

AMERICAS CARMART INC  
Form 8-K  
September 14, 2004

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): **September 9, 2004**

**AMERICAS CAR-MART, INC.**

(Exact name of registrant as specified in its charter)

**Texas**  
(State or other jurisdiction of  
incorporation)

**0-14939**  
(Commission file  
number)

**63-0851141**  
(I.R.S. Employer Identification No.)

**1501 Southeast Walton Blvd., Suite 213, Bentonville, Arkansas 72712**  
(Address of principal executive offices, including zip code)

**(479) 464-9944**  
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition.**

(a) On September 9, 2004, America's Car-Mart, Inc. issued a press release announcing its first quarter operating results and other information for the quarter ended July 31, 2004. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

In accordance with General Instruction B.2. for Form 8-K, the information contained in this Item 2.02 and the exhibit hereto are being furnished and shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section. The information contained in this Item 2.02 and the exhibit hereto shall not be deemed incorporated by reference in any filing with the Securities and Exchange Commission under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, whether made before or after the date hereof and irrespective of any general incorporation language in any filings. America's Car-Mart, Inc. disclaims any intention or obligation to update or revise this information.

**Item 9.01. Financial Statements and Exhibits.**

(c) Exhibits.

Exhibit 99.1                      Press release of America's Car-Mart, Inc. dated September 9, 2004.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

America's Car-Mart, Inc.

Date: September 13, 2004

/s/ Mark D. Slusser  
Mark D. Slusser  
Chief Financial Officer and Secretary  
(Principal Financial and Accounting Officer)

**Exhibit Index**

Exhibit 99.1 Press release of America s Car-Mart, Inc. dated September 9, 2004.

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Consolidated Statement of Income (unaudited) for the Three Months ended March 31, 2009 and 2008

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Consolidated Statement of Changes in Shareholders Equity (unaudited) for the Three Months ended March 31, 2009 and 2008

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Consolidated Statement of Comprehensive Income (unaudited) for the Three Months ended March 31, 2009 and 2008

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## Part I. FINANCIAL INFORMATION

## Item 1. Financial Statements

PENNS WOODS BANCORP, INC.

CONSOLIDATED BALANCE SHEET

(UNAUDITED)

(In Thousands, Except Share Data)	March 31, 2009	December 31, 2008
<b>ASSETS</b>		
Noninterest-bearing balances	\$ 12,886	\$ 16,563
Interest-bearing deposits in other financial institutions	23	18
Total cash and cash equivalents	12,909	16,581
Investment securities, available for sale, at fair value	201,651	208,251
Investment securities held to maturity (fair value of \$111 and \$136)	110	135
Loans held for sale	2,514	3,622
Loans	387,192	381,478
Less: Allowance for loan losses	4,441	4,356
Loans, net	382,751	377,122
Premises and equipment, net	7,733	7,865
Accrued interest receivable	3,370	3,614
Bank-owned life insurance	14,750	14,546
Investment in limited partnerships	5,286	4,727
Goodwill	3,032	3,032
Deferred tax asset	12,614	10,879
Other assets	2,892	2,429
<b>TOTAL ASSETS</b>	<b>\$ 649,612</b>	<b>\$ 652,803</b>
<b>LIABILITIES</b>		
Interest-bearing deposits	\$ 376,844	\$ 345,333
Noninterest-bearing deposits	71,963	76,035
Total deposits	448,807	421,368
Short-term borrowings	45,268	73,946
Long-term borrowings, Federal Home Loan Bank (FHLB)	86,778	86,778
Accrued interest payable	1,193	1,317
Other liabilities	8,982	8,367
<b>TOTAL LIABILITIES</b>	<b>591,028</b>	<b>591,776</b>
<b>SHAREHOLDERS EQUITY</b>		
Common stock, par value \$8.33, 10,000,000 shares authorized; 4,011,251 and 4,010,528 shares issued	33,427	33,421
Additional paid-in capital	17,970	17,959
Retained earnings	27,254	28,177
Accumulated other comprehensive loss:		
Net unrealized loss on available for sale securities	(10,023)	(8,486)
Defined benefit plan	(3,780)	(3,780)
Less: Treasury stock at cost, 179,028 and 179,028 shares	(6,264)	(6,264)



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TOTAL SHAREHOLDERS EQUITY		58,584		61,027
TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	\$	649,612	\$	652,803

See accompanying notes to the unaudited consolidated financial statements.

PENNS WOODS BANCORP, INC.

CONSOLIDATED STATEMENT OF INCOME

(UNAUDITED)