Equity Capital	
		Capital (# sh. au. 29,336) (# sh. outst. 29,336)	733
		Surplus	3 167
		Undivided profits and capital reserve	1 498
		Total equity capital	<u>5 398</u>
		Subordinated notes and debentures	400
TOTAL	<u>44 383</u>	TOTAL	<u>44 383</u>

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
& Chief Ex. Off.
W. Neil Holcomb . . . V. Pres.-Cashier
James C. Giles V. Pres.
Terry L. Dillon V. Pres.
Maurine B. Heard Asst. V. Pres.

Directors:

Morris Bowman
R.O. Burton
Fred M. Pickens
Robert Harvey
Ralph McDonald
Jim Dupree
John Conner
James Spencer
Tom Curtner
Ed Scoggins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 380	Demand deposits, ind., part., corp.	6 252
U.S. Treasury securities	2 786	Time & savings dep., ind., part., corp.	29 486
Oblig. of other U.S. Government agencies and corporations	782	U.S. Gov't deposits	30
Oblig. of States and political subdivisions	4 750	Deposits of States and subdivisions	2 956
Loans, Net	29 334	Certified and Officers' Checks	262
Bank premises, furniture and fixtures	462	Total Deposits	<u>38 986</u>
All other assets	1 706	Excess funds purchases and sec. repurchase agreements	1 400
		All other liabilities	562
		Total Liabilities	<u>40 948</u>
		Equity Capital	
		Capital (# sh. au. 9,000)	225
		(# sh. outst. 9,000)	
		Surplus	2 400
		Undivided profits and capital reserve	1 127
		Total equity capital	<u>3 752</u>
		Subordinated notes and debentures	500
TOTAL	<u><u>45 200</u></u>	TOTAL	<u><u>45 200</u></u>

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
 Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
 Zip Code 72119

Number of Branches: Inside City — 8; Outside City — None
 Number of CBCT's: Inside City — 6; Outside City — None
 Bank Holding Company Affiliate: Frank Lyon Co.

Principal Officers:

*T.E. Renaud Chairman of Board
 & Chief Executive Officer
 Edward M. Penick, Jr. President
 Kenneth J. Pennebaker Exec. Vice Pres.
 Margaret R. Davenport Vice Pres. & Cashier
 Robert F. Birch, Jr. Vice President
 Ronald G. Gillert Vice President
 & Comptroller
 Dale A. Renaud Vice President
 Kenneth D. Hammonds Vice President
 Ben R. Scroggin Vice President

Directors:

Dr. Joseph Bates Edward M. Penick, Jr.
 John Blodgett Kenneth J. Pennebaker
 Martin Borchert Eugene M. Pfeifer, III
 Ralph Cotham T.E. Renaud
 David Jones George M. Rozzell, Jr.
 Frank Lyon, Jr. Fr. George W. Tribou
 Henry Mariani Larry C. Wallace
 Mike Mehaffy Ray Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	45 029	Demand deposits, ind., part., corp.	31 923
U.S. Treasury securities	6 898	Time & savings dep., ind., part., corp.	141 743
Oblig. of other U.S. Government agencies and corporations	14 823	U.S. Gov't deposits	348
Oblig. of States and political subdivisions	20 115	Deposits of States and subdivisions	28 231
All other securities	5 215	All other deposits	83
Excess funds sold and sec. resell agreements	61 100	Certified and Officers' Checks	1 392
Loans, Net	138 477	Total Deposits	203 720
Bank premises, furniture and fixtures	10 892	Excess funds purchased and sec. repurchase agreements	77 348
All other assets	7 884	All other liabilities	8 673
		Total Liabilities	289 741
		Equity Capital	
		(# pref. 9,500)	9 500
		Cap. (sh. au. 1,000,000)	2 700
		(# sh. outst. 270,000)	
		Surplus	1 000
		Undivided profits and capital reserve	5 219
		Total equity capital	18 419
		Subordinated notes and debentures	2 273
TOTAL	310 433	TOTAL	310 433

BANK OF OZARK, OZARK

Population 3,900 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
 Bank Holding Company Affiliate: Bankstock One, Inc.

Principal Officers:

*George G. Gleason, II Chairman
 & C.E.O.
 Carl G. Holt Vice Chairman
 Harold D. Beck Sr. V.P. & Cashier
 Jo Ann Fine V.P. & Trust Officer
 Norma Brashears Asst. Vice Pres.
 Charles O. Haberer Vice Pres.-
 Domestic Lending
 Mark D. Ross Adm. Vice Pres.
 Larry Dicks V.P.-Participation
 William R. Patterson Vice Pres.
 Rick Casey Asst. Vice Pres.
 & Trust Officer

Directors:

Frances Caleb
 Jon R. Ewing
 Carol Ann Gleason
 W. Dee Gober
 Kenneth Smith
 Jim Hillard
 O. Porter Hillard
 Coy Kirkpatrick
 Frank M. Lawrence
 Gus Shaffer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 769	Demand deposits, ind., part., corp.	7 123
U.S. Treasury securities	5 275	Time & savings dep., ind., part., corp.	47 968
Oblig. of other U.S. Government agencies and corporations	3 026	U.S. Gov't deposits	4
Oblig. of States and political subdivisions	10 684	Deposits of States and subdivisions	3 258
Excess funds sold and sec. resell agreements	1 700	All other deposits	9
Loans, Net	41 926	Certified and Officers' Checks	657
Bank premises, furniture and fixtures	1 010	Total Deposits	<u>59 019</u>
All other assets	1 088	Excess funds purchased and sec. repurchase agreements	2 639
		All other liabilities	830
		Total Liabilities	<u>62 488</u>
		Equity Capital	
		Capital (# sh. au. 20,650)	516
		(# sh. outst. 20,650)	
		Surplus	2 984
		Undivided profits and capital reserve	490
		Total equity capital	<u>3 990</u>
TOTAL	<u><u>66 478</u></u>	TOTAL	<u><u>66 478</u></u>

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
 Zip Code 72451

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

Principal Officers:

*Frank Oldham, Jr. . . . Chmn. & Pres.
Fred W. Wilcox Exec. V.P.
Charles D. Campbell Vice Pres.
Steve Gramling Vice Pres.
Sandra Kasserman Vice Pres.

Directors:

Francis Bland	R.D. Jackson
Donald I. Purcell	Richard Nutt
Charles Campbell	Frank Oldham
Nan C. Dickey	Everett Rogers
Ray Distretti	Vern Ann Shotts
Charles Gordon	Fred Wilcox
Frank Guinn	Terry Wilkins
G.I. Higgins	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	7 675	ind., part., corp.	8 772
U.S. Treasury securities	7 032	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	50 368
Government agencies		U.S. Gov't deposits	11
and corporations	1 919	Deposits of States	
Oblig. of States and		and subdivisions	5 064
political subdivisions	6 323	All other deposits	53
All other securities	2 122	Certified and	
Excess funds sold and		Officers' Checks	340
sec. resell agreements	700	Total Deposits	<u>64 608</u>
Loans, Net	41 623	Excess funds purchased	
Bank premises, furniture		and sec. repurchase	
and fixtures	1 209	agreements	10
All other assets	2 638	All other liabilities	683
		Total Liabilities	<u>65 301</u>
		Equity Capital	
		Cap. (# sh. au. 132,000)	1 200
		(# sh. outst. 120,000)	
		Surplus	700
		Undivided profits and	
		capital reserve	2 765
		Total equity capital	<u>4 665</u>
		Subordinated notes	
		and debentures	1 275
TOTAL	<u><u>71 241</u></u>	TOTAL	<u><u>71 241</u></u>

BANK OF PARKDALE, PARKDALE

Population 471 Ashley County
 Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
 Zip Code 71661

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

Principal Officers:

Gus Pugh Chairman of Board
 George L. Pugh President
 *J.A. Gibson Exec. Vice Pres.
 Bruce M. Timmons Asst. V.P.
 Geraldine G. Zatwarsky Asst. V.P.
 Nita D. Williamson Cashier
 Margie Reginelli Loan Officer

Directors:

Gus Pugh
 George L. Pugh
 J.A. Gibson
 Thomas R. Pugh
 J.C. Larrison
 Augustus H. Pugh
 Harrison Ralph
 Carl Wells
 Ernest G. O'Neal
 Dewayne Haynes
 Neill M. Sloan
 Garrard Mountjoy - Assoc.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 555	Demand deposits, ind., part., corp.	1 750
U.S. Treasury securities	1 115	Time & savings dep., ind., part., corp.	11 324
Oblig. of other U.S. Government agencies and corporations	993	U.S. Gov't deposits	44
Oblig. of States and political subdivisions	1 024	Deposits of States and subdivisions	386
All other securities	153	Certified and Officers' Checks	29
Loans, Net	9 416	Total Deposits	<u>13 533</u>
Bank premises, furniture and fixtures	573	Excess funds purchased and sec. repurchase agreements	260
All other assets	448	All other liabilities	145
		Total Liabilities	<u>13 938</u>
		Equity Capital	
		Capital (# sh. au. 1,600)	40
		(# sh. outst. 1,600)	
		Surplus	810
		Undivided profits and capital reserve	<u>389</u>
		Total equity capital	<u>1 239</u>
		Subordinated notes and debentures	100
TOTAL	<u><u>15 277</u></u>	TOTAL	<u><u>15 277</u></u>

FIRST STATE BANK, PARKIN

Population 2,035 Cross County
 Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
 Zip Code 72373
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*C.W. Martin, Jr. President
 S.N. Green Exec. V.P. & Cashier
 Brenda F. Williams Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	1	671	Demand deposits, ind., part., corp.	2	654
U.S. Treasury securities	1	582	Time & savings dep., ind., part., corp.	6	162
Oblig. of other U.S. Government agencies and corporations	1	079	U.S. Gov't deposits		12
Oblig. of States and political subdivisions		637	Deposits of States and subdivisions		677
Excess funds sold and sec. resell agreements		600	All other deposits		599
Loans, Net	5	527	Total Deposits	10	104
Bank premises, furniture and fixtures		341	All other liabilities		200
All other assets		288	Total Liabilities	10	304
			Equity Capital		
			Capital (# sh. au. 4,000)		100
			(# sh. outst. 4,000)		
			Surplus		400
			Undivided profits and capital reserve		721
			Total equity capital	1	221
			Subordinated notes and debentures		200
TOTAL	11	725	TOTAL	11	725

BANK OF PEA RIDGE, PEA RIDGE

Population 1,500 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 Buck President
 Barbara Owen Cashier
 Valerie Ash Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	636	Demand deposits, ind., part., corp.	1 104
U.S. Treasury securities	507	Time & savings dep., ind., part., corp.	11 288
Oblig. of other U.S. Government agencies and corporations	1 151	U.S. Gov't deposits	5
Oblig. of States and political subdivisions	1 403	Deposits of States and subdivisions	553
Loans, Net	10 400	Certified and Officers' Checks	138
Bank premises, furniture and fixtures	337	Total Deposits	<u>13 088</u>
All other assets	352	Excess funds purchased and sec. repurchase agreements	200
		All other liabilities	192
		Total Liabilities	<u>13 480</u>
		Equity Capital	
		Capital (# sh. au. 7,500) (# sh. outst. 5,500)	83
		Surplus	542
		Undivided profits and capital reserve	681
		Total equity capital	<u>1 306</u>
TOTAL	<u><u>14 786</u></u>	TOTAL	<u><u>14 786</u></u>

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,058 Perry County
 Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
 Zip Code 72126

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

Principal Officers:

*Thomas Mathias Pres. & C.E.O.
 Joe Carter V.P. & Cashier
 Yvonne Adams Asst. V.P.
 Naomi Chambliss Asst. V.P.
 Helen Brandon Asst. Cashier
 Carolyn Brooks Asst. Cashier

Directors:

Mar Jo Spence
 T.O. Spence
 J.D. Farish
 Mildred Farish
 Robert M. Hill
 Herby Branscum, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 920	Demand deposits, ind., part., corp.	2 484
U.S. Treasury securities	2 099	Time & savings dep., ind., part., corp.	14 133
Oblig. of other U.S. Government agencies and corporations	6 403	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	3 188	Deposits of States and subdivisions	2 407
All other securities	373	Certified and Officers' Checks	49
Excess funds sold and sec. resell agreements	400	Total Deposits	<u>19 075</u>
Loans, Net	6 807	All other liabilities	272
Bank premises, furniture and fixtures	15	Total Liabilities	<u>19 347</u>
All other assets	445	 Equity Capital	
		Capital (# sh. au. 16,000) (# sh. outst. 16,000)	400
		Surplus	700
		Undivided profits and capital reserve	1 203
		Total equity capital	<u>2 303</u>
TOTAL	<u><u>21 650</u></u>	TOTAL	<u><u>21 650</u></u>

PIGGOTT STATE BANK, PIGGOTT

Population 3,873 Clay County
 Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
 Zip Code 72454
 Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: Piggott Bankstock, Inc.

Principal Officers:

Gaylon M. Lawrence Chairman
 *James L. Magee President
 Paula O. Blackwell Exec. V.P.
 James C. Poole V.P. & Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 579	Demand deposits, ind., part., corp.	2 826
U.S. Treasury securities	4 990	Time & savings dep., ind., part., corp.	12 071
Oblig. of other U.S. Government agencies and corporations	3 996	U.S. Gov't deposits	13
Oblig. of States and political subdivisions	1 124	Deposits of States and subdivisions	2 349
Loans, Net	6 104	Certified and Officers' Checks	64
Bank premises, furniture and fixtures	563	Total Deposits	17 323
		Total Liabilities	17 323
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	975
		Undivided profits and capital reserve	958
		Total equity capital	2 033
TOTAL	<u>19 356</u>	TOTAL	<u>19 356</u>

FIRST STATE BANK, PLAINVIEW

Population 752 Yell County

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

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

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

Bank Holding Co. Affiliate: Clement Bancshares, Inc.

Principal Officers:

*John Clement President
 Ralph Wilson Exec. V.P.
 W.E. Watson V.P. & Cashier
 Thelma W. Clement Vice Pres.
 Verna T. Daniel Vice Pres.

Directors:

John Clement
 Ralph Wilson
 Edw. H. Smoot, Chairman
 Thelma W. Clement
 Helen Harris
 George Tippin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	1 600	ind., part., corp.	2 112
U.S. Treasury securities . .	1 596	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	15 715
Government agencies		U.S. Gov't deposits	9
and corporations	714	Deposits of States	
Oblig. of States and		and subdivisions	741
political subdivisions	2 262	Certified and	
All other securities	225	Officers' Checks	82
Excess funds sold and		Total Deposits	18 659
sec. resell agreements	500	All other liabilities	132
Loans, Net	12 720	Total Liabilities	18 791
Bank premises, furniture			
and fixtures	15	Equity Capital	
All other assets	778	Capital (# sh. au. 20,000)	200
		(# sh. outst. 20,000)	
		Surplus	800
		Undivided profits and	
		capital reserve	519
		Total equity capital	1 519
		Subordinated notes	
		and debentures	100
TOTAL	<u>20 410</u>	TOTAL	<u>20 410</u>

THE LAWRENCE COUNTY BANK, PORTIA

Population 483 Lawrence County
 Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
 Zip Code 72457
 Number of Branches: Inside City — None; Outside City — 2
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 399	Demand deposits, ind., part., corp.	1 548
U.S. Treasury securities	757	Time & savings dep., ind., part., corp.	8 528
Oblig. of other U.S. Government agencies and corporations	1 900	Deposits of States and subdivisions	474
Oblig. of States and political subdivisions	980	Certified and Officers' Checks	65
All other securities	372	Total Deposits	<u>10 615</u>
Excess funds sold and sec. resell agreements	1 750	All other liabilities	67
Loans, Net	4 155	Total Liabilities	<u>10 682</u>
Bank premises, furniture and fixtures	149	Equity Capital	
All other assets	251	Capital (# sh. au. 5,000)	125
		(# sh. outst. 5,000)	
		Surplus	250
		Undivided profits and capital reserve	<u>606</u>
		Total equity capital	<u>981</u>
		Subordinated notes and debentures	50
TOTAL	<u><u>11 713</u></u>	TOTAL	<u><u>11 713</u></u>

THE PEOPLES BANK, PORTLAND

Population 702 Ashley County
 Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
 Zip Code 71663

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

Principal Officers:

*Tipton Pugh President
 & Cashier
 Julia A. Sadler Asst. Cash.
 Jean C. Tarvin Asst. Cash.
 Jack D. Edwards Asst. Cash.

Directors:

Hampton Pugh
 Mary Dean Pugh
 Tipton Pugh
 Jack D. Edwards

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	195	Demand deposits, ind., part., corp.	1 219
U.S. Treasury securities	2 043	Time & savings dep., ind., part., corp.	3 063
Oblig. of other U.S. Government agencies and corporations	582	U.S. Gov't deposits	2
Oblig. of States and political subdivisions	712	Deposits of States and subdivisions	572
Excess funds sold and sec. resell agreements	955	Certified and Officers' Checks	4
Loans, Net	1 538	Total Deposits	4 860
Bank premises, furniture and fixtures	7	All other liabilities	7
All other assets	20	Total Liabilities	4 867
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	400
		Undivided profits and capital reserve	685
		Total equity capital	1 185
TOTAL	6 052	TOTAL	6 052

PORTLAND BANK, PORTLAND

Population 702 Ashley County
 Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
 Zip Code 71663
 Number of Branches: Inside City — None; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Robert Dean Pugh . . Chmn. of Board
 *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
 Robert D. Pugh
 Don Pylate
 Kenneth Reed
 Louis Craig Shackelford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	818	Demand deposits, ind., part., corp.	1 955
U.S. Treasury securities	473	Time & savings dep., ind., part., corp.	8 419
Oblig. of other U.S. Government agencies and corporations	820	U.S. Gov't deposits	14
Oblig. of States and political subdivisions	1 116	Deposits of States and subdivisions	484
Excess funds sold and sec. resell agreements	545	Certified and Officers' Checks	20
Loans, Net	8 506	Total Deposits	<u>10 892</u>
Bank premises, furniture and fixtures	131	All other liabilities	<u>132</u>
All other assets	336	Total Liabilities	<u>11 024</u>
		Equity Capital	
		Capital (# sh. au. 20,000) (# sh. outst. 20,000)	200
		Surplus	900
		Undivided profits and capital reserve	<u>621</u>
		Total equity capital	<u>1 721</u>
TOTAL	<u><u>12 745</u></u>	TOTAL	<u><u>12 745</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 — 1; Outside City — None

Number of CBCT's: Inside City — 1; Outside City — 1

Bank Holding Co. Affiliate: First State Holding Company of Prescott

Principal Officers:

*Johnny Brannan CEO
 John Brannan, Jr. President
 Ronald R. Collins Exec. V.P.
 James A. Pullen Sr. V. Pres.
 Elizabeth W. Crain V. Pres.
 Gay Clark Asst. Cashier
 Emogene Davis Cashier
 Jean Bolton 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
 Gerald 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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	1 681	ind., part., corp.	4 500
U.S. Treasury securities .	10 834	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	24 439
Government agencies		Deposits of States	
and corporations	1 095	and subdivisions	2 153
Oblig. of States and		Certified and	
political subdivisions . .	6 047	Officers' Checks	76
Excess funds sold and		Total Deposits	<u>31 168</u>
sec. resell agreements .	900	All other liabilities	<u>300</u>
Loans, Net	13 261	Total Liabilities	<u>31 468</u>
Bank premises, furniture		Equity Capital	
and fixtures	409	Capital (# sh. au. 24,000)	600
All other assets	617	(# sh. outst. 24,000)	
		Surplus	1 400
		Undivided profits and	
		capital reserve	1 376
		Total equity capital . . .	<u>3 376</u>
TOTAL	<u><u>34 844</u></u>	TOTAL	<u><u>34 844</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
 Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

Principal Officers:

*William A. Sandlin . . . Chm. of Board
 & President
 Phyllis Burrow Cashier
 Dora Graham Asst. V. Pres.
 William A. Sandlin, II . . . Sec./Treas.

Directors:

William A. Sandlin
 James E. Leonard
 Delano Edington
 R.C. Luter
 Jimmie Cole
 J.A. Rapert

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 001	Demand deposits, ind., part., corp.	1 208
U.S. Treasury securities	4 353	Time & savings dep., ind., part., corp.	10 875
Oblig. of other U.S. Government agencies and corporations	2 096	U.S. Gov't deposits	7
Oblig. of States and political subdivisions	578	Deposits of States and subdivisions	1 343
Excess funds sold and sec. resell agreements	700	Certified and Officers' Checks	11
Loans, Net	5 377	Total Deposits	13 444
Bank premises, furniture and fixtures	193	All other liabilities	254
All other assets	653	Total Liabilities	13 698
		Equity Capital	
		Capital (# sh. au. 30,000) (# sh. outst. 29,534)	295
		Surplus	575
		Undivided profits and capital reserve	277
		Total equity capital	1 147
		Subordinated notes and debentures	106
TOTAL	<u>14 951</u>	TOTAL	<u>14 951</u>

FARMERS AND MERCHANTS BANK, ROGERS

Population 18,040 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756

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

Principal Officers:

*Lewis B. Norman Pres. & CEO
Benny G. Latimer Ex. V. Pres.
Charles H. Brannan V. Pres.
Shirlene Cable V. Pres.
R.Z. Goodwin V. Pres.
Wesley M. Harmon V. Pres.
Dick McLelland V. Pres.
James E. Reves V. Pres.
Etsyl Sparkman V. Pres.
Sammie Evans Asst. V. Pres.
Myrtilla Cunningham
Admin. Consultant
Laura Cline Asst. Cashier
Norma Rodgers Asst. Cashier
Brenda Hopkins Auditor

Directors:

John R. Bland, D.D.S.
Dorman F. Bushong
Lewis B. Norman
Evelyn S. Rife
James R. Campbell
James E. Gaston
Benny Latimer
James L. Pickens, M.D.
Don L. Shores
Lemuel H. Tull

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	6 079	Demand deposits, ind., part., corp.	8 831
U.S. Treasury securities	5 558	Time & savings dep., ind., part., corp.	47 070
Oblig. of other U.S. Government agencies and corporations	9 779	U.S. Gov't deposits	3
Oblig. of States and political subdivisions	5 129	Deposits of States and subdivisions	2 400
All other securities	180	All other deposits	115
Excess funds sold and sec. resell agreements	32 125	Certified and Officers' Checks	265
Loans, Net	32 681	Total Deposits	<u>58 684</u>
Bank premises, furniture and fixtures	1 808	Excess funds purchased and sec. repurchase agreements	200
All other assets	2 314	All other liabilities	655
		Total Liabilities	<u>59 539</u>
		Equity Capital	
		Capital (# sh. au. 60,000) (# sh. outst. 60,000)	600
		Surplus	800
		Undivided profits and capital reserve	1 714
		Total equity capital	<u>3 114</u>
		Subordinated notes and debentures	1 000
TOTAL	<u><u>63 653</u></u>	TOTAL	<u><u>63 653</u></u>

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,656 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801

Number of Branches: Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Pope County Bankshares, Inc.

Principal Officers:

*Ward J. Ramsay Pres. & CEO
M.L. Dickerson Sr. V. Pres.
Charles F. Howell V.P. & Cash.
Mary Louise Hoffman V. Pres.
Harold E. Hayes V. Pres.
Norman Morehouse Asst. V. Pres.
Jimmy Shinn Marketing Off.

Directors:

James Bibler
Cleo Cheek
Keith Cogswell
John E. Cunningham
M.L. Dickerson
Blake D. Lovette
Van A.R. Moores
David B. Oates
Flave W. Peters
Jack D. Price, Sr.
Ward J. Ramsay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 820	Demand deposits, ind., part., corp.	10 764
U.S. Treasury securities	17 640	Time & savings dep., ind., part., corp.	52 191
Oblig. of other U.S. Government agencies and corporations	18 307	U.S. Gov't deposits	34
Oblig. of States and political subdivisions	11 819	Deposits of States and subdivisions	14 138
All other securities	100	All other deposits	158
Excess funds sold and sec. resell agreements	1 600	Certified and Officers' Checks	540
Loans, Net	27 935	Total Deposits	<u>77 825</u>
Bank premises, furniture and fixtures	2 921	Excess funds purchased and sec. repurchase agreements	554
All other assets	1 852	All other liabilities	438
		Total Liabilities	<u>78 817</u>
		Equity Capital	
		Capital (# sh. au. 28,000) (# sh. outst. 24,000)	600
		Surplus	1 200
		Undivided profits and capital reserve	6 377
		Total equity capital	8 177
TOTAL	<u><u>86 994</u></u>	TOTAL	<u><u>86 994</u></u>

BANK OF SALEM, SALEM

Population 1,424 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576

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

Principal Officers:

Richard T. Smith Chairman
*Frank B. Burge President & CEO
George Humphries V. Pres.
Bess Northcutt V.P./Cashier
Cooper O. Collins Asst. V.P.
Janiece Butler Asst. V.P.
Frances Atkins Asst. V.P.
Brenda Barnes Asst. V.P.
Shirley Walling Asst. Cashier
Marsha Lewis Asst. Cashier

Directors:

Richard T. Smith
Frank B. Burge
George Humphries
Fay Castleberry
L.R. "Jack" Cochran
C. Dwayne Plumlee

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 263	Demand deposits, ind., part., corp.	4 060
U.S. Treasury securities	3 278	Time & savings dep., ind., part., corp.	24 627
Oblig. of other U.S. Government agencies and corporations	2 302	U.S. Gov't deposits	15
Oblig. of States and political subdivisions	5 376	Deposits of States and subdivisions	1 630
Excess funds sold and sec. resell agreements	300	All other deposits	105
Loans, Net	20 045	Certified and Officers' Checks	66
Bank premises, furniture and fixtures	706	Total Deposits	<u>30 503</u>
All other assets	1 009	Excess funds purchased and sec. repurchase agreements	411
		All other liabilities	691
		Total Liabilities	<u>31 605</u>
		Equity Capital	
		Capital (# sh. au. 20,000)	200
		(# sh. outst. 20,000)	
		Surplus	1 300
		Undivided profits and capital reserve	1 174
		Total equity capital	<u>2 674</u>
TOTAL	<u><u>34 279</u></u>	TOTAL	<u><u>34 279</u></u>

LOGAN COUNTY BANK, SCRANTON

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

Directors:

Joe Fritsche
 Mildred Fritsche
 J.B. Layes
 Margaret Ahne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	490	Demand deposits, ind., part., corp.	1 368
U.S. Treasury securities	3 203	Time & savings dep., ind., part., corp.	9 423
Oblig. of other U.S. Government agencies and corporations	970	Deposits of States and subdivisions	506
Oblig. of States and political subdivisions	1 018	Certified and Officers' Checks	21
Loans, Net	6 689	Total Deposits	<u>11 318</u>
Bank premises, furniture and fixtures	196	Excess funds purchased and sec. repurchase agreements	100
All other assets	284	All other liabilities	209
		Total Liabilities	<u>11 627</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	500
		Undivided profits and capital reserve	623
		Total equity capital	<u>1 223</u>
TOTAL	<u>12 850</u>	TOTAL	<u>12 850</u>

FIRST SECURITY BANK, SEARCY

Population 13,612 White County
 Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
 Zip Code 72143

Number of Branches: Inside City — 2; Outside City — 2
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: First of Searcy, Inc.

Principal Officers:

*Reynie Rutledge Pres. & Chmn.
 Art Rand Sr. Vice Pres.
 Jim Wilson Exec. Vice Pres.
 James H. Stake Vice Pres.
 Kathryn Sims Vice Pres.
 T.A. Brewer Vice Pres.
 Ann Turley Asst. V.P.

Directors:

Reynie Rutledge
 N.T. Rutledge
 Alvin Vanhook
 M.O. Thompson
 John McKnight
 Bill Roussell
 Clifton H. Ganus

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 511	Demand deposits, ind., part., corp.	13 262
U.S. Treasury securities	13 142	Time & savings dep., ind., part., corp.	55 734
Oblig. of other U.S. Government agencies and corporations	9 231	U.S. Gov't deposits	19
Oblig. of States and political subdivisions	12 656	Deposits of States and subdivisions	4 929
All other securities	497	Certified and Officers' Checks	306
Loans, Net	42 723	Total Deposits	<u>74 250</u>
Bank premises, furniture and fixtures	1 221	Excess funds purchased and sec. repurchase agreements	138
All other assets	2 041	All other liabilities	3 872
		Total Liabilities	<u>78 260</u>
		Equity Capital	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus	2 900
		Undivided profits and capital reserve	4 262
		Total equity capital	<u>7 762</u>
TOTAL	<u>86 022</u>	TOTAL	<u>86 022</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
 Harold Boatright
 Van S. Reid
 W.W. Allen
 Byron D. Brown, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 786	Demand deposits, ind., part., corp.	4 311
U.S. Treasury securities	2 668	Time & savings dep., ind., part., corp.	20 561
Oblig. of other U.S. Government agencies and corporations	941	U.S. Gov't deposits	20
Oblig. of States and political subdivisions	5 060	Deposits of States and subdivisions	2 185
Excess funds sold and sec. resell agreements	200	Certified and Officers' Checks	45
Loans, Net	18 392	Total Deposits	27 122
Bank premises, furniture and fixtures	808	All other liabilities	185
All other assets	747	Total Liabilities	27 307
		Equity Capital	
		Capital (# sh. au. 45,000) (# sh. outst. 45,000)	450
		Surplus	550
		Undivided profits and capital reserve	2 295
		Total equity capital	3 295
TOTAL	30 602	TOTAL	30 602

FIRST STATE BANK, SHERWOOD

Population 10,923 Pulaski County
 Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
 Zip Code 72116

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

Principal Officers:

*Al Harkins President
 Annette VanPelt Vice Pres.
 Catherine Owen Sec.-Treas.

Directors:

H.L. Hastings, Jr.
 H.J. Dent
 Al Harkins
 B.E. Henson
 J.C. Nichols
 Catherine Owen

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	4 421	Demand deposits, ind., part., corp.	4 750
U.S. Treasury securities	3 978	Time & savings dep., ind., part., corp.	17 131
Oblig. of other U.S. Government agencies and corporations	3 716	U.S. Gov't deposits	26
Oblig. of States and political subdivisions	5 053	Deposits of States and subdivisions	3 685
All other securities	376	Certified and Officers' Checks	199
Excess funds sold and sec. resell agreements	625	Total Deposits	25 791
Loans, Net	10 638	All other liabilities	584
Bank premises, furniture and fixtures	641	Total Liabilities	26 375
All other assets	471	Equity Capital	
		Capital (# sh. au. 8,000)	100
		(# sh. outst. 8,000)	
		Surplus	1 000
		Undivided profits and capital reserve	2 444
		Total equity capital	3 544
TOTAL	29 919	TOTAL	29 919

BANK OF SIDNEY, SIDNEY

Population 270 Sharp County
 Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
 Zip Code 72577

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

Principal Officers:

*Charles Masner President
 Robert Tankersley . . . V.P. & Cashier
 Lorene Pickens V. Pres.
 Atalee Pounders V. Pres.

Directors:

Charles Masner
 Robert Tankersley
 Lorene Pickens
 Atalee Pounders
 Clotene Masner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	183	Demand deposits, ind., part., corp.	427
U.S. Treasury securities	199	Time & savings dep., ind., part., corp.	1 307
Oblig. of other U.S. Government agencies and corporations	1 024	U.S. Gov't deposits	4
Excess funds sold and sec. resell agreements	730	Deposits of States and subdivisions	369
Loans, Net	458	Certified and Officers' checks	5
Bank premises, furniture and fixtures	9	Total Deposits	<u>2 112</u>
All other assets	10	All other liabilities	<u>2</u>
		Total Liabilities	<u>2 114</u>
		Equity Capital	
		Capital (# sh. au. 10,400) (# sh. outst. 10,400)	260
		Surplus	140
		Undivided profits and capital reserve	<u>99</u>
		Total equity capital	499
TOTAL	<u><u>2 613</u></u>	TOTAL	<u><u>2 613</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
 Bank Holding Company Affiliate: Smackover Bancshares, Inc.

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 097	Demand deposits, ind., part., corp.	4 486
U.S. Treasury securities	4 738	Time & savings dep., ind., part., corp.	27 016
Oblig. of other U.S. Government agencies and corporations	1 225	U.S. Gov't deposits	46
Oblig. of States and political subdivisions	9 059	Deposits of States and subdivisions	2 824
Excess funds sold and sec. resell agreements	300	Certified and Officers' Checks	249
Loans, Net	21 782	Total Deposits	34 621
Bank premises, furniture and fixtures	265	All other liabilities	804
All other assets	1 043	Total Liabilities	35 425
		Equity Capital	
		Cap. (# sh. au. 100,000)	1 000
		(# sh. outst. 100,000)	
		Surplus	2 000
		Undivided profits and capital reserve	1 084
		Total equity capital	4 084
TOTAL	<u>39 509</u>	TOTAL	<u>39 509</u>

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 622 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:

B.J. Ford Chm. of Board
 *T.Q. Carson President
 Doris Mann Cashier
 Patricia Shaddock Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	352	Demand deposits, ind., part., corp.	1 405
U.S. Treasury securities	1 400	Time & savings dep., ind., part., corp.	3 700
Oblig. of other U.S. Government agencies and corporations	874	U.S. Gov't deposits	58
Oblig. of States and political subdivisions	573	Deposits of States and subdivisions	468
Loans, Net	2 940	Certified and Officers' Checks	45
Bank premises, furniture and fixtures	84	Total Deposits	5 676
All other assets	18	All other liabilities	4
		Total Liabilities	5 680
		Equity Capital	
		Capital (# sh. au. 3,000)	75
		(# sh. outst. 3,000)	
		Surplus	125
		Undivided profits and capital reserve	261
		Total equity capital	461
		Subordinated notes and debentures	100
TOTAL	6 241	TOTAL	6 241

FIRST STATE BANK, SPRINGDALE

Population 23,480 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
 Bank Holding Company Affiliate: First Charter Bancshares, Inc.

Principal Officers:

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

*Designates Chief Executive Officer

Directors:

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

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from		Demand deposits,	
depositories	12 937	ind., part., corp.	14 874
U.S. Treasury securities .	8 535	Time & savings dep.,	
Oblig. of other U.S.		ind., part., corp.	83 468
Government agencies		U.S. Gov't deposits	74
and corporations	8 248	Deposits of States	
Oblig. of States and		and subdivisions	9 136
political subdivisions . .	9 465	All other deposits	3
All other securities	220	Certified and	
Excess funds sold and		Officers' Checks	847
sec. resell agreements .	900	Total Deposits	<u>108 402</u>
Loans, Net	86 475	Excess funds purchased	
Bank premises, furniture		and sec. repurchase	
and fixtures	2 328	agreements	6 710
All other assets	2 780	All other liabilities	<u>6 066</u>
		Total Liabilities	<u>121 178</u>
		Equity Capital	
		Capital (# sh. au. 9,664) .	966
		(# sh. outst. 9,664)	
		Surplus	5 834
		Undivided profits and	
		capital reserve	3 210
		Total equity capital . . .	<u>10 010</u>
		Subordinated notes	
		and debentures	700
TOTAL	<u><u>131 888</u></u>	TOTAL	<u><u>131 888</u></u>

BODCAW BANK, STAMPS

Population 2,859 Lafayette County
 Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
 Zip Code 71860
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

B. Stan Cook Chairman
 *James Nipper President
 Danny Fitzpatrick V. Pres.
 Bonnie Moreland Cashier
 Evelyn McClendon Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 753	Demand deposits, ind., part., corp.	2 266
U.S. Treasury securities	6 838	Time & savings dep., ind., part., corp.	18 460
Oblig. of other U.S. Government agencies and corporations	4 124	Deposits of States and subdivisions	1 412
Oblig. of States and political subdivisions	3 450	Certified and Officers' Checks	62
Loan, Net	7 264	Total Deposits	<u>22 200</u>
Bank premises, furniture and fixtures	268	Excess funds purchased and sec. repurchase agreements	600
All other assets	492	All other liabilities	367
		Total Liabilities	<u>23 167</u>
		Equity Capital	
		Capital (# sh. au. 10,000) (# sh. outst. 10,000)	250
		Surplus	750
		Undivided profits and capital reserve	1 022
		Total equity capital	<u>2 022</u>
TOTAL	<u><u>25 189</u></u>	TOTAL	<u><u>25 189</u></u>

BANK OF STAR CITY, STAR CITY

Population 2,067 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:

*Bennie F. Ryburn, Jr. . . . Pres. & CEO
 Joe V. Mason Ex. Vice Pres.
 M.D. Smith Vice Pres.
 Annetta Moore Vice Pres.

Directors:

Pat Riley, Jr.
 Fred Thornton
 James W. Searcy
 Bill Frizzell
 Jimmie Don McKissack

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 661	Demand deposits, ind., part., corp.	2 410
Oblig. of other U.S. Government agencies and corporations	3 566	Time & savings dep., ind., part., corp.	14 342
Oblig. of States and political subdivisions	3 187	U.S. Gov't deposits	40
All other securities	3 137	Deposits of States and subdivisions	2 159
Excess funds sold and sec. resell agreements	1 675	Certified and Officers' Checks	136
Loans, Net	6 491	Total Deposits	19 087
Bank premises, furniture and fixtures	183	All other liabilities	148
All other assets	818	Total Liabilities	19 235
		Equity Capital	
		Capital (# sh. au. 15,000) (# sh. outst. 15,000)	150
		Surplus	600
		Undivided profits and capital reserve	733
		Total equity capital	1 483
TOTAL	<u>20 718</u>	TOTAL	<u>20 718</u>

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,366 Ouachita County
 Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
 Zip Code 71764

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

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

Bank Holding Company Affiliate: First Arkansas Bankstock Corp.

Principal Officers:

*James M. Morgan Pres. & CEO
 Jared A. Phillips Vice Pres.
 Juanita Poindexter Vice Pres.
 Carol Reaves V.P. & Cashier
 Bobby Wilkie Asst. V. Pres.
 Linda Thomas Asst. Cashier

Directors:

Guy Smith
 Roger Smith
 Herbert Henderson
 Grady Arrington
 Joe Wade
 George Shankle
 Eugene Bramlett
 James M. Morgan
 Charles Reveley
 Colon Watson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	899	Demand deposits, ind., part., corp.	1 509
U.S. Treasury securities	2 553	Time & savings dep., ind., part., corp.	16 800
Oblig. of other U.S. Government agencies and corporations	1 898	U.S. Gov't deposits	1
Oblig. of States and political subdivisions	1 327	Deposits of States and subdivisions	465
All other securities	50	Certified and Officers' Checks	83
Loans, Net	13 369	Total Deposits	18 858
Bank premises, furniture and fixtures	170	All other liabilities	357
All other assets	498	Total Liabilities	19 215
		Equity Capital	
		Capital (# sh. au. 5,150)	275
		(# sh. outst. 5,150)	
		Surplus	558
		Undivided profits and capital reserve	716
		Total equity capital	1 549
TOTAL	20 764	TOTAL	20 764

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 (Mrs.) Cashier
 Ray B. Finney Asst. Sec.
 E.L. Vestal Asst. Sec.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	469	Demand deposits, ind., part., corp.	1 597
U.S. Treasury securities .	2 194	Time & savings dep., ind., part., corp.	3 073
Oblig. of other U.S. Government agencies and corporations	885	U.S. Gov't deposits	2
Oblig. of States and political subdivisions ..	868	Deposits of States and subdivisions	446
All other securities	20	Certified and Officers' Checks	<u>12</u>
Excess funds sold and sec. resell agreements .	700	Total Deposits	<u>5 130</u>
Loans, Net	1 217	Total Liabilities	<u>5 130</u>
Bank premises, furniture and fixtures	8	Equity Capital	
All other assets	20	Capital (# sh. au. 8,000) .	200
		(# sh. outst. 8,000)	
		Surplus	300
		Undivided profits and capital reserve	<u>751</u>
		Total equity capital ...	<u>1 251</u>
TOTAL	<u><u>6 381</u></u>	TOTAL	<u><u>6 381</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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 026	Demand deposits, ind., part., corp.	3 454
U.S. Treasury securities	4 397	Time & savings dep., ind., part., corp.	23 063
Oblig. of other U.S. Government agencies and corporations	11 293	U.S. Gov't deposits	10
Oblig. of States and political subdivisions	2 230	Deposits of States and subdivisions	873
Excess funds sold and sec. resell agreements	950	All other deposits	5
Loans, Net	9 224	Certified and Officers' Checks	125
Bank premises, furniture and fixtures	559	Total Deposits	<u>27 530</u>
All other assets	871	Excess funds purchased and sec. repurchase agreements	92
		All other liabilities	855
		Total Liabilities	<u>28 477</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	2 000
		Undivided profits and capital reserve	973
		Total equity capital	<u>3 073</u>
TOTAL	<u><u>31 550</u></u>	TOTAL	<u><u>31 550</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, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 262	Demand deposits, ind., part., corp.	2 095
U.S. Treasury securities . .	796	Time & savings dep., ind., part., corp.	10 324
Oblig. of other U.S. Government agencies and corporations	4 984	Deposits of States and subdivisions	1 074
Oblig. of States and political subdivisions . .	2 733	All other deposits	9
All other securities	48	Certified and Officers' Checks	82
Excess funds sold and sec. resell agreements . .	100	Total Deposits	13 584
Loans, Net	5 788	All other liabilities	496
Bank premises, furniture and fixtures	150	Total Liabilities	14 080
All other assets	526		
		Equity Capital	
		Capital (# sh. au. 4,000). (# sh. outst. 4,000)	100
		Surplus	900
		Undivided profits and capital reserve	1 307
		Total equity capital . .	2 307
TOTAL	<u>16 387</u>	TOTAL	<u>16 387</u>

TYRONZA BANK, TYRONZA

Population 777 Poinsett County
 Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161
 Zip Code 72386

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

Principal Officers:

*Charles F. Luter President
 Maxyne Ursery Vice Pres.
 & Cashier
 John Emrich Vice Pres.
 George E. Beley Secretary

Directors:

A. A. Banks
 George E. Beley
 John H. Emrich
 Charles F. Luter
 H. F. Norcross, Jr.
 Eugene Vaughn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 683	Demand deposits, ind., part., corp.	2 034
U.S. Treasury securities	823	Time & savings dep., ind., part., corp.	10 143
Oblig. of other U.S. Government agencies and corporations	1 203	U.S. Gov't deposits	13
Oblig. of States and political subdivisions	2 038	Deposits of States and subdivisions	642
Loans, Net	7 141	Certified and Officers' Checks	50
Bank premises, furniture and fixtures	57	Total Deposits	12 882
All other assets	272	All other liabilities	186
		Total Liabilities	<u>13 068</u>
		Equity Capital	
		Capital (# sh. au. 2,000)	50
		(# sh. outst. 2,000)	
		Surplus	1 000
		Undivided profits and capital reserve	1 099
		Total equity capital	<u>2 149</u>
TOTAL	<u><u>15 217</u></u>	TOTAL	<u><u>15 217</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

*Designates Chief Executive Officer

Directors:

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

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 210	Demand deposits, ind., part., corp.	12 722
U.S. Treasury securities	1 497	Time & savings dep., ind., part., corp.	28 568
Oblig. of other U.S. Government agencies and corporations	2 358	U.S. Gov't deposits	20
Oblig. of States and political subdivisions	6 594	Deposits of States and subdivisions	1 567
All other securities	400	All other deposits	17
Loans, Net	33 425	Certified and Officers' Checks	243
Bank premises, furniture and fixtures	1 488	Total Deposits	<u>43 137</u>
All other assets	1 390	Excess funds purchased and sec. repurchase agreements	1 605
		All other liabilities	466
		Total Liabilities	<u>45 208</u>
		Equity Capital	
		Capital (# sh. au. 8,293)	207
		(# sh. outst. 8,293)	
		Surplus	1 393
		Undivided profits and capital reserve	3 054
		Total equity capital	<u>4 654</u>
		Subordinated notes and debentures	500
TOTAL	<u><u>50 362</u></u>	TOTAL	<u><u>50 362</u></u>

BANK OF WALDO, WALDO

Population 1,685 Columbia County
 Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
 Zip Code 71770
 Number of Branches: Inside City — None; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	416	Demand deposits, ind., part., corp.	876
Oblig. of other U.S. Government agencies and corporations	299	Time & savings dep., ind., part., corp.	6 036
Oblig. of States and political subdivisions	206	U.S. Gov't deposits	2
Excess funds sold and sec. resell agreements	200	Deposits of States and subdivisions	510
Loans, Net	6 462	Certified and Officers' Checks	23
Bank premises, furniture and fixtures	288	Total Deposits	<u>7 447</u>
All other assets	98	Total Liabilities	<u>7 447</u>
		Equity Capital	
		Capital (# sh. au. 6,000)	150
		(# sh. outst. 6,000)	
		Surplus	225
		Undivided profits and capital reserve	147
		Total equity capital	<u>522</u>
TOTAL	<u><u>7 969</u></u>	TOTAL	<u><u>7 969</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
Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

Principal Officers:

*Harold Fincher President
Richard P. Clark Exec. V.P.
Joyce Crane Cashier
Jill Jackson Asst. Cashier
Sharon Merritt Asst. Cashier

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 973	Demand deposits, ind., part., corp.	1 824
U.S. Treasury securities .	783	Time & savings dep., ind., part., corp.	11 316
Oblig. of other U.S. Government agencies and corporations	1 518	U.S. Gov't deposits	166
Oblig. of States and political subdivisions . .	3 498	Deposits of States and subdivisions	1 604
Loans, Net	8 572	Certified and Officers' Checks	56
Bank premises, furniture and fixtures	8	Total Deposits	<u>14 966</u>
All other assets	74	Excess funds purchased and sec. repurchase agreements	105
		All other liabilities	<u>123</u>
		Total Liabilities	<u>15 194</u>
		 Equity Capital	
		Capital (# sh. au. 10,000)	250
		(# sh. outst. 10,000)	
		Surplus	250
		Undivided profits and capital reserve	<u>1 732</u>
		Total equity capital . . .	<u>2 232</u>
TOTAL	<u><u>17 426</u></u>	TOTAL	<u><u>17 426</u></u>

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
 Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
 Zip Code 72958
 Number of Branches: Inside City — 1; Outside City — None
 Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers Chmn. of Board
 *Bill R. Philpot President
 W. Knox Dozier Exec. V.P.
 Pat Davenport V.P. & Cashier
 Robert L. Akers Vice Pres.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 039	Demand deposits, ind., part., corp.	3 548
U.S. Treasury securities	3 441	Time & savings dep., ind., part., corp.	29 019
Oblig. of other U.S. Government agencies and corporations	3 339	U.S. Gov't deposits	6
Oblig. of States and political subdivisions	6 679	Deposits of States and subdivisions	1 549
Excess funds sold and sec. resell agreements	200	Certified and Officers' Checks	98
Loans, Net	22 501	Total Deposits	<u>34 220</u>
Bank premises, furniture and fixtures	229	All other liabilities	<u>342</u>
All other assets	592	Total Liabilities	<u>34 562</u>
TOTAL	<u>39 020</u>	Equity Capital	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus	1 900
		Undivided profits and capital reserve	<u>1 958</u>
		Total equity capital	<u>4 458</u>
		TOTAL	<u>39 020</u>

FIRST STATE BANK OF WARREN, WARREN

Population 7,631 Bradley County
 Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
 Zip Code 71671

Number of Branches: Inside City — 1; Outside City — 1
 Number of CBCT's: Inside City — None; Outside City — None
 Bank Holding Company Affiliate: Bradley Bancshares, Inc.

Principal Officers:

Bennie Ryburn, Sr. Chairman
 *Freddie M. Mobley President
 Hugh A. Quimby Exec. V.P.
 Gordon S. Price Sr. V.P.
 Jo Jenkins Vice Pres.
 & Cashier
 Frances Hargis Vice Pres.

Directors:

W. Curtis Blankinship, Jr.
 Bruce Cash
 Merl Crow
 Robert E. Garner
 Roger George
 Bryan Martin
 Thomas V. Maxwell
 Freddie M. Mobley
 Victor Myers
 Bennie Ryburn, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 901	Demand deposits, ind., part., corp.	3 074
U.S. Treasury securities	350	Time & savings dep., ind., part., corp.	30 691
Oblig. of other U.S. Government agencies and corporations	1 156	U.S. Gov't deposits	46
Oblig. of States and political subdivisions	10 759	Deposits of States and subdivisions	3 190
All other securities	9 269	Certified and Officers' Checks	137
Loans, Net	19 597	Total Deposits	<u>37 138</u>
Bank premises, furniture and fixtures	320	Excess funds purchased and sec. repurchase agreements	2 800
All other assets	1 269	All other liabilities	447
		Total Liabilities	<u>40 385</u>
		Equity Capital	
		Capital (# sh. au. 59,000) (# sh. outst. 59,000)	590
		Surplus	1 910
		Undivided profits and capital reserve	1 736
		Total equity capital	<u>4 236</u>
TOTAL	<u><u>44 621</u></u>	TOTAL	<u><u>44 621</u></u>

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,631 Bradley County
 Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
 Zip Code 71671

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

Principal Officers:

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

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	1 931	Demand deposits, ind., part., corp.	4 990
U.S. Treasury securities	12 315	Time & savings dep., ind., part., corp.	47 821
Oblig. of other U.S. Government agencies and corporations	18 904	U.S. Gov't deposits	79
Oblig. of States and political subdivisions	8 655	Deposits of States and subdivisions	2 270
Loans, Net	21 353	Certified and Officers' Checks	116
Bank premises, furniture and fixtures	753	Total Deposits	<u>55 276</u>
All other assets	1 763	Excess funds purchased and sec. repurchase agreements	4 275
		All other liabilities	982
		Total Liabilities	<u>60 533</u>
		Equity Capital	
		Capital (# sh. au. 24,000) (# sh. outst. 24,000)	600
		Surplus	400
		Undivided profits and capital reserve	4 141
		Total equity capital	5 141
TOTAL	<u>65 674</u>	TOTAL	<u>65 674</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 President
 Niles Bise Sr. Vice Pres.
 Michael D. Gillis V.P. & Cashier
 Phil Hesse Farm Loan Off.
 Paulette Fahr Operations Off.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	907	Demand deposits, ind., part., corp.	2 583
U.S. Treasury securities	3 304	Time & savings deposits, ind., part., corp.	19 698
Oblig. of other U.S. Government agencies and corporations	2 574	U.S. Gov't deposits	9
Oblig. of States and political subdivisions	3 068	Deposits of States and subdivisions	1 331
All other securities	1 632	All other deposits	80
Excess funds sold and sec. resell agreements	2 000	Certified and Officers' Checks	85
Loans, Net	12 718	Total Deposits	<u>23 786</u>
Bank premises, furniture and fixtures	227	All other liabilities	8
All other assets	546	Total Liabilities	<u>23 794</u>
		Equity Capital	
		Capital (# sh. au. 8,000)	200
		(# sh. outst. 8,000)	
		Surplus	1 300
		Undivided profits and capital reserve	1 682
		Total equity capital	3 182
TOTAL	<u><u>26 976</u></u>	TOTAL	<u><u>26 976</u></u>

**MERCHANTS AND FARMERS BANK,
WEST HELENA**

Population 11,005 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
Bank Holding Company Affiliate: Southern BankShares, Inc.

Principal Officers:

*Douglas Simmons President
Roy B. Warren Sr. Vice Pres.
James A. Bogle Vice Pres.
Gordon M. White Vice Pres.
E.F. Kalb, Jr. Vice Pres.
Bill Simmons Vice Pres.

Directors:

James L. Linder, Chmn.
James E. Boyd
Jerry Kelley
Ralph Murray
Brooks Griffin
Jesse E. Porter
Douglas Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	5 955	Demand deposits, ind., part., corp.	5 528
U.S. Treasury securities	7 765	Time & savings dep., ind., part., corp.	34 734
Oblig. of other U.S. Government agencies and corporations	8 396	U.S. Gov't deposits	63
Oblig. of States and political subdivisions	3 316	Deposits of States and subdivisions	7 895
Loans, Net	27 463	Certified and Officers' Checks	204
Bank premises, furniture and fixtures	839	Total Deposits	<u>48 424</u>
All other assets	1 741	Excess funds purchased and sec. repurchase agreements	341
		All other liabilities	2 500
		Total Liabilities	<u>51 265</u>
		Equity Capital	
		Capital (# sh. au. 20,000)	500
		(# sh. outst. 20,000)	
		Surplus	1 000
		Undivided profits and capital reserve	2 710
		Total equity capital	<u>4 210</u>
TOTAL	<u><u>55 475</u></u>	TOTAL	<u><u>55 475</u></u>

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,132 Crittenden County
 Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
 Zip Code 72301

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

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

Principal Officers:

*Jack K. Hogan President
 Robert L. Wright . . . Exec. Vice Pres.
 Paul Neal Vice Pres.
 Robert L. Naylor V.P./Auditor
 Mary Goe Vice Pres.
 Arley Knight V.P./Trust Officer
 Jo Duncan Vice Pres./Cashier
 Doris Swindler Vice President
 Janie Tate Vice President
 Jan Willis Vice President
 Adonna Parker Asst. Vice Pres.

*Designates Chief Executive Officer

Directors:

George H. Dunklin, Chmn.
 Davis Biggs
 M.E. Black Dunklin
 Thomas J. Gibson
 James A. Heath
 Jack K. Hogan
 Keith Ingram
 W. Kent Ingram, Jr.
 Robert E. McCarley
 Lloyd C. McCuiston, Jr.
 Bob G. Morgan
 Paul O'Neal
 J.C. Tennison
 J. Frank Waggener

STATEMENT AS OF JUNE 30, 1983

Assets		Mil. Thou.	Liabilities		Mil. Thou.
Cash & due from depositories	3	971	Demand deposits, ind., part., corp.	11	411
U.S. Treasury securities	13	325	Time & savings dep., ind., part., corp.	26	860
Oblig. of other U.S. Government agencies and corporations	9	274	U.S. Gov't deposits		75
Oblig. of States and political subdivisions	5	294	Deposits of States and subdivisions	6	571
All other securities		10	Certified and Officers' Checks		212
Excess funds sold and sec. resell agreements	5	300	Total Deposits	45	129
Loans, Net	12	090	All other liabilities		384
Bank premises, furniture and fixtures		933	Total Liabilities	45	513
All other assets		870			
			Equity Capital		
			Cap. (# sh. au. 100,000)	1	000
			(# sh. outst. 100,000)		
			Surplus	1	000
			Undivided profits and capital reserve	3	554
			Total equity capital	5	554
TOTAL		<u>51 067</u>	TOTAL		<u>51 067</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:

W.B. deYampert President
 & Director
 *Kenneth M. Allbritton . . . Exec. V.P.
 & C.E.O.
 Shirley Montgomery . . . Asst. Cashier
 Sue Barrett Asst. Cashier

Directors:

William deYampert
 John B. Currie
 John B. Currie, Jr.
 Henry Morschheimer
 I.A. Janes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 235	Demand deposits, ind., part., corp.	960
U.S. Treasury securities	200	Time & savings dep., ind., part., corp.	3 795
Oblig. of other U.S. Government agencies and corporations	194	Deposits of States and subdivisions	884
Oblig. of States and political subdivisions	222	All other deposits	61
Excess funds sold and sec. resell agreements	570	Certified and Officers' Checks	5
Loans, Net	2 208	Total Deposits	5 705
Bank premises, furniture and fixtures	72	All other liabilities	68
All other assets	181	Total Liabilities	5 773
		Equity Capital	
		Capital (# sh. au. 12,000) (# sh. outst. 12,000)	120
		Surplus	555
		Undivided profits and capital reserve	434
		Total equity capital	1 109
TOTAL	6 882	TOTAL	6 882

BANK OF WILSON, WILSON

Population 1,118 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
 Bill Payne V.P. & Cashier
 James T. Shenep V.P. & Branch Mgr.
 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, V
 Steve A. Wilson
 R.E.L. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	824	Demand deposits, ind., part., corp.	3 458
U.S. Treasury securities	2 194	Time & savings dep., ind., part., corp.	4 368
Oblig. of other U.S. Government agencies and corporations	495	U.S. Gov't deposits	5
Oblig. of States and political subdivisions	3 064	Deposits of States and subdivisions	1 300
Excess funds sold and sec. resell agreements	2 050	Certified and Officers' Checks	6
Loans, Net	2 453	Total Deposits	<u>9 137</u>
Bank premises, furniture and fixtures	27	All other liabilities	<u>98</u>
All other assets	211	Total Liabilities	<u>9 235</u>
		Equity Capital	
		Capital (# sh. au. 4,000)	100
		(# sh. outst. 4,000)	
		Surplus	1 000
		Undivided profits and capital reserve	<u>983</u>
		Total equity capital	<u>2 083</u>
TOTAL	<u>11 318</u>	TOTAL	<u>11 318</u>

CROSS COUNTY BANK, WYNNE

Population 7,786 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 McClanahan President
 Winifred G. Sigman Admin. V.P.
 and Cashier
 Larry Lawson Vice Pres.
 & Asst. Trust Officer
 Ann Jones Vice Pres.
 Bobbie Nell Brown Vice Pres.
 Mazie Ballard Vice Pres.
 Judy Thomas Exec. Secretary
 Ronnie Sims Vice Pres.
 Rafe Andrews Trust Officer
 Charlotte Patton Asst. V.P.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	2 209	Demand deposits, ind., part., corp.	6 685
U.S. Treasury securities	2 301	Time & savings dep., ind., part., corp.	30 226
Oblig. of other U.S. Government agencies and corporations	10 800	U.S. Gov't deposits	57
Oblig. of States and political subdivisions	5 100	Deposits of States and subdivisions	1 655
All other securities	306	All other deposits	6
Excess funds sold and sec. resell agreements	3 350	Certified and Officers' Checks	51
Loans, Net	19 482	Total Deposits	<u>38 680</u>
Bank premises, furniture and fixtures	723	Excess funds purchased and sec. repurchase agreements	1 677
All other assets	1 187	All other liabilities	842
		Total Liabilities	<u>41 199</u>
		Equity Capital	
		Capital (# sh. au. 60,000) (# sh. outst. 60,000)	1 500
		Surplus	1 000
		Undivided profits and capital reserve	1 759
		Total equity capital	4 259
TOTAL	<u>45 458</u>	TOTAL	<u>45 458</u>

SIXTY-NINTH 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, 1983

**JONES INVESTMENT AND TRUST COMPANY-
LITTLE ROCK**

Population 158,461 Pulaski County
 Chartered February 9, 1910 Telephone Number 374-5225
 Zip Code 72201
 (Not engaged in commercial banking)

Principal Officers:

*Bernice Jones Chmn. of Bd.,
 C.E.O., & President
 H.G. Frost, Jr. Vice Pres.
 Mary Sellers Sec.-Treas. & Cash.

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	3 024	All other liabilities	<u>117</u>
Oblig. of other U.S. Government agencies and corporations	528	Total Liabilities	<u>117</u>
Oblig. of States and political subdivisions	6 059	Equity Capital	
Loans, Net	2 350	Capital (# sh. au. 1,000)	100
Business premises, furn. and fixtures	5	(# sh. outst. 1,000)	
All other assets	255	Surplus	10 000
		Undivided profits and capital reserve	<u>2 004</u>
		Total equity capital	<u>12 104</u>
TOTAL	<u>12 221</u>	TOTAL	<u>12 221</u>

SIXTY-NINTH 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, 1983**

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 Hot Spring County
 Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
 Zip Code 72104

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

Principal Officers:

*W.H. McClure President
 Layne Sparks Comptroller
 George L. McClure, Sr. Treasurer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	875	Investment certificates	7 410
Oblig. of other U.S. Government agencies and corporations	3 217	Total Certificates	7 410
Oblig. of States and political subdivisions	125	All other liabilities	155
All other securities	926	Total Liabilities	7 565
Excess funds sold and sec. resell agreements	450	Equity Capital	
Loans, Net	2 692	Capital (# sh. au. 30,000) (# sh. outst. 12,100)	242
All other assets	144	Surplus	358
		Undivided profits and capital reserve	264
		Total equity capital	864
TOTAL	8 429	TOTAL	8 429

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 Pulaski County
 Chartered October 21, 1927 P.O. Box 5821 Telephone Number 376-3523
 Zip Code 72119
 Act 111, Industrial Loan Institution
 (Not engaged in commercial banking)

Principal Officers:

*D.M. Fitzgerald President
 Evelyn L. Powell Vice Pres.,
 Sec., Asst. Treas.
 Dorrance A. Williams Asst. Sec.
 William Brandon Treasurer

Directors:

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

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	193	Investment	
All other securities	1 055	Certificates	5 797
Loans, Net	4 847	Total Certificates	<u>5 797</u>
Business premises		All other liabilities	<u>216</u>
furniture & fixtures . . .	212	Total Liabilities	<u>6 013</u>
All other assets	238		
		Equity Capital	
		Cap. (# sh. au. 300,000)	199
		(# sh. outst. 195,650)	
		Surplus	170
		Undivided profits and capital reserve	<u>163</u>
		Total equity capital	532
TOTAL	<u><u>6 545</u></u>	TOTAL	<u><u>6 545</u></u>

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 Jefferson County
 Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
 Zip Code 71611
 Act 111, Industrial Loan Institution
 (Not engaged in commercial banking)

Principal Officers:

*Ted Luft President
 George E. Puddephatt Chmn. of
 the Board & Sec.

Directors:

Clifford A. Davies
 Morrell Gathright
 Dan C. Horton
 Dr. Raymond A. Irwin
 Simon Joseph
 Ted M. Luft
 George E. Puddephatt
 Al Otten
 William C. Southard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	548	Investment Certificates	16 596
All other securities	648	Total Certificates	16 596
Excess funds sold and sec. resell agreements	3 150	All other liabilities	499
Loans, Net	13 232	Total Liabilities	17 095
Business premises furniture & fixtures	301	Equity Capital	
All other assets	511	Cap. (# sh. au. 10,000)	125
		(# sh. outst. 6,250)	
		Surplus	875
		Undivided profits & capital reserve	295
		Total equity capital	1 295
TOTAL	<u><u>18 390</u></u>	TOTAL	<u><u>18 390</u></u>

