REPORT OF

THE

BANK COMMISSIONER

OF ARKANSAS

1985

GREAT SEAL OF THE STATE OF ARKANSAS

BILL CLINTON
Governor

MARLIN D. JACKSON
Bank Commissioner

SEVENTY-FIRST ANNUAL REPORT

OF THE

BANK COMMISSIONER

OF THE

STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1985

MARLIN D. JACKSON

Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

September 3, 1985

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas 72201

Dear Sir:

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 Seventy-first Annual Report of the State Bank Department for the fiscal year ended June 30, 1985. The financial and statistical information contained in this report has been complied from the Reports of Condition submitted by the state-chartered banks to this office.

At June 30, 1985, there were 181 state-chartered commercial banks, 2 Trust companies and 3 Industrial Loan Institutions for a total of 186 financial institutions.

The assets of the state banks totaled $7,614,219,000 at June 30, 1985. Total assets this time last year were $7,232,720,000 — a dollar increase of $381,499,000 or 5.27%.

During the past fiscal year four state-chartered banks converted to a national charter. They were: Bank of Ashdown, Ashdown; Citizens Bank, Bentonville; The Merchants and Planters Bank, Camden and First Bank and Trust Company, Mountain Home. Bank of Lockesburg, Lockesburg was ordered closed on May 31, 1985. Dewitt First Bankshares Corporation, Dewitt, Arkansas purchased the bank on the same date and reopened for business on June 3, 1985 under the same name, Bank of Lockesburg.

The State Bank Department performed 88 commercial bank examinations, 18 bank visitations and 17 trust department examinations during the 84-85 fiscal year. Numerous investigations were initiated as a result of citizens' complaints or inquiries.

Respectfully,

MARLIN D. JACKSON
Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1
Robert E. Lee's Birthday	Third Monday in January
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's 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 holiday in its stead.

DEPARTMENTAL ROSTER

Marlin D. Jackson .... Bank Commissioner
Don R. Clark .... Assistant Bank Commissioner
Ronny A. Clay .... Assistant Bank Commissioner
Candace A. Franks .... Department Attorney
Gregory M.Stewart .... Bank Review Administrator
Jacqulin J. Dicus..................... Financial Analyst
Janie H. House .... Accountant II
Dillie J. Hudson .... Executive Secretary
Patricia L. Wallis .... Management Support Technician
Elosie Williams .... Legal Secretary
Lisa K. Phillips .... Secretary
Cynthia L. Nixon .... Secretary
Joyce L. Thompson .... Secretary
Sylvia C. Hoke .... Secretary

AREA SUPERVISORS

Larry M. Hillyard
W. Keith Melson
Luther Guinn

TRUST EXAMINER

Cynthia A. White

FINANCIAL EXAMINER SUPERVISOR

William A. Whitmore
William R. Milum
H. Wilks Marshall, Jr.
Dianna Lefear
Stephen L. Bryan
Carolyn J. Paschal

FINANCIAL EXAMINER II

Kirk L. Lee
Mark R. Ryan
Neal T. Ainley
Peter G. Fotioo
William O. Hall
Tony L. Singer
David W. Dudley

FINANCIAL EXAMINER I

M. Diane Wright
Richard D. Buzbee
W. Gene Miller
Julian E. Rainey
Jay S. Smith

FINANCIAL EXAMINER TRAINEE

Michael L. Neal
R. Brannon Sloan
D. Clay Sloan
Shirley L. Taylor
John B. Frazer

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 1, 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, 1984 through June 30, 1985.

RECEIPTS

Cash Balance June 30, 1984		$ 749,375.53
Examination and Assessment Fees	1,895,825.79	
Charter and Amendment Fees	10,005.54	
Teller's Facility Application and all Protest Fees	6,000.00	
Miscellaneous Fees	1,222.93	
Reimbursement for M&R Sales	9,043.50	
Warrant Cancellations (Old Year)	1,674.93	
Refund to Expenditures (Old Year)	413.60	
		1,924,186.29
		$2,673,651.82

DISBURSEMENTS

Salaries	739,970.03	
Maintanance and General Operations	330,578.82	
S.S., Retirement and Insurance Matching	161,876.59	
Professional Services and Fees	25,140.16	
Conference Fees and Travel	61,537.92	
Capital Outlay	73,798.77	
Service Charge by State Treasurer	28,677.48	
Transfer to State Agency	197.00	1,421,776.77
Cash Balance June 30, 1985		1,251,785.05
		$2,673,561.82

ARKANSAS BANKERS ASSOCIATION

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

President	B. Gene Staton, President DeWitt Bank and Trust Company, DeWitt
First Vice President	William H. Handy, President The First National Bank of El Dorado, El Dorado
Second Vice President	Wayne Hartsfield, President First National Bank, Searcy
Treasurer	Beverly J. Lambert III, President The Merchants National Bank, Fort Smith
To 1986	Larry Kinard, President Citizens Bank, Booneville Sloan Rainwater, Chairman and President, Bank of Northeast Arkansas, Jonesboro James C. Rieff, President Farmers & Merchants Bank, Prairie Grove
To 1987	Ray L. Cash, President Arkansas Bank and Trust Company, Hot Springs Howell N. Davis, Chairman, Simmons First National Bank, Pine Bluff Howard M. Qualls, President, The State First National Bank, Texarkana J C Stuckey, Chairman and President, Bank of Trumann, Trumann
To 1988	Curtis Hutchins, Chairman and President, Fordyce Bank & Trust Company, Fordyce C. W. Kelly, President Citizens National Bank, Hope
Past Presidents	John M. Lewis, Worthen Banking Corporation, Little Rock William H. Brandon, President, First National Bank of Phillips County, Helena
Members at Large Ex-Officio Members	Harold E. Henson, Jr., Chairman The City National Bank, Fort Smith Ronald R. Tullos, Chairman and President, National Bank of Arkansas, North Little Rock
Executive Director	H. C. Carvill, The Arkansas Bankers Association, Little Rock

ARKANSAS BANKERS ASSOCIATION (continued)

YOUNG BANKER SECTION OFFICERS

President	Paul Nipper, Assistant Vice President Bodcaw Bank, Stamps
Sr. Vice President	Robert D. Huff, Installment Loan Officer First National Bank of Phillips County, Helena
Vice President	Thelma Gail McCormack, Assistant Vice President The Merchants National Bank, Fort Smith
Secretary	Vicki Thayer, Marketing Officer First National Bank, Hot Springs
Treasurer	Jim D. Green, Assistant Vice President The Farmers and Merchants Bank, Stuttgart
AIB Coordinator	Carolyn Barnett, Assistant Vice President First National Bank, Batesville

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	Jerry H. Corn
District Counsel	Patrick Parise

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

Telephone Number 444-8444
Area Code 314

President .... Thomas C. Melzer
First Vice President .... Joseph P. Garbarini
Senior Vice President .... A. B. Balbach
Senior Vice President, General
Counsel & Secretary .... F. Garland Russell, Jr.
Senior Vice President .... Harold B. 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 .... Michael T. Moriarty
Vice President & Controller .... Martha L. Perine
Vice President .... William J. Sneed
Vice President .... Patricia A. Tarbutton
Vice President .... Robert W. Thomas
Vice President .... Randall C. Summer
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 .... David T. Rennie

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 523-7171
Area Code 901

Vice President and Manager .... Paul I. Black, Jr.
Assistant Vice President .... A. C. Cremerius, Jr.

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGIONAL

One Commerce Square, Suite 1800
Memphis, Tennessee 38103
Telephone Number 521-3872
Area Code 901

Regional Director .... James E. Halvorson
Assistant Regional Director .... Raymond M. Glass, Jr.
Assistant Regional Director .... James F. Benner

EXAMINERS FOR ARKANSAS

*Jerry D. Pickinpaugh .... Little Rock
Billy W. Carroll .... Little Rock
Jack P. Court, Jr. .... Little Rock
Jerry L. Duncan .... Little Rock
James S. Henley .... Little Rock
Karl F. Kauffman .... Little Rock
Dwight D. McKee .... Little Rock
Harvey L. Melton .... Little Rock
John W. Robertson, Jr. .... Little Rock
Arthur R. Sansom .... Little Rock
*Ronny G. Parham .... Memphis
David L. Bowen .... Memphis
DeVaughn Colvin .... Memphis
James A. Colvin .... Memphis
Billy F. Couch .... Memphis
Etheridge B. Hampton, Jr. .... Memphis
Arthur B. Monroe .... Memphis
Robert A. Nantz .... Memphis
Timothy P. Neeck .... Memphis
Richard W. Riley .... Memphis
James R. Sliger .... Memphis
Lewis E. Smith .... Memphis
Richard E. Thorpe .... Memphis
*Don R. Turner .... Shreveport
Moka Caudle .... Shreveport
Larry W. Flatt .... Shreveport
Nelma E. Honeycutt .... Shreveport
Charles W. Kimsey .... Shreveport
Luther S. Litchfield, Jr. .... Shreveport
Charles C. Smith .... Shreveport
Kenneth G. Smith, Jr. .... Shreveport

*Field Office Supervisor

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
Bank of Ashdown, N. A.	Ashdown	Little River
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
First National Bank	Bentonville	Benton
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
First National Bank	Clinton	Van Buren
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
First National Bank	Dierks	Howard
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
First American Bank	Little Rock	Pulaski

First Commercial Bank, N.A.	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 Springs
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
Citizen National Bank	Nashville	Howard
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski
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 Co.	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Name of Bank & Location	Date of Admission
The Citizens Bank Batesville	April 15, 1953
Farmers Bank & Trust Company Blytheville	August 23, 1918
Arkansas Bank & Trust Company Hot Springs	September 25, 1942
Peoples Bank & Loan Company Lewisville	July 26, 1945
First State Bank Beebe	January 1, 1985

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
Metroplitan Trust Company	North Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Investment Corporation	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS CHANGING PAR VALUE AND OTHER CHANGES

July 1, 1984 to June 30,1985

1. Commercial Bank at Alma, Alma, authorized a proposal to amend Article Fourth to read as follows: "The general natural of the business proposed to be transacted by this Corporation is general banking business, buying and selling real estate, livestock and other personal property, writing mortgages on both real estate and personal property and the transaction of the business of insurance."

2. The Farmers & Merchants Bank, Des Arc, authorized a proposal to amend Article Third Paragraph II to read as follows: "No person shall be eligible for membership on the board of directors unless such person owns in his own individual name, and not jointly, stock of this bank (fully paid and not hypothecated) of an aggregate par value of not less than $500.00 and must not have obtained the age of sixty-five years prior to his date of election for the forthcoming term. That the acting members, as of the first day of December, 1984, shall not be bound by the age limitations set out herein."

3. Citizens Bank & Trust Company, Flippin, authorized the transaction of the business of insurance.

4. The Security Bank, Harrison, authorized a proposal to amend Article Seventh to read as follows: "No person shall be eligible to serve as a director of any bank organized or existing under the laws of this state, unless he shall be a bona fide owner of stock of such bank or its holding company, fully paid up and not hypothecated of the par value of $500.00 or more."

5. Peoples Bank, Mammoth Spring, authorized a proposal to amend Article Sixth to read as follows: "The nature of the banking business proposed to be transacted by this Corporation is General Commercial Banking, the receiving of saving deposits and the establishing of an Insurance Agency for the selling of all types of insurance."

6. First State Bank, Morrilton, authorized a proposal to amend Article Tenth to read as follows: "Any person, his heirs, executors, or administrators, may be indemnified or reimbursed by the Bank for reasonable expenses actually incurred in connection with any action, suit, or proceeding, civil or criminal, to which he or they shall be made a party by reason of his being or having been a director, officer, or employee of the Bank or of any firm, corporation, or organization which he served in any such capacity at the request of the Bank; provided, however, that no person shall be so indemnified or reimbursed in relation to any matter in such action, suit, or proceeding as to which he shall finally be adjudged to have been guilty of or liable for gross negligence, willful

misconduct or criminal acts in the performance of his duties to the Bank; and, provided further, that no person shall be so indemnified or reimbursed in relation to any matter in such action, suit, or proceeding which has been made the subject of a compromise settlement except with the approval of a court of competent jurisdiction, or the holders of record of a majority of the outstanding voting shares of the bank, or the Board of Directors, acting by vote of Directors not parties to the same or substantially the same action, suit, or proceeding, constituting a majority of the whole number of Directors. The foregoing right of indemnification or reimbursement shall not be exclusive of other rights to which such person, his heirs, executors, or administrators, may be entitled as a matter of law."

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1984 to June 30, 1985

1. First State Bank, Crossett, increased Capital from $400,000 to $1,000,000 through the issuance and sale of additional shares.
2. Arkansas Valley Bank, Dardanelle, increased Capital from $607,110 to $783,290 through sale of new shares.
3. The Farmers & Merchants Bank, Des Arc, increased Capital from $716,500 to $788,190 through a stock dividend.
4. First State Bank of De Queen, De Queen, increased Capital from $300,000 to $600,000 through sale of new shares.
5. Heber Spring State Bank, Heber Springs, increased Capital from $600,000 to $2,100,000 through the issuance of new shares.
6. The Bank of North Arkansas, Melbourne, increased Capital from $500,000 to $2,500,000 through the issuance and sale of additional shares.
7. First State Bank, Plainview, increased Capital from $200,000 to $500,000 through sale of new shares.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1984 to June 30, 1985

1. Bank of Malvern, Malvern, from not less than 7 but no more than 12.
2. The Farmers & Merchants Bank, Des Arc, from not less then 5 but no more than 13.

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1984 to June 30, 1985

1. The Bank Augusta, Augusta
2. First State Bank, Sherwood

AMENDMENTS CHANGING CORPORATE NAME

July 1, 1984 to June 30, 1985

1. First Bank & Trust, Jonesboro authorized a change in its corporate name to be known as "Simmons First Bank of Jonesboro."
2. First State Bank & Trust Company, Lake Village, authorized a change in its corporate name to be known as "Simmons First Bank of Lake Village."

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total equity capital to total assets of the 181 Arkansas State Banks as of June 30, 1985 is 9.07%. The following is a list of the commercial banks showing their individual percentages.

Name	Location	Percentage
Commercial Bank at Alma	Alma	9.59
Bank of Amity	Amity	13.94
Citizens First State Bank	Arkadelphia	8.32
Elk Horn Bank & Trust Company	Arkadelphia	10.29
Merchants & Planters Bank & Trust Co.	Arkadelphia	8.66
Bank of Atkins	Atkins	10.56
The Bank of Augusta	Augusta	13.01
Citizens State Bank	Bald Knob	9.67
The Citizens Bank	Batesville	7.28
Bank of Bearden	Bearden	11.72
Citizens Bank	Beebe	10.73
First State Bank	Beebe	9.38
Benton State Bank	Benton	8.71
The Union Bank of Benton	Benton	9.25
Bank of Bentonville	Bentonville	7.56
Bank of Blevins	Blevins	9.04
Farmers Bank & Trust Company	Blytheville	9.19
Citizens Bank	Booneville	8.48
The Bank of Bradley	Bradley	9.42
Bank of Brinkley	Brinkley	9.21
Bank of Cabot	Cabot	7.85
First State Bank	Calico Rock	12.67
Caraway Bank	Caraway	9.59
Citizens Bank & Trust	Carlisle	9.12
Bank of Cave City	Cave City	8.89
American State Bank	Charleston	11.65
Bank of Cherry Valley	Cherry Valley	9.43
The Merchants & Planters Bank	Clarendon	8.25
Arkansas State Bank	Clarksville	8.96
Farmers Bank & Trust Company	Clarksville	7.07
Clinton State Bank	Clinton	6.50
First State Bank and Trust Company	Conway	7.27
The Corning Bank	Corning	7.15
First State Bank	Crossett	8.31
Danville State Bank	Danville	9.08

Name	Location	Percentage
Arkansas Valley Bank	Dardanelle	9.00
Bank of Dardanelle	Dardanelle	8.67
Decatur State Bank	Decatur	12.27
Bank of Delight	Delight	10.09
First State Bank of DeQueen	DeQueen	7.44
Dermott State Bank	Dermott	12.92
First State Bank of Dermott	Dermott	9.01
Farmers & Merchants Bank	Des Arc	21.39
DeWitt Bank and Trust Company	DeWitt	15.57
Bank of Dover	Dover	9.97
Dumas State Bank	Dumas	10.45
Merchants and Farmers Bank	Dumas	12.20
Earle State Bank	Earle	14.88
The Delta State Bank	Elaine	40.08
The Exchange Bank and Trust Co.	El Dorado	7.76
Bank of Elkins	Elkins	8.65
Bank of England	England	14.04
The Citizens Bank	England	16.46
The Eudora Bank	Eudora	13.13
Bank of Eureka Springs	Eureka Springs	11.80
Bank of Evening Shade	Evening Shade	9.78
McIlroy Bank & Trust	Fayetteville	7.59
Citizens Bank and Trust Company	Flippin	8.15
Fordyce Bank & Trust Co.	Fordyce	11.31
Planters Bank & Trust Company	Forrest City	9.23
Planters & Merchants Bank	Gillett	11.00
The Bank of Glenwood	Glenwood	8.46
First State Bank	Gould	13.79
Bank of Gravett	Gravette	11.42
Farmers Bank	Greenwood	10.83
The First Bank	Griffithville	10.52
Clark County Bank	Gurdon	4.60
Farmers Bank	Hamburg	7.21
Calhoun County Bank	Hampton	12.30
The Bank of Harrisburg	Harrisburg	7.77
The Security Bank	Harrison	7.53
Hazen First State Bank	Hazen	9.91
The Cleburne County Bank	Heber Springs	7.45
Heber Springs State Bank	Heber Springs	6.47
Bank of Holly Grove	Holly Grove	14.01
Horatio State Bank	Horatio	7.97
Arkansas Bank and Trust Company	Hot Springs	6.43

Name	Location	Percentage
Bank of Imboden	Imboden	8.22
First Jacksonville Bank	Jacksonville	9.54
Newton County Bank	Jasper	8.98
Bank of Northeast Arkansas	Jonesboro	8.46
Citizens Bank of Jonesboro	Jonesboro	7.13
Simmons First Bank of Jonesboro	Jonesboro	8.53
Mercantile Bank	Jonesboro	7.15
Farmers & Merchants Bank	Judsonia	12.97
Union State Bank	Juction City	8.86
Bank of Kensett	Kensett	26.18
Pine State Bank	Kingsland	7.49
Madison Bank and Trust	Kingston	7.29
Bank of Lake Village	Lake Village	13.05
Simmons First Bank of Lake Village	Lake Village	8.88
Citizens Bank of Lavaca	Lavaca	10.83
Leachville State Bank	Leachville	18.59
Little River Bank	Lepanto	16.82
Leslie State Bank	Leslie	6.89
Peoples Bank and Loan Company	Lewisville	8.85
Bank of Lincoln	Lincoln	8.48
Pulaski Bank and Trust Company	Little Rock	6.11
The Bank of Lockesburg	Lockesburg	6.03
First State Bank	Lonoke	12.17
Farmers Bank & Trust Company	Magnolia	9.52
Bank of Malvern	Malvern	11.36
Peoples Bank	Mammoth Spring	6.87
The Merchants & Planters Bank	Manila	14.97
Bank of Mansfield	Mansfield	9.02
Farmers and Merchants Bank	Marianna	12.42
Citizens Bank	Marion	12.39
Marked Tree Bank	Marked Tree	10.88
The Citizens Bank	Marshall	9.21
Bank of Marvell	Marvell	13.04
Bank of McCrory	McCrory	10.49
McGehee Bank	McGehee	9.87
The Bank of North Arkansas	Melbourne	7.58
The Union Bank of Mena	Mena	13.60
Monette State Bank	Monette	9.55
Commercial Bank & Trust Company	Monticello	9.63
Union Bank & Trust Company	Monticello	6.98
The First State Bank	Morrilton	12.21

Name	Location	Percentage
Peoples Bank and Trust Company	Mountain Home	9.79
Bank of Mountain View	Mountain View	14.60
The Bank of Montgomery County	Mount Ida	9.35
Bank of Mulberry	Mulberry	9.62
Pike County Bank	Murfreesboro	7.28
Bank of Newark	Newark	6.30
First State Bank of Newport	Newport	8.07
Merchants & Planters Bank	Newport	9.54
The Twin City Bank	North Little Rock	7.25
The Planters Bank	Osceola	8.87
Bank of Ozark	Ozark	8.93
Security Bank	Paragould	7.37
Bank of Pardale	Parkdale	7.46
First State Bank	Parkin	13.01
Bank of Pea Ridge	Pea Ridge	8.22
The Perry County Bank	Perryville	10.88
Piggott State Bank	Piggott	8.47
First State Bank	Plainview	7.52
Bank of Pocahontas	Pocahontas	10.22
Planters and Stockmen Bank	Pocahontas	11.11
The Lawrence County Bank	Portia	8.64
The Peoples Bank	Portland	9.56
Portland Bank	Portland	12.19
The Farmers and Merchants Bank	Prairie Grove	9.56
Bank of Prescott	Prescott	9.35
The Bank of Rector	Rector	12.67
Farmers and Merchants Bank	Reyno	9.26
The Bank of Rison	Rison	13.82
Farmers and Merchants Bank	Rogers	7.24
Peoples Bank and Trust Company	Russellville	6.95
Bank of Salem	Salem	8.45
Logan County Bank	Scranton	10.18
First Security Bank	Searcy	9.78
Grant County Bank	Sheridan	10.04
First State Bank	Sherwood	8.26
Bank of Sidney	Sidney	16.44
Arkansas State Bank	Siloam Springs	7.18
Smackover State Bank	Smackover	11.07
Merchant & Planters Bank	Sparkman	8.12
First State Bank	Springdale	6.89

Name	Location	Percentage
Bodcaw Bank	Stamps	8.89
Bank of Star City	Star City	8.13
The Stephens Security Bank	Stephens	8.21
Citizens Bank	Strong	21.09
The Farmers & Merchants Bank	Stuttgart	9.29
Bank of Trumann	Trumann	10.43
Bank of Tuckerman	Tuckerman	14.15
Tyronza Bank	Tyronza	14.74
Citizens Bank & Trust Co.	Van Buren	8.72
Peoples Bank & Trust Company	Van Buren	8.90
Bank of Waldo	Waldo	6.33
The Peoples Bank	Waldo	14.46
Bank of Waldron	Waldron	11.37
The Scott County Bank	Waldron	8.69
First State Bank of Warren	Warren	9.30
Warren Bank and Trust Co.	Warren	9.38
Bank of Weiner	Weiner	12.49
Merchants and Farmers Bank	West Helena	6.86
Bank of West Memphis	West Memphis	11.08
Wilmot State Bank	Wilmot	13.36
Bank of Wilson	Wilson	16.42
Cross County Bank	Wynne	9.15
The Bank of Yellville	Yellville	7.24

STATE BANK DEPARTMENT, STATE OF ARKANSAS CONSOLIDATED REPORT OF CONDITION OF THE 181 COMMERCIAL BANKS IN ARKANSAS AS OF JUNE 30, 1985

ASSETS

1. Cash and balances due from depository institutions:		
a. Noninterest-bearing balances and currency and coin		$ 361,179
b. Interest-bearing balances		422,178
2. Securities		2,284,012
3. Federal funds sold and securities purchased under agreement to resell		267,003
4. Loans and lease financing receivables:		
a. Loans and lease, net of unearned income		$3,996,490
b. LESS: Allowance for loan and losses		44,614
c. LESS: Allocated transfer risk reserve		——
d. Loans and lease, net of unearned income allowance, and reserve		3,951,876
5. Assets held in trading accounts		3,393
6. Premises and Fixed Assets (including capitalized lease)		122,762
7. Other real estate owned		29,017
8. Investments in unconsolidated subsidiaries and associated companies		691
9. Customers' liability to this bank on acceptances outstanding		1,203
10. Intangible assets		2,364
11. Other assets		168,541
12. Total assets		$7,614,219

LIABILITIES

13. Deposits:		
a. In domestic offices		$6,741,085
(1) Noninterest-bearing	$ 960,712	
(2) Interest-bearing	5,780,373	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs		0
(1) Noninterest-bearing		0
(2) Interest-bearing		0
14. Federal funds purchased and securities sold under agreements to repurchase		84,348
15. Demand notes issued to the U.S. Treasury		4,508
16. Other borrowed money		15,985
17. Mortgage indebtedness and obligations under capitalized leases		4,158
18. Bank's liability on acceptances executed and outstanding		1,202
19. Notes and debentures subordinated to deposits		19,615
20. Other liabilities		93,259
21. Total liabilities		6,964,160
22. Limited-life preferred stock		0

EQUITY CAPITAL

23. Perpetual preferred stock		9,950
24. Common stock		94,990
25. Surplus		237,308
26. Undivided profits and capital reserves		307,811
27. Cumulative foreign currency translation adjustment		0
28. Total equity capital		650,059
29. Total liabilities, limited-life preferred stock, and equity capital		$7,614,219

SEVENTY-FIRST ANNUAL REPORT

Showing

THE CONDITION OF THE
181 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES
ARE AS SHOWN BY THE CALL OF
JUNE 30,1985

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

ASSETS (In Thousands)	Commercial Bank at Alma Alma	Bank of Amity Amity	Citizens First State Bank Arkadelphia	Elk Horn Bank & Trust Co. Arkadelphia	Merchants & Planters Arkadelphia	Bank of Atkins Atkins
1. Cash and balances due from depositories	$ 2,294	$ 2,389	$ 5,158	$ 6,540	$ 4,439	$ 621
2. Securities	7,921	19,197	3,754	16,937	10,385	5,940
3. Federal funds sold and securities purchased under agreements to resell	2,900	2,525	600	700	550	0
4. Net loans and leases	13,117	8,405	23,971	18,565	15,603	6,622
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	372	203	576	770	408	43
7. Other real estate owned	0	25	29	163	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	488	887	635	868	561	438
12. TOTAL ASSETS (1 through 11)	27,092	33,631	34,723	44,543	31,946	13,664
LIABILITIES						
13. Deposits	$ 24,388	$ 28,584	$ 31,614	$ 39,690	$ 28,868	$ 12,119
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	70	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	23
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	212	428	337	408	338	127
21. TOTAL LIABILITIES	$ 24,600	$ 29,012	$ 31,951	$ 40,168	$ 29,206	$ 12,269
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	200	100	300	600	120	125
25. Surplus	800	1,500	1,000	1,400	1,330	925
26. Undivided profits and capital reserves	1,492	3,019	1,472	2,375	1,290	345
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	$ 2,492	$ 4,619	$ 2,772	$ 4,375	$ 2,740	$ 1,395
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 27,092	$ 33,631	$ 34,723	$ 44,543	$ 31,946	$ 13,664

ASSETS (In Thousands)	The Bank of Augusta Augusta	Citizens State Bank Bald Knob	The Citizens Bank Batesville	Bank of Bearden Bearden	Citizens Bank Beebe	First State Bank Beebe
1. Cash and balances due from depositories	$ 3,707	$ 2,499	$ 5,206	$ 3,037	$ 1,099	$ 2,245
2. Securities	13,250	5,267	28,558	5,083	6,048	1,412
3. Federal funds sold and securities purchased under agreements to resell	0	2,075	1,800	2,325	660	0
4. Net loans and leases	12,056	8,989	55,480	6,161	17,444	12,934
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	267	663	1,920	144	425	768
7. Other real estate owned	8	189	0	0	3	339
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	735	352	2,078	210	555	683
12. TOTAL ASSETS (1 through 11)	$ 30,023	$ 20,034	$ 95,042	$ 16,960	$ 26,234	$ 19,096
LIABILITIES						
13. Deposits	$ 25,124	$ 18,073	$ 85,762	$ 14,860	$ 23,331	$ 13,738
14. Federal funds purchased and securities sold under agreements to repurchase	600	0	1,875	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	45	0	0	2,618
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	23
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	400	0	0	0
20. Other liabilities	440	317	573	137	275	925
21. TOTAL LIABILITIES	$ 26,164	$ 18,390	$ 88,655	$ 14,997	$ 23,606	$ 17,304
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	200	100	1,400	202	200	500
25. Surplus	800	700	1,000	1,118	600	500
26. Undivided profits and capital reserves	2,859	844	3,987	643	1,828	792
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	3,859	1,644	6,387	1,963	2,628	1,792
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 30,023	$ 20,034	$ 95,042	$ 16,960	$ 26,234	$ 19,096

ASSETS (In Thousands)	Benton State Bank Benton	The Union Bank of Benton Benton	Bank of Bentonville Bentonville	Bank of Blevins Blevins	Farmers Bank & Trust Co. Blytheville	Citizens Bank Booneville
1. Cash and balances due from depositories	$ 5,344	$ 14,267	$ 8,764	$ 2,085	$ 13,220	$ 14,013
2. Securities	65,162	17,010	42,723	2,797	32,996	9,741
3. Federal funds sold and securities purchased under agreements to resell	1,700	0	0	200	14,225	600
4. Net loans and leases	36,844	30,229	90,456	3,079	20,939	33,567
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	1,526	1,390	1,899	13	1,011	431
7. Other real estate owned	19	184	362	0	0	585
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	2,577	1,060	3,352	136	1,431	1,422
12. TOTAL ASSETS (1 through 11)	$113,172	$ 64,140	$147,556	$ 8,310	$ 83,822	$ 60,359
LIABILITIES						
13. Deposits	$102,017	$ 57,071	$128,759	$ 7,493	$ 75,162	$ 54,818
14. Federal funds purchased and securities sold under agreements to repurchase	0	575	6,850	0	0	0
15. Demand notes issued to U.S. Treasury	313	0	0	0	0	0
16. Other borrowed money	0	0	58	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	563	0	0	0	0
20. Other liabilities	1,343	657	1,247	69	1.305	643
21. TOTAL LIABILITIES	$103,673	$ 58,866	$136,914	$ 7,562	$ 76,467	$ 55,461
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	1,320	729	980	101	1,000	1,000
25. Surplus	825	857	5,270	150	2,750	1,000
26. Undivided profits and capital reserves	7,354	3,688	4,392	497	3,605	2,898
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	9,499	5,274	10,642	748	7,355	4,898
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$113,172	$ 64,140	$147,556	$ 8,310	$ 83,822	$ 60,359

ASSETS (In Thousands)	The Bank of Bradley Bradley	Bank of Brinkley Brinkley	Bank of Cabot Cabot	First State Bank Calico Rock	Caraway Bank Caraway	Citizens Bank & Trust Carlisle
1. Cash and balances due from depositories	$ 1,364	$ 5,907	$ 5,392	$ 626	$ 644	$ 2,357
2. Securities	2,826	19,241	19,367	10,008	2,282	17,211
3. Federal funds sold and securities purchased under agreements to resell	0	0	1,100	2,300	600	0
4. Net loans and leases	6,281	20,765	36,713	10,899	5,298	23,381
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	421	461	753	285	46	421
7. Other real estate owned	59	0	175	155	12	78
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	279	1,227	1,283	476	284	1,245
12. TOTAL ASSETS (1 through 11)	$ 11,230	$ 47,601	$ 64,783	$ 24,749	$ 9,166	$ 44,693
LIABILITIES						
13. Deposits	$ 10,135	$ 42,876	$ 59,029	$ 21,506	$ 8,240	$ 39,286
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	650
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	300	0	0	0
20. Other liabilities	111	511	788	229	94	881
21. TOTAL LIABILITIES	$ 10,246	$ 43,387	$ 60,117	$ 21,735	$ 8,334	$ 40,817
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	100	600	625	250	252	975
25. Surplus	650	2,000	1,575	750	100	1,025
26. Undivided profits and capital reserves	234	1,614	2,466	2,014	480	1,876
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	984	4,214	4,666	3,014	832	3,876
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 11,230	$ 47,601	$ 64,783	$ 24,749	$ 9,166	$ 44,693

ASSETS (In Thousands)	Bank of Cave City Cave City	American State Bank Charleston	Bank of Cherry Valley Cherry Valley	The Merchants & Planters Bank Clarendon	Arkansas State Bank Clarksville	Farmers Bank & Trust Company Clarksville
1. Cash and balances due from depositories	$ 1,491	$ 4,018	$ 7,883	$ 2,618	$ 5,667	$ 7,118
2. Securities	6,072	10,856	2,157	6,458	18,979	17,906
3. Federal funds sold and securities purchased under agreements to resell	500	1,020	0	495	400	2,800
4. Net loans and leases	10,324	12,586	6,974	3,904	22,505	29,910
5. Assets held in trading accounts	0	0	0	3,243	0	0
6. Premises and fixed assets (including capitalized leases)	108	708	85	298	570	854
7. Other real estate owned	42	99	0	0	65	122
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	467	714	307	397	1,123	1,142
12. TOTAL ASSETS (1 through 11)	$ 19,004	$ 30,001	$ 17,406	$ 17,413	$ 49,309	$ 59,852
LIABILITIES						
13. Deposits	$ 17,341	$ 26,289	$ 14,894	$ 15,838	$ 44,323	$ 53,918
14. Federal funds purchased and securities sold under agreements to repurchase	0	79	900	0	200	225
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	64	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	600
20. Other liabilities	109	214	212	202	559	1,193
21. TOTAL LIABILITIES	$ 17,450	$ 26,582	$ 16,070	$ 16,040	$ 45,082	$ 55,936
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	100	300	100	150	120	550
25. Surplus	400	1,000	1,000	600	1,880	2,000
26. Undivided profits and capital reserves	1,054	2,119	236	623	2,227	1,366
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,554	3,419	1,336	1,373	4,227	3,916
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 19,004	$ 30,001	$ 17,406	$ 17,413	$ 49,309	$ 59,852

ASSETS (In Thousands)	Clinton State Bank Clinton	First State Bank & Trust Co. Conway	The Corning Bank Corning	First State Bank Crossett	Danville State Bank Danville	Arkansas Valley Bank Dardanelle
1. Cash and balances due from depositories	$ 11,363	$ 7,431	$ 3,882	$ 5,235	$ 15,663	$ 1,460
2. Securities	19,548	26,935	16,462	2,939	15,645	4,398
3. Federal funds sold and securities purchased under agreements to resell	8,900	400	0	305	1,400	4,500
4. Net loans and leases	24,573	96,998	13,806	9,088	37,560	22,925
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	964	2,302	766	221	203	690
7. Other real estate owned	240	89	0	169	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	30	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	538	0	0	0
11. Other assets	1,012	2,880	959	600	1,884	431
12. TOTAL ASSETS (1 through 11)	$ 66,600	$ 137,065	$ 36,413	$ 18,557	$ 72,355	$ 34,404
LIABILITIES						
13. Deposits	$ 62,047	$ 124,779	$ 32,705	$ 17,048	$ 65,056	$ 29,886
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	700	0	0	1,000
15. Demand notes issued to U.S. Treasury	182	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	250
20. Other liabilities	439	2,962	480	92	947	405
21. TOTAL LIABILITIES	$ 62,668	$ 127,741	$ 33,885	$ 17,140	$ 66,003	$ 31,541
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	400	1,000	100	1,000	250	783
25. Surplus	2,100	4,000	1,801	380	2,750	1,576
26. Undivided profits and capital reserves	1,432	4,324	627	37	3,352	504
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	3,932	9,324	2,528	1,417	6,352	2,863
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 66,600	$ 137,065	$ 36,413	$ 18,557	$ 72,355	$ 34,404

ASSETS (In Thousands)	Bank of Dardanelle Dardanelle	Decatur State Bank Decatur	Bank of Delight Delight	First State Bank DeQueen	Dermott State Bank Dermott	First State Bank Dermott
1. Cash and balances due from depositories	$ 9,554	$ 1,665	$ 1,546	$ 1,444	$ 3,223	$ 2,594
2. Securities	16,877	1,813	7,118	2,320	11,098	5,824
3. Federal funds sold and securities purchased under agreements to resell	2,485	2,700	1,100	1,000	0	603
4. Net loans and leases	15,866	14,489	6,558	9,403	2,765	7,065
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	635	447	153	419	254	119
7. Other real estate owned	3	0	0	20	0	75
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	701	301	363	240	432	298
12. TOTAL ASSETS (1 through 11)	$ 46,121	$ 21,415	$ 16,838	$ 14,846	$ 17,772	$ 16,578
LIABILITIES						
13. Deposits	$ 41,672	$ 18,754	$ 14,935	$ 13,886	$ 15,182	$ 14,864
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	150	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	34	85
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	50	0	0
20. Other liabilities	554	204	247	128	175	204
21. TOTAL LIABILITIES	$ 42,226	$ 18,958	$ 15,182	$ 14,064	$ 15,541	$ 15,153
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	200	350	234	550	450	150
25. Surplus	825	350	800	100	550	725
26. Undivided profits and capital reserves	2,870	1,757	622	132	1,231	550
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	3,895	2,457	1,656	782	2,231	1,425
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 46,121	$ 21,415	$ 16,838	$ 14,846	$ 17,772	$ 16,578

ASSETS (In Thousands)	Farmers & Merchants Bank Des Arc	DeWitt Bank & Trust Company DeWitt	Bank of Dover Dover	Dumas State Bank Dumas	Merchants & Farmers Bank Dumas	Earle State Bank Earle
1. Cash and balances due from depositories	$ 1,265	$ 6,673	$ 2,611	$ 862	$ 3,122	$ 1,452
2. Securities	18,374	25,540	5,485	3,643	13,113	10,124
3. Federal funds sold and securities purchased under agreements to resell	0	2,225	1,220	100	3,300	500
4. Net loans and leases	7,314	16,436	11,855	7,220	22,146	14,973
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	69	816	472	410	413	334
7. Other real estate owned	40	52	16	50	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	260	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	754	1,203	421	334	1,281	802
12. TOTAL ASSETS (1 through 11)	$ 27,816	$ 53,205	$ 22,080	$ 12,619	$ 43,375	$ 28,185
LIABILITIES						
13. Deposits	$ 21,609	$ 44,235	$ 19,805	$ 11,202	$ 37,469	$ 23,769
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	1	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	30	0	0
18. Bank's liability on acceptances executed and outstanding	0	260	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	340	625	162	126	803	345
21. TOTAL LIABILITIES	$ 21,949	$ 45,120	$ 19,968	$ 11,358	$ 38,272	$ 24,114
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	788	450	230	300	1,000	500
25. Surplus	1,100	3,050	1,025	700	1,000	2,000
26. Undivided profits and capital reserves	3,979	4,585	857	261	3,103	1,571
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	5,867	8,085	2,112	1,261	5,103	4,071
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 27,816	$ 53,205	$ 22,080	$ 12,619	$ 43,375	$ 28,185

	ASSETS (In Thousands)	The Delta State Bank Elaine	The Exchange Bank & Trust Co. El Dorado	Bank of Elkins Elkins	Bank of England England	The Citizens Bank England	The Eudora Bank Eudora
1.	Cash and balances due from depositories	$ 1,378	$ 8,407	$ 988	$ 2,009	$ 1,330	$ 3,966
2.	Securities	484	23,122	4,476	5,574	7,310	4,433
3.	Federal funds sold and securities purchased under agreements to resell	200	4,825	500	1,900	1,020	450
4.	Net loans and leases	431	47,832	11,457	3,325	5,330	12,693
5.	Assets held in trading accounts	0	0	0	0	0	0
6.	Premises and fixed assets (including capitalized leases)	8	838	606	0	293	748
7.	Other real estate owned	0	0	149	0	0	0
8.	Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9.	Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10.	Intangible assets	0	0	0	0	0	0
11.	Other assets	9	1,700	365	343	414	739
12.	TOTAL ASSETS (1 through 11)	$ 2,510	$ 86,724	$ 18,541	$ 13,151	$ 15,697	$ 23,029
	LIABILITIES						
13.	Deposits	$ 1,504	$ 76,738	$ 16,933	$ 11,113	$ 13,045	$ 19,938
14.	Federal funds purchased and securities sold under agreements to repurchase	0	1,698	11	0	0	0
15.	Demand notes issued to U.S. Treasury	0	531	0	0	0	0
16.	Other borrowed money	0	0	0	0	0	0
17.	Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18.	Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19.	Notes and debentures subordinated to deposits	0	500	0	0	0	0
20.	Other liabilities	0	1,045	125	191	69	187
21.	TOTAL LIABILITIES	$ 1,504	$ 80,512	$ 17,069	$ 11,304	$ 13,114	$ 20,125
22.	Limited-life preferred stock	0	0	0	0	0	0
	EQUITY CAPITAL						
23.	Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24.	Common stock	40	1,000	250	100	240	350
25.	Surplus	80	1,000	575	750	1,160	1,400
26.	Undivided profits and capital reserves	886	4,212	647	997	1,183	1,154
27.	Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28.	TOTAL EQUITY CAPITAL (sum of items 23-27)	1,006	6,212	1,472	1,847	2,583	2,904
29.	TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 2,510	$ 86,724	$ 18,541	$ 13,151	$ 15,697	$ 23,029

ASSETS (In Thousands)	Bank of Eureka Springs Eureka Springs	Bank of Evening Shade Evening Shade	McIlroy Bank & Trust Fayetteville	Citizens Bank & Trust Co. Flippin	Fordyce Bank & Trust Co. Fordyce	Planters Bank & Trust Co. Forrest City
1. Cash and balances due from depositories	$ 3,559	$ 685	$ 14,232	$ 1,850	$ 1,930	$ 3,442
2. Securities	4,532	2,227	30,392	5,202	16,704	8,301
3. Federal funds sold and securities purchased under agreements to resell	2,700	650	4,600	25	900	7,500
4. Net loans and leases	17,237	3,812	82,284	14,844	14,497	27,723
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	570	131	2,214	482	764	805
7. Other real estate owned	52	43	1,309	4	16	45
8. Investments in unconsolidated subsidiaries and associated companies	0	0	554	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	505	186	3,190	379	656	905
12. TOTAL ASSETS (1 through 11)	$ 29,155	$ 7,734	$ 138,775	$ 22,786	$ 35,467	$ 48,721
LIABILITIES						
13. Deposits	$ 25,398	$ 6,943	$ 123,019	$ 20,876	$ 30,895	$ 44,315
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	2,070	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	181	0
16. Other borrowed money	0	0	1,783	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	1,500	0	0	0
20. Other liabilities	429	78	1,110	220	457	563
21. TOTAL LIABILITIES	$ 25,827	$ 7,021	$ 129,482	$ 21,096	$ 31,533	$ 44,878
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	400	155	5,111	366	200	600
25. Surplus	1,600	275	1,407	600	1,600	2,900
26. Undivided profits and capital reserves	1,328	283	2,775	724	2,134	343
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	3,328	713	9,293	1,690	3,934	3,843
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 29,155	$ 7,734	$ 138,775	$ 22,786	$ 35,467	$ 48,721

ASSETS (In Thousands)	Planters & Merchants Bank Gillett	The Bank of Glenwood Glenwood	First State Bank Gould	Bank of Gravett Gravette	Farmers Bank Greenwood	The First Bank Griffithville
1. Cash and balances due from depositories	$ 732	$ 6,627	$ 1,473	$ 2,270	$ 5,015	$ 125
2. Securities	2,261	4,552	1,405	18,425	18,205	2,931
3. Federal funds sold and securities purchased under agreements to resell	350	200	200	2,150	1,375	100
4. Net loans and leases	8,215	6,623	8,935	18,419	14,636	484
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	108	36	194	616	201	3
7. Other real estate owned	0	164	0	76	112	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	31	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	398	190	406	1,042	862	134
12. TOTAL ASSETS (1 through 11)	$ 12,064	$ 18,392	$ 12,613	$ 42,998	$ 40,437	$ 3,777
LIABILITIES						
13. Deposits	$ 10,596	$ 16,724	$ 10,585	$ 37,332	$ 35,585	$ 3,116
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	43	0	0	99	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	31	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	231	166	333	882	453	43
21. TOTAL LIABILITIES	$ 10,827	$ 16,933	$ 10,918	$ 38,214	$ 36,168	$ 3,159
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	150	100	200	100	300	50
25. Surplus	700	650	1,000	900	2,000	125
26. Undivided profits and capital reserves	387	709	495	3,784	1,969	443
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,237	1,459	1,695	4,784	4,269	618
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 12,064	$ 18,392	$ 12,613	$ 42,998	$ 40,437	$ 3,777

ASSETS (In Thousands)	Clark County Bank Gurdon	Farmers Bank Hamburg	Calhoun County Bank Hampton	The Bank of Harrisburg Harrisburg	The Security Bank Harrison	Hazen First State Bank Hazen
1. Cash and balances due from depositories	$ 1,779	$ 6,344	$ 2,854	$ 1,959	$ 6,862	$ 1,906
2. Securities	5,044	2,894	9,156	4,072	26,409	1,626
3. Federal funds sold and securities purchased under agreements to resell	300	0	800	700	900	0
4. Net loans and leases	6,235	12,089	10,049	20,613	60,809	9,442
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	234	285	134	260	3,429	398
7. Other real estate owned	263	229	141	546	605	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	322	481	471	1,216	2,648	373
12. TOTAL ASSETS (1 through 11)	$ 14,177	$ 22,322	$ 23,605	$ 29,366	$101,662	$ 13,745
LIABILITIES						
13. Deposits	$ 12,870	$ 20,216	$ 20,553	$ 27,242	$ 92,956	$ 11,128
14. Federal funds purchased and securities sold under agreements to repurchase	0	450	0	0	0	1,100
15. Demand notes issued to U.S. Treasury	0	0	93	0	0	0
16. Other borrowed money	985	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	116	245	168	422	1,534	183
21. TOTAL LIABILITIES	$ 13,971	$ 20,911	$ 20,814	$ 27,664	$ 94,490	$ 12,411
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	1,400	557	100	100	1,800	665
25. Surplus	200	796	900	1,900	3,200	315
26. Undivided profits and capital reserves	(1,394)	58	1,791	(298)	2,172	354
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	206	1,411	2,791	1,702	7,172	1,334
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 14,177	$ 22,322	$ 23,605	$ 29,366	$101,662	$ 13,745

ASSETS (In Thousands)	The Cleburne County Bank Heber Springs	Heber Springs State Bank Heber Springs	Bank of Holly Grove Holly Grove	Horatio State Bank Horatio	Arkansas Bank & Trust Company Hot Springs	Bank of Imboden Imboden
1. Cash and balances due from depositories	$ 5,567	$ 6,996	$ 1,720	$ 5,591	$ 13,917	$ 823
2. Securities	40,080	1,542	6,564	2,505	48,301	5,067
3. Federal funds sold and securities purchased under agreements to resell	1,325	0	650	1,750	7,050	700
4. Net loans and leases	29,182	19,261	8,607	13,318	193,468	12,830
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	774	762	149	304	6,466	214
7. Other real estate owned	72	666	30	40	1,975	139
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	38	0
11. Other assets	1,753	601	445	347	4,558	635
12. TOTAL ASSETS (1 through 11)	$ 78,753	$ 29,828	$ 18,165	$ 23,855	$275,773	$ 20,408
LIABILITIES						
13. Deposits	$ 72,231	$ 27,656	$ 15,490	$ 21,858	$249,956	$ 18,458
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	2,976	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	130	0
17. Mortgage indebtedness and obligations under capitalized leases	38	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	250	300	0	0	3,507	150
20. Other liabilities	514	315	224	238	3,001	223
21. TOTAL LIABILITIES	$ 73,033	$ 28,271	$ 15,714	$ 22,096	$ 259,570	$ 18,831
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	120	1,766	60	100	3,771	165
25. Surplus	2,250	650	940	1,000	5,771	85
26. Undivided profits and capital reserves	3,350	(859)	1,451	659	6,661	1,327
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	5,720	1,557	2,451	1,759	16,203	1,577
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 78,753	$ 29,828	$ 18,165	$ 23,855	$275,773	$ 20,408

ASSETS (In Thousands)	First Jacksonville Bank Jacksonville	Newton County Bank Jasper	Bank of Northeast Arkansas Jonesboro	Citizens Bank of Jonesboro Jonesboro	Simmons First Bank of Jonesboro Jonesboro	Mercantile Bank Jonesboro
1. Cash and balances due from depositories	$ 5,980	$ 1,619	$ 9,630	$ 16,594	$ 6,043	$ 12,946
2. Securities	15,884	5,560	7,306	41,736	10,477	56,139
3. Federal funds sold and securities purchased under agreements to resell	1,400	2,300	2,500	8,200	418	4,917
4. Net loans and leases	47,246	17,757	20,649	99,467	31,623	93,104
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	1,145	655	1,270	2,586	569	1,055
7. Other real estate owned	0	0	1,057	186	586	659
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	428	0	0	459
10. Intangible assets	0	0	0	0	0	0
11. Other assets	1,086	662	904	3,313	882	5,063
12. TOTAL ASSETS (1 through 11)	72,741	28,553	43,744	172,082	50,598	174,342
LIABILITIES						
13. Deposits	$ 65,173	$ 25,868	$ 38,266	$ 151,735	$ 41,701	$ 158,359
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	380	4,157	3,272	1,857
15. Demand notes issued to U.S. Treasury	0	0	0	1,330	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	428	0	0	458
19. Notes and debentures subordinated to deposits	0	0	695	1,820	400	0
20. Other liabilities	865	284	445	2,027	1,293	1,698
21. TOTAL LIABILITIES	66,038	26,152	40,214	161,069	46,666	162,372
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 250	$ 0
24. Common stock	2,000	58	750	2,170	330	1,000
25. Surplus	1,000	1,842	1,000	2,330	1,533	3,000
26. Undivided profits and capital reserves	3,703	501	1,780	6,513	1,819	7,970
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	6,703	2,401	3,530	11,013	3,932	11,970
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 72,741	$ 28,553	$ 43,744	$ 172,082	$ 50,598	$ 174,342

ASSETS (In Thousands)	Farmers & Merchants Bank Judsonia	Union State Bank Junction City	Bank of Kensett Kensett	Pine State Bank Kingsland	Madison Bank & Trust Kingston	Bank of Lake Village Lake Village
1. Cash and balances due from depositories	$ 517	$ 4,025	$ 845	$ 531	$ 1,936	$ 4,638
2. Securities	3,464	3,065	3,121	878	598	9,851
3. Federal funds sold and securities purchased under agreements to resell	1,450	450	200	275	50	200
4. Net loans and leases	2,826	10,467	60	1,968	2,810	15,403
5. Assets held in trading accounts	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
6. Premises and fixed assets (including capitalized leases)	90	57	10	72	110	260
7. Other real estate owned	85	3	0	0	46	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	194	185	73	68	78	730
12. TOTAL ASSETS (1 through 11)	$ 8,626	$ 18,252	$ 4,309	$ 3,792	$ 5,628	$ 31,082
LIABILITIES						
13. Deposits	$ 7,370	$ 16,586	$ 3,153	$ 3,433	$ 5,235	$ 26,782
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	40	0	0	0	41	64
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	40	0	0
20. Other liabilities	125	135	28	48	0	331
21. TOTAL LIABILITIES	$ 7,535	$ 16,721	$ 3,181	$ 3,521	$ 5,276	$ 27,177
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	70	300	50	42	63	600
25. Surplus	280	400	50	102	238	1,950
26. Undivided profits and capital reserves	741	831	1,028	127	51	1,355
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,091	1,531	1,128	271	352	3,905
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 8,626	18,252	$ 4,309	$ 3,792	$ 5,628	$ 31,082

ASSETS (In Thousands)	Simmons First Bank of Lake Village Lake Village	Citizens Bank of Lavaca Lavaca	Leachville State Bank Leachville	Little River Bank Lepanto	Leslie State Bank Leslie	Peoples Bank & Loan Company Lewisville
1. Cash and balances due from depositories	$ 916	$ 1,069	$ 1,013	$ 1,897	$ 3,065	$ 4,126
2. Securities	7,164	4,620	6,027	10,971	2,765	7,527
3. Federal funds sold and securities purchased under agreements to resell	0	0	750	2,500	0	750
4. Net loans and leases	14,331	16,830	3,065	4,264	3,466	11,172
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	251	727	73	65	94	686
7. Other real estate owned	0	0	0	16	153	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	549	494	271	406	223	499
12. TOTAL ASSETS (1 through 11)	$ 23,211	$ 23,740	$ 11,199	$ 20,119	$ 9,766	$ 24,760
LIABILITIES						
13. Deposits	$ 20,240	$ 21,212	$ 9,028	$ 16,622	$ 9,176	$ 22,352
14. Federal funds purchased and securities sold under agreements to repurchase	700	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	286	137	130	194	61	343
21. TOTAL LIABILITIES	$ 21,226	$ 21,349	$ 9,158	$ 16,816	$ 9,237	$ 22,695
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	100	236	100	400	130	100
25. Surplus	1,700	1,300	1,150	1,100	425	750
26. Undivided profits and capital reserves	185	855	791	1,803	(26)	1,215
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,985	2,391	2,041	3,303	529	2,065
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 23,211	$ 23,740	$ 11,199	$ 20,119	$ 9,766	$ 24,760

ASSETS (In Thousands)	Bank of Lincoln Lincoln	Pulaski Bank & Trust Co. Little Rock	The Bank of Lockesburg Lockesburg	First State Bank Lonoke	Farmers Bank & Trust Co. Magnolia	Bank of Malvern Malvern
1. Cash and balances due from depositories	$ 2,245	$ 6,740	$ 1,929	$ 7,633	$ 5,967	$ 2,915
2. Securities	10,663	18,875	4,887	6,599	42,034	22,338
3. Federal funds sold and securities purchased under agreements to resell	1,200	0	3,750	11,200	0	0
4. Net loans and leases	18,859	83,319	9,389	21,441	32,437	28,442
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	217	5,099	430	156	660	1,251
7. Other real estate owned	157	300	0	290	73	72
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	398	0	0	0	0
11. Other assets	830	2,846	3,444	1,084	1,697	1,254
12. TOTAL ASSETS (1 through 11)	$ 34,171	$ 117,577	$ 23,829	$ 48,403	$ 82,868	$ 56,272
LIABILITIES						
13. Deposits	$ 30,656	$ 99,534	$ 22,180	$ 42,428	$ 72,788	$ 49,663
14. Federal funds purchased and securities sold under agreements to repurchase	0	4,732	0	0	1,865	0
15. Demand notes issued to U.S. Treasury	76	0	0	0	0	0
16. Other borrowed money	0	563	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	2,368	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	300	2,660	0	0	0	0
20. Other liabilities	400	1,216	305	254	776	643
21. TOTAL LIABILITIES	$ 31,432	$ 111,073	$ 22,485	$ 42,682	$ 75,429	$ 50,306
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	200	2,122	62	400	2,500	300
25. Surplus	200	2,526	938	1,600	1,250	2,200
26. Undivided profits and capital reserves	2,339	1,856	344	3,721	3,689	3,466
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	2,739	6,504	1,344	5,721	7,439	5,966
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 34,171	$ 117,577	$ 23,829	$ 48,403	$ 82,868	$ 56,272

ASSETS (In Thousands)	Peoples Bank Mammoth Springs	The Merchants & Planters Bank Manila	Bank of Mansfield Mansfield	Farmers & Merchants Bank Marianna	Citizens Bank Marion	Marked Tree Bank Marked Tree
1. Cash and balances due from depositories	$ 796	$ 1,016	$ 4,871	$ 1,679	$ 2,279	$ 1,661
2. Securities	7,342	1,832	4,265	6,206	9,164	15,035
3. Federal funds sold and securities purchased under agreements to resell	5,200	350	200	2,675	1,375	0
4. Net loans and leases	4,988	5,089	9,742	3,169	10,324	3,016
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	228	98	327	162	1,117	164
7. Other real estate owned	60	16	57	0	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	344	206	420	262	444	533
12. TOTAL ASSETS (1 through 11)	$ 18,958	$ 8,607	$ 19,882	$ 14,153	$ 24,703	$ 20,409
LIABILITIES						
13. Deposits	$ 17,446	$ 7,276	$ 17,957	$ 12,270	$ 21,481	$ 17,096
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	800
15. Demand notes issued to U.S. Treasury	0	0	0	28	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	2	0	28	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	255	102	220	158	183	345
21. TOTAL LIABILITIES	$ 17,701	$ 7,378	$ 18,179	$ 12,456	$ 21,692	$ 18,241
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	100	100	240	75	150	250
25. Surplus	900	400	260	925	1,200	300
26. Undivided profits and capital reserves	257	729	1,203	697	1,661	1,618
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,257	1,229	1,703	1,697	3,011	2,168
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 18,958	$ 8,607	$ 19,882	$ 14,153	$ 24,703	$ 20,409

ASSETS (In Thousands)	The Citizens Bank Marshall	Bank of Marvell Marvell	Bank of McCrory McCrory	McGehee Bank McGehee	The Bank of North Arkansas Melbourne	The Union Bank of Mena Mena
1. Cash and balances due from depositories	$ 5,269	$ 722	$ 1,992	$ 9,646	$ 2,926	$ 13,020
2. Securities	2,431	14,107	24,946	21,782	5,240	10,953
3. Federal funds sold and securities purchased under agreements to resell	300	0	8,300	303	3,900	500
4. Net loans and leases	9,769	1,582	10,753	30,808	19,178	31,708
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	174	184	297	242	906	747
7. Other real estate owned	130	12	0	155	512	215
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	69	0
11. Other assets	424	472	1,237	1,379	661	1,189
12. TOTAL ASSETS (1 through 11)	$ 18,497	$ 17,079	$ 47,525	$ 64,315	$ 33,392	$ 58,332
LIABILITIES						
13. Deposits	$ 16,844	$ 14,430	$ 41,530	$ 57,946	$ 30,905	$ 49,598
14. Federal funds purchased and securities sold under agreements to repurchase	0	200	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	96	249	1,076	462	328	1,040
21. TOTAL LIABILITIES	$ 16,940	$ 14,879	$ 42,606	$ 58,408	$ 31,233	$ 50,638
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	400	150	500	1,000	2,000	1,200
25. Surplus	800	500	2,000	1,700	425	1,800
26. Undivided profits and capital reserves	357	1,550	2,419	3,207	(266)	4,694
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,557	2,200	4,919	5,907	2,159	7,694
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 18,497	$ 17,079	$ 47,525	$ 64,315	$ 33,392	$ 58,332

ASSETS (In Thousands)	Monette State Bank Monette	Commercial Bank & Trust Co. Monticello	Union Bank & Trust Co. Monticello	The First State Bank Morrilton	Peoples Bank & Trust Co. Mountain Home	Bank of Mountain View Mountain View
1. Cash and balances due from depositories	$ 1,441	$ 9,262	$ 16,283	$ 2,642	$ 5,675	$ 1,839
2. Securities	8,145	12,661	11,331	25,840	54,204	14,555
3. Federal funds sold and securities purchased under agreements to resell	0	0	200	800	800	2,250
4. Net loans and leases	17,283	25,046	44,428	25,114	51,024	16,477
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	325	267	729	529	860	1,010
7. Other real estate owned	268	393	138	28	1,021	26
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	1,061	921	1,153	1,389	3,012	945
12. TOTAL ASSETS (1 through 11)	$ 28,523	$ 48,550	$ 74,262	$ 56,342	$ 116,596	$ 37,102
LIABILITIES						
13. Deposits	$ 24,837	$ 43,876	$ 68,586	$ 48,934	$ 104,199	$ 31,412
14. Federal funds purchased and securities sold under agreements to repurchase	900	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	16	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	187	408	886	771	1,533	322
21. TOTAL LIABILITIES	$ 25,924	$ 44,300	$ 69,472	$ 49,705	$ 105,732	$ 31,734
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	200	200	1,000	1,000	2,750	100
25. Surplus	1,550	2,300	2,000	1,564	2,750	2,250
26. Undivided profits and capital reserves	849	1,750	1,790	4,073	5,364	3,018
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	2,599	4,250	4,790	6,637	10,864	5,368
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 28,523	$ 48,550	$ 74,262	$ 56,342	$ 116,596	$ 37,102

ASSETS (In Thousands)	The Bank of Montgomery County Mount Ida	Bank of Mulberry Mulberry	Pike County Bank Murfreesboro	Bank of Newark Newark	First State Bank of Newport Newport	Merchants & Planters Bank Newport
1. Cash and balances due from depositories	$ 2,784	$ 1,659	$ 3,583	$ 4,378	$ 3,280	$ 5,030
2. Securities	21,776	5,663	5,726	3,601	7,937	5,975
3. Federal funds sold and securities purchased under agreements to resell	0	400	600	300	5,950	4,600
4. Net loans and leases	10,431	8,990	20,389	1,939	27,326	24,802
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	336	117	562	42	631	683
7. Other real estate owned	0	65	275	3	462	3,609
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	624	0
11. Other assets	885	298	633	172	1,588	1,030
12. TOTAL ASSETS (1 through 11)	$ 36,212	$ 17,192	$ 31,768	$ 10,435	$ 47,798	$ 45,729
LIABILITIES						
13. Deposits	$ 32,451	$ 15,407	$ 26,843	$ 9,760	$ 44,682	$ 40,121
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	1,500	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	1,300	0	0	1,089
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	5	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	400
20. Other liabilities	471	204	251	50	351	472
21. TOTAL LIABILITIES	$ 32,922	$ 15,611	$ 29,894	$ 9,810	$ 45,038	$ 42,082
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	100	100	400	117	733	225
25. Surplus	1,400	400	500	192	3,764	2,700
26. Undivided profits and capital reserves	1,790	1,081	974	316	(1,737)	722
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	3,290	1,581	1,874	625	2,760	3,647
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 36,212	$ 17,192	$ 31,768	$ 10,435	$ 47,798	$ 45,729

ASSETS (In Thousands)	The Twin City Bank N. L. Rock	The Planters Bank Osceola	Bank of Ozark Ozark	Security Bank Paragould	Bank of Parkdale Parkdale	First State Bank Parkin
1. Cash and balances due from depositories	$ 19,035	$ 8,384	$ 2,780	$ 10,680	$ 1,934	$ 827
2. Securities	78,881	8,802	15,334	17,879	3,529	5,483
3. Federal funds sold and securities purchased under agreements to resell	0	1,400	9,100	0	815	1,300
4. Net loans and leases	200,677	11,697	56,724	47,804	9,484	3,082
5. Assets held in trading accounts	50	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	11,544	240	2,625	1,247	461	274
7. Other real estate owned	684	0	531	700	130	15
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	6,718	1,271	1,424	1,959	543	266
12. TOTAL ASSETS (1 through 11)	$317,589	$ 31,794	$ 88,518	$ 80,269	$ 16,896	$ 11,247
LIABILITIES						
13. Deposits	$268,368	$ 28,740	$ 76,958	$ 72,892	$ 15,494	$ 9,447
14. Federal funds purchased and securities sold under agreements to repurchase	15,618	0	3,301	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	140	0	0	0
16. Other borrowed money	3,665	0	2	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	745	0	0	1,185	100	200
20. Other liabilities	7,643	326	757	686	195	187
21. TOTAL LIABILITIES	$296,039	$ 29,066	$ 81,158	$ 74,763	$ 15,789	$ 9,834
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 9,500	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	2,700	500	685	1,200	40	100
25. Surplus	4,000	1,000	5,565	1,700	860	400
26. Undivided profits and capital reserves	5,350	1,228	1,110	2,606	207	913
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	21,550	2,728	7,360	5,506	1,107	1,413
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$317,589	$ 31,794	$ 88,518	$ 80,269	$ 16,896	$ 11,247

ASSETS (In Thousands)	Bank of Pea Ridge Pea Ridge	The Perry County Bank Perryville	Piggott State Bank Piggott	First State Bank Plainview	Bank of Pocahontas Pocahontas	Planters & Stockmen Bank Pocahontas
1. Cash and balances due from depositories	$ 1,215	$ 3,916	$ 7,474	$ 3,306	$ 5,130	$ 795
2. Securities	5,498	17,852	$ 7,943	$ 2,681	$ 20,842	$ 6,633
3. Federal funds sold and securities purchased under agreements to resell	450	0	0	0	4,000	1,825
4. Net loans and leases	13,173	7,473	7,877	13,704	7,928	12,907
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	300	97	496	18	11	226
7. Other real estate owned	50	0	138	182	0	60
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	445	745	532	438	1,056	605
12. TOTAL ASSETS (1 through 11)	$ 21,131	$ 30,083	$ 24,460	$ 20,329	$ 38,967	$ 23,051
LIABILITIES						
13. Deposits	$ 19,290	$ 26,168	$ 21,376	$ 18,552	$ 34,599	$ 20,248
14. Federal funds purchased and securities sold under agreements to repurchase	0	400	800	300	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	53
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	100	0	0
20. Other liabilities	281	295	308	129	515	260
21. TOTAL LIABILITIES	$ 19,571	$ 26,863	$ 22,484	$ 19,081	$ 35,114	$ 20,561
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 200	$ 0	$ 0
24. Common stock	83	400	100	200	125	200
25. Surplus	1,042	800	975	800	1,800	1,300
26. Undivided profits and capital reserves	435	2,020	901	48	1,928	990
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,560	3,220	1,976	1,248	3,853	2,490
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 21,131	$ 30,083	$ 24,460	$ 20,329	$ 38,967	$ 23,051

ASSETS (In Thousands)	The Lawrence County Bank Portia	The Peoples Bank Portland	Portland Bank Portland	The Farmers & Merchants Bank Prairie Grove	Bank of Prescott Prescott	The Bank of Rector Rector
1. Cash and balances due from depositories	$ 2,632	$ 2,812	$ 1,899	$ 2,640	$ 1,784	$ 2,411
2. Securities	3,731	2,058	2,808	19,650	17,737	13,017
3. Federal funds sold and securities purchased under agreements to resell	2,000	785	650	300	1,875	0
4. Net loans and leases	5,009	1,484	9,303	20,327	16,786	5,806
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	139	0	102	418	427	27
7. Other real estate owned	12	0	35	125	0	179
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	281	75	351	1,338	460	551
12. TOTAL ASSETS (1 through 11)	$ 13,804	$ 7,214	$ 15,148	$ 44,798	$ 39,069	$ 21,991
LIABILITIES						
13. Deposits	$ 12,500	$ 6,430	$ 13,239	$ 40,285	$ 35,231	$ 19,288
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	300	0	0
20. Other liabilities	119	109	109	363	248	172
21. TOTAL LIABILITIES	$ 12,619	$ 6,539	$ 13,348	$ 40,948	$ 35,479	$ 19,460
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	125	100	200	300	600	100
25. Surplus	375	525	900	300	1,400	1,400
26. Undivided profits and capital reserves	685	50	700	3,250	1,590	1,031
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,185	675	1,800	3,850	3,590	2,531
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 13,804	$ 7,214	$ 15,148	$ 44,798	$ 39,069	$ 21,991

ASSETS (In Thousands)	Farmers & Merchants Bank Reyno	The Bank of Rison Rison	Farmers & Merchants Bank Rogers	Peoples Bank & Trust Co. Russellville	Bank of Salem Salem	Logan County Bank Scranton
1. Cash and balances due from depositories	$ 1,410	$ 915	$ 6,650	$ 7,662	$ 4,457	$ 1,234
2. Securities	4,912	10,308	17,156	25,925	7,589	8,187
3. Federal funds sold and securities purchased under agreements to resell	850	100	0	2,000	500	0
4. Net loans and leases	6,461	974	52,018	68,934	27,388	6,612
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	178	18	2,160	2,733	603	168
7. Other real estate owned	195	0	681	121	170	0
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	14	0	0
11. Other assets	633	353	1,940	1,733	1,022	380
12. TOTAL ASSETS (1 through 11)	$ 14,639	$ 12,668	$ 80,605	$109,122	$ 41,729	$ 16,581
LIABILITIES						
13. Deposits	$ 13,169	$ 10,808	$ 70,581	$101,798	$ 37,634	$ 14,827
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	2,000	0	400	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	135	26
16. Other borrowed money	0	0	0	122	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	88	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	1,000	0	0	0
20. Other liabilities	161	109	1,559	696	456	166
21. TOTAL LIABILITIES	$ 13,330	$ 10,917	$ 75,228	$102,616	$ 38,625	$ 15,019
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	295	100	874	600	200	100
25. Surplus	675	300	2,526	4,400	1,300	500
26. Undivided profits and capital reserves	339	1,351	1,977	1,506	1,604	962
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,309	1,751	5,377	6,506	3,104	1,562
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 14,639	$ 12,668	$ 80,605	$109,122	$ 41,729	$ 16,581

ASSETS (In Thousands)	First Security Bank Searcy	Grant County Bank Sheridan	First State Bank Sherwood	Bank of Sidney Sidney	Arkansas State Bank Siloam Springs	Smackover State Bank Smackover
1. Cash and balances due from depositories	$ 4,410	$ 4,701	$ 9,032	$ 281	$ 3,898	$ 1,893
2. Securities	36,778	7,554	6,661	601	26,480	17,430
3. Federal funds sold and securities purchased under agreements to resell	3,500	1,300	825	925	10,000	1,300
4. Net loans and leases	50,667	18,368	19,237	1,222	17,507	26,914
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	2,022	580	933	6	1,215	316
7. Other real estate owned	324	377	84	0	28	0
8. Investments in unconsolidated subsidiaries and associated companies	52	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	1,984	479	617	51	1,099	1,071
12. TOTAL ASSETS (1 through 11)	$ 99,737	$ 33,359	$ 37,389	$ 3,086	$ 60,227	$ 48,924
LIABILITIES						
13. Deposits	$ 88,369	$ 29,883	$ 34,146	$ 2,555	$ 55,228	$ 42,820
14. Federal funds purchased and securities sold under agreements to repurchase	30	0	0	0	0	0
15. Demand notes issued to U.S. Treasury	407	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	1,569	318	314	33	682	778
21. TOTAL LIABILITIES	$ 90,375	$ 30,201	$ 34,460	$ 2,588	$ 55,910	$ 43,598
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	600	450	100	260	1,920	1,000
25. Surplus	4,400	550	1,000	140	400	2,500
26. Undivided profits and capital reserves	4,362	2,158	1,829	98	1,997	1,826
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	9,362	3,158	2,929	498	4,317	5,326
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 99,737	$ 33,359	$ 37,389	$ 3,086	$ 60,227	$ 48,924

ASSETS (In Thousands)	Merchants & Planters Bank Sparkman	First State Bank Springdale	Bodcaw Bank Stamps	Bank of Star City Star City	The Stephens Security Bank Stephens	Citizens Bank Strong
1. Cash and balances due from depositories	$ 519	$ 11,697	$ 2,326	$ 10,839	$ 2,340	$ 668
2. Securities	2,047	18,586	18,730	6,169	4,039	4,245
3. Federal funds sold and securities purchased under agreements to resell	350	7,300	0	0	1,500	1,050
4. Net loans and leases	2,964	108,098	7,022	8,483	14,741	1,647
5. Assets held in trading accounts	100	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	93	2,364	225	212	203	8
7. Other real estate owned	42	48	0	201	0	0
8. Investments in unconsolidated subsidiaries and associated companies	0	55	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	107	2,402	636	400	399	137
12. TOTAL ASSETS (1 through 11)	$ 6,222	$150,550	$ 28,939	$ 26,304	$ 23,222	$ 7,755
LIABILITIES						
13. Deposits	$ 5,560	$132,100	$ 25,851	$ 23,288	$ 21,060	$ 6,122
14. Federal funds purchased and securities sold under agreements to repurchase	0	5,520	200	795	0	0
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	0
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	86	0	0	106	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	100	700	0	0	0	0
20. Other liabilities	67	2,490	403	216	299	27
21. TOTAL LIABILITIES	$ 5,727	$140,896	$ 26,454	$ 24,299	$ 21,465	$ 6,149
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	75	966	250	150	272	200
25. Surplus	125	5,834	1,000	600	558	300
26. Undivided profits and capital reserves	295	2,854	1,235	1,255	927	1,106
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	495	9,654	2,485	2,005	1,757	1,606
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 6,222	$150,550	$ 28,939	$ 26,304	$ 23,222	$ 7,755

ASSETS (In Thousands)	The Farmers & Merchants Bank Stuttgart	Bank of Trumann Trumann	Bank of Tuckerman Tuckerman	Tyronza Bank Tyronza	Citizens Bank & Trust Co. Van Buren	Peoples Bank & Trust Co. Van Buren
1. Cash and balances due from depositories	$ 4,819	$ 1,969	$ 2,753	$ 6,759	$ 4,624	$ 3,538
2. Securities	20,021	20,386	5,068	3,305	14,707	8,084
3. Federal funds sold and securities purchased under agreements to resell	0	700	2,300	300	0	650
4. Net loans and leases	57,511	10,320	11,064	7,258	40,519	50,564
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	2,914	534	63	70	1,272	1,632
7. Other real estate owned	1,501	0	18	55	163	146
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	25	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	2,197	846	495	217	1,381	1,412
12. TOTAL ASSETS (1 through 11)	$ 88,963	$ 34,780	$ 21,761	$ 17,964	$ 62,666	$ 66,026
LIABILITIES						
13. Deposits	$ 77,342	$ 30,430	$ 18,252	$ 15,212	$ 54,320	$ 57,818
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0	0	1,573	1,458
15. Demand notes issued to U.S. Treasury	191	0	0	0	0	0
16. Other borrowed money	2,000	0	60	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	565	0	6	721	0
18. Bank's liability on acceptances executed and outstanding	0	25	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	500
20. Other liabilities	1,496	275	531	197	1,025	871
21. TOTAL LIABILITIES	$ 81,029	$ 31,295	$ 18,843	$ 15,415	$ 57,639	$ 60,647
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	1,000	100	100	50	400	829
25. Surplus	3,100	2,800	1,400	1,000	2,100	1,393
26. Undivided profits and capital reserves	3,834	585	1,418	1,499	2,527	3,157
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	7,934	3,485	2,918	2,549	5,027	5,379
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 88,963	$ 34,780	$ 21,761	$ 17,964	$ 62,666	$ 66,026

ASSETS (In Thousands)	Bank of Waldo Waldo	The Peoples Bank Waldo	Bank of Waldron Waldron	The Scott County Bank Waldron	First State Bank of Warren Warren	Warren Bank & Trust Company Warren
1. Cash and balances due from depositories	$ 333	$ 5,498	$ 5,940	$ 2,152	$ 10,465	$ 4,569
2. Securities	530	5,653	13,156	1,627	18,098	40,471
3. Federal funds sold and securities purchased under agreements to resell	200	1,165	50	0	0	0
4. Net loans and leases	7,640	9,867	27,362	20,239	20,274	27,037
5. Assets held in trading accounts	0	0	0	0	0	0
6. Premises and fixed assets (including capitalized leases)	243	0	307	138	371	804
7. Other real estate owned	0	72	0	136	52	69
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10. Intangible assets	0	0	0	0	0	0
11. Other assets	123	127	851	500	1,295	1,620
12. TOTAL ASSETS (1 through 11)	$ 9,069	$ 22,382	$ 47,666	$ 24,792	$ 50,555	$ 74,570
LIABILITIES						
13. Deposits	$ 8,393	$ 19,083	$ 41,320	$ 22,504	$ 44,239	$ 64,063
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	600	0	1,242	2,465
15. Demand notes issued to U.S. Treasury	0	0	0	0	0	230
16. Other borrowed money	0	0	0	0	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0	0	0	0
20. Other liabilities	125	189	553	218	626	1,056
21. TOTAL LIABILITIES	$ 8,518	$ 19,272	$ 42,473	$ 22,722	$ 46,107	$ 67,814
22. Limited-life preferred stock	0	0	0	0	0	0
EQUITY CAPITAL						
23. Perpetual preferred stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
24. Common stock	150	250	600	400	590	1,200
25. Surplus	250	250	1,900	1,100	1,910	1,200
26. Undivided profits and capital reserves	151	2,610	2,693	570	1,948	4,356
27. Cumulative foreign currency translation adjustments	0	0	0	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	551	3,110	5,193	2,070	4,448	6,756
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 9,069	$ 22,382	$ 47,666	$ 24,792	$ 50,555	$ 74,570

	ASSETS (In Thousands)	Bank of Weiner Weiner	Merchants & Farmers Bank West Helena	Bank of West Memphis W. Memphis	Wilmot State Bank Wilmot	Bank of Wilson Wilson	Cross County Bank Wynne
1.	Cash and balances due from depositories	$ 1,789	$ 6,522	$ 4,567	$ 1,561	$ 1,998	$ 2,300
2.	Securities	10,606	23,022	32,095	164	5,049	27,129
3.	Federal funds sold and securities purchased under agreements to resell	0	0	2,900	2,685	1,400	2,500
4.	Net loans and leases	15,590	37,522	16,926	3,913	5,972	25,088
5.	Assets held in trading accounts	0	0	0	0	0	0
6.	Premises and fixed assets (including capitalized leases)	154	881	948	84	21	753
7.	Other real estate owned	11	112	0	0	0	57
8.	Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0
9.	Customers' liability to the bank on acceptances outstanding	0	0	0	0	0	0
10.	Intangible assets	0	0	0	0	0	0
11.	Other assets	1,111	1,788	1,198	160	365	1,484
12.	TOTAL ASSETS (1 through 11)	$ 29,261	$ 69,847	$ 58,634	$ 8,567	$ 14,805	$ 59,311
	LIABILITIES						
13.	Deposits	$ 25,358	$ 59,648	$ 51,908	$ 7,352	$ 12,294	$ 52,326
14.	Federal funds purchased and securities sold under agreements to repurchase	0	3,514	0	0	0	960
15.	Demand notes issued to U.S. Treasury	0	0	0	0	0	169
16.	Other borrowed money	0	1,500	0	0	0	0
17.	Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0
18.	Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0
19.	Notes and debentures subordinated to deposits	0	0	0	0	0	0
20.	Other liabilities	455	694	376	75	117	659
21.	TOTAL LIABILITIES	$ 25,813	$ 65,356	$ 52,284	$ 7,427	$ 12,411	$ 54,114
22.	Limited-life preferred stock	0	0	0	0	0	0
	EQUITY CAPITAL						
23.	Perpetual preferred stock						
24.	Common stock	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
25.	Surplus	200	500	1,000	120	100	1,500
26.	Undivided profits and capital reserves	1,300	1,000	1,500	755	1,000	1,000
27.	Cumulative foreign currency translation adjustments	1,948	2,991	3,850	265	1,294	2,697
28.	TOTAL EQUITY CAPITAL (sum of items 23-27)	0	0	0	0	0	0
29.	TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK,	3,448	4,491	6,350	1,140	2,394	5,197
	AND EQUITY CAPITAL	$ 29,261	$ 69,847	$ 58,634	$ 8,567	$ 14,805	$ 59,311

	ASSETS (In Thousands)	The Bank of Yellville Yellville
1.	Cash and balances due from depositories	$ 8,670
2.	Securities	9,224
3.	Federal funds sold and securities purchased under agreements to resell	7
4.	Net loans and leases	23,217
5.	Assets held in trading accounts	0
6.	Premises and fixed assets (including capitalized leases)	1,007
7.	Other real estate owned	242
8.	Investments in unconsolidated subsidiaries and associated companies	0
9.	Customers' liability to the bank on acceptances outstanding	0
10.	Intangible assets	0
11.	Other assets	764
12.	TOTAL ASSETS (1 through 11)	$ 43,131
	LIABILITIES	
13.	Deposits	$ 39,574
14.	Federal funds purchased and securities sold under agreements to repurchase	700
15.	Demand notes issued to U.S. Treasury	0
16.	Other borrowed money	0
17.	Mortgage indebtedness and obligations under capitalized leases	0
18.	Bank's liability on acceptances executed and outstanding	0
19.	Notes and debentures subordinated to deposits	0
20.	Other liabilities	345
21.	TOTAL LIABILITIES	$ 40,619
22.	Limited-life preferred stock	0
	EQUITY CAPITAL	
23.	Perpetual preferred stock	$ 0
24.	Common stock	208
25.	Surplus	1,590
26.	Undivided profits and capital reserves	714
27.	Cumulative foreign currency translation adjustments	0
28.	TOTAL EQUITY CAPITAL (sum of items 23-27)	2,512
29.	TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 43,131

SEVENTY-FIRST ANNUAL REPORT

showing

THE CONDITION OF THE

2 ARKANSAS STATE-CHARTERED

TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIBABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1985

ASSETS (In Thousands)	Jones Investment & Trust Co. Little Rock	Metropolitan Trust Company N. L. Rock
1. Cash and balances due from depositories	$ 3,623	$ 419
2. Securities	7,715	20
3. Federal funds sold and securities purchased under agreements to resell	0	0
4. Net loans and leases	1,303	0
5. Assets held in trading accounts	0	0
6. Premises and fixed assets (including capitalized leases)	2	0
7. Other real estate owned	0	205
8. Investments in unconsolidated subsidiaries and associated companies	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0
10. Intangible assets	0	0
11. Other assets	284	49
12. TOTAL ASSETS (1 through 11)	$ 12,927	$ 693
LIABILITIES		
13. Deposits	$ 0	$ 0
14. Federal funds purchased and securities sold under agreements to repurchase	0	0
15. Demand notes issued to U.S. Treasury	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0
18. Bank's liability on acceptances executed and outstanding	0	0
19. Notes and debentures subordinated to deposits	0	0
20. Other liabilities	134	271
21. TOTAL LIABILITIES	$ 134	$ 271
22. Limited-life preferred stock	0	0
EQUITY CAPITAL		
23. Perpetual preferred stock	$ 0	$ 0
24. Common stock	100	164
25. Surplus	10,000	33
26. Undivided profits and capital reserves	2,693	225
27. Cumulative foreign currency translation adjustments	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	12,793	422
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 12,927	$ 693

SEVENTY-FIRST ANNUAL REPORT

showing

THE CONDITION OF THE

3 ARKANSAS STATE-CHARTERED

INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIBABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1985

ASSETS (In Thousands)	Southern Gredit Corporation Malvern	Hallmark Loan & Investment Corporation N. L. Rock	National Credit Corporation Pine Bluff
1. Cash and balances due from depositories	$ 1,133	$ 1,056	$ 1,631
2. Securities	3,597	0	0
3. Federal funds sold and securities purchased under agreements to resell	350	475	600
4. Net loans and leases	3,639	6,803	8,411
5. Assets held in trading accounts	0	0	0
6. Premises and fixed assets (including capitalized leases)	27	194	271
7. Other real estate owned	58	159	320
8. Investments in unconsolidated subsidiaries and associated companies	0	0	0
9. Customers' liability to the bank on acceptances outstanding	0	0	0
10. Intangible assets	0	0	0
11. Other assets	144	137	372
12. TOTAL ASSETS (1 through 11)	$ 8,948	$ 8,824	$ 11,605
LIABILITIES			
13. Deposits	$ 7,820	$ 8,108	$ 10,863
14. Federal funds purchased and securities sold under agreements to repurchase	0	0	0
15. Demand notes issued to U.S. Treasury	0	0	0
16. Other borrowed money	0	97	0
17. Mortgage indebtedness and obligations under capitalized leases	0	0	0
18. Bank's liability on acceptances executed and outstanding	0	0	0
19. Notes and debentures subordinated to deposits	0	0	0
20. Other liabilities	115	10	242
21. TOTAL LIABILITIES	$ 7,935	$ 8,215	$ 11,105
22. Limited-life preferred stock	0	0	0
EQUITY CAPITAL			
23. Perpetual preferred stock	$ 0	$ 3	$ 0
24. Common stock	242	245	125
25. Surplus	458	269	1,125
26. Undivided profits and capital reserves	313	92	(750)
27. Cumulative foreign currency translation adjustments	0	0	0
28. TOTAL EQUITY CAPITAL (sum of items 23-27)	1,013	609	500
29. TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	$ 8,948	$ 8,824	$ 11,605

SEVENTY-FIRST ANNUAL REPORT

showing

The location, Chief Executive Officer and Charter Date of the 181 Arkansas State-Chartered Banks, 2 Trust Companies and 3 Industrial Loan Institutions.

STATE BANKS

LOCATION	NAME OF BANK	CHIEF EXECUTIVE OFFICER	CHARTERED DATE
Alma	Commercial Bank at Alma	Hilda Knight	January 31, 1910
Amity	Bank of Amity	Cleda Olds	November 30, 1905
Arkadelphia	Citizens First State Bank	R. Edward Snider, Jr.	May 24, 1977
	Elk Horn Bank & Trust Company	Larry C. Whitley	September 28, 1903
	Merchants & Planters Bank & Trust Company	Millard E. Aud	June 15, 1911
Atkins	Bank of Atkins	David M. Mitchell	September 19, 1895
Augusta	Bank of Augusta	Woody Castleberry	February 20,1935
Bald Knob	Citizens State Bank	Mrs. Juanita Litzelfelner	January 22, 1931
Batesville	The Citizens Bank	T. G. Vinson	February 19, 1953
Bearden	Bank of Bearden	John E. Anthony	June 17, 1945
Beebe	Citizens Bank	E. H. Abington, II	June 21, 1917
	First State Bank	Garland Kirkpatrick	April 20, 1981
Benton	Benton State Bank	Brooks Morris	February 9, 1934
	The Union Bank of Benton	Greg Brown	January 11, 1954
Bentonville	Bank of Bentonville	Burton E. Stacy	February 25, 1931
Blevins	Bank of Blevins	Mike Stephens	August 12, 1912
Blytheville	Farmers Bank & Trust Company	James L. Magee	March 16, 1908
Booneville	Citizens Bank	Jeral L. Hampton	April 18, 1910
Bradley	The Bank of Bradley	Lane Pierce	April 10, 1933
Brinkley	Bank of Brinkley	A. H. Rusher	January 17, 1903
Cabot	Bank of Cabot	James M. Park	March 23, 1903
Calico Rock	First State Bank	H. Davey Wyatt	May 1, 1914
Caraway	Caraway Bank	Amos David	November 29, 1962
Carlisle	Citizens Bank & Trust	M. S. Woodruff	December 22, 1930
Cave City	Bank of Cave City	James M. Street	July 2, 1906
Charleston	American State Bank	Joe S. Hiatt	June 29, 1910
Cherry Valley	Bank of Cherry Valley	W. M. Smith, III	January 24, 1907
Clarendon	The Merchants and Planters Bank	J. Perry Lee	July 23, 1890
Clarksville	Arkansas State Bank	Jefferson Haney	March 8, 1967
	Farmers Bank & Trust Company	Joe A. Woodson	July 6, 1978
Clinton	Clinton State Bank	Dyke Johnson	October 16, 1946

Conway	First State Bank and Trust Company	James G. Williamson	February 8, 1946
Corning	The Corning Bank	Kelly G. Wright	June 15, 1984
Crossett	First State Bank	M. Gerald Holland	May 13, 1963
Danville	Danville State Bank	John Ed Chambers, Jr.	October 3, 1930
Dardanelle	Arkansas Valley Bank	Carl G. Holt	August 29, 1961
	Bank of Dardanelle	H. M. Orsburn	September 12, 1934
Decatur	Decatur State Bank	Vernon Austin	May 27, 1954
Delight	Bank of Delight	Olen Hendrix	June 16, 1911
DeQueen	First State Bank of DeQueen	Art Melson	August 26, 1974
Dermott	Dermott State Bank	James S. Suitt	July 8, 1935
	First State Bank of Dermott	Tom H. Grumbles	October 15, 1976
Des Arc	Farmers & Merchants Bank	Sherod S. White	January 20, 1902
DeWitt	DeWitt Bank & Trust Company	B. Gene Staton	March 1, 1929
Dover	Bank of Dover	Thomas Rofkahr	September 29, 1905
Dumas	Dumas State Bank	James R. Hall	January 11, 1974
	Merchants and Farmers Bank	Claud T. Frank	May 9, 1909
Earle	Earle State Bank	J. E. Brooks	April 24, 1947
Elaine	The Delta State Bank	Mary Louise Demoret Fiser	December 30, 1947
El Dorado	The Exchange Bank and Trust Company	J. Thomas May	August 12, 1933
Elkins	Bank of Elkins	Joel L. Bunch	June 1, 1912
England	Bank of England	Seth Boles, Jr.	August 23, 1898
	The Citizens Bank	Kaye L. Wood	January 14, 1931
Eudora	The Eudora Bank	Carl W. Ray	December 23, 1930
Eureka Springs	Bank of Eureka Springs	John F. Cross	May 4, 1912
Evening Shade	Bank of Evening Shade	A. L. Hoaney	February 5, 1901
Fayetteville	McIlroy Bank & Trust	Hayden McIlroy	December 24, 1892
Flippin	Citizens Bank and Trust Company	Dale A. Renaud	May 18, 1973
Fordyce	Fordyce Bank & Trust Company	Curtis Hutchins	January 5, 1931
Forrest City	Planters Bank and Trust Company	Frankie Pratt	April 15, 1921
Gillett	Planters and Merchants Bank	Larry E. Bauer	January 13, 1967
Glenwood	The Bank of Glenwood	Victor H. Cox	December 27, 1912
Gould	First State Bank	Harold H. Reid	January 6, 1964
Gravette	Bank of Gravett	John R. Meade	February 28, 1898
Greenwood	Farmers Bank	Betty J. Wilkinson	August 7, 1907

STATE BANKS

LOCATION	NAME OF BANK	CHIEF EXECUTIVE OFFICER	CHARTERED DATE
Griffithville	The First Bank	Joyce D. Straughn	November 6, 1905
Gurdon	Clark County Bank	Roy A. Reaves	August 4, 1900
Hamburg	Farmers Bank	Guy Humphries	March 10, 1941
Hampton	Calhoun County Bank	Searcy Harrell, Sr.	October 26, 1906
Harrisburg	The Bank of Harrisburg	James Williams	December 2, 1930
Harrison	The Security Bank	Wayne Clark	November 20, 1931
Hazen	Hazen First State Bank	Jerry M. Dyer	May 12, 1983
Heber Springs	The Cleburne County Bank	Jerome Johnson	December 16, 1930
	Heber Springs State Bank	Thomas E. Propes, Jr.	May 25, 1977
Holly Grove	Bank of Holly Grove	Thomas M. Hargrove	March 12, 1903
Horatio	Horatio State Bank	C. E. Hendrix, Jr.	May 15, 1905
Hot Springs	Arkansas Bank and Trust Company	Cecil W. Cupp, Jr.	April 18, 1907
Imboden	Bank of Imboden	Amos David	October 12, 1972
Jacksonville	First Jacksonville Bank	Kenneth Pat Wilson	August 2, 1949
Jasper	Newton County Bank	Carl G. Holt	March 24, 1903
Jonesboro	Bank of Northeast Arkansas	Sloan Rainwater	February 14, 1904
	Citizens Bank of Jonesboro	Herbert H. McAdams, II	July 25, 1919
	Simmons First Bank of Jonesboro	J. C. Vaughn, Jr.	December 22, 1976
	Mercantile Bank	George F. Delaney, Jr.	January 7, 1932
Judsonia	Farmers and Merchants Bank	Jim Emfinger	May 29, 1913
Junction City	Union State Bank	John F. Marsh	August 28, 1933
Kensett	Bank of Kensett	Roger Q. Mills	Februay 17, 1922
Kingsland	Pine State Bank	William Cain Lyon	August 22, 1904
Kingston	Madison Bank and Trust	Gary W. Bunch	April 7, 1911
Lake Village	Bank of Lake Village	Hermon Carlton	October 14, 1937
	Simmons First Bank of Lake Village	Fred P. Michael	June 12, 1962
Lavaca	Citizens Bank of Lavaca	James N. Patterson	May 5, 1910
Leachville	Leachville State Bank	J. Lee Bearden	January 23, 1951
Lepanto	Little River Bank	Grady Watkins, Jr.	November 21, 1919
Leslie	Leslie State Bank	Neil Wilkins	April 17, 1948
Lewisville	Peoples Bank and Loan Company	Charles H. Moore	August 25, 1911
Lincoln	Bank of Lincoln	Loyd R. Swope	March 19, 1903
Little Rock	Pulaski Bank and Trust Company	James C. East	August 29, 1955
Lockesburg	Bank of Lockesburg	Ray Hambrick	May 31, 1985
Lonoke	First State Bank	Charles E. Ford	March 9, 1935

Magnolia	Farmers Bank and Trust Company	Bob L. Burns	September 26, 1906
Malvern	Bank of Malvern	Paul L. Offutt	June 24, 1889
Mammoth Springs	Peoples Bank	William O. Pace	February 8, 1921
Manila	Merchants and Planters Bank	Max H. Schrader	March 16, 1948
Mansfield	Bank of Mansfield	Richard D. Foster	February 16, 1939
Marianna	Farmers and Merchants Bank	William J. McClain	January 9, 1942
Marion	Citizens Bank	William R. Reynolds	March 15, 1938
Marked Tree	Marked Tree Bank	John A. Brunner, Jr.	March 3, 1932
Marshall	The Citizens Bank	Neil A. Wilkins	February 26, 1940
Marvell	Bank of Marvell	Gibson Turley	January 8, 1903
McCrory	Bank of McCrory	I. N. Arnof	June 18, 1903
McGehee	McGehee Bank	Bill Bowman	December 5, 1933
Melbourne	The Bank of North Arkansas	Cole Martin	July 29, 1896
Mena	The Union Bank	Bill L. Wood	July 25, 1934
Monette	Monette State Bank	Revis G. Stewart	December 29, 1936
Monticello	Commercial Bank and Trust Company	Bennie Ryburn, Sr.	November 29 1912
	Union Bank and Trust Company	John A. McClelland	September 15, 1915
Morrilton	The First State Bank	Jim H. Wilcox	November 26, 1930
Mountain Home	Peoples Bank and Trust Company	Larry G. Nelson	August 10, 1906
Mountain View	Bank of Mountain View	Charles A. Lowe	July 21, 1915
Mount Ida	The Bank of Montgomery County	Daniel C. Horton	November 26, 1930
Mulberry	Bank of Mulberry	Betty Feller	January 15, 1902
Murfreesboro	Pike County Bank	Charles W. Sharp	December 19, 1904
Newark	Bank of Newark	Pat Lea	October 10, 1944
Newport	The First State Bank of Newport	Jeriel A. Summitt	July 6, 1978
	Merchants and Planters Bank	Jim S. Gowen	March 30, 1946
North Little Rock	The Twin City Bank	T. E. Renaud	March 21, 1935
Osceola	The Planters Bank	Jim Hinkle	April 13, 1944
Ozark	The Bank of Ozark	George G. Gleason, II	June 9, 1937
Paragould	Security Bank	William B. Fisher	February 5, 1931
Parkdale	Bank of Parkdale	J. A. Gibson	February 1, 1910
Parkin	First State Bank	S. N. Green	June 5, 1925
Pea Ridge	Bank of Pea Ridge	Tim Summers	May 6, 1911
Perryville	The Perry County Bank	Tom Mathias	December 8, 1945
Piggott	Piggott State Bank	James L. Magee	March 10, 1930
Plainview	First State Bank	John Clement	January 12, 1934

STATE BANKS

LOCATION	NAME OF BANK	CHIEF EXECUTIVE OFFICER	CHARTERED DATE
Pocahontas	Bank of Pocahontas	Harry A. Belford	October 31, 1903
	Planters and Stockmen Bank	Robert E. Sorg	August 10, 1962
Portia	The Lawrence County Bank	Sloan Rainwater, Jr.	March 23, 1901
Portland	The Peoples Bank	Tipton Pugh	January 22, 1908
	Portland Bank	Mack Borgognoni	April 23, 1900
Prairie Grove	Farmers and Merchants Bank	James C. Rieff	August 29, 1904
Prescott	Bank of Prescott	John Warren Brannan, Sr.	August 10, 1904
Rector	The Bank of Rector	Mary H. Sigsby	November 15, 1930
Reyno	Farmers and Merchants Bank	William A. Sandlin	Decembr 8, 1911
Rison	The Bank of Rison	James R. Hopson	March 7, 1932
Rogers	Farmers and Merchants Bank	William E. Butler, Jr.	March 13, 1956
Russellville	Peoples Bank and Trust Company	Ward J. Ramsay	March 24, 1890
Salem	Bank of Salem	Frank B. Burge	December 9, 1908
Scranton	Logan County Bank	Joe Fritsche	April 7, 1926
Searcy	First Security Bank	Reynie Rutledge	February 6, 1932
Sheridan	Grant County Bank	D. E. McCoy, Jr.	July 29, 1903
Sherwood	First State Bank	Al Harkins	July 28, 1966
Sidney	Bank of Sidney	Charles W. Masner	September 12, 1912
Siloam Springs	Arkansas State Bank	Ross Stout	January 12, 1960
Smackover	Smackover State Bank	Max A. Mitcham	April 18, 1928
Sparkman	Merchants and Planters Bank	Tyrol Q. Carson	September 19, 1916
Springdale	First State Bank	Walter Turnbow	February 12, 1923
Stamps	Bodcaw Bank	James Nipper	December 8, 1902
Star City	Bank of Star City	Bennie F. Ryburn, Jr.	April 27, 1925
Stephens	The Stephens Security Bank	James M. Morgan	February 8, 1946
Strong	Citizens Bank	O. B. Clark	January 19, 1931
Stuttgart	The Farmers and Merchants Bank	Don Pattillo	December 29, 1944
Trumann	Bank of Trumann	Clyde Robertson, Jr.	October 2, 1911
Tuckerman	Bank of Tuckerman	Lindley V. Smith, Jr.	November 8, 1902
Tyronza	Tyronza Bank	Charles R. Luter	October 31, 1951
Van Buren	Citizens Bank and Trust Company	Robert A. Hammerschmidt, Jr.	May 20, 1910
	Peoples Bank and Trust Company	William W. Thomas	August 12, 1933
Waldo	Bank of Waldo	Charles W. Joyce	September 2, 1899
	The Peoples Bank	Harold Fincher	June 22, 1910

Waldron	Bank of Waldron	Bill R. Philpot	April 3, 1901
	The Scott County Bank	John E. Chambers, III	February 20, 1980
Warren	First State Bank of Warren	Freddie M. Mobley	December 12, 1978
	Warren Bank and Trust Company	Gerard Sangster	December 28, 1901
Weiner	Bank of Weiner	John R. Hogue	April 2, 1909
West Helena	Merchants and Farmers Bank	Douglas Simmons	October 4, 1948
West Memphis	Bank of West Memphis	Jack K. Hogan	April 21, 1928
Wilmot	Wilmot State Bank	Kenneth M. Allbritton	October 25, 1937
Wilson	Bank of Wilson	Bill Payne	October 3, 1908
Wynne	Cross County Bank	Ken McClanahan	June 5, 1891
Yellville	The Bank of Yellville	James N. Thomason	December 13, 1945

TRUST COMPANIES

LOCATION	NAME OF INSTITUTION	CHIEF EXECUTIVE OFFICER	CHARTERED DATE
Little Rock	Jones Investment and Trust Company	Bernice Jones	February 9, 1910
North Little Rock	Metropolitan Trust Company	Justin Matthews, III	June 5, 1925

INDUSTRIAL LOAN INSTITUTIONS

LOCATION	NAME OF INSTITUTION	CHIEF EXECUTIVE OFFICER	CHARTERED DATE
Malvern	Southern Credit Corporation	W. H. McClure	October 9, 1959
North Little Rock	Hallmark Loan and Investment Corporation	A. J. Gornatti	October 21, 1927
Pine Bluff	National Credit Corporation	Albert F. Otten	April 13, 1941