

Annual Report
of the
Superintendent of Banks
of the
State of Alabama



FOR THE FISCAL YEAR ENDING
SEPTEMBER 30, 1294

TO THE GOVERNOR

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BIRMINGHAM PRINTING COMPANY
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LETTER OF TRANSMITTAL

Honorable W. W. Brandon,
Governor of Alabama,
Montgomery, Ala.

Dear Sir:

I have the honor to herewith submit my annual report for the year ending September 30, 1924.

The banks during the past year have provided credit in a splendid manner. They have taken care, as far as I know, of every one entitled to credit. Many of the banks have been unable to lend all of their money in Alabama and have been compelled to buy commercial paper or readily marketable bonds in order to keep their funds active.

Realizing that the State is in an era of prosperity, this department has been, and is now, doing everything possible to get all of the banks to remove their slow loans and convert their non-liquid assets into liquid assets, so that when the cycle turns and a time of stress comes they will be prepared. In other words, I want the banks to prepare for the lean years during the years of plenty.

You will note that eight banks have failed. Considering the general prosperity and easy money in the State at this time, these failures will, no doubt, cause surprise to some. All of these failures were caused by a lack of proper management, neglect of the directors or crookedness. These things will, of course, cause the failure of a bank, or any other business, whether the times be prosperous or not.

Then, too, several years ago the prices of commodities, real estate and other collateral were abnormally high. The management of these banks, not having the foresight a banker should have, loaned money with the then existing values as security, thinking that times would always be prosperous. In some cases, they did not have the loans margined even with the high values then existing. One or two of the banks managed to get by 1920 and 1921 by the officers or directors putting up funds to tide the banks over. Others of these failed banks borrowed heavily in order to carry themselves over the years 1920 and 1921.

Now, however, the banks should be able to take care of all who are entitled to credit. These failed banks, on account of being

loaded with non-liquid assets, loans on real estate, and having other loans insufficiently secured, were not able to expand to meet the growing demands of prosperous communities. Their earning power was not sufficient to take care of the losses which they incurred by making injudicious loans. The good banks were able to take care of their respective communities and, therefore, secured the deposits and business.

I am preparing for the printer copies for the publication of the individual statements of the banks as of October 22, 1924. As soon as this information is printed, I shall render you a copy as a supplement to this report.

Other information in connection with my report is hereto attached.

Respectfully,

A. E. JACKSON,
Superintendent of Banks.

Dec. 15, 1924.

NEW BANKS

During the year ending September 30, 1924, the following banks have been granted charters and have opened for business:

	Capital
Avondale—Avondale Bank & Savings Co.....	\$25,000
Bessemer—Bessemer Trust & Savings Bank.....	60,000
Birmingham—Southside Banking Co.....	25,000
Blountsville—Bank of Blountsville.....	15,000
Cordova—Citizens Bank & Trust Co.....	25,000
Elkmont—Farmers & Merchants Bank.....	15,000
Fairfield—Fairfield Trust & Savings Bank.....	25,000
Flomaton—Escambia County Bank.....	25,000
Newton—Citizens Bank.....	10,000
North Birmingham—Security Trust & Savings Bank.....	50,000
Pratt City—Pratt City Savings Bank.....	25,000
Silverhill—State Bank of Silverhill.....	10,000

RENEWAL OF CHARTERS

Charters of seven banks have expired and have been renewed for a period of twenty years, as follows:

Atmore—Bank of Atmore.
 Columbiana—Columbiana Savings Bank.
 Fort Deposit—Fort Deposit Bank.
 Greensboro—Peoples Bank.
 Hartselle—Bank of Hartselle.
 Monroeville—Monroe County Bank.
 Oneonta—Oneonta Trust & Banking Co.

TRUST DEPARTMENTS

Banks authorized to conduct trust departments that had not previously had that privilege:

Tuskegee—Bank of Tuskegee.
 Tuskegee—Macon County Bank.

CONSOLIDATIONS, ETC.

Four banks have been taken over by, or have consolidated with, other banks without loss to the depositors or creditors, to-wit:

The Farmers & Mechanics Bank of Mobile was taken over by the Merchants Bank of Mobile.

The Bank of Madrid, Madrid, Ala., was taken over by the Dothan National Bank, Dothan, Ala.

The Bank of Pollard, Pollard, Ala., was taken over by the Farmers & Merchants Bank, Brewton, Ala.

The Alabama Bank & Trust Co., Cullman, Ala., was purchased by the Tennessee Valley Bank, Decatur, Ala., the branch of the Tennessee Valley Bank at Hillsboro being discontinued and removed to Cullman.

The Farmers & Merchants Bank, Lineville, Ala., merged with The Citizens National Bank, Lineville, Ala., and is operating as the Farmers & Merchants Bank of Lineville under a State charter.

VOLUNTARY LIQUIDATIONS

Two banks voluntarily liquidated, all depositors and creditors being paid in full:

Collinsville—Collinsville Savings Bank.

Red Level—First Bank of Red Level.

INCREASE OF CAPITAL STOCK

	From	To
Auburn—Bank of Auburn	\$ 15,000	\$ 25,000
Birmingham—American Trust & Savings Bank..	500,000	1,000,000
Decatur—Tennessee Valley Bank	175,000	200,000
Fairhope—Bank of Fairhope.....	10,000	25,000
Lineville—Farmers & Merchants Bank.....	25,000	50,000
Mobile—Merchants Bank	200,000	500,000
Mobile—Peoples Bank	200,000	400,000
Moundville—Bank of Moundville.....	20,600	25,000

DECREASE OF CAPITAL STOCK

Union Springs, Merchants & Farmers Bank from \$80,000 to \$40,000.

UNCLAIMED DEPOSITS OF LIQUIDATED BANKS

The following amount representing unclaimed deposits of liquidated banks that has remained in the hands of the Superintendent of Banks for a period of more than three years has been certified into the State Treasury:

Atmore, Peoples Bank & Trust Co. (including interest).....\$59.89

There is now deposited by the Superintendent of Banks and drawing 4% interest unclaimed deposits of the following liquidated banks:

Clanton—Union State Bank.....\$ 48.17

(Deposited with Peoples Savings Bank, Clanton, drawing interest since Oct. 24, 1922.)

Clanton—Union State Bank..... 254.66

(Deposited with the Peoples Savings Bank, Clanton, Ala., drawing interest since March 28, 1923.)

Collinsville—Collinsville Savings Bank..... 5.41

(Deposited with Union Bank & Trust Co., Montgomery, Ala., interest since Sept. 18, 1924.)

Fort Payne—DeKalb County Bank..... 303.19

(Deposited with Union Bank & Trust Co., Montgomery, Ala., interest since Jan. 29, 1923.)

Talladega Springs—Planters Bank..... 1.50

(Deposited with Union Bank & Trust Co., Montgomery, Ala. Too small to draw interest.)

When the above mentioned funds have remained unclaimed in the hands of the Superintendent of Banks for a period of three years from the date of the deposit they will be certified into the State Treasury.

INVOLUNTARY LIQUIDATIONS OR FAILED BANKS

BANK OF FIVE POINTS, FIVE POINTS, ALA.

Statement of Condition at the Time of Failure, January 21, 1924

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,296.96	Capital Stock.....	\$ 15,000.00
Overdrafts	51.76	Cashier's Checks.....	454.18
Furniture and Fixtures.....	1,389.03	Certificates of Deposit.....	2,961.85
Due from Banks.....	988.48	Individual Deposits.....	11,653.84
Cash and Cash Items.....	468.95	Bills Payable.....	1,366.40
Profit and Loss.....	241.09		
Total	\$ 31,436.27	Total	\$ 31,436.27

Officers at Time of Failure

R. N. Bowen, President.

H. D. Lee, Cashier.

The Bank of Five Points was closed on January 21, 1924, by a resolution of its directors and was taken over by the Superintendent of Banks by a resolution of its directors on January 26, 1924.

The bank had been under severe criticism by the Banking Department, and had violated the banking laws. If the directors had not passed a resolution that the bank be liquidated, it would have been necessary for the Superintendent to call a meeting of the Banking Board for the purpose of taking it over.

Five Points is not large enough for a bank to make a profit. Yet the bank could have managed to exist if it had been properly conducted.

The president of the bank is alleged to have borrowed a large amount of the funds of the bank under different guises, and the Bank Examiners and the Superintendent of Banks were led to believe that his loans were good.

Our liquidating agent, Mr. D. T. Tatum, of LaFayette, Ala., has collected \$6,000 from the bonding company on the bond of Mr. Bowen.

A dividend of 60% has been paid to depositors and creditors. A final dividend will be paid, the amount of the dividend depending upon the value of the remaining assets, most of which are probably worthless.

BANK OF FLOMATON, FLOMATON, ALA.**Statement at Time of Failure, August 27, 1924**

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 74,390.64	Capital Stock.....	\$ 15,000.00
Overdrafts	9,205.22	Surplus	973.86
U. S. Bonds.....	200.00	Undivided Profits.....	956.89
Other Bonds.....	2,750.00	Cashier's Checks.....	1,311.03
Furniture and Fixtures.....	1,700.00	Outstanding Checks.....	†6,878.50
Other Real Estate.....	4,720.00	Individual Deposits.....	46,578.10
Cash	4,969.00	Savings Deposits.....	39,123.56
Due from Banks.....	1,400.96	Bills Payable.....	6,426.00
Citizens State Bank, Wittenberg, Wis.....	*13,856.90		
Items in Transit.....	3,103.10		
Adjustment Account.....	**418.19		
Expense and Interest Paid....	533.83		
Total	\$117,247.84	Total	\$117,247.84

*This amount was alleged to be due from the Citizens Bank of Wittenberg, Wis. Since the bank has failed a detailed investigation has been made, and it seems that this \$13,856.90 represents drafts drawn against shipments of lumber, poles or piling. The Bank of Flomaton did not take accepted drafts or other evidence of debt upon which the amount could have been collected by law. Drafts which had not been accepted had been sent to the Wittenberg Bank for collection and the Citizens Bank of Wittenberg is apparently in no way indebted to the Bank of Flomaton. This claim is in dispute and has been placed in the hands of attorneys for suit.

**This amount represents entries to correct discrepancies discovered by an audit a short time before the bank closed its doors.

†Checks drawn by the Bank of Flomaton on correspondent banks. The Bank of Flomaton did not have a sufficient deposit at the time of the failure to take care of the checks.

Officers at the Time of Failure

W. L. Abernethy, President.
H. M. Vinson, Vice-President.

W. J. Bryan, Cashier.
J. B. McLellan, Assistant Cashier.

On August 21, 1924, this bank was summoned before the Banking Board. At the board meeting it was shown that the bank had continually and wilfully violated the banking laws. Several months prior to the Banking Board meeting the bank had loaned much more than 20% of its capital, surplus and profits to badly extended lumber companies. Part of the amount advanced to these lumber companies is represented by the \$13,856.90 shown in the above statement, which the Bank of Flomaton carried on their books as due from the Citizens Bank, Wittenberg, Wis. Apparently in order to deceive the Banking Department, companies were formed for the purpose of removing some of the excess.

Three or four months before the bank closed, its cashier had placed personal funds in the bank and had removed some of the worthless loans in order to keep the bank open. There were other worthless and doubtful assets in the bank which impaired the cap-

ital, although the officers of the bank told the Bank Examiners and the Superintendent of Banks that the worthless assets were good. Notwithstanding this assurance, the Superintendent was convinced that certain other loans were worthless or very doubtful. The bank was given a stated length of time in which to remove these questionable loans by replacement with cash or security known to be good. A part of these loans were replaced with other loans which have proven to be as questionable as the ones removed. The officers and directors of the bank were unable or unwilling to remove the loans which the Superintendent believed to be worthless or doubtful within the stated time.

At the Banking Board meeting on August 21, 1924, the Superintendent called attention to the fact that these loans had not been removed in accordance with his instructions. He also informed the board of the continued violation of the law and stated that, in his opinion, the bank was in an unsound and unsafe condition, and asked authority to take the bank over for liquidation.

A majority of the Banking Board thought there was a probability of the Bank of Flomaton selling its assets to the Escambia County Bank of Flomaton. It was decided to give the Bank of Flomaton sixty days in which to effect such sale or transfer of its assets. On going over the assets the Escambia County Bank were of the opinion that the losses in the bank were too great for them to take over the bank and pay the depositors and creditors. The directors of the Escambia County Bank were willing to lose \$5,000 in order to save the Bank of Flomaton from failing and in order to receive the benefit of increased deposits. But they believed their loss, should they take over the bank, would be much greater than \$5,000.

Failing in their effort to effect a sale or transfer, the directors of the Bank of Flomaton realized that the bank was unable to longer continue business and the bank was turned over to the Superintendent of Banks by a resolution of its directors.

Since the bank has closed developments have proven that the Superintendent's attitude with reference to this bank had been correct.

At the proper time certain violations of the law shall be presented to the grand jury for investigation.

Our liquidating agent informs us that he hopes to be able to pay a dividend of 25% in February, 1925. Further dividends depend entirely upon the value of the remaining assets, most of which our agent believes to be worthless. It is probable, therefore, that dividends above 25% will be small.

CITIZENS BANK & SECURITY COMPANY, FORT PAYNE, ALA.

Statement of Condition as of August 30, 1924, being the Last Day the Bank
was Open for Business Before Second Failure

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$207,600.64	Capital Stock.....	\$ 35,200.00
Overdrafts	608.65	Undivided Profits.....	1,540.30
Other Bonds and Securities	10,000.00	Due to Banks.....	1,201.61
Banking House.....	4,000.00	Individual Deposits.....	104,210.98
Furniture and Fixtures.....	4,111.00	Time Certificates.....	33,089.57
Other Real Estate.....	20,662.81	Bills Payable.....	85,000.00
Due from Banks.....	788.05	Cash Items.....	1,881.25
Exchanges	1,604.79	Cash Over.....	2.75
Cash	9,963.20		
Cash Items	1,346.78		
Other Assets.....	1,440.54		
Total	\$262,126.46	Total	\$262,126.46

Officers at Time of Failure

H. B. Brock, President.

Dr. W. E. Quinn, Vice-President.

C. C. Driskill, Cashier.

C. G. Kershaw, Vice-President.

E. P. Stewart, Assistant Cashier.

From the information obtained from the files of the Banking Department, I am convinced that the failure of this bank was caused by lack of proper management and by the failure of some of its directors to properly direct.

On March 23, 1921, the bank was turned over to Superintendent of Banks H. H. Montgomery. Its president and certain of its directors had, in my opinion, failed to properly supervise its loans with the result that a large number of worthless, doubtful and non-liquid loans had accumulated. The bank has been severely criticized by different Superintendents of Banks since its organization.

Two or three months prior to its first failure, the president, Mr. H. B. Brock, sold his stock to Mr. R. A. Burt, who became president of the bank. The bank was in a badly extended condition and a run was made which led to the immediate closing.

It is proper for me to say that its president at the time of the first closing, Mr. R. A. Burt, was in no way responsible for its condition, certain of its former officers having placed its affairs in such condition that Mr. Burt was unable to pull the bank out of its predicament.

After the depositors had been induced to sign an agreement that they would allow 50% of their money to remain in the bank for a period of six months and 50% for a period of twelve months, and after \$13,200 had been placed in the bank as additional capital, Mr. Montgomery allowed the bank to reopen. In the meantime, for reasons which we do not care to discuss, Mr. Brock had bought back the stock which he had formerly sold to Mr. Burt, and Mr. Brock went into the reopened bank as its president.

This experience did not improve the situation. Upon the second closing of the bank, little had been done to remove the non-liquid and doubtful assets held at the time of the first failure, and in addition, it seems, other worthless, doubtful and non-liquid assets had accumulated.

Everything possible was done by the Banking Department to save the second failure; but certain of its officers and directors did not comply with the banking laws, violated promises made to the Banking Department and failed to conduct the bank in what we would call a safe and conservative manner.

Realizing the bank to be in an unsafe and unsound condition and that it was being mismanaged, the Superintendent summoned the bank before the Banking Board on July 9, 1924, to show cause why it should not be liquidated. The Superintendent voted that the bank be taken over at once for liquidation.

The president of the bank told the Banking Board that he was personally worth enough to protect the depositors and that he would see that no depositor would ever lose a penny; that, if the bank should close, he would see that the depositors received their money out of his personal assets, if that should prove necessary. He further said that, if the Banking Board took over the bank, he would place a notice on the door of the bank stating that he, the president, would personally guarantee the depositors against loss. Upon this statement, a majority of the Banking Board voted that the bank be allowed to remain open; provided the president would sign a guarantee for the protection of the depositors. The president said he would be glad to sign such agreement and that he would pay the attorney's fee for writing the agreement. In view of the large number of promises which had been previously made and not kept, the Superintendent felt that this promise would also not be kept and voted against allowing the bank to remain open.

The guarantee was written and mailed to the president. He claimed that the guarantee was not written in accordance with his promise. It was, therefore, rewritten in accordance with his suggestions by order of the Banking Board on August 6, 1924, the main object being to get the depositors secured.

The president still failed to sign the agreement. On August 20, 1924, the Banking Board instructed the Superintendent to write the president that the agreement must be signed promptly, which the Superintendent did.

On August 30, 1924, the Superintendent met the president in Birmingham and again insisted that the agreement be signed. Notwithstanding his previous promise to the Banking Board, the president refused to sign the agreement and in the presence of Mr. C. G. Kershaw, vice-president of the bank, told the Superintendent to "come and get the bank," that he was through with it. The president has also failed to pay the attorney for writing the agreement above mentioned.

In justice to Mr. Kershaw, it is well to call attention to the fact that he lives in Birmingham and, therefore, could not regularly attend the directors' meetings; but that by advice he tried to get the other directors and officers to comply with the banking laws and the requirements of the Superintendent.

On Saturday, Sunday and Monday, August 30 to September 1, inclusive, the officers and directors endeavored to make a trade with the First National Bank of Ft. Payne. After an inspection of the assets of the Citizens Bank & Security Co., the First National Bank felt that the losses were too great for them to take the bank over.

An examiner was sent to Ft. Payne on September 2. He found a notice pasted on the door of the bank that the bank was in the hands of the Superintendent of Banks for liquidation. The sign was presumably placed on the door by the president, or by his direction.

The directors refused to pass a resolution turning the bank over to the Superintendent for liquidation, although it had failed to open for business on Tuesday, September 2, and had been abandoned. Consequently, the vault was locked and sealed by the examiner and remained so until September 10, when the Banking Board formally took over the bank.

The directors told the examiner that they would pass a resolution turning the bank over to the Superintendent if Mr. Stanley, a director, was appointed liquidating agent; but that if Mr. Stanley was not appointed they would not only refuse to pass the resolution, but would bring suit against the Superintendent, claiming that the bank was illegally taken over. Under the circumstances of the failure, the Superintendent did not see proper to appoint Mr. Stanley.

At the Banking Board meeting on September 10, Mr. H. B. Brock and Mr. A. E. Hawkins again insisted upon the appointment of Mr. Stanley. The Superintendent replied that he had in mind Mr. S. B. Slone as agent, whom he deemed competent and honest, and that his only objection to Mr. Stanley was the fact that he had been connected with the failed bank. Messrs. Brock and Hawkins protested against the appointment of Mr. Slone. The Superintendent then suggested that an agent be appointed other than Mr. Stanley or Mr. Slone satisfactory to the directors of the bank and to the Superintendent. But the appointment of Mr. Stanley was insisted upon, and Mr. Hawkins stated that if Mr. Slone should be appointed an injunction would be secured against his serving and that suit would be brought against the Superintendent. The Superintendent then said that he did not care to further discuss the matter with Messrs. Brock and Hawkins.

In November, 1924, Mr. Slone resigned. The Assistant Superintendent was sent to Ft. Payne for the purpose of choosing a successor. Mr. Brock was out of town and the assistant was unable

to see Mr. Hawkins. Mr. A. L. Campbell, a director, insisted that Mr. Stanley be appointed and told the Assistant Superintendent that if Mr. Stanley was not appointed suit would be brought against the Superintendent. He further said that if Mr. Stanley was appointed suit would not be brought, although papers had already been prepared and were in the hands of their attorney. The Assistant Superintendent told Mr. Campbell that any competent man that Mr. Campbell would suggest would be appointed, the only requirement being that the man suggested must not have been connected with the Citizens Bank & Security Co. Mr. Campbell was told that certain matters which, in the opinion of the Superintendent, were in violation of the law would be presented to the grand jury and that a director might not co-operate with the Superintendent. Mr. Campbell did not suggest the name of any one other than Mr. Stanley.

Feeling that the appointment of Mr. Stanley was not to the best interest of the liquidation, Mr. E. M. Box, cashier of the Peoples Bank of Collinsville, was appointed. Mr. Box is well known and highly regarded.

Notwithstanding the fact that the Solicitor of DeKalb County is required by law as a part of his official duty to represent the Superintendent of Banks in any suit that he may desire to bring or that may be brought against the Superintendent, the Solicitor is at the present time, so we are informed, co-operating with the former management of the bank.

This is one of the worst failures in the history of the Banking Department; not from a money standpoint, but because of the fact that Ft. Payne is a good town, amply large enough to support two good banks, and the bank could have been saved by proper and conservative management.

The authorized capital of this bank is \$50,000, while only \$35,200 has been paid in. We expect to call upon the stockholders for the additional amount of capital to be distributed among the depositors.

We are not in position to estimate the amount the depositors will receive; but unless Mr. Brock can be prevailed upon to comply with his promise to the Banking Board and protect the depositors, the loss promises to be considerable.

HODGES STATE BANK, HODGES, ALA.

Statement at Time of Failure, June 23, 1924

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,180.22	Capital Stock.....	\$ 10,000.00
Overdrafts	208.72	Surplus	729.14
Bonds, Stocks and Warrants	3,600.00	Deposits	19,851.92
Banking House	1,447.25	Bills Payable.....	22,000.00
Furniture and Fixtures.....	2,934.46		
Other Real Estate.....	373.69		
Due from Banks.....	1,027.60		
Cash	1,168.33		
Cash Items.....	106.69		
Profit and Loss.....	204.89		
Cash Short.....	329.21		
Total	\$ 52,581.06	Total	\$ 52,581.06

Officers at Time of Failure

F. J. Osborn, President.

L. D. Overton, Vice-President.

W. C. Cofield, Cashier

This bank failed to open on June 24, 1924, immediately following the suicide of its cashier, and the board of directors passed a resolution turning the bank over to the Superintendent for liquidation.

Bank Examiner G. H. Foote found shortages amounting to approximately \$5,000. The shortages were later confirmed by an audit and a claim has been filed against the bonding company. The company has not yet made settlement of the claim.

The Hodges State Bank had been under criticism for some time, and had been advised to so arrange its affairs that it could voluntarily liquidate.

Our liquidating agent is handling the collection of the assets in a prompt and satisfactory manner, but we are not in position to estimate the probable amount the depositors will finally receive.

BANK OF MADISON, MADISON, ALA.

Statement at Time of Failure, October 23, 1923

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$141,884.19	Capital	\$ 10,000.00
Overdrafts	56.97	Undivided Profits.....	372.77
U. S. Bonds.....	386.81	Cashier's Checks.....	367.73
Furniture and Fixtures.....	1,800.00	Individual Deposits.....	67,300.27
Cash	1,929.24	Savings Deposits.....	13,727.50
Cash Items.....	940.49	Bills Payable.....	59,596.65
Due from Banks.....	542.31	Cash Items.....	235.45
Cash Short.....	10.36		
Total	\$151,600.37	Total	\$151,600.37

Officers at Time of Failure

G. W. Wise, President.

T. G. Riddle, Vice-President.

Harry Riddle, Cashier.

On October 23, 1923, this bank was taken over for liquidation by order of the Banking Board.

The bank had been under criticism by the Banking Department for a period of several years, during which time many promises were made, but few were kept. The officers of the bank, particularly its vice-president, Mr. T. G. Riddle, made false statements to the Bank Examiners and false entries on the books of the bank so that the Banking Department was deceived and led to believe that the bank was solvent. Reports rendered to the Banking Department were also falsely sworn.

The vice-president borrowed heavily and formed companies apparently for the purpose of deceiving the Banking Department as to the amount of his liability. Two or three months before the bank was closed, the Superintendent became convinced that the loans of the vice-president were of doubtful value and determined to demand that security be placed in his hands for the protection of the depositors. This position was taken against the advice of the examiner who had last examined the bank.

The Superintendent personally went to Madison and secured from Mr. Riddle a personal mortgage on real estate for the protection of the depositors. Owing to the urgency of the situation there was not time to properly appraise the property covered under the mortgage and to ascertain whether there were prior liens. From the statements made to the Superintendent by Mr. Riddle with reference to the property it would seem that the depositors had ample protection after the execution of the mortgage. But the mortgage proved to be practically worthless.

The Superintendent was also convinced that the active head of the bank, Mr. T. G. Riddle, was not the proper person to conduct its affairs, and insisted that a responsible banker be placed in charge. Mr. J. C. Slone was employed by the bank upon the approval of the directors. However, the affairs of the bank continued to be conducted in violation of the law and Mr. Slone was not permitted to have any voice in its management. Mr. Slone discovered that Mr. Riddle was making false entries and certain transactions indicated that funds were being embezzled. The Superintendent was informed of this fact and the bank was summoned before the Banking Board. It was taken over for liquidation by order of the Banking Board on October 23, 1923. After the bank was taken over the fact that false entries had been made was verified. False reports had been sworn to, and a large amount had been embezzled.

Warrants were sworn out for Mr. Riddle's arrest, he was convicted and sentenced from eight to ten years, and he is now serving his term at Camp Kilby.

Mr. Riddle tried to evade the penalty for his crimes that led to the failure of the bank. He so poisoned the minds of some of his friends against the Superintendent that suit was brought against

him. They also secured an indictment and caused the arrest of the Superintendent. This suit would not have been brought and the indictments would not have been secured, in the Superintendent's opinion, if he had failed in his duty by dropping the prosecution against Mr. Riddle. Four grand juries failed to indict; but the fifth secured an indictment against the Superintendent for receiving deposits within ten days before the failure of the bank, knowing the bank to be insolvent.

You can conceive the venom used to secure the indictments, when it is a known fact that the Superintendent was not in many miles of Madison for several weeks before the bank was taken over. His only connection with the bank was in a supervisory capacity as Superintendent of Banks. If the Superintendent is guilty of violating the law in this instance, every Superintendent of Banks of every State and the Comptroller of the Currency may be equally guilty whenever an insolvent bank has been closed.

No dividends have been paid. Our liquidating agent advises us that probably not more than 15% will be paid after all of the assets have been collected.

FARMERS SAVINGS BANK, MARBURY, ALA.**Statement of Condition at the Time of Failure, January 7, 1924**

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 52,016.81	Capital Stock.....	\$ 11,100.00
Overdrafts	3,044.79	Surplus	3,700.00
Stocks and Bonds.....	1,085.00	Undivided Profits.....	915.02
Furniture and Fixtures.....	1,527.67	Individual Deposits.....	28,585.00
Due from Banks.....	7,587.27	Savings Deposits.....	23,463.01
Cash and Cash Items.....	4,208.64	Certificates of Deposit.....	1,707.15
Total	\$ 69,470.18	Total	\$ 69,470.18

Officers at Time of Failure

L. Johnson, President.

A. T. Rudder, Cashier.

This bank was taken over by the Superintendent of Banks following the death of its cashier.

The bank was what is known as a one-man bank; that is, one man had the entire responsibility of conducting its affairs.

A dividend of 50% has been paid and a final dividend will be paid as soon as the remaining assets can be converted into cash.

BANK OF NEWTON, NEWTON, ALA.**Statement at Time of Failure, January 11, 1924**

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 44,643.57	Capital Stock.....	15,000.00
Banking House.....	2,500.00	Undivided Profits.....	1,940.48
Furniture and Fixtures.....	1,275.00	Individual Deposits.....	19,575.57
Other Real Estate.....	350.00	Savings Deposits.....	2,651.97
Cash	1,809.58	Certificates of Deposit.....	1,654.90
Cash Items.....	140.00	Bills Payable.....	10,000.00
Due from Banks.....	1,582.99		
Personal Property.....	715.84		
Total	\$ 53,016.98	Total	\$ 53,016.98

Officers at Time of Failure

F. L. Mullins, President

J. E. Mullins, Vice-President.

J. H. Williams, Vice-President.

E. D. King, Cashier.

M. E. Applewhite, Assistant Cashier.

This bank was forced to close on account of non-liquid assets and a lack of proper management. It was taken over by the Superintendent of Banks on a resolution of its directors.

The bank had been under criticism by the Banking Department for some time. If the directors had not turned the bank over for liquidation, the Banking Board would have given the Superintendent instructions to liquidate it.

A shortage of approximately \$5,000 was discovered by an audit, and claim has been filed with the National Surety Co. on the bond of the cashier. Due to a lack of proper records, a complete proof of loss could not be made. The National Surety Co. has offered a compromise of \$3,000, which, in view of inadequate proof, the Banking Department considers fair and reasonable. However, a committee representing the depositors objected to the acceptance of the compromise and the Banking Department deferred to their wishes. This matter is now in process of adjustment.

Our liquidating agent, Mr. S. T. Jones, is of the opinion that from 33 1-3% to 50% will be paid the depositors from the assets, depending upon the settlement of the bond and some doubtful assets.

BANK OF ODENVILLE, ODENVILLE, ALA.

Statement at Time of Failure, June 18, 1924

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,873.92	Capital Stock.....	\$ 15,000.00
Overdrafts	1,562.47	Undivided Profits.....	1,012.50
U. S. Bond	50.00	Due to Banks.....	614.30
Banking House, Furniture and Fixtures.....	3,000.00	Individual Deposits.....	14,304.35
Other Real Estate.....	5,835.00	Savings Deposits.....	257.00
Cash	179.97	Cashier's Checks.....	1,444.42
Cash Items.....	243.30	Time Certificates.....	11,112.09
		Bills Payable.....	18,000.00
Total	\$ 61,744.66	Total	\$ 61,744.66

The Officers at Time of Failure Were

B. S. Hodges, President.

J. L. Maddox, Vice-President..

J. L. Hamilton, Vice-President.

J. M. Mize, Cashier.

Mismanagement and lack of sufficient business caused the failure of this bank.

Believing the bank to be in an unsafe and unsound condition, the Superintendent summoned it before the Banking Board on June 17, 1924. The president and three directors appeared in answer to the summons.

Feeling sure that the Banking Board would take the bank over for liquidation when the facts were made known to them, the Superintendent sent Bank Examiners Montgomery and McWilliams to Odenville on the date of the meeting of the Banking Board.

Several complaints had been made against the bank on account of delay in securing returns on cash letters and collection items. The president told the Banking Board that the bank had ample reserve; that all items had been remitted for; that overdrafts had been reduced to a minimum and that, if allowed to remain open, the bank would properly function.

The above statements were accepted at their face value by the Banking Board. But the examiners had been instructed to make an examination and report to the Superintendent. Their report was received by long distance on the night of the 17th and showed that the bank had less than \$200 in cash. Their accounts with correspondent banks were overdrawn over \$600. Overdrafts amounted to over \$1,500, including overdrafts of Hodges Bros., \$3.37; Cahaba Cooperage Co. (a corporation of B. S. Hodges), \$1,108.10; Happy Feed Co. (partnership of B. S. Hodges), \$55.18; Hodges Bros. Cotton Account, \$188.91, and a small overdraft of Director M. A. Werner. Something like one hundred items were held in the bank for which remittance had not been made. Many items had not been entered on the books, but were placed in pigeon holes and had been held for several months.

You can see from the above that the president deliberately falsified with reference to the condition of the bank and that the three directors either made false statements, or were ignorant of the condition of the bank and were taking the president's statements as the truth.

It also seems that the president of the bank used the bank largely to further his own interests.

The directors at the request of the Superintendent and the Bank Examiners passed a resolution turning the bank over to the Superintendent for liquidation on June 18, 1924.

The grand jury has returned indictments against the president and cashier for receiving deposits ten days before the failure of the bank, knowing it to be insolvent. It is our opinion that the cashier had no voice in the active management of the bank, but acted under the direction of the president.

A claim has been filed against the bond of the president.

Our liquidating agent advises us that the losses in the assets are very large. He is unable to estimate the amount that the depositors will receive, but states they will receive very little. A great deal depends upon a recovery on the bond of Mr. Hodges and the value of loans to the concerns of Mr. Hodges amounting to between seven and eight thousand dollars.

SUMMARY OF THE CONDITION OF 253 BANKS AND 19 BRANCHES ON THE CALL OF OCTOBER 22, 1924

Resources

Loans and Discounts.....	\$ 98,810,437.28
Overdrafts	199,338.86
United States Bonds.....	1,624,110.26
Other Bonds, Stocks and Warrants.....	8,966,735.22
Banking House, Furniture and Fixtures.....	3,914,452.84
Other Real Estate.....	2,092,353.22
Cash in Vaults.....	5,017,418.57
Due From Banks.....	22,429,655.08
Exchanges for Clearing Houses and Cash Items.....	1,230,421.93
Collections in Transit.....	1,111,557.25
Other Resources	296,214.58
Total	\$145,692,695.09

Liabilities

Capital Stock	\$ 13,280,300.00
Surplus	6,643,853.24
Undivided Profits and Reserves.....	3,860,402.67
Demand Deposits	73,470,042.38
Time Deposits	41,643,327.55
Bills Payable	4,586,057.72
Rediscounts	1,243,167.52
Other Liabilities	965,644.01
Total	\$145,692,695.09

During the year ending October 22, 1924, the State banks of Alabama have paid in dividends \$1,270,304.29 to approximately 132,800 stockholders. This is an average of 9.56% on the original investment of \$100 per share.

In addition to average dividends of over 9%, the original investment has increased about 80%, so that the original investment of \$100 has increased in value to \$180.

During the year \$1,579,377.19 has been paid to savings depositors as interest, the average rate being 3.7926%.

A great banker has said that "the only excuse for a bank being in existence is its service to the public." It is quite true that a bank could not exist unless it rendered service. The State banks have not only rendered service too great to be estimated, but you will perceive from the above that they have very materially contributed to the income and wealth of Alabama.

On October 22, 1924, 130,000 depositors had savings accounts with the State banks amounting to \$41,643,227.55, which is an average of about \$320 for each account.

There were 295,000 checking accounts totaling \$73,470,042.38, about \$250 for each account.

**BANKS WHOSE SWORN REPORTS AS OF OCTOBER 22,
1924, SHOW NO OVERDRAFTS**

Alexander City	Alexander City Bank
Ariton	Ariton Banking Co.
Ashland	Farmers State Bank
Athens	Citizens Bank & Trust Co.
Bayou La Batre	Bank of Bayou La Batre
Belle Mina	Belle Mina Bank
Berry	Bank of Berry
Birmingham	Industrial Savings Bank
Camp Hill	Bank of Camp Hill
Castleberry	Peoples Bank
Centreville	Peoples Bank
Columbiana	Columbiana Savings Bank
Cordova	Citizens Bank & Trust Co.
Cragford	Cragford Bank
Dadeville	Sturdivant Bank
Elkmont	Citizens Bank & Trust Co.
Evergreen	Peoples Bank
Geneva	Citizens Bank
Goodwater	Peoples Trust & Savings Bank
Hurtsboro	Farmers & Merchants Bank
Jasper	Jasper Trust Co.
Midway	James & Midway Banking Co.
Millport	Millport State Bank
Moundville	Bank of Moundville
No. Birmingham	North Birmingham Trust & Savings Bank
No. Birmingham	Security Trust & Savings Bank
Parrish	Bank of Parrish
Phenix City	Phenix-Girard Bank
Pinckard	Peoples Bank
Pittsview	Bank of Pittsview
Rockford	Bank of Rockford
Samson	Farmers & Merchants Bank
Selma	City Savings Bank
Selma	Selma Trust & Savings Bank
Silverhill	State Bank of Silverhill
Standing Rock	Bank of Standing Rock
Troy	W. B. Folmar & Sons, Bankers
Verbena	Bank of Verbena
Warrior	Bank of Warrior

**THE FOLLOWING IS A LIST OF BANKS HAVING SURPLUS
AND UNDIVIDED PROFITS EQUAL TO OR GREATER
THAN THE CAPITAL STOCK. SUCH BANKS
ARE GENERALLY KNOWN AS HONOR
ROLL BANKS**

	Capital	Surplus and Profits
Alexander City—Alexander City Bank.....	\$ 55,000	\$117,560.92
Aliceville—Aliceville Bank & Trust Co.....	40,000	41,139.55
Albertville—J. F. Hooper, Banker.....	25,000	79,684.42
Auburn—Bank of Auburn.....	25,000	39,265.14
Birmingham—Steiner Bros., Bankers.....	100,000	230,761.79
Brewton—Farmers & Merchants Bank.....	35,800	43,443.70
Brewton—Bank of Brewton.....	50,000	61,057.25
Carbon Hill—Citizens Bank.....	25,000	28,303.46
Carrollton—Bank of Carrollton.....	25,000	26,220.63
Cedar Bluff—Cedar Bluff Bank.....	16,500	24,033.94
Clanton—Peoples Savings Bank.....	15,000	70,084.38
Clayton—Clayton Banking Co.....	50,000	54,283.56
Cordova—Cordova State Bank.....	15,000	18,406.13
Decatur—Tennessee Valley Bank.....	225,000	313,017.81
Demopolis—Robertson Banking Co.....	125,000	144,569.96
Dora—Dora Banking Co.....	25,000	36,332.47
Dothan—Dothan Bank & Trust Co.....	60,000	63,222.25
Ensley—Bank of Ensley.....	100,000	176,651.34
Enterprise—Enterprise Banking Co.....	50,000	79,444.52
Eutaw—Merchants & Farmers Bank.....	55,000	60,938.45
Evergreen—Peoples Bank.....	100,000	166,619.68
Faunsdale—Watkins Banking Co.....	50,000	50,142.34
Fayette—Citizens Bank.....	60,000	64,936.79
Gaylesville—Bank of Gaylesville.....	12,500	25,075.84
Geneva—Citizens Bank.....	50,000	129,331.15
Greenville—Bank of Greenville.....	100,000	134,064.23
Guin—Marion County Banking Co.....	25,000	45,292.74
Hackleburg—Bank of Hackleburg.....	10,000	13,203.35
Hanceville—Merchants Bank.....	10,000	18,914.95
Hartselle—Bank of Hartselle.....	25,000	29,827.64
Huntsville—W. R. Rison Banking Co.....	100,000	144,581.17
Jackson—Jackson Bank & Trust Co.....	29,000	29,608.28
Jasper—Jasper Trust Co.....	50,000	110,852.90
Kennedy—Bank of Kennedy.....	15,000	22,410.37
Lexington—Bank of Lexington.....	15,000	16,279.41
Livingston—Bank of Sumter.....	30,000	56,854.19
Luverne—Farmers Bank.....	25,000	58,429.09
Marion—Marion Central Bank.....	50,000	150,035.76
Marion—Peoples Bank.....	50,000	78,414.42

Midway—James & Midway Banking Co.....	\$ 25,000	\$ 28,577.67
Mobile—Merchants Bank.....	500,000	651,092.13
Mobile—Peoples Bank.....	300,000	302,115.19
Montgomery—Union Bank & Trust Co.....	100,000	143,590.27
Moulton—Bank of Moulton.....	28,000	39,261.56
Moulton—Citizens Bank.....	15,000	22,848.01
N. Birmingham—N. B'ham Trust & Svgs Bk. 100,000		105,286.61
Notasulga—First Bank of Notasulga.....	15,000	32,569.89
Orrville—Orrville Bank & Trust Co.....	25,000	31,073.44
Phenix City—Phenix-Girard Bank.....	25,000	30,105.61
Roanoke—Roanoke Banking Co.....	200,000	244,080.49
Robertsdale—Robertsdale State Bank.....	10,000	16,103.21
Selma—Selma Trust & Savings Bank.....	100,000	128,725.12
Springville—Bank of Springville.....	10,000	14,277.60
Thomaston—Planters Bank & Trust Co.....	15,000	17,433.15
Troy—W. B. Folmar & Sons, Bankers.....	50,000	95,909.40
Troy—Troy Bank & Trust Co.....	50,000	56,692.15
Tuskegee—Bank of Tuskegee.....	50,000	79,994.48
Tuskegee—Macon County Bank.....	50,000	119,120.17
Uniontown—Planters & Merchants Bank.....	80,000	106,141.32
Wadley—Bank of Wadley.....	32,500	36,747.88
West Blocton—West Blocton Savings Bank	25,000	51,451.01
Winfield—Winfield State Bank.....	15,000	25,474.25
Woodlawn—Woodlawn Savings Bank.....	25,000	49,709.03

LETTER SENT TO ALL STATE BANKS ON JUNE 9, 1924

To the Officers and Directors of the State Banks of Alabama:

We have been advised that there are certain State banks that are issuing certificates of deposit bearing 4% interest and paying the customer in cash a bonus of 2% in an effort to conceal the fact that they are paying exceeding 4% on time deposits. In our opinion, no man is worthy of being a banker that is guilty of such acts.

We request each State bank in Alabama to pass a resolution that on and after December 1, 1924, they will not directly or indirectly pay exceeding 4% interest on any form of deposit. This is to advise that if we do find any bank paying exceeding 4% interest after December 1, next, I shall feel it my duty to use every means at my command to have such officer or employe of the bank who agrees to pay or does pay more than the rate mentioned discharged and put out of the banking business in this State. Failing in this, I shall summons the bank before the Banking Board to show cause why the bank should not be liquidated as provided by law.

For the past year I have to the best of my ability tried to impress upon the officers and directors of State banks the importance and duty of a director. A director in the meaning of the law is not the mere figurehead he so often proves himself to be, and that fact will manifest itself forcibly should any real trouble befall his institution. From recent experience with some directors, we found that they did not in the proper manner fill their responsibility and accountability as directors. A director's accountability to the stockholders and depositors of his bank is greater than that of any official of the State Banking Department. The duty of a director is to audit the bank's books and records; that of an examiner is to satisfy himself that the books of original entry are correct, and that the assets found in the bank equal the amount shown by the books, also to report such other matter of interest or of unusual nature to the superintendent of banks. It is the duty of a director to **know** the condition of his bank.

An audit of a bank is a duty resting upon the directors and the bank's self-appointed examining committee, and, if for any reason they cannot perform such duty, they should see to it that a complete audit of the bank be made at least once each year by a qualified accountant. The examinations which we make are for the information of the State Banking Department, which represents the interests of the public and not primarily for the officers and directors of the institution. As stated before, we have endeavored to impress upon the directors the importance of their office and their accountability, under the law, for the proper management of their bank. Numerous cases may be cited wherein the courts have held directors personally liable for losses to stockholders and depositors and, unless it can be

clearly shown that great care and diligence have been exercised by them in the performance of their duties, directors may be facing grave danger.

We request that this letter be submitted to your Board of Directors at their next meeting and a record made on the minutes to that effect.

You will please acknowledge receipt of this letter.

Yours very truly,

A. E. JACKSON,
Superintendent of Banks.

P. S. For your information we are enclosing citations of court decisions bearing upon the personal liability of bank directors appearing in the Rowley Service Bureau, Bankers' Semi-Weekly Service of June 30, 1923.

Citations of Courts

In a Missouri case, **Lyons vs. Corder**, 162 S. W. Rep. 606, 235 Mo. 539, the court held that:

"Directors of a bank who failed to perform their duty in allowing the cashier to assume the entire management of the bank were liable for the loss sustained by the embezzlement of the cashier."

In a Pennsylvania case, **Delvan vs. Moore**, 130 Pa. 35, the court held that:

"Bank directors are liable for losses occurring in the administration of a bank's affairs, which might have been avoided by the exercise of that care that a prudent man would have exercised under the same circumstances."

In the case of **Camden vs. Virginia Safe Deposit & Trust Co.**, reported in 115 Va. 20-78 S. E. 596, the court said:

"A director of a bank is a trustee not only for the stockholders but for depositors and is bound to perform his duties with the utmost good faith."

In the case of **Elliott vs. Farmers Bank of Phillipi**, 61 Vs. 641, 57, S. E. 242, the court stated the rule as follows:

"The relation of officers and directors of a corporation, and especially of a bank, to stockholders and creditors, is that of trustee to *cestui que trust*. If by their gross mismanagement and negligence a loss is incurred, they will be rendered liable therefor to the stockholders and creditors. Directors and officers will not be relieved from liability for loss due to mismanagement on account of ignorance or want of knowledge of those matters which it is their duty to know and if they negligently intrust such matters to others, the loss occurring thereby should fall on them and not on confiding stockholders and depositors."

In the case of **Bailey vs. O'Neil**, 92 Ark. 329, 122 S. W. 503, the court held that:

"When directors negligently allowed a cashier to loan excessive sums to one man in his various enterprises without substantial security, resulting in the insolvency of the bank, the directors were personally liable to creditors becoming such during the period of such loans."

In the case of the **Bank of Des Arc vs. Moody**, 161 S. W. 134, 110 Ark. 39, the court held that:

"Directors of a bank negligently allowing the cashier to make bad loans, resulting in the insolvency of the bank, were liable to the stockholders for their negligence."

**LETTER OF SUPERINTENDENT OF BANKS UNDER DATE
OF NOVEMBER 29, 1924**

To the Bank Addressed:

Experience has convinced me that at certain seasons it is advisable for banks to borrow money, and that borrowed money can be used to make a profit for the bank. But with banks, as well as with firms and individuals, the borrowing of money in large amounts at times reflects an extended condition, and occasionally leads to disaster. Consequently, there must be some point where wisdom in borrowing money ceases, and the borrowing of additional money is imprudent.

Officers in many large and successful banks say that a bank should not, except under unusual circumstances, borrow or rediscount more than its capital, surplus and profits. This rule might not apply to all banks. But, after careful study, I have reached the conclusion that, as a general rule, it is very unwise for a bank to borrow or rediscount more than its capital investment.

I do not think it well at this time to make a requirement that no State bank in Alabama shall borrow more than its capital, surplus and profits; but I do request that State banks endeavor to so arrange their affairs for 1925 that it will not be necessary for them to borrow more than this amount. If any bank believes that it is to their best interest to borrow more than its capital investment, I would appreciate their writing this Department. We will then go into the situation thoroughly and if it seems best to borrow more than the above mentioned limit, I will be glad to approve the action. However, unless it is taken up with this Department in advance of the borrowing, or unless there is some good and sufficient reason why the limit was exceeded in an unforeseen emergency, we shall be inclined to place the bank on our special list for frequent examinations. This position is taken because, as a general rule, we consider a bank in an extended condition, if not actually in an unsafe condition, that is compelled to borrow more than its capital investment.

Yours very truly,

A. E. JACKSON,
Superintendent of Banks.

PERSONNEL OF BANKING DEPARTMENT

Banking Board

W. W. Crawford.....
.....President American Trust & Savings Bank, Birmingham
F. P. Folmar.....Cashier W. B. Folmar & Sons, Bankers, Troy
A. E. Jackson.....Superintendent of Banks, Montgomery

A. E. Jackson.....Superintendent of Banks, Montgomery
C. R. Keener.....Assistant, Montgomery
J. E. Freeman.....Examiner, Montgomery
H. L. McCain.....Examiner, Montgomery
A. B. McWilliams.....Examiner, Athens
W. H. Montgomery.....Examiner, Birmingham
M. A. O'Dom.....Examiner, Selma
Miss Evelyn Powell.....Stenographer, Montgomery
Miss Eunice Long.....Stenographer, Montgomery

**RECEIPTS AND DISBURSEMENTS DURING THE YEAR
ENDING SEPTEMBER 30, 1924**

Receipts

From Federal Reserve Bank, Atlanta, for furnishing copies of examinations of member banks.....	\$ 110.00
Miscellaneous	26.50
Filing fees attached to applications for charters.....	900.00
Unclaimed deposits from liquidated banks.....	59.89
Fees from special examinations.....	1,137.50
Assessments	18,969.13
Refund on telephone account.....	2.95
Total.....	\$21,205.97

Disbursements

Per diem of Banking Board.....	\$ 675.00
Traveling Expenses of Banking Board.....	204.40
Traveling Expenses of Superintendent and Examiners.....	7,615.46
Salaries	24,135.00
Postage	400.00
Printing	846.41
Stationery and office supplies.....	204.44
Telegraph and telephone.....	223.75
Officials bonds.....	297.50
Miscellaneous	96.99
Total.....	\$34,778.95

STATEMENTS
OF CONDITION OF THE
STATE BANKS IN ALABAMA
ON THE CALL OF OCTOBER 22, 1924
(253 Banks and 19 Branches reporting)

ALABAMA CITY—ALABAMA CITY BANK

C. B. Forman, President

Lee Freibaum, Vice-President

E. E. McLendon, Cashier

R. A. Burns, Vice-President

Miss M. G. Farrar, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 114,743.95	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	10.88	Surplus Fund.....	4,000.00
Other Bonds, Stocks and Warrants	100.00	Undivided Profits less Ex- penses and Taxes paid.....	249.68
Furniture and Fixtures.....	2,932.30	Reserve for Taxes and Inter- est	758.84
Other Real Estate.....	250.00	Demand Deposits.....	85,350.35
Cash	8,102.15	Time Deposits.....	31,736.55
Due from Banks.....	20,874.04		
Checks and Cash Items.....	80.10		
Cash Items in Transit.....	2.00		
Total	\$ 147,095.42	Total	\$ 147,095.42

ALBERTVILLE—J. F. HOOPER BANK

A. B. Hooper, Jr., President

W. B. Hooper, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 220,221.44	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	6.18	Surplus Fund.....	75,000.00
Banking House.....	2,140.66	Undivided Profits less Ex- penses and Taxes paid.....	4,684.42
Furniture and Fixtures.....	1,236.40	Individual Deposits.....	111,922.46
Other Real Estate.....	3,956.93	Notes and Bills Payable.....	50,000.00
Cash	17,820.71		
Due from Banks.....	19,807.88		
Checks and Cash Items.....	1,416.68		
Total	\$ 266,606.88	Total	\$ 266,606.88

ALICEVILLE—ALICEVILLE BANK & TRUST COMPANY

J. C. Maxwell, President

A. L. Harlan Vice-President

L. M. Willis, Cashier

H. Herzfeld, Vice-President

J. B. Ford, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 296,916.61	Capital Stock paid in.....	\$ 55,000.00
U. S. Bonds, Certificates of Indebtedness, and W. S. Stamps	21,470.00	Surplus Fund.....	55,000.00
Other Bonds, Stocks and Warrants	43,988.55	Undivided Profits less Ex- penses and Taxes paid	56,560.92
Banking House.....	2,000.00	Reserve for Taxes and In- terest	6,000.00
Furniture and Fixtures.....	1,125.00	Demand Deposits.....	316,654.71
Other Real Estate.....	15,394.00		
Cash	19,722.76		
Due from Banks.....	89,797.32		
Checks and Cash Items.....	1,350.32		
<hr/>		<hr/>	
Total	\$ 489,215.63	Total	\$ 489,215.63

ALICEVILLE—ALICEVILLE BANK & TRUST COMPANY

J. V. Park, President

J. M. Summerville, Vice-President

J. A. Somerville, Jr., Cashier

C. R. Horton, Vice-President

S. H. White, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 267,624.00	Capital Stock paid in.....	\$ 40,000.00
Overdrafts	493.24	Surplus Fund.....	20,000.00
Other Bonds, Stocks and Warrants	2,572.00	Undivided Profits less Ex- penses and Taxes paid.....	18,639.55
Banking House.....	14,200.00	Reserve for Taxes and In- terest	2,500.00
Furniture and Fixtures.....	5,800.00	Demand Deposits.....	212,072.19
Other Real Estate.....	2,201.65	Time Deposits.....	112,860.58
Cash	19,722.76		
Due from Banks.....	89,797.32		
Checks and Cash Items.....	328.94		
Cash Items in Transit.....	2,902.70		
Other Resources.....	429.71		
<hr/>		<hr/>	
Total	\$ 406,072.32	Total	\$ 406,072.32

ALICEVILLE—MERCHANTS & FARMERS BANK

F. B. Carpenter, President

D. E. Day, Vice-President

W. S. Kirksey, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 165,993.77	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	6.99	Surplus Fund.....	5,000.00
Banking House.....	3,800.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,544.00	penses and Taxes paid.....	8,063.50
Other Real Estate.....	3,874.79	Demand Deposits.....	127,821.26
Cash	15,516.30	Time Deposits.....	34,866.59
Due from Banks.....	35,015.50	Notes and Bills Payable.....	25,000.00
<hr/>		<hr/>	
Total	\$ 225,751.35	Total	\$ 225,751.35

ALTOONA—FIRST STATE BANK OF ALTOONA

T. R. Bynum, President

W. Hooper, Vice-President

C. S. Hardin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 92,549.90	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	775.70	Surplus Fund.....	5,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	97.16
Stamps	6,582.00	Demand Deposits.....	72,836.39
Banking House.....	9,600.00	Time Deposits.....	79,218.79
Furniture and Fixtures.....	6,000.00		
Cash	14,651.52		
Due from Banks.....	51,963.81		
Checks and Cash Items.....	29.41		
<hr/>		<hr/>	
Total	\$ 182,152.34	Total	\$ 182,152.34

ANNISTON—CITY BANK & TRUST COMPANY

H. H. Montgomery, President

C. J. Houser, Chairman of Board

O. M. Alexander, Vice-President

Fred R. Martin, Cashier

Whitfield Clark, Vice-President

W. L. Hawkins, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 391,751.25	Capital Stock paid in.....	\$ 150,000.00
Overdrafts	196.76	Surplus Fund.....	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	150.00	Undivided Profits less Ex- penses and Taxes paid.....	980.85
Other Bonds, Stocks and Warrants	20,635.14	Reserve for Taxes and In- terest	450.01
Banking House.....	30,000.00	Demand Deposits	269,452.36
Furniture and Fixtures.....	7,627.63	Time Deposits	33,628.91
Other Real Estate.....	46,419.58	Notes and Bills Payable.....	75,000.00
Cash	22,256.69		
Due from Banks.....	18,741.25		
Exchanges for Clearing House	742.15		
Checks and Cash Items.....	26.68		
Cash Items in Transit.....	315.00		
Other Resources.....	650.00		
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Total	\$ 539,512.13	Total	\$ 539,512.13

ARAB—BANK OF ARAB

Hogan Jackson, President

Joseph J. Bain, Vice-President and Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 95,223.06	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	70.63	Surplus Fund.....	1,500.00
Furniture and Fixtures.....	1,613.56	Undivided Profits less Ex- penses and Taxes paid.....	159.29
Cash	30,978.56	Demand Deposits	106,899.54
Due from Banks.....	45,850.46	Time Deposits	40,194.07
Other Resources	25.00	Other Liabilities.....	8.37
<hr/>		<hr/>	
Total	\$ 173,761.27	Total	\$ 173,761.27

ARITON—ARITON BANKING COMPANY

Wyatt Barnes, President

Mansel Trawick, Vice-President

Y. E. Folsom, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 141,326.20	Capital Stock paid in.....	\$ 39,000.00
Demand Loans on Cotton.....	3,781.96	Surplus Fund.....	8,000.00
Banking House.....	2,700.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,000.00	penses and Taxes paid.....	61.62
Other Real Estate.....	3,037.12	Demand Deposits.....	67,916.75
Cash	5,923.07	Time Deposits.....	38,896.90
Due from Banks.....	6,537.37	Notes and Bills Payable.....	15,000.00
Exchanges for Clearing House	47.65		
Checks and Cash Items.....	66.35		
Cash Items in Transit.....	3,015.55		
Other Resources.....	440.00		
<hr/>		<hr/>	
Total	\$ 168,875.27	Total	\$ 168,875.27

ASHFORD—FARMERS & MERCHANTS BANK

W. W. Cook, President

W. E. Wells, Vice-President

W. U. Wells, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 87,132.81	Capital Stock paid in.....	\$ 30,000.00
Overdrafts .....	.10	Surplus Fund.....	6,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	6,746.84	penses and Taxes paid.....	2,968.13
Banking House.....	8,000.00	Demand Deposits.....	100,133.14
Furniture and Fixtures.....	3,166.73	Time Deposits.....	29,157.21
Other Real Estate.....	2,000.00		
Cash	6,215.51		
Due from Banks.....	54,923.21		
Checks and Cash Items.....	73.28		
<hr/>		<hr/>	
Total	\$ 168,258.48	Total	\$ 168,258.48

ASHLAND—FARMERS STATE BANK

W. B. Nolen, President

M. W. Morgan, Vice-President

Ernest F. Ingram, Cashier

W. L. Runyan, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 139,546.61	Capital Stock paid in.....	\$ 15,000.00
U. S. Bonds—Liberty	4,000.00	Surplus Fund	8,000.00
Banking House.....	4,500.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,250.00	penses and Taxes paid.....	310.98
Cash	9,357.23	Demand Deposits	91,623.10
Due from Banks.....	28,419.08	Time Deposits	54,144.33
Checks and Cash Items.....	2,005.49	Notes and Bills Payable.....	20,000.00
Total	\$ 189,078.41	Total	\$ 189,078.41

ASHVILLE—ASHVILLE SAVINGS BANK

J. L. Herring, President

W. A. Beason, Vice-President

J. C. Dubois, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 88,987.80	Capital Stock paid in.....	\$ 12,500.00
Overdrafts	2.70	Surplus Fund.....	9,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex	
Indebtedness and W. S.		penses and Taxes paid.....	3,431.25
Stamps	300.00	Demand Deposits.....	60,876.74
Other Bonds, Stocks and		Time Deposits.....	42,687.37
Warrants	14,500.00		
Banking House.....	2,500.00		
Furniture and Fixtures.....	1,445.00		
Other Real Estate.....	150.00		
Cash	5,357.82		
Due from Banks.....	14,101.76		
Exchanges for Clearing House	879.46		
Checks and Cash Items.....	270.82		
Total	\$ 128,495.36	Total	\$ 128,495.36

ASHVILLE—FARMERS & MERCHANTS BANK OF ASHVILLE

W. A. Beason, President

B. M. Teague, Vice-President

Perkins McLendon, Vice-President

U. H. Prickett, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 79,835.35	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	10.59	Surplus Fund.....	3,000.00
Other Bonds, Stocks and Warrants	18,000.00	Undivided Profits less Ex- penses and Taxes paid.....	2,254.15
Banking House.....	6,300.00	Demand Deposits.....	72,813.86
Furniture and Fixtures.....	3,100.00	Time Deposits.....	31,668.68
Cash	7,929.71		
Due from Banks.....	9,400.29		
Checks and Cash Items.....	160.75		
<hr/>		<hr/>	
Total	\$ 124,736.69	Total	\$ 124,736.69

ATHENS AND ELKMONT—CITIZENS BANK & TRUST CO.

Wm. S. Peebles, President

Max M. Rosenau, Chairman of Board

J. S. Crutcher, Vice-President

Chas. L. Williamson, Cashier

D. L. Rosenau, Sr., Vice-President

Pierre I. Dawson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 61,029.86	Capital Stock paid in.....	\$ 30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	150.00	Surplus Fund	18,000.00
Other Bonds, Stocks and Warrants	125,252.35	Undivided Profits less Ex- penses and Taxes paid.....	5,595.90
Banking House.....	25,000.00	Reserve for Taxes and In- terest	917.19
Furniture and Fixtures.....	8,596.50	Demand Deposits	243,227.73
Cash	21,094.36	Time Deposits	13,895.57
Due from Banks.....	68,833.79		
Checks and Cash Items.....	1,656.54		
Cash Short	22.99		
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Total	\$ 311,636.39	Total	\$ 311,636.39

ATHENS—FARMERS & MERCHANTS BANK

C. D. Glaze, President

J. N. Howard, Vice-President

R. C. Martin, Cashier

W. J. Howard, Vice-President

M. J. Easter, Assistant Cashier

C. B. Beasley, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 644,421.12	Capital Stock paid in.....	\$ 80,000.00
Overdrafts	7,829.81	Surplus Fund	50,000.00
Other Bonds, Stocks and Warrants	13,900.00	Undivided Profits less Ex- penses and Taxes paid.....	19,649.42
Banking House.....	15,865.43	Demand Deposits	521,567.72
Furniture and Fixtures.....	6,884.54	Time Deposits	126,279.20
Other Real Estate.....	66,590.90	Notes and Bills Payable.....	100,000.00
Cash	25,267.16	Notes and Bills Rediscounted	76,079.36
Due from Banks.....	126,041.97		
Due from Federal Reserve Bank	44,585.25		
Exchanges for Clearing House	3,600.47		
Checks and Cash Items.....	18,408.11		
Cash Short	180.94		
Total	\$ 973,575.70	Total	\$ 973,575.70

ATMORE—BANK OF ATMORE

J. E. McCoy, President

E. F. Goldsmith, Cashier

W. R. Maxwell, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 220,132.62	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	1,058.72	Surplus Fund	20,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	75.00	Undivided Profits less Ex- penses and Taxes paid.....	9,017.14
Banking House.....	31,800.00	Demand Deposits	287,138.92
Furniture and Fixtures.....	5,280.42	Time Deposits	44,484.99
Other Real Estate.....	2,212.69		
Cash	21,273.88		
Due from Banks.....	125,206.15		
Exchanges for Clearing House	379.21		
Cash Items in Transit.....	731.95		
Other Resources	2,490.41		
Total	\$ 410,641.05	Total	\$ 410,641.05

ATTALLA—ATTALLA BANK

C. B. Forman, President

E. G. Lee, Vice-President

O. D. DuPre, Vice-President

Nell Jo Gray, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 235,141.49	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	65.03	Surplus Fund	25,000.00
Cotton Accounts	6,401.01	Undivided Profits less Ex-	
Other Bonds, Stocks and		penses and Taxes paid.....	11,639.49
Warrants	32,100.00	Reserve for Taxes and In-	
Banking House	14,000.00	terest	4,732.84
Furniture and Fixtures.....	3,755.50	Demand Deposits	136,940.41
Other Real Estate.....	6,986.00	Time Deposits	103,752.46
Cash	11,478.23	Notes and Bills Payable.....	30,000.00
Due from Banks.....	47,989.80		
Checks and Cash Items.....	4,143.14		
Total	\$ 362,065.20	Total	\$ 362,065.20

ATTALLA—MERCHANTS & FARMERS BANK

Lamar Smith, President

C. R. Shepherd, Vice-President

E. G. Norton, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 143,522.38	Capital Stock paid in.....	\$ 25,000.00
Overdrafts .....	.44	Surplus Fund	12,500.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	4,451.25
Stamps	16,801.80	Demand Deposits	90,565.34
Banking House	3,500.00	Time Deposits	96,777.27
Furniture and Fixtures.....	1,500.00	Cash Over	1.61
Other Real Estate.....	1,990.59		
Cash	12,372.43		
Due from Banks.....	34,504.33		
Checks and Cash Items.....	2,228.19		
Cash Items in Transit.....	6,054.73		
Advance on cotton.....	6,820.58		
Total	\$ 229,295.47	Total	\$ 229,295.47

AUBURN—BANK OF AUBURN

S. L. Toomer, President

C. A. Carey, Vice-President

W. D. Martin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 207,309.64	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	212.22	Surplus Fund	15,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	12,800.00	Undivided Profits less Ex- penses and Taxes paid.....	23,949.95
Other Bonds, Stocks and Warrants	3,198.10	Reserve for Taxes and In- terest	315.19
Furniture and Fixtures.....	2,300.00	Demand Deposits	176,560.85
Cash	14,446.38	Time Deposits	58,516.43
Due from Banks.....	58,473.40		
Exchanges for Clearing House	302.00		
Checks and Cash Items.....	300.68		
Total	\$ 299,342.42	Total	\$ 299,342.42

AVONDALE—AVONDALE BANK & SAVINGS COMPANY

J. B. Lassiter, President

Wade A. Martin, Vice-President

J. Lewis Morris, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 26,320.05	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	21.26	Undivided Profits	725.81
Other Bonds, Stocks and Warrants	5,000.00	Demand Deposits	44,754.34
Furniture and Fixtures.....	6,101.46	Time Deposits	7,942.65
Cash	5,265.75		
Due from Banks.....	34,305.35		
Other Resources	1,408.93		
Total	\$ 78,422.80	Total	\$ 78,422.80

BAY MINETTE—BALDWIN COUNTY BANK

W. D. Stapleton, President

Jas. M. Boltz, Vice-President

C. C. Hall, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 472,556.27	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	1,664.94	Surplus Fund	28,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	2,700.00	Undivided Profits less Ex- penses and Taxes paid.....	15,431.15
Other Bonds, Stocks and Warrants	67,096.35	Demand Deposits	325,637.08
Furniture and Fixtures.....	1,429.00	Time Deposits	252,041.81
Other Real Estate.....	9,134.48		
Cash	22,773.35		
Due from Banks.....	92,328.94		
Checks and Cash Items.....	667.26		
Cash Items in Transit.....	759.45		
Total	\$ 671,110.04	Total	\$ 671,110.04

BAYOU LA BATRE—BANK OF BAYOU LA BATRE

L. E. Warner, President

Frank E. Smee, Vice-President

Sallie Robby, Assistant Cashier

G. H. Bosarge, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 57,816.46	Capital Stock paid in.....	\$ 10,000.00
Furniture and Fixtures.....	2,154.90	Surplus Fund	2,000.00
Cash	3,790.76	Undivided Profits less Ex- penses and Taxes paid.....	174.69
Due from Banks	3,442.91	Demand Deposits	38,005.92
Checks and Cash Items.....	20.10	Time Deposits	14,044.52
		Notes and Bills Payable.....	3,000.00
Total	\$ 67,225.13	Total	\$ 67,225.13

BEATRICE—PEOPLES EXCHANGE BANK

T. M. Riley, President

W. R. Sawyer, Vice-President and Cashier

W. J. Mason, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	57,225.12	Capital Stock paid in.....\$	15,000.00
Overdrafts	157.17	Surplus Fund	12,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	1,954.29
Stamps	30,050.00	Demand Deposits	79,787.79
Other Bonds, Stocks and Warrants	10,150.00	Time Deposits	46,587.50
Banking House	2,000.00	Other Liabilities	7.30
Furniture and Fixtures.....	3,104.02		
Other Real Estate.....	1,318.20		
Cash	8,672.43		
Due from Banks	42,191.58		
Checks and Cash Items.....	360.86		
Other Resources	107.50		
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Total	\$ 155,336.88	Total	\$ 155,336.88

BELLE MINA—BELLE MINA BANK

Clyde Hendrix, President

B. N. Bibb, Vice-President

H. B. Zeitler, Vice-President

J. E. Hogan, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	54,638.04	Capital Stock paid in.....\$	10,000.00
Banking House	960.00	Surplus Fund	5,000.00
Furniture and Fixtures.....	1,075.00	Undivided Profits less Ex- penses and Taxes paid.....	928.00
Cash	2,051.30	Demand Deposits	32,743.81
Due from Banks.....	15,284.21	Time Deposits	10,359.58
Checks and Cash Items.....	22.84	Notes and Bills Payable.....	15,000.00
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Total	\$ 74,031.39	Total	\$ 74,031.39

BERRY—BANK OF BERRY

J. C. Shepherd, President

O. I. Miller, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 132,896.66	Capital Stock paid in	\$ 50,000.00
Banking House	4,400.00	Surplus Fund	3,400.00
Furniture and Fixtures	1,725.00	Undivided Profits less Ex-	
Cash	11,533.36	penses and Taxes paid	5,679.39
Due from Banks	53,687.70	Demand Deposits	72,705.18
		Time Deposits	72,458.15
Total	\$ 204,242.72	Total	\$ 204,242.72

BESSEMER—BESSEMER TRUST & SAVINGS BANK

Geo. Ross, President

A. M. Grimsley, Chairman of Board

S. G. Kennedy, Vice-President

J. M. Eagan, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 195,220.84	Capital Stock paid in	\$ 60,000.00
Overdrafts	902.63	Undivided Profits less Ex-	
Other Bonds, Stocks and		penses and Taxes paid	1,343.94
Warrants	500.00	Demand Deposits	133,739.76
Furniture and Fixtures	24,427.61	Time Deposits	27,407.97
Cash	16,405.68	Notes and Bills Payable	25,000.00
Due from Banks	9,134.63		
Checks and Cash Items	900.25		
Total	\$ 247,491.67	Total	\$ 247,491.67

BIRMINGHAM—AMERICAN TRUST & SAVINGS BANK

W. W. Crawford, President

H. T. Bartlett, Vice-President

W. W. Crawford, Jr., Assistant Cashier and Trust Officer

C. M. Williamson, Cashier

C. M. Shill, Assistant Cashier

A. J. Daley, Assistant Cashier

Harris Moriarty, Auditor

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 8,624,571.45	Capital Stock paid in.....	\$ 1,000,000.00
Overdrafts	359.24	Surplus Fund	500,000.00
U. S. Bonds, Certificates of Indebtedness, and W. S. Stamps	150,200.00	Undivided Profits less Ex- penses and Taxes paid.....	233,809.47
Other Bonds, Stocks and Warrants	755,259.83	Reserve for Taxes and In- terest	52,514.87
Banking House	395,812.77	Demand Deposits	8,633,790.43
Furniture and Fixtures.....	54,839.97	Time Deposits	2,907,880.58
Other Real Estate.....	96,634.18		
Cash	345,695.25		
Due from Banks	596,043.61		
Due from Federal Reserve Bank	1,765,313.42		
Exchanges for Clearing House	192,875.88		
Checks and Cash Items.....	63,480.49		
Cash Items in Transit.....	286,909.26		
Total	\$13,327,995.35	Total	\$13,327,995.35

BIRMINGHAM—BIRMINGHAM TRUST & SAVINGS CO.

Arthur W. Smith, Chairman of Board

Benson Cain, Assistant Vice-President

Tom O. Smith, President

C. D. Cotton, Assistant Vice-President

W. H. Manly, Vice-President

H. C. Keller, Assistant Cashier

E. W. Finch, Cashier

D. B. Taliaferro, Assistant Cashier

Maclin F. Smith, Trust Officer

Exam Elliott, Assistant Trust Officer

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$11,906,011.28	Capital Stock paid in.....	\$ 1,000,000.00
Overdrafts	2,314.98	Surplus Fund	750,000.00
U. S. Bonds, Certificates of Indebtedness, and W. S. Stamps	337,614.73	Undivided Profits less Ex- penses and Taxes paid.....	115,965.23
Other Bonds, Stocks and Warrants	1,413,956.02	Reserve for Taxes and In- terest	94,969.61
Banking House	820,730.61	Demand Deposits	10,887,151.81
Furniture and Fixtures.....	50,283.07	Time Deposits	6,228,703.71
Other Real Estate.....	210,993.85	Letters of Credit	9,935.00
Cash	274,346.53		
Due from Banks.....	1,777,593.54		
Due from Federal Reserve Bank	1,930,606.08		
Exchanges for Clearing House	179,550.24		
Checks and Cash Items.....	182,574.43		
Other Resources	150.00		
Total	\$19,086,725.36	Total	\$19,086,725.36

BIRMINGHAM—FEDERATED BANK & TRUST CO.

J. C. de Hall, President

W. W. Gard, Vice-President and Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 167,855.09	Capital Stock paid in.....	\$ 125,000.00
Overdrafts	66.51	Surplus Fund	4,202.25
Other Bonds, Stocks and Warrants	373,031.60	Reserve for Taxes and In- terest	2,390.37
Furniture and Fixtures.....	17,223.81	Demand Deposits	367,462.10
Cash	20,426.63	Time Deposits	148,167.51
Due from Banks.....	50,487.85		
Checks and Cash Items.....	5,537.69		
Cash Items in Transit.....	12,593.05		
Total	\$ 647,222.23	Total	\$ 647,222.23

BIRMINGHAM—INDUSTRIAL SAVINGS BANK

Robert Jemison, President

W. E. Willett, Vice-President

A. H. Woodward, Vice-President

F. B. Yeilding, Vice-President

M. O. Hindley, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 320,375.15	Capital Stock paid in.....	\$ 100,000.00
Furniture and Fixtures.....	2,883.50	Surplus Fund	150,000.00
Due from Banks and Cash.....	9,599.46	Undivided Profits less Ex- penses and Taxes paid.....	23,591.80
Other Resources	1,352.33	Reserve for Taxes and In- terest	4,461.11
		Demand Deposits	45.00
		Time Deposits	180,903.63
		Notes and Bills Payable.....	10,000.00
		Other Liabilities	208.90
Total	\$ 334,210.44	Total	\$ 334,210.44

BIRMINGHAM—SOUTHSIDE BANKING COMPANY

John W. Maynor, President

John D. Elliott, Vice-President and Cashier

R. Lacy, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 72,727.19	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	229.43	Undivided Profits less Ex-	
Furniture and Fixtures.....	10,117.45	penses and Taxes paid.....	4,049.38
Cash	11,096.74	Demand Deposits	73,934.52
Due from Banks.....	20,407.80	Time Deposits	11,979.18
Exchanges for Clearing House	297.14		
Checks and Cash Items.....	87.33		
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Total	\$ 114,963.08	Total	\$ 114,963.08

BIRMINGHAM—STEINER BROTHERS

Leo K. Steiner, President

Herbert E. Steiner, Vice-President

Sig Steiner, Assistant Cashier

Carl Steiner, Cashier

J. M. Levine, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 720,101.10	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	1,231.53	Surplus Fund	100,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness, and W. S.		penses and Taxes paid.....	119,587.59
Stamps	50,409.77	Reserve for Taxes and In-	
Other Bonds, Stocks and		terest	11,174.20
Warrants	878,870.59	Demand Deposits	320,851.77
Other Real Estate.....	61,145.88	Time Deposits	1,224,232.64
Cash	24,588.58	Notes and Bills Payable.....	65,000.00
Due from Banks.....	133,725.47	Other Liabilities	43,458.13
Due from Federal Reserve			
Bank	59,164.26		
Exchanges for Clearing House	13,699.83		
Checks and Cash Items.....	154.50		
Cash Items in Transit.....	38,035.00		
Other Resources	3,177.82		
<hr/>		<hr/>	
Total	\$ 1,984,304.33	Total	\$ 1,984,304.33

BLOUNTSVILLE—BANK OF BLOUNTSVILLE

J. S. Wittmeir, President

W. L. Banks, Vice-President

J. W. Carter, Vice-President

Luther Graves, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 22,440.34	Capital Stock paid in	\$ 15,000.00
Overdrafts	12.45	Surplus Fund	89.08
Banking House	2,006.01	Undivided Profits less Ex-	
Furniture and Fixtures	1,805.32	penses and Taxes paid	268.09
Cash	6,571.50	Demand Deposits	41,074.01
Due from Banks	29,913.49	Time Deposits	7,977.89
Checks and Cash Items	1,659.96		
<hr/>		<hr/>	
Total	\$ 64,409.07	Total	\$ 64,409.07

BOAZ—BOAZ BANK

J. R. Moore, President

S. B. Wilson, Vice-President

S. H. Leeth, Vice-President

R. M. Miller, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 247,835.37	Capital Stock paid in	\$ 50,000.00
Demand Loans Secured by		Surplus Fund	12,000.00
Cotton	122,421.12	Undivided Profits less Ex-	
Overdrafts	96.57	penses and Taxes paid	6,659.73
Other Bonds, Stocks and		Demand Deposits	221,950.37
Warrants	7,700.00	Time Deposits	85,733.60
Banking House	4,500.00	Notes and Bills Payable (Se-	
Furniture and Fixtures	3,376.89	cured by Cotton)	65,000.00
Other Real Estate	5,500.00	Notes and Bills Rediscounted	10,000.00
Cash	14,473.80		
Due from Banks	44,384.42		
Exchanges for Clearing House	721.24		
Checks and Cash Items	319.29		
Cash Items in Transit	15.00		
<hr/>		<hr/>	
Total	\$ 451,343.70	Total	\$ 451,343.70

BRENT—BRENT BANKING COMPANY

H. V. Faucett, President

J. S. Ward, Vice-President

J. T. Martin, Assistant Cashier

D. W. James, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 95,614.31	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	377.55	Surplus Fund	20,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	25,350.00	Undivided Profits less Ex- penses and Taxes paid.....	4,334.40
Banking House	2,500.00	Demand Deposits	100,120.65
Furniture and Fixtures.....	1,000.00	Time Deposits	116,731.39
Other Real Estate.....	1,055.91		
Cash	10,077.84		
Due* from Banks	129,302.52		
Cash Items in Transit.....	758.31		
Other Resources	150.00		
Total	\$ 266,186.44	Total	\$ 266,186.44

BREWTON—BANK OF BREWTON

O. M. Gordon, President

W. Y. Lovelace, Vice-President

J. G. McGowin, Vice-President

C. B. Sawyer, Cashier

A. Calvin Smith, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 382,175.01	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	383.12	Surplus Fund	50,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	10,950.00	Undivided Profits less Ex- penses and Taxes paid.....	11,057.25
Other Bonds, Stocks and Warrants	1,443.98	Demand Deposits	214,217.65
Banking House	12,500.00	Time Deposits	233,666.46
Furniture and Fixtures.....	2,500.00	Other Liabilities	32.86
Other Real Estate	1,917.40		
Cash	28,832.86		
Due from Banks.....	114,689.95		
Checks and Cash Items.....	1,128.40		
Other Resources	2,453.50		
Total	\$ 558,974.22	Total	\$ 558,974.22

BREWTON—CITIZENS BANK

E. L. McMillan, President

J. T. Boyd, Vice-President

O. M. Colley, Cashier

J. F. Purifoy, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 175,047.29	Capital Stock paid in.....	\$ 47,200.00
Overdrafts	221.74	Surplus Fund	22,800.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	23,292.00	Undivided Profits less Ex- penses and Taxes paid.....	10,302.80
Other Bonds, Stocks and Warrants	19,060.00	Demand Deposits	137,576.94
Banking House.....	3,197.72	Time Deposits	68,222.64
Furniture and Fixtures.....	2,457.27	Notes and Bills Payable.....	10,000.00
Other Real Estate	8,302.92	Other Liabilities	5.05
Cash	13,692.78		
Due from Banks	49,034.66		
Checks and Cash Items.....	1,801.05		
Total	\$ 296,107.43	Total	\$ 296,107.43

BREWTON—FARMERS & MERCHANTS BANK

J. W. Adkisson, President

E. S. Liles, Vice-President

Geo. O. Harold, Cashier

G. C. Hurd, Assistant Cashier

R. J. Murphy, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 390,771.45	Capital Stock paid in.....	\$ 35,800.00
Overdrafts	310.57	Surplus Fund	25,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	29,950.00	Undivided Profits less Ex- penses and Taxes paid.....	18,443.70
Other Bonds, Stocks and Warrants	70,542.13	Demand Deposits	264,191.00
Furniture and Fixtures.....	2,350.64	Time Deposits	287,533.48
Other Real Estate	3,380.92	Other Liabilities	75.38
Cash	22,812.42		
Due from Banks	110,857.25		
Checks and Cash Items.....	68.18		
Total	\$ 631,043.56	Total	\$ 631,043.56

BRUNDIDGE—BRUNDIDGE BANKING COMPANY

M. Lightfoot, President

F. C. Bass, Vice-President

W. A. Bass, Assistant Cashier

J. F. Hightower, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 302,847.36	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	334.16	Surplus Fund	50,000.00
Other Bonds, Stocks and Warrants	38,625.00	Undivided Profits less Ex- penses and Taxes paid.....	25,285.46
Banking House	4,000.00	Reserve for Taxes and In- terest	10,500.00
Furniture and Fixtures.....	3,000.00	Demand Deposits	338,423.91
Other Real Estate.....	642.14	Time Deposits	51,057.43
Cash	23,694.33		
Due from Banks	201,794.26		
Checks and Cash Items.....	186.95		
Cash Items in Transit.....	142.60		
Total	\$ 575,266.80	Total	\$ 575,266.80

BUTLER—CHOCTAW BANK

W. J. Dansby, President

W. D. Whitted, Vice-President

F. G. Bush, Assistant Cashier

E. L. Bush, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 149,427.22	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	398.59	Surplus Fund	13,500.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	3,617.64	Undivided Profits less Ex- penses and Taxes paid.....	6,096.50
Other Bonds, Stocks and Warrants	25,446.86	Demand Deposits	112,342.10
Banking House	5,000.00	Time Deposits	57,448.60
Furniture and Fixtures.....	3,000.00	Notes and Bills Payable.....	25,000.00
Other Real Estate	649.77	Bonds Borrowed	5,200.00
Cash	14,239.37	Other Liabilities	20,000.00
Due from Banks	32,587.51		
Checks and Cash Items.....	10.00		
Other Resources	25,210.24		
Total	\$ 259,587.20	Total	\$ 259,587.20

CALERA—CENTRAL STATE BANK

Gordon DuBose, President

C. L. O'Neal, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 65,629.17	Capital Stock paid in.....	\$ 30,000.00
Other Bonds, Stocks and Warrants	18,000.00	Surplus Fund	2,800.00
Banking House	20,000.00	Undivided Profits less Ex- penses and Taxes paid.....	1,583.33
Furniture and Fixtures	4,000.00	Demand Deposits	78,534.15
Other Real Estate	2,000.00	Notes and Bills Rediscounted	10,393.34
Cash	8,543.50		
Due from Banks	4,538.36		
Checks and Cash Items.....	599.79		
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Total	\$ 123,310.82	Total	\$ 123,310.82

CAMDEN—BANK OF CAMDEN

W. J. Bonner, President

E. A. Bonner, Vice-President

R. C. Jones, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 185,747.70	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	73.50	Surplus Fund	7,500.00
Other Bonds, Stocks and Warrants	1,800.00	Undivided Profits less Ex- penses and Taxes paid.....	457.20
Banking House	3,000.00	Demand Deposits	117,606.81
Furniture and Fixtures.....	1,500.00	Time Deposits	27,213.36
Cash	11,792.77	Notes and Bills Payable.....	45,000.00
Due from Banks	23,277.57		
Checks and Cash Items.....	585.83		
<hr/>		<hr/>	
Total	\$ 227,777.37	Total	\$ 227,777.37

CAMP HILL—BANK OF CAMP HILL

E. L. Andrews, President

H. T. Hamner, Vice-President

O. S. Heard, Assistant Cashier

S. V. Henderson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 213,748.88	Capital Stock paid in.....	\$ 50,000.00
Banking House	300.00	Surplus Fund	45,000.00
Furniture and Fixtures	200.00	Undivided Profits less Ex-	
Cash	11,137.05	penses and Taxes paid.....	911.64
Due from Banks	46,348.76	Demand Deposits	162,930.86
Checks and Cash Items.....	107.81	Time Deposits	3,000.00
		Notes and Bills Payable.....	10,006.00
Total	\$ 271,842.50	Total	\$ 271,842.50

CARBON HILL—CARBON HILL STATE BANK

J. T. Wakefield, President

J. G. Stalcup, Vice-President

O. H. Whitney, Vice-President

W. S. Thornton, Vice-President

Dan McDonald, Assistant Cashier

S. F. Wheeler, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 72,828.90	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	901.22	Undivided Profits less Ex-	
Banking House.....	17,704.78	penses and Taxes paid.....	179.51
Furniture and Fixtures.....	5,004.77	Demand Deposits.....	34,598.85
Cash	11,052.05	Time Deposits.....	48,194.62
Due from Banks.....	14,749.93	Notes and Bills Payable.....	15,000.00
Checks and Cash Items.....	728.53		
Other Resources.....	2.80		
Total	\$ 122,972.98	Total	\$ 122,972.98

CARBON HILL—CITIZENS BANK

Duncan McDonald, President

Jas. Nicol, Jr., Vice-President

G. A. Kropp, Cashier

K. E. Kropp, Assistant Cashier

Mrs. R. A. Plummer, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 331,459.21	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	24.26	Surplus Fund.....	12,500.00
Banking House.....	3,500.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,950.00	penses and Taxes paid.....	15,803.46
Other Real Estate.....	4,825.00	Demand Deposits.....	256,261.03
Cash	15,530.93	Notes and Bills Payable.....	65,000.00
Due from Banks.....	27,257.53	Notes and Bills Rediscounted	12,698.74
Exchanges for Clearing House	110.78		
Cash Items in Transit.....	1,605.52		
Total	\$ 387,263.23	Total	\$ 387,263.23

CARROLLTON—BANK OF CARROLLTON

A. H. Dabbs, President

W. G. Robertson, Vice-President

M. Johnson, Cashier

D. E. Hale, Assistant Cashier

Ethel Ferguson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 206,126.25	Capital Stock Paid in.....	\$ 25,000.00
Overdrafts	1,353.00	Surplus Fund.....	5,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	16,816.11	penses and Taxes paid.....	21,220.63
Banking House.....	3,300.00	Demand Deposits.....	113,968.18
Furniture and Fixtures.....	4,407.50	Time Deposits.....	100,319.06
Other Real Estate.....	4,641.75	Notes and Bills Payable.....	10,000.00
Cash	15,081.22		
Due from Banks.....	22,703.13		
Checks and Cash Items.....	134.50		
Cash Items in Transit.....	944.41		
Total	\$ 275,507.87	Total	\$ 275,507.87

CASTLEBERRY—THE PEOPLES BANK OF CASTLEBERRY

C. P. Deming, President

J. W. Thurmond, Vice-President

N. P. Thurmond, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 85,464.81	Capital Stock Paid in.....	\$ 25,000.00
Banking House.....	4,900.00	Surplus Fund.....	2,500.00
Furniture and Fixtures.....	1,400.00	Undivided Profits less Ex-	
Other Real Estate.....	450.00	penses and Taxes paid.....	7,429.70
Cash	9,081.54	Demand Deposits.....	62,351.91
Due from Banks.....	10,991.93	Time Deposits.....	18,006.67
Other Resources.....	3,000.00		
<hr/>		<hr/>	
Total	\$ 115,288.28	Total	\$ 115,288.28

CEDAR BLUFF—CEDAR BLUFF BANK

W. R. Westbrook, President

J. P. James, Vice-President

J. W. Conner, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 96,137.68	Capital Stock paid in.....	\$ 16,500.00
Overdrafts	134.47	Surplus Fund.....	24,033.94
Banking House.....	1,248.93	Demand Deposits.....	78,392.15
Furniture and Fixtures.....	1,606.19	Time Deposits.....	34,212.16
Cash	11,939.76	Notes and Bills Payable.....	9,144.40
Due from Banks.....	51,197.69		
Cash Short	17.93		
<hr/>		<hr/>	
Total	\$ 162,282.65	Total	\$ 162,282.65

CENTRE—CHEROKEE COUNTY BANK

Roscoe Smith, President

Lamar Smith, Vice President

Glen Williamson, Assistant Cashier

J. H. Savage, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 128,695.25	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	458.11	Surplus Fund.....	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	10,000.00	Undivided Profits less Ex- penses and Taxes paid.....	10,077.53
Other Bonds Stocks and Warrants	10,000.00	Demand Deposits.....	117,046.92
Banking House.....	1,000.00	Time Deposits.....	82,271.49
Furniture and Fixtures.....	1,000.00	Cash Over.....	.32
Other Real Estate.....	1,075.00		
Cash	10,912.16		
Due from Banks.....	79,775.92		
Checks and Cash Items.....	1,479.82		
Total	\$ 244,396.26	Total	\$ 244,396.26

CENTRE—FARMERS & MERCHANTS BANK

J. O. Jordan, President

M. D. Starling, Vice-President

G. A. Johnson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 89,711.75	Capital Stock paid in.....	\$ 18,000.00
Overdrafts	298.54	Surplus Fund.....	3,600.00
Banking House.....	3,500.00	Undivided Profits less Ex- penses and Taxes paid.....	858.15
Furniture and Fixtures	1,953.49	Demand Deposits.....	71,256.35
Other Real Estate.....	2,911.17	Time Deposits.....	22,394.56
Cash	8,245.80		
Due from Banks.....	5,461.16		
Checks and Cash Items.....	4,001.15		
Cash Short	26.00		
Total	\$ 116,109.06	Total	\$ 116,109.06

CENTREVILLE—BIBB COUNTY BANKING & TRUST CO.

J. P. Kennedy, President

W. J. Langston, Assistant Cashier

J. M. Kennedy, Assistant Cashier

Ed Kennedy, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 120,557.61	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	19.10	Surplus Fund.....	16,000.00
Other Bonds, Stocks and Warrants	8,940.00	Undivided Profits less Ex- penses and Taxes paid.....	2,401.22
Banking House.....	9,000.00	Demand Deposits.....	87,702.03
Furniture and Fixtures.....	2,247.46	Time Deposits.....	36,058.00
Other Real Estate.....	7,235.74	Other Liabilities.....	100.69
Cash	8,080.53		
Due from Banks.....	6,810.61		
Checks and Cash Items.....	77.35		
Cash Items in Transit.....	3,043.54		
Other Resources.....	1,250.00		
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Total	\$ 167,261.94	Total	\$ 167,261.94

CENTREVILLE—PEOPLES BANK

W. C. Fuller, President and Cashier

N. W. Hunnicutt, Vice-President

A. C. Pratt, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 111,418.32	Capital Stock paid in.....	\$ 42,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	11,100.00	Surplus Fund.....	11,500.00
Other Bonds, Stocks and Warrants	8,500.00	Undivided Profits less Ex- penses and Taxes paid.....	4,969.50
Furniture and Fixtures.....	4,100.00	Demand Deposits.....	103,035.29
Cash	16,159.49	Time Deposits.....	52,825.09
Due from Banks.....	60,664.70		
Checks and Cash Items.....	2,387.37		
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Total	\$ 214,329.88	Total	\$ 214,329.88

CHATOM—CHATOM STATE BANK

J. N. Granade, President

Milton McDowell, Vice-President

F. L. McLemore, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 45,527.74	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	1.55	Surplus Fund.....	7,873.88
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	367.44	Undivided Profits less Ex- penses and Taxes paid.....	408.88
Other Bonds, Stocks and Warrants	705.50	Reserve for Taxes and In- terest	400.00
Banking House.....	4,700.00	Demand Deposits	46,584.39
Furniture and Fixtures	800.00	Time Deposits.....	18,933.06
Other Real Estate.....	3,326.99		
Cash	3,931.14		
Due from Banks.....	29,467.34		
Checks and Cash Items.....	32.86		
Other Resources.....	339.65		
Total	\$ 89,200.21	Total	\$ 89,200.21

CHILDERSBURG—FIRST STATE BANK

G. R. Powell, President

R. R. Gross, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 57,608.30	Capital Stock paid in.....	\$ 12,500.00
Overdrafts	43.46	Undivided Profits less Ex- penses and Taxes paid.....	1,587.12
Banking House.....	2,000.00	Demand Deposits.....	35,775.39
Furniture and Fixtures.....	2,155.50	Time Deposits	7,368.61
Other Real Estate.....	3,406.74	Notes and Bills Payable.....	21,298.32
Cash	2,059.85	Other Liabilities.....	213.92
Due from Banks.....	10,666.46		
Other Resources.....	803.05		
Total	\$ 78,743.36	Total	\$ 78,743.36

CITRONELLE—CITRONELLE STATE BANK

John A. Hurt, President

R. W. Lynch, Vice-President

Audrey Rowell, Assistant Cashier

C. D. Hurt, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 125,689.07	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	277.85	Surplus Fund	5,500.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	295.24
Stamps	186.57	Demand Deposits.....	71,497.85
Banking House.....	1,026.29	Time Deposits.....	37,654.11
Furniture and Fixtures.....	1,827.32	Notes and Bills Payable.....	20,000.00
Cash	4,614.18		
Due from Banks.....	11,325.92		
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Total	\$ 144,947.20	Total	\$ 144,947.20

CLANTON—PEOPLES SAVINGS BANK

F. J. Callen, President

N. S. Johnson, Vice-President

H. G. Heflin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 207,715.83	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	2,088.51	Surplus Fund.....	10,000.00
Other Bonds, Stocks and Warrants	1,200.00	Undivided Profits less Ex- penses and Taxes paid.....	60,084.38
Banking House.....	2,700.00	Demand Deposits.....	260,095.41
Furniture and Fixtures.....	2,727.25	Time Deposits.....	96,510.01
Cash	31,526.95		
Due from Banks.....	177,479.24		
Checks and Cash Items.....	169.34		
Cash Items in Transit.....	16,082.68		
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Total	\$ 441,689.80	Total	\$ 441,689.80

CLAYTON—BANK OF COMMERCE

W. H. Robertson, Jr., President

J. J. S. Willis, Vice-President

A. J. Bethune, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 247,146.21	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	2,551.64	Surplus Fund.....	15,000.00
Other Bonds, Stocks and Warrants	2,600.00	Undivided Profits less Ex- penses and Taxes paid.....	5,455.58
Furniture and Fixtures.....	1,400.00	Demand Deposits.....	120,294.58
Cash	10,531.92	Time Deposits.....	52,101.54
Due from Banks.....	5,151.57	Notes and Bills Rediscounted	35,021.20
Due from Federal Reserve Bank	8,358.40	Other Liabilities	9.84
Checks and Cash Items.....	143.00		
Total	\$ 277,882.74	Total	\$ 277,882.74

CLAYTON—CLAYTON BANKING COMPANY

J. T. Floyd, Jr., President

J. C. Parish, Vice-President

C. O. Parish, Assistant Cashier

T. R. Parish, Cashier

RESOURCES		LIABILITIES	
Loans and Dicounts.....	\$ 215,014.53	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	597.28	Surplus Fund.....	50,000 00
Other Bonds, Stocks and Warrants	11,200.00	Undivided Profits less Ex- penses and Taxes paid.....	2,998.33
Furniture and Fixtures.....	2,000.00	Reserve for Taxes and In- terest	1,285.23
Other Real Estate.....	7,051.01	Demand Deposits.....	101,160.93
Cash	6,161.93	Time Deposits.....	22,532.67
Due from Banks.....	12,357.88	Notes and Bills Payable.....	25,000.00
Checks and Cash Items.....	98.28	Other Liabilities	1,675.69
Cash Items in Transit.....	36.80		
Cash Short.....	135.14		
Total	\$ 254,652.85	Total	\$ 254,652.85

CLIO—CLIO BANKING COMPANY

W. A. Arnold, President

J. D. Fuqua, Vice-President

C. H. Stephens, Assistant Cashier

B. I. Jackson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 208,662.91	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	995.17	Surplus Fund.....	10,000.00
Banking House.....	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,500.00	penses and Taxes paid.....	9,959.57
Other Real Estate.....	5,982.86	Demand Deposits.....	146,861.92
Cash	9,742.95	Notes and Bills Payable.....	40,000.00
Due from Banks.....	27,878.49		
Checks and Cash Items.....	59.11		
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Total	\$ 256,821.49	Total	\$ 256,821.49

COLLINSVILLE—PEOPLES BANK

W. E. Killian, President

J. W. Blackwell, Vice-President

E. M. Box, Cashier

J. D. Jordan, Vice-President

W. B. Smith, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 227,942.68	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	508.70	Surplus Fund.....	13,000.00
Banking House	7,052.40	Demand Deposits.....	115,154.11
Furniture and Fixtures.....	2,933.59	Time Deposits.....	78,893.83
Cash	13,065.65	Notes and Bills Payable.....	30,000.00
Due from Banks.....	32,883.44		
Checks and Cash Items.....	946.21		
Other Resources.....	1,715.27		
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Total	\$ 287,047.94	Total	\$ 287,047.94

COLUMBIA—BANK OF COLUMBIA

W. F. Oakley, President

T. L. Blackwell, Vice-President

M. L. Oakley, Assistant Cashier

L. W. Armstrong, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 53,408.29	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	214.15	Surplus Fund.....	15,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	3,915.21
Stamps	16,955.76	Demand Deposits.....	118,184.80
Other Bonds, Stocks and Warrants	450.00	Time Deposits.....	700.00
Banking House.....	1,500.00		
Furniture and Fixtures.....	1,500.00		
Cash	7,660.25		
Due from Banks.....	80,115.48		
Checks and Cash Items.....	996.08		
Total	\$ 162,800.01	Total	\$ 162,800.01

COLUMBIANA—COLUMBIANA SAVINGS BANK

W. F. Davis, President

W. W. Wallace, Vice-President

W. L. Christian, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 144,852.86	Capital Stock paid in.....	\$ 35,000.00
Other Bonds, Stocks and Warrants	5,852.04	Surplus Fund.....	5,500.00
Banking House.....	5,850.00	Undivided Profits less Ex- penses and Taxes paid.....	1,210.90
Furniture and Fixtures.....	1,275.00	Demand Deposits.....	97,591.33
Other Real Estate.....	1,593.75	Time Deposits.....	56,780.87
Cash	17,714.41		
Due from Banks.....	18,719.04		
Checks and Cash Items.....	226.00		
Total	\$ 196,083.10	Total	\$ 196,083.10

CORDOVA—THE CITIZENS BANK & TRUST COMPANY

M. Aaron, President

C. D. Shepherd, Vice-President

E. T. Hendon, Vice-President

S. D. Kington, Vice-President

G. H. Stewart, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 54,704.92	Capital Stock paid in.....	\$ 25,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	750.00	penses and Taxes paid.....	961.40
Furniture and Fixtures.....	5,756.43	Demand Deposits.....	40,125.20
Cash	6,645.08	Time Deposits.....	13,288.84
Due from Banks.....	11,388.15		
Exchanges for Clearing			
House	130.00		
Total	\$ 79,375.44	Total	\$ 79,375.44

CORDOVA—CORDOVA STATE BANK

J. R. Shepherd, President

P. M. Long, Vice-President

N. N. Jones, Assistant Cashier

W. H. Fowler, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 116,523.15	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	5.92	Surplus Fund.....	3,000.00
U S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	15,106.13
Stamps	9,774.59	Reserve for Taxes and Inter-	
Other Bonds, Stocks and		est	300.00
Warrants	23,314.00	Demand Deposits.....	111,861.01
Banking House.....	14,500.00	Time Deposits.....	68,493.95
Furniture and Fixtures.....	500.00	Other Liabilities.....	707.51
Cash	13,452.67		
Due from Banks.....	35,938.22		
Checks and Cash Items.....	107.25		
Other Resources.....	352.80		
Total	\$ 214,468.60	Total	\$ 214,468.60

CRAGFORD—CRAGFORD BANK

T. R. Bell, President

P. E. Wright, Vice-President

B. T. Carter, Assistant Cashier

O. O. Mitchell, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 79,980.46	Capital Stock paid in.....	\$ 25,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	5,150.00	Surplus Fund.....	5,000.00
Other Bonds, Stocks and Warrants	5,400.00	Undivided Profits less Ex- penses and Taxes paid.....	1,797.51
Banking House.....	1,200.00	Demand Deposits.....	51,643.31
Furniture and Fixtures.....	1,200.00	Time Deposits.....	26,997.84
Other Real Estate.....	3,410.00		
Cash	4,585.34		
Due from Banks.....	9,415.39		
Checks and Cash Items.....	97.47		
Total	\$ 110,438.66	Total	\$ 110,438.66

CROSSVILLE—FIRST BANK OF CROSSVILLE

S. P. Smith, President

G. W. Justice, Vice-President

W. F. Croft, Assistant Cashier

C. D. King, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 82,119.01	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	6.41	Surplus Fund.....	1,987.33
Banking House.....	1,000.00	Undivided Profits less Ex- penses and Taxes paid.....	3,696.18
Furniture and Fixtures.....	2,276.65	Demand Deposits	65,109.04
Cash	15,656.79	Time Deposits.....	41,824.57
Due from Banks.....	39,563.62	Cash Over	6.51
Checks and Cash Items.....	1.15		
Total	\$ 140,623.63	Total	\$ 140,623.63

CUBA—BANK OF CUBA

W. E. McGowan, President

T. P. McGowan, Vice-President

T. O. Vaughan, Vice-President

T. S. Ward, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	86,832.27	Capital Stock paid in.....\$	15,000.00
Overdrafts	20.90	Surplus Fund	12,000.00
Other Bonds, Stocks and Warrants	13,000.00	Undivided Profits less Expenses and Taxes paid.....	1,193.99
Banking House.....	2,000.00	Reserve for Taxes and Interest	1,200.00
Furniture and Fixtures.....	1,270.50	Demand Deposits.....	78,413.98
Cash	6,412.70	Time Deposits.....	13,179.86
Due from Banks.....	11,451.46		
Total	\$ 120,987.83	Total	\$ 120,987.83

CULLMAN—PARKER BANK & TRUST COMPANY

M. L. Robertson, President

C. A. Stieffmeyer, Vice-President

R. E. Lee, Vice-President

Joe Spitznagel, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	381,703.12	Capital Stock paid in.....\$	90,000.00
Overdrafts	1,614.59	Surplus Fund.....	30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	39,050.00	Undivided Profits less Expenses and Taxes paid.....	12,139.46
Other Bonds, Stocks and Warrants	10,000.00	Demand Deposits.....	370,161.44
Furniture and Fixtures.....	4,767.65	Time Deposits	159,292.51
Cash	56,357.50	Notes and Bills Payable.....	25,000.00
Due from Banks.....	192,591.20		
Checks and Cash Items.....	509.35		
Total	\$ 686,593.41	Total	\$ 686,593.41

DADEVILLE—STURDIVANT BANK

H. C. Sturdivant, President

F. F. Sturdivant, Vice-President

F. M. Coleman, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 273,617.45	Capital Stock paid in.....	\$ 50,000.00
Other Bonds, Stocks and Warrants	32,594.60	Surplus Fund.....	25,000.00
Banking House.....	1,000.00	Undivided Profits less Ex- penses and Taxes paid.....	2,252.61
Furniture and Fixtures.....	2,000.00	Demand Deposits.....	227,548.63
Cash	19,357.54	Time Deposits.....	28,685.00
Due from Banks.....	29,916.65	Notes and Bills Payable	25,000.00
Total	\$ 358,486.24	Total	\$ 358,486.24

DADEVILLE—TALLAPOOSA COUNTY BANK

Wm. Gray, Jr., President

G. J. Sorrell, Vice-President

C. G. Collier, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 200,521.77	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	581.04	Surplus Fund.....	10,000.00
Other Bonds, Stocks and Warrants	20,717.46	Undivided Profits less Ex- penses and Taxes paid.....	15,239.91
Banking House.....	2,500.00	Demand Deposits.....	181,782.69
Furniture and Fixtures.....	1,000.00	Time Deposits	27,217.15
Other Real Estate.....	9,000.00		
Cash	16,039.17		
Due from Banks.....	29,714.21		
Other Resources.....	4,166.10		
Total	\$ 284,239.75	Total	\$ 284,239.75

DAPHNE—DAPHNE STATE BANK

V. J. Allegri, Vice-President J. R. Hammett, President B. L. Randall, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 49,537.99	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	22.47	Undivided Profits less Ex-	
U. S. Bonds, Certificates of		penses and Taxes paid.....	456.66
Indebtedness and W. S.		Demand Deposits.....	34,098.85
Stamps	50.00	Time Deposits.....	17,007.70
Other Bonds, Stocks and		Notes and Bills Payable.....	2,000.00
Warrants	30.00		
Furniture and Fixtures.....	2,811.06		
Other Real Estate.....	4,000.00		
Cash	2,133.25		
Due from Banks	4,903.44		
Other Resources.....	75.00		
Total	\$ 63,563.21	Total	\$ 63,563.21

DECATUR—TENNESSEE VALLEY BANK

(With Branches at Cherokee, Courtland, Cullman, Falkville, Florence, Gurley, Haleyville, Leighton, Paint Rock, Russellville, Scottsboro, Sheffield, Stevenson, Town Creek and Tuscumbia.)

S. A. Lynn, Chairman of Board
 Clyde Hendrix, President R. A. Duncan, Vice-President
 W. W. Fussell, Vice-President J. B. Lagomarsino, Vice-President
 J. E. Orman, Vice-President P. B. Timberlake, Vice-President
 J. C. White, Cashier G. D. Williamson, Secretary

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 4,413,487.67	Capital Stock paid in.....	\$ 225,000.00
Overdrafts	5,388.81	Surplus Fund.....	225,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	47,978.05
Stamps	39,600.00	Reserve for Depreciation.....	40,039.76
Other Bonds, Stocks and		Demand Deposits.....	3,153,813.02
Warrants	198,260.50	Time Deposits.....	2,116,444.75
Banking House.....	107,000.00	Notes and Bills Payable.....	75,000.00
Furniture and Fixtures.....	48,251.01		
Other Real Estate.....	12,600.00		
Cash	283,531.43		
Due from Banks.....	458,481.52		
Checks and Cash Items.....	34,487.89		
Cash Items in Transit.....	282,186.75		
Total	\$ 5,883,275.58	Total	\$ 5,883,275.58

DEMOPOLIS—ROBERTSON BANKING COMPANY

W. S. Prout, President

L. C. Lowe, Vice-President

E. E. Tallichet, Cashier

H. J. Whitfield, Vice-President

F. G. Spurlin, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 696,125.58	Capital Stock paid in.....	\$ 125,000.00
Overdrafts	704.76	Surplus Fund.....	100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	135.67	Undivided Profits less Ex- penses and Taxes paid.....	40,764.99
Other Bonds, Stocks and Warrants	12,700.00	Reserve for Taxes and In- terest	3,804.97
Banking House.....	23,422.39	Demand Deposits.....	365,076.48
Furniture and Fixtures.....	3,178.55	Time Deposits.....	159,781.89
Other Real Estate.....	2,450.00	Notes and Bills Payable.....	50,000.00
Cash	24,695.28		
Due from Banks.....	79,732.72		
Checks and Cash Items.....	1,283.38		
Total	\$ 844,428.33	Total	\$ 844,428.33

DORA—DORA BANKING & TRUST COMPANY

R. H. Palmer, President

G. May, Vice-President

C. I. Jones, Cashier

J. M. McCulihen, Vice-President

W. D. Scogin, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 200,889.37	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	65.00	Surplus Fund.....	5,000.00
Other Bonds, Stocks and Warrants	25,600.00	Undivided Profits less Ex- penses and Taxes paid.....	31,332.47
Banking House.....	5,869.47	Demand Deposits.....	121,160.80
Furniture and Fixtures.....	1,787.15	Time Deposits.....	124,591.29
Cash	10,427.65	Other Liabilities	669.09
Due from Banks.....	56,582.33		
Checks and Cash Items.....	166.36		
Other Resources	6,366.32		
Total	\$ 307,753.65	Total	\$ 307,753.65

DOTHAN—DOTHAN BANK & TRUST COMPANY

E. R. Porter, President

J. J. Flowers, Vice-President

F. A. Flowers, Cashier

J. J. Whiddon, Vice-President

J. L. Wilson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 358,530.95	Capital Stock paid in.....	\$ 60,000.00
Overdrafts	1,028.92	Surplus Fund.....	45,000.00
Banking House.....	15,828.31	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,500.00	penses and Taxes paid.....	18,222.25
Other Real Estate.....	7,655.97	Demand Deposits.....	308,241.49
Cash	19,478.82	Time Deposits.....	132,866.56
Due from Banks.....	149,799.91	Other Liabilities	16.45
Exchanges for Clearing House	8,687.87		
Cash Items in Transit.....	1,836.00		
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Total	\$ 564,346.75	Total	\$ 564,346.75

ECLECTIC—BANK OF ECLECTIC

Lee Hornsby, President

J. A. Howle, Vice-President

Christian Wingard, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 115,190.43	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	93.34	Surplus Fund.....	3,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	2,980.00	penses and Taxes paid.....	3,527.33
Banking House.....	2,890.00	Demand Deposits.....	169,097.07
Furniture and Fixtures.....	2,600.00	Time Deposits.....	11,927.50
Other Real Estate.....	130.00	Cash Over.....	215.35
Cash	9,104.32		
Due from Banks.....	62,385.12		
Checks and Cash Items.....	1,627.79		
Other Resources.....	766.25		
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Total	\$ 197,767.25	Total	\$ 197,767.25

ELBA—ELBA BANK & TRUST COMPANY

Y. W. Rainer, President

S. H. Brock, Vice-President

J. L. Mixson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 315,710.44	Capital Stock paid in.....	\$ 75,000.00
Overdrafts	2,627.91	Surplus Fund.....	50,000.00
Other Bonds, Stocks and Warrants	11,644.97	Undivided Profits less Ex- penses and Taxes paid.....	5,232.81
Banking House.....	5,000.00	Reserve for Taxes and In- terest	10,000.00
Furniture and Fixtures.....	3,500.00	Demand Deposits.....	154,636.36
Other Real Estate.....	15,309.00	Time Deposits.....	71,495.78
Cash	9,109.00	Notes and Bills Payable.....	35,000.00
Due from Banks.....	23,807.07		
Checks and Cash Items.....	209.38		
Cash Items in Transit.....	14,447.18		
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Total	\$ 401,364.95	Total	\$ 401,364.95

ELBERTA—STATE BANK OF ELBERTA

Aug. Noltenmeier, President

L. Lindoefer, Vice-President

John C. Lehr, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 65,669.80	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	28.88	Surplus Fund.....	2,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	350.00	Undivided Profits less Ex- penses and Taxes paid.....	1,913.33
Other Bonds, Stocks and Warrants	4,289.24	Demand Deposits.....	45,438.79
Banking House.....	3,934.54	Time Deposits.....	47,571.94
Furniture and Fixtures.....	2,615.87	Other Liabilities.....	66.22
Other Real Estate.....	150.00		
Cash	3,602.06		
Due from Banks.....	26,340.89		
Other Resources.....	9.00		
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Total	\$ 106,990.28	Total	\$ 106,990.28

ELKMONT—FARMERS & MERCHANTS BANK

W. B. Vaughn, President

E. P. Gray, Vice-President

Harry Kittrell, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 28,376.17	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	3.74	Undivided Profits less Ex-	
Banking House	5,525.00	penses and Taxes paid.....	521.73
Furniture and Fixtures.....	3,035.15	Demand Deposits	52,670.15
Cash	8,763.43	Time Deposits	2,100.00
Due from Banks	20,429.82	Notes and Bills Payable.....	5,000.00
Checks and Cash Items.....	7,371.80	Other Liabilities—Cash Over....	2.29
Cash Items in Transit	1,789.06		
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Total	\$ 75,294.17	Total	\$ 75,294.17

ENSLEY—BANK OF ALABAMA

R. A. Terrell, President

J. W. Minor, Vice-President

R. D. Russell, Cashier

Foster Hamilton, Vice-President

J. Binning, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 636,038.52	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	468.36	Surplus Fund	10,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	1,590.62
Stamps	29,506.04	Reserve for Taxes and In-	
Other Bonds, Stocks and		terest	6,569.59
Warrants	260,582.17	Demand Deposits	492,350.70
Banking House	22,860.00	Savings Deposits	465,723.44
Furniture and Fixtures.....	1,650.00		
Other Real Estate	3,956.00		
Cash	34,424.49		
Due from Banks	30,862.75		
Exchange for Clearing House..	3,303.07		
Checks and Cash Items.....	1,294.57		
Cash Items in Transit.....	1,288.38		
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Total	\$ 1,026,234.35	Total	\$ 1,026,234.35

ENSLEY—BANK OF ENSLEY

R. E. Chadwick, President

S. C. King, Vice-President and Cashier

H. J. Cummings, Manager

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 3,389,707.19	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	1,831.28	Surplus Fund	100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	5,000.00	Undivided Profits less Ex- penses and Taxes paid.....	56,709.74
Other Bonds, Stocks and Warrants	201,359.15	Reserve for Taxes and In- terest	19,941.60
Banking House	135,000.00	Demand Deposits	2,037,390.98
Furniture and Fixtures.....	25,000.00	Time Deposits	1,675,788.90
Other Real Estate	42,450.64	Notes and Bills Payable.....	275,000.00
Cash	120,543.65		
Due from Banks	327,693.63		
Exchanges for Clearing House	14,242.60		
Checks and Cash Items.....	2,003.08		
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Total	\$ 4,264,831.22	Total	\$ 4,264,831.22

ENTERPRISE—ENTERPRISE BANKING COMPANY

J. B. Byrd, President

R. H. Arrington, Vice-President

R. B. Mattin, Vice-President

W. C. Stapleton, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 202,712.95	Capital Stock paid in.....	\$ 50,000.00
Overdrafts (Cotton)	4,000.08	Surplus Fund	50,000.00
Banking House	3,400.00	Undivided Profits less Ex- penses and Taxes paid.....	29,444.52
Furniture and Fixtures	1,400.00	Demand Deposits	181,228.05
Other Real Estate	3,200.00		
Cash	7,994.67		
Due from Banks	87,884.33		
Checks and Cash Items	80.54		
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Total	\$ 310,672.57	Total	\$ 310,672.57

EPES—SUMTER BANK & TRUST COMPANY

W. J. Willis, President

R. L. Young, Vice-President

M. W. Cathey, Assistant Cashier

O. M. Cathey, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 54,651.18	Capital Stock paid in.....	\$ 12,600.00
Overdrafts	56.89	Surplus Fund	2,520.00
Banking House	1,250.00	Undivided Profits less Ex-	
Furniture and Fixtures	1,250.00	penses and Taxes paid.....	2,131.87
Cash	10,101.87	Demand Deposits	67,521.71
Due from Banks	18,303.64	Time Deposits	840.00
Total	\$ 85,613.58	Total	\$ 85,613.58

EUTAW—MERCHANTS & FARMERS BANK

James C. Lucius, President

E. A. Archibald, Vice-President

J. K. Smith, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 230,769.48	Capital Stock paid in.....	\$ 55,000.00
Overdrafts	54.43	Surplus Fund	40,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	20,938.45
Stamps	14,500.00	Demand Deposits	197,719.67
Other Bonds, Stocks and		Time Deposits	109,470.49
Warrants	22,850.00		
Banking House	5,000.00		
Cash	17,320.63		
Due from Banks	120,525.17		
Due from Federal Reserve			
Bank	11,740.50		
Checks and Cash Items.....	368.40		
Total	\$ 423,128.61	Total	\$ 423,128.61

EVERGREEN—THE PEOPLES BANK OF EVERGREEN

C. P. Deming, Chairman of Board

A. Cunningham, President

W. W. Kingsberry, Cashier

W. B. Ivey, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 660,782.40	Capital Stock paid in.....	\$ 100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	200.00	Surplus Fund	148,000.00
Other Bonds, Stocks and Warrants	25,224.94	Undivided Profits less Ex- penses and Taxes paid.....	8,619.68
Banking House	14,500.00	Reserve for Taxes and In- terest	10,000.00
Furniture and Fixtures.....	4,882.00	Demand Deposits	257,961.20
Other Real Estate	5,652.25	Time Deposits	242,208.00
Cash	18,744.10	Notes and Bills Payable.....	40,000.00
Due from Banks	76,499.52		
Exchanges for Clearing House	290.32		
Checks and Cash Items.....	13.35		
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Total	\$ 806,788.88	Total	\$ 806,788.88

EXCEL—BANK OF EXCEL

D. D. Mims, President

J. R. Eddins, Vice-President

J. L. Kearley, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 50,011.14	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	130.50	Surplus Fund	2,000.00
Banking House	5,000.00	Undivided Profits less Ex- penses and Taxes paid.....	4,310.57
Furniture and Fixtures.....	3,000.00	Demand Deposits	93,593.05
Other Real Estate	1,500.00	Time Deposits	16,660.07
Cash	6,122.34		
Due from Banks	70,799.71		
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Total	\$ 136,563.69	Total	\$ 136,563.69

FAIRFIELD—FAIRFIELD TRUST & SAVINGS BANK

E. P. Rosamond, President

Herbert A. Smith, Vice-President

D. W. Waite, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 20,105.96	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	15.29	Demand Deposits	14,048.46
Other Bonds, Stocks and Warrants	104.00	Time Deposits	2,873.21
Furniture and Fixtures.....	5,847.30		
Cash	9,284.27		
Due from Banks.....	6,170.60		
Other Resources	394.25		
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Total	\$ 41,921.67	Total	\$ 41,921.67

FAIRHOPE—BANK OF FAIRHOPE

Henry Crawford, President

Wm. McIntosh, Vice-President

Geo. F. Martin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 166,495.26	Capital Stock paid in.....	\$ 25,000.00
Overdrafts .....	.75	Surplus Fund	8,000.00
Other Bonds, Stocks and Warrants	11,068.27	Undivided Profits less Ex- penses and Taxes paid.....	955.85
Furniture and Fixtures.....	5,400.00	Demand Deposits	139,112.56
Cash	12,223.59	Time Deposits	87,697.27
Due from Banks	65,340.01		
Checks and Cash Items.....	188.00		
Cash Items in Transit.....	49.80		
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Total	\$ 260,765.68	Total	\$ 260,765.68

FAUNDSDALE—WATKINS BANKING COMPANY

S. R. Bethea, President

Siddons Stollenwerck, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 158,981.22	Capital Stock paid in	\$ 50,000.00
Overdrafts	5,576.02	Surplus Fund	31,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	30,824.00	Undivided Profits less Ex- penses and Taxes paid	16,510.98
Other Bonds, Stocks and Warrants	8,350.00	Reserve for Taxes and In- terest	2,631.36
Cash	13,880.21	Demand Deposits	180,216.20
Due from Banks	68,578.65	Time Deposits	5,999.25
Checks and Cash Items	167.69		
Total	\$ 286,357.79	Total	\$ 286,357.79

FAYETTE—CITIZENS BANK OF FAYETTE

T. H. Robertson, President

E. E. Thomason, Vice-President and Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 434,887.09	Capital Stock paid in	\$ 60,000.00
Overdrafts	1,361.42	Surplus Fund	50,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	27,600.00	Undivided Profits less Ex- penses and Taxes paid	14,936.79
Other Bonds, Stocks and Warrants	66,000.00	Demand Deposits	236,907.01
Furniture and Fixtures	2,871.00	Time Deposits	290,852.54
Other Real Estate	4,575.00		
Cash	16,572.16		
Due from Banks	98,384.36		
Checks and Cash Items	273.67		
Other Resources	171.64		
Total	\$ 652,696.34	Total	\$ 652,696.34

FLOMATON—ESCAMBIA COUNTY BANK

J. B. Barnett, President

John W. Taylor, Vice-President

J. A. Brooks, Assistant Cashier

C. G. Folsom, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 43,473.54	Capital Stock paid in	\$ 25,000.00
Overdrafts	4.51	Undivided Profits less Ex-	
Other Bonds, Stocks and		penses and Taxes paid	1,101.64
Warrants	4,635.00	Demand Deposits	64,820.44
Furniture and Fixtures	2,628.67	Time Deposits	2,220.01
Cash	9,908.05		
Due from Banks	27,162.79		
Checks and Cash Items	329.53		
Other Resources	5,000.00		
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Total	\$ 93,142.09	Total	\$ 93,142.09

FLORALA—BANK OF FLORALA

E. P. Rodwell, President

D. A. McPhail, Vice-President

N. E. Wells, Assistant Cashier

L. E. Wells, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 241,123.28	Capital Stock paid in	\$ 60,000.00
Overdrafts	1,186.51	Surplus Fund	25,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid	9,044.83
Stamps	49,250.00	Reserve for Taxes and In-	
Other Bonds, Stocks and		terest	5,000.00
Warants	1,000.00	Demand Deposits	179,821.14
Banking House	17,195.00	Time Deposits	156,888.49
Furniture and Fixtures	3,645.60		
Other Real Estate	16,313.40		
Cash	22,715.92		
Due from Banks	79,817.54		
Checks and Cash Items	2,416.53		
Cash Items in Transit	1,064.40		
Other Resources	26.28		
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Total	\$ 435,754.46	Total	\$ 435,754.46

FLORENCE—ALABAMA TRUST & SAVINGS BANK

J. F. Koonce, President

H. H. Holbrook, Vice-President

J. R. McGarry, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 556,772.72	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	120.74	Surplus Fund	20,000.00
Other Bonds, Stocks and Warrants	3,800.00	Undivided Profits less Ex- penses and Taxes paid.....	5,969.99
Banking House	47,575.60	Demand Deposits	440,328.34
Furniture and Fixtures.....	3,000.00	Time Deposits	145,114.92
Other Real Estate	1,840.97	Notes and Bills Payable.....	25,000.00
Cash	48,227.11		
Due from Banks	44,277.41		
Exchanges for Clearing House	7,790.21		
Checks and Cash Items Se- cured by Cotton.....	22,299.61		
Cash Items in Transit.....	399.36		
Other Resources	308.52		
Total	\$ 736,413.25	Total	\$ 736,413.25

FLORENCE—BANK OF EAST FLORENCE

F. E. Hennessee, President

R. E. Weatherly, Vice-President

A. B. Staten, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 54,979.78	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	27.99	Undivided Profits less Ex- penses and Taxes paid.....	285.54
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	750.00	Demand Deposits	54,742.37
Banking House	9,401.59	Time Deposits	15,129.84
Furniture and Fixtures	5,063.71		
Cash	7,928.59		
Due from Banks	15,455.83		
Checks and Cash Items.....	1,549.86		
Total	\$ 95,157.75	Total	\$ 95,157.75

FOLEY—SOUTH BALDWIN STATE BANK

W. F. Hilcher, President

A. N. Hayselden, Vice-President

B. F. Patterson, Vice-President

Grady P. Gilbert, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 116,623.75	Capital Stock paid in	\$ 15,000.00
Overdrafts	502.40	Surplus Fund	655.31
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	20.70	Demand Deposits	69,791.35
Other Bonds, Stocks and Warrants	5,950.92	Time Deposits	80,352.89
Banking House	7,740.55		
Furniture and Fixtures	5,042.32		
Other Real Estate	4,285.00		
Cash	5,426.42		
Due from Banks	19,680.19		
Checks and Cash Items	181.66		
Other Resources	345.64		
Total	\$ 165,799.55	Total	\$ 165,799.55

FOLEY—STATE BANK OF FOLEY

Victor Gaar, President

Geo. Holk, Vice-President

Miles M. Morris, Assistant Cashier

W. A. Stoddard, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 235,686.62	Capital Stock paid in	\$ 25,000.00
Overdrafts	94.36	Surplus Fund	6,000.00
Other Bonds, Stocks and Warrants	8,858.16	Undivided Profits less Ex- penses and Taxes paid	926.97
Banking House	10,673.00	Demand Deposits	127,451.60
Furniture and Fixtures	3,846.76	Time Deposits	111,018.25
Other Real Estate	3,880.85	Notes and Bills Payable	20,000.00
Cash	9,088.33		
Due from Banks	17,867.78		
Checks and Cash Items	198.12		
Cash Items in Transit	202.84		
Total	\$ 290,396.82	Total	\$ 290,396.82

FORT DEPOSIT—FORT DEPOSIT BANK

C. M. Davis, President

J. S. Golson, Vice-President

B. C. Barganier, Jr., Assistant Cashier

O. P. Edwards, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 125,927.21	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	479.94	Surplus Fund	19,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	679.37	Undivided Profits less Ex- penses and Taxes paid.....	5,437.98
Other Bonds, Stocks and Warrants	18,231.16	Demand Deposits	110,447.55
Banking House	2,700.00	Time Deposits	53,219.42
Furniture and Fixtures.....	3,025.00	Notes and Bills Payable.....	10,000.00
Other Real Estate	550.00		
Cash	13,237.44		
Due from Banks	16,876.69		
Checks and Cash Items.....	53.26		
Other Resources.....	2.87		
Demand Loans on Cotton.....	41,342.01		
Total	\$ 223,104.95	Total	\$ 223,104.95

GADSDEN—ETOWAH TRUST & SAVINGS BANK

J. B. Wadsworth, President

B. W. Duke, Vice-President

W. M. Wadsworth, Assistant Cashier

J. W. Penn, Vice-President

D. C. Wadsworth, Assistant Cashier

R. M. Wilbanks, Vice-President

E. G. Pan, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 923,572.79	Capital Stock paid in.....	\$ 200,000.00
Overdrafts	1,888.40	Surplus Fund	4,000.00
Other Bonds, Stocks and Warrants	41,630.00	Undivided Profits less Ex- penses and Taxes paid.....	14,393.42
Banking House	125,000.00	Demand Deposits	419,288.19
Furniture and Fixtures.....	17,514.26	Time Deposits	627,156.02
Other Real Estate	17,265.93	Notes and Bills Payable.....	75,000.00
Cash	52,947.71	Notes and Bills Rediscounted	35,391.32
Due from Banks	169,793.37		
Exchanges for Clearing House	17,491.80		
Checks and Cash Items.....	334.62		
Cash Items in Transit.....	1,697.06		
Other Resources	6,093.01		
Total	\$ 1,375,228.95	Total	\$ 1,375,228.95

GANTT—BANK OF GANTT

Pollard Gantt, President

W. D. Riley, Vice-President

Leon Gilchrist, Assistant Cashier

Claude Wright, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 93,268.33	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	357.18	Surplus Fund	5,000.00
Banking House	1,588.91	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,975.00	penses and Taxes paid.....	2,862.04
Cash	5,969.76	Demand Deposits	53,625.08
Due from Banks	19,982.47	Time Deposits	47,343.51
Checks and Cash Items.....	659.78		
Cash Items in Transit.....	30.00		
Cash Short	4.15		
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Total	\$ 123,835.63	Total	\$ 123,835.63

GAYLESVILLE—BANK OF GAYLESVILLE

J. Robt. Henderson, President

J. E. Chesnut, Vice-President

Webb Chesnut, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 68,511.91	Capital Stock paid in.....	\$ 12,500.00
Overdrafts	284.34	Surplus Fund.....	25,000.00
Banking House.....	1,323.14	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,332.94	penses and Taxes paid.....	75.84
Other Real Estate.....	883.38	Demand Deposits.....	42,932.84
Cash	2,534.63	Time Deposits.....	30,073.06
Due from Banks.....	35,698.02		
Cash Short.....	13.38		
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Total	\$ 110,581.74	Total	\$ 110,581.74

GEORGIANA—BUTLER COUNTY BANK

Ulay W. Black, President

W. R. Boone, Vice-President

E. T. Holloway, Assistant Cashier

A. J. Nall, Vice-President

Roy B. Smith, Assistant Cashier

R. C. Fulford, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 298,173.25	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	140.04	Surplus Fund.....	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	12,630.01
Stamps	4,960.00	Demand Deposits.....	243,323.49
Other Bonds, Stocks and Warrants	4,300.00	Time Deposits.....	127,355.72
Banking House.....	4,000.00	Notes and Bills Payable.....	30,000.00
Furniture and Fixtures.....	4,967.27		
Other Real Estate.....	17,225.00		
Cash	34,899.53		
Due from Banks.....	63,832.91		
Cash Items in Transit.....	187.48		
Other Resources.....	15,623.74		
Total	\$ 448,309.22	Total	\$ 448,309.22

GENEVA—CITIZENS BANK

J. J. Johnson, Sr., President

D. H. Morris, Sr., Vice-President

Jim Johnson, Jr., Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 384,723.47	Capital Stock paid in.....	\$ 50,000.00
Other Bonds, Stocks and Warrants	5,000.00	Surplus Fund.....	100,000.00
Furniture and Fixtures.....	1,179.00	Undivided Profits less Ex- penses and Taxes paid.....	29,331.15
Cash	25,122.60	Demand Deposits.....	392,183.50
Due from Banks.....	162,204.69	Time Deposits.....	6,000.00
Checks and Cash Items.....	273.62	Other Liabilities.....	1,455.00
Other Resources.....	440.00		
Cash Short.....	26.27		
Total	\$ 578,969.65	Total	\$ 578,969.65

GILBERTOWN—PEOPLES BANK

T. R. Lenoir, Chairman of Board

J. E. McLemore, President

G. A. Rentz, Vice-President

G. E. Foerster, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 99,393.36	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	64.05	Surplus Fund.....	3,000.00
Other Bonds, Stocks and Warrants	28,291.10	Undivided Profits less Ex- penses and Taxes paid.....	1,166.19
Banking House.....	2,800.00	Demand Deposits.....	66,973.50
Furniture and Fixtures.....	3,100.00	Time Deposits.....	59,788.10
Other Real Estate.....	1,248.58	Notes and Bills Payable.....	7,500.00
Cash	9,207.13	Other Liabilities.....	64.83
Due from Banks.....	8,263.85		
Checks and Cash Items.....	560.06		
Cash Items in Transit.....	564.49		
Total	\$ 153,492.62	Total	\$ 153,492.62

GLENWOOD—BANK OF GLENWOOD

D. A. Batten, President

E. J. Dominey, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 30,282.43	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	625.00	Demand Deposits.....	21,608.63
Other Bonds, Stocks and Warrants	488.26	Time Deposits.....	2,803.54
Banking House.....	3,000.00	Notes and Bills Payable.....	10,000.00
Furniture and Fixtures.....	3,013.24		
Other Real Estate.....	1,504.75		
Cash	1,697.93		
Checks and Cash Items.....	65.75		
Cash Items in Transit.....	3,000.00		
Impaired Capital.....	734.81		
Total	\$ 44,412.17	Total	\$ 44,412.17

GOODWATER—PEOPLES TRUST AND SAVINGS BANK

C. H. Gilliland, President

J. S. Gilliland, Vice-President

K. S. Porter, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 114,367.88	Capital Stock paid in.....	\$ 30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	89,250.00	Surplus Fund.....	20,000.00
Other Bonds, Stocks and Warrants	300.00	Undivided Profits less Ex- penses and Taxes paid.....	1,326.91
Banking House.....	2,000.00	Demand Deposits.....	137,024.46
Furniture and Fixtures.....	2,882.00	Time Deposits	38,024.62
Other Real Estate.....	300.00	Notes and Bills Payable.....	20,000.00
Cash	6,815.70		
Due from Banks.....	29,140.17		
Checks and Cash Items.....	1,237.73		
Cash Items in Transit.....	82.51		
Total	\$ 246,375.99	Total	\$ 246,375.99

GORDO—MERCHANTS AND FARMERS BANK

A. H. Dabbs, President

A. M. Pearson, Vice-President

H. D. Davis, Assistant Cashier

J. F. Rainer, Vice-President and Cashier

W. B. Curry, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 375,258.56	Capital Stock paid in.....	\$ 50,000.00
Overdrafts Secured by Cotton	1,162.59	Surplus Fund.....	5,000.00
Other Overdrafts.....	912.43	Undivided Profits less Ex- penses and Taxes paid.....	13,059.68
Other Bonds, Stocks and Warrants	14,882.45	Demand Deposits.....	197,703.57
Banking House.....	4,522.02	Time Deposits.....	182,251.37
Furniture and Fixtures.....	6,479.11		
Other Real Estate.....	7,250.00		
Cash	17,025.45		
Due from Banks.....	19,126.87		
Checks and Cash Items.....	263.23		
Cash Items in Transit.....	992.40		
Other Resources.....	139.51		
Total	\$ 448,014.62	Total	\$ 448,014.62

GORDON—BANK OF GORDON

J. J. Marsh, President

C. P. Bowden, Vice-President

S. Willoughby, Vice-President

C. W. Long, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 24,474.44	Capital Stock paid in.....	\$ 11,100.00
Overdrafts	299.87	Surplus Fund	7,500.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	100.00	Undivided Profits less Ex- penses and Taxes paid.....	199.29
Banking House.....	750.00	Demand Deposits	36,201.27
Furniture and Fixtures.....	750.00	Time Deposits	15,644.50
Cash	2,232.55	Other Liabilities—Cash Over..	9.15
Due from Banks.....	42,047.35		
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Total	\$ 70,654.21	Total	\$ 70,654.21

GRAND BAY—GRAND BAY STATE BANK

Colin MacDonald, President

C. H. Shearer, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 48,605.32	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	71.09	Surplus Fund	2,500.00
Banking House	6,641.74	Undivided Profits less Ex- penses and Taxes paid.....	358.31
Furniture and Fixtures.....	1,525.93	Demand Deposits	32,498.13
Other Real Estate.....	10,559.90	Time Deposits	17,796.40
Cash	2,142.92	Notes and Bills Payable.....	9,250.00
Due from Banks.....	3,775.03	Other Liabilities	919.09
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Total	\$ 73,321.93	Total	\$ 73,321.93

GREENSBORO—PEOPLES BANK

A. Lawson, President

L. J. Lawson, Jr., Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 132,913.27	Capital Stock paid in.....	\$ 30,500.00
Overdrafts	5.00	Surplus Fund	15,250.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	8,000.00	Undivided Profits less Ex- penses and Taxes paid.....	7,238.55
Furniture and Fixtures.....	1,242.50	Demand Deposits	211,882.66
Cash	31,161.18	Time Deposits	9,040.00
Due from Banks	95,627.91		
Checks and Cash Items.....	2,167.30		
Cash Items in Transit.....	2,794.05		
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Total	\$ 273,911.21	Total	\$ 273,911.21

GREENVILLE—BANK OF GREENVILLE

G. H. Tatum, President

C. E. Hamilton, Vice-President

Oscar Riley, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 385,767.01	Capital Stock paid in.....	\$ 100,000.00
Overdrafts—Secured, \$3,136.47; Unsecured, \$238.80	3,375.27	Surplus Fund	100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	32,834.00	Undivided Profits less Ex- penses and Taxes paid.....	31,364.23
Other Bonds, Stocks and Warrants	39,150.00	Reserve for Taxes and In- terest	2,700.00
Banking House	7,500.00	Individual Deposits	312,972.28
Furniture and Fixtures.....	3,399.00	Time Deposits	335,003.28
Other Real Estate.....	5,000.00		
Cash	47,615.75		
Due from Banks.....	355,736.92		
Checks and Cash Items.....	1,301.84		
Cash Items in Transit.....	360.00		
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Total	\$ 882,039.79	Total	\$ 882,039.79

GROVE HILL—BANK OF GROVE HILL

J. T. Pugh, President

J. S. Chapman, Vice-President

L. R. Tucker, Cashier

D. P. Chapman, Vice-President

A. B. Pugh, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 390,112.39	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	549.50	Surplus Fund	15,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	15,600.00	Undivided Profits less Ex- penses and Taxes paid.....	9,071.88
Other Bonds, Stocks and Warrants	25,711.56	Demand Deposits	238,940.41
Banking House	1,000.00	Time Deposits	143,664.97
Furniture and Fixtures	1,000.00	Notes and Bills Payable.....	45,000.00
Other Real Estate	6,900.00	Bonds Borrowed	7,150.00
Cash	20,787.92		
Due from Banks	25,441.52		
Checks and Cash Items.....	178.39		
Other Resources	1,545.98		
Total	\$ 488,827.26	Total	\$ 488,827.26

GUIN—COMMERCIAL SAVINGS BANK

R. R. Wright, President

D. M. Sizemore, Vice-President

W. I. Springer, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 92,108.61	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	109.81	Surplus Fund	2,502.02
Banking House	4,570.00	Demand Deposits	73,354.02
Furniture and Fixtures	3,750.00	Time Deposits	27,294.66
Other Real Estate	750.00		
Cash	7,106.43		
Due from Banks	12,347.83		
Checks and Cash Items.....	663.02		
Advance on Cotton	6,745.00		
Total	\$ 128,150.70	Total	\$ 128,150.70

GUIN—MARION COUNTY BANKING COMPANY

Mack Pearce, President

E. B. Fite, Vice-President

J. B. Hodges, Cashier

G. W. Coleman, Cashier

Mae Dunn, Assistant Cashier

M. Milhcon, Assistant Cashier

T. P. Allmon, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 273,987.76	Capital Stock paid in	\$ 25,000.00
Overdrafts	886.38	Surplus Fund	40,000.00
Other Bonds, Stocks and Warrants	22,427.70	Undivided Profits less Ex- penses and Taxes paid	5,292.74
Banking House	2,500.00	Demand Deposits	152,795.14
Furniture and Fixtures	1,500.00	Time Deposits	118,456.71
Other Real Estate	5,201.06	Notes and Bills Payable	10,000.00
Cash	19,749.30	Notes and Bills Rediscounted ..	26,202.83
Due from Banks	33,884.20	Other Liabilities—Cash Over ..	48.19
Due from Federal Reserve Bank	15,081.31		
Checks and Cash Items	1,213.33		
Other Resources	1,364.57		
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Total	\$ 377,795.61	Total	\$ 377,795.61

GUNTERSVILLE—CITIZENS BANK OF GUNTERSVILLE

G. B. Zettler, President

W. C. Rayburn, Vice-President

J. H. Williams, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 174,480.88	Capital Stock paid in	\$ 25,000.00
Overdrafts	26.75	Surplus Fund	12,500.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	11,800.00	Undivided Profits less Ex- penses and Taxes paid	5,044.14
Other Bonds, Stocks and Warrants	14,019.00	Demand Deposits	243,431.60
Furniture and Fixtures	2,465.00	Notes and Bills Payable	10,000.00
Other Real Estate	7,250.00		
Cash	17,894.28		
Due from Banks	66,977.76		
Checks and Cash Items	1,062.07		
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Total	\$ 295,975.74	Total	\$ 295,975.74

HACKLEBURG—BANK OF HACKLEBURG

J. L. Wilson, President

C. P. Lunsford, Vice-President

A. L. Wiginton, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 67,973.95	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	60.35	Surplus Fund	11,000.00
Other Bonds, Stocks and Warrants	3,660.25	Undivided Profits less Ex- penses and Taxes paid.....	2,203.35
Banking House	1,000.00	Demand Deposits	98,288.07
Cash	7,057.24	Cash Over	28.47
Due from Banks	31,686.48		
Checks and Cash Items.....	69.58		
Cash Items in Transit.....	10,012.04		
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Total	\$ 121,519.89	Total	\$ 121,519.89

HALEYVILLE—TRADERS & FARMERS BANK

W. W. Haley, President

W. A. Walker, Vice-President

E. T. Haley, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 207,441.97	Capital Stock paid in.....	\$ 33,100.00
Overdrafts Secured by Cotton	1,127.04	Surplus Fund	16,550.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	10,450.00	Undivided Profits less Ex- penses and Taxes paid.....	8,281.90
Other Bonds, Stocks and Warrants	10,130.00	Demand Deposits	213,290.14
Banking House	3,530.54	Time Deposits	171,999.80
Furniture and Fixtures.....	4,146.70		
Other Real Estate	5,588.56		
Cash	34,181.20		
Due from Banks	163,709.73		
Checks and Cash Items.....	603.70		
Cash Items in Transit.....	2,312.40		
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Total	\$ 443,221.84	Total	\$ 443,221.84

HANCEVILLE—MERCHANTS BANK

W. C. Griffeth, President

Edd Ashwander, Vice-President

C. H. Gray, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 77,503.68	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	39.96	Surplus Fund	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	8,914.95
Stamps	5,100.00	Demand Deposits	132,198.38
Banking House	1,795.74		
Furniture and Fixtures	2,768.06		
Cash	17,856.49		
Due from Banks	54,392.73		
Checks and Cash Items	468.00		
Cash Items in Transit.....	1,175.00		
Other Resources	13.67		
<hr/>		<hr/>	
Total	\$ 161,113.33	Total	\$ 161,113.33

HARTFORD—BANK OF HARTFORD

W. F. Clemmons, President

B. G. Farmer, Vice-President

G. C. Sausbury, Vice-President

D. S. Folsom, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 185,013.34	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	92.96	Surplus Fund	14,000.00
Geneva County Warrants.....	428.00	Undivided Profits less Ex- penses and Taxes paid.....	2,014.50
Banking House	5,000.00	Demand Deposits	188,842.87
Furniture and Fixtures	3,200.00		
Other Real Estate	500.00		
Cash	14,470.00		
Due from Banks	43,913.06		
Checks and Cash Items.....	2,140.01		
Cash Items in Transit	100.00		
<hr/>		<hr/>	
Total	\$ 254,857.37	Total	\$ 254,857.37

HARTSELLE—BANK OF HARTSELLE

Arthur Stephenson, President

I. V. Griffin, Vice-President

M. Pattello, Vice-President

Jas. E. Peck, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 259,343.04	Capital Stock paid in	\$ 25,000.00
Overdrafts	1,640.49	Surplus Fund	21,000.00
Other Bonds, Stocks and Warrants	4,250.00	Undivided Profits less Ex- penses and Taxes paid	8,827.64
Furniture and Fixtures	3,657.66	Demand Deposits	198,904.74
Other Real Estate	1,950.00	Time Deposits	116,837.71
Cash	20,124.25		
Due from Banks	75,196.11		
Checks and Cash Items	4,402.00		
Cash Short	6.54		
Total	\$ 370,570.09	Total	\$ 370,570.09

HARTSELLE—FARMERS & MERCHANTS BANK

J. F. Stewart, President

P. W. Barclift, Vice-President

W. D. Barclift, Assistant Cashier

E. F. Mittwede, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 337,439.65	Capital Stock paid in	\$ 50,000.00
Overdrafts	204.11	Surplus Fund	4,500.00
Other Bonds, Stocks and Warrants	4,150.00	Undivided Profits less Ex- penses and Taxes paid	6,540.05
Furniture and Fixtures	5,224.71	Demand Deposits	286,011.67
Other Real Estate	1,000.00	Time Deposits	84,650.61
Cash	24,364.37	Notes and Bills Payable	15,775.00
Due from Banks	84,688.62	Notes and Bills Rediscounted ..	20,839.55
Due from Federal Reserve Bank	7,008.26		
Checks and Cash Items	4,099.80		
Other Resources	137.36		
Total	\$ 468,316.88	Total	\$ 468,316.88

HAZEL GREEN—HAZEL GREEN BANKING COMPANY

L. A. Tanner, President

Roy L. Allison, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 44,719.61	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	4.32	Undivided Profits less Ex-	
Banking House	2,259.41	penses and Taxes paid.....	163.53
Furniture and Fixtures.....	2,031.86	Demand Deposits	29,213.97
Cash	3,414.70	Time Deposits	18,938.56
Due from Banks	5,783.44		
Checks and Cash Items	102.72		
Total	\$ 58,316.06	Total	\$ 58,316.06

HEFLIN—BANK OF HEFLIN

J. M. Atkins, President

W. P. Acker, Vice-President

J. L. Atkins, Assistant Cashier

Fred Osborn, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 183,770.01	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	52.25	Surplus Fund	25,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	7,416.67
Stamps	30,000.00	Reserve for Taxes and In-	
Other Bonds, Stocks and		terest	1,426.67
Warrants	10,000.00	Demand Deposits	174,193.28
Banking House	6,000.00	Time Deposits	99,487.47
Furniture and Fixtures.....	2,051.01	Other Liabilities	20.20
Other Real Estate	10,810.76		
Cash	15,095.33		
Due from Banks	99,597.90		
Checks and Cash Items	139.17		
Other Resources	27.86		
Total	\$ 357,544.29	Total	\$ 357,544.29

HUNTSVILLE—FARMERS STATE BANK

T. T. Terry, President

Jeff. H. Terry, Vice-President

J. E. McCaleb, Vice-President

W. A. Burgess, Vice-President

D. E. Henderson, Cashier

J. L. Griffin, Assistant Vice-President

C. H. Tribble, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 562,480.97	Capital Stock paid in.....	\$ 100,000.00
Overdrafts—		Surplus Fund.....	30,000.00
Secured \$13,939.79; Unse-		Undivided Profits less Ex-	
cured \$34.94.....	13,974.71	penses and Taxes paid.....	2,010.40
Other Bonds, Stocks and		Demand Deposits.....	266,678.43
Warrants.....	28,440.62	Time Deposits.....	210,054.39
Banking House.....	20,000.00	Notes and Bills Payable.....	25,000.00
Furniture and Fixtures.....	3,076.50	Notes and Bills Rediscounted	101,064.51
Other Real Estate.....	15,266.13	Acceptances Executed for	
Cash.....	14,619.77	Customers.....	21,500.00
Due from Banks.....	21,422.70		
Due from Federal Reserve			
Bank.....	32,995.94		
Checks and Cash Items.....	9,330.17		
Cash Items in Transit.....	6,989.14		
Other Resources.....	6,211.08		
Customers Liability Account			
of Acceptances.....	21,500.00		
Total	\$ 756,307.73	Total	\$ 756,307.73

HUNTSVILLE—HUNTSVILLE BANK & TRUST COMPANY

J. B. Woodall, President

Chas. C. Anderson, Vice-President

Wm. P. Cooper, Vice-President

R. H. Gilliam, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 618,304.74	Capital Stock paid in.....	\$ 150,000.00
Overdrafts.....	167.51	Surplus Fund.....	35,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants.....	6,000.00	penses and Taxes paid.....	20,091.92
Furniture and Fixtures.....	7,500.00	Demand Deposits.....	396,883.93
Other Real Estate.....	27,800.00	Time Deposits.....	251,607.62
Cash.....	41,609.04		
Due from Banks.....	121,601.54		
Exchanges for Clearing House	9,678.84		
Checks and Cash Items.....	7,540.57		
Cash Items in Transit.....	12,850.10		
Other Resources.....	531.13		
Total	\$ 853,583.47	Total	\$ 853,583.47

HUNTSVILLE—W. R. RISON BANKING COMPANY

A. L. Rison, President

H. M. Rhett, Vice-President

Ashford Todd, Cashier

J. W. McAllister, Vice-President

I. W. Walker, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 1,568,846.11	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	2,346.61	Surplus Fund	100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	14,897.00	Undivided Profits less Ex- penses and Taxes paid.....	138,935.45
Other Bonds, Stocks and Warrants	66,694.40	Reserve for Taxes.....	5,645.72
Banking House	6,000.00	Demand Deposits	834,444.31
Furniture and Fixtures.....	2,000.00	Time Deposits	657,785.47
Other Real Estate.....	124,337.06	Notes and Bills Payable.....	290,000.00
Cash	80,764.44		
Exchanges for Clearing House	9,565.71		
Checks and Cash Items.....	15,265.47		
Cash Items in Transit.....	5,071.27		
<hr/>		<hr/>	
Total	\$ 2,126,810.95	Total	\$ 2,126,810.95

HURTSBORO—BANK OF HURTSBORO

T. S. Davis, President

W. T. Davis, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 95,573.75	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	3,174.77	Surplus Fund	15,000.00
Other Bonds, Stocks and Warrants	493.00	Undivided Profits less Ex- penses and Taxes paid.....	5,321.24
Banking House	1,500.00	Demand Deposits	72,374.97
Furniture and Fixtures.....	2,086.45	Time Deposits	34,771.04
Other Real Estate	8,664.01		
Cash	7,286.72		
Due from Banks	33,685.09		
Other Resources	3.46		
<hr/>		<hr/>	
Total	\$ 152,467.25	Total	\$ 152,467.25

HURTSBORO—FARMERS & MERCHANTS BANK

R. M. Hall, President

D. P. Lloyd, Vice-President

Myrtle Lloyd, Assistant Cashier

S. B. Williams, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 114,196.88	Capital Stock paid in.....	\$ 31,400.00 *
Other Bonds, Stocks and Warrants—Stock in F. R. B.	1,400.00	Surplus Fund	15,000.00
Furniture and Fixtures.....	1,350.00	Undivided Profits less Ex- penses and Taxes paid.....	4,713.63
Other Real Estate	7,019.64	Demand Deposits	66,022.51
Cash	7,479.99	Time Deposits	15,964.10
Due from Banks.....	6,753.09	Notes and Bills Rediscounted..	9,464.83
Due from Federal Reserve Bank	4,365.47		
Total	\$ 142,565.07	Total	\$ 142,565.07

JACKSON—JACKSON BANK & TRUST COMPANY

S. H. Andrews, President

H. M. McLeod, Vice-President

J. D. Guy, Assistant Cashier

G. G. Warren, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 341,388.41	Capital Stock paid in.....	\$ 29,000.00
Overdrafts	289.61	Surplus Fund	18,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Undivided Profits less Ex- penses and Taxes paid.....	11,608.28
Stamps	16,989.48	Demand Deposits	260,777.86
Other Bonds, Stocks and Warrants	24,582.00	Time Deposits	152,773.26
Banking House	900.00		
Furniture and Fixtures.....	900.00		
Cash	17,888.77		
Due from Banks	67,784.26		
Checks and Cash Items.....	1,436.87		
Total	\$ 472,159.40	Total	\$ 472,159.40

JASPER—CENTRAL BANK & TRUST COMPANY

T. B. Dilworth, President

J. J. Curtis, Vice-President

J. W. Strange, Assistant Cashier

A. F. Fite, Vice-President

J. B. Burton, Assistant Cashier

O. F. Cobb, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 707,164.01	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	14.13	Surplus Fund	10,000.00
Other Bonds, Stocks and Warrants	1,800.00	Undivided Profits less Ex- penses and Taxes paid.....	23,052.71
Banking House	12,000.00	Reserve for Taxes and In- terest	194.68
Furniture and Fixtures.....	4,750.00	Demand Deposits	342,105.19
Other Real Estate	13,981.45	Time Deposits	245,865.34
Cash	23,292.44	Notes and Bills Payable.....	75,000.00
Due from Banks	33,885.33	Notes and Bills Rediscounted..	106,977.98
Due from Federal Reserve Bank	54,459.66	Reserved for Unearned In- terest	3,000.00
Exchanges for Clearing House	2,487.42	Reserved for Accrued In- terest	3,000.00
Checks and Cash Items.....	4,861.46		
Total	\$ 858,695.90	Total	\$ 858,695.90

JASPER—JASPER TRUST COMPANY

W. S. Childers, President

J. W. Shepherd, Vice-President

Schley O'Rear, Assistant Treasurer

A. S. Preston, Treasurer

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 694,021.09	Capital Stock paid in.....	\$ 50,000.00
Other Bonds, Stocks and Warrants	5,750.57	Surplus Fund	25,000.00
Banking House	15,062.44	Undivided Profits less Ex- penses and Taxes paid.....	85,852.90
Furniture and Fixtures	13,351.30	Demand Deposits	487,288.36
Other Real Estate	8,358.33	Time Deposits	108,656.78
Cash	33,374.19	Notes and Bills Payable.....	50,000.00
Due from Banks	33,459.38		
Exchanges for Clearing House	2,300.00		
Checks and Cash Items.....	391.96		
Other Resources	728.78		
Total	\$ 806,798.04	Total	\$ 806,798.04

JONES MILL—PEOPLES BANK

J. B. Barnett, President

J. F. Busey, Vice-President

W. A. Giddens, Assistant Cashier

B. H. Stallworth, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 98,347.24	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	148.16	Surplus Fund	3,000.00
Other Bonds, Stocks and Warrants	2,672.18	Undivided Profits less Ex- penses and Taxes paid.....	6,927.79
Banking House	2,181.01	Demand Deposits	170,095.16
Furniture and Fixtures.....	2,911.94	Time Deposits	30,086.69
Other Real Estate.....	2,964.95		
Cash	22,656.40		
Due from Banks	108,227.76		
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Total	\$ 240,109.64	Total	\$ 240,109.64

KENNEDY—BANK OF KENNEDY

J. P. Kennedy, President

U. T. Propst, Vice-President

J. L. Kennedy, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 52,154.80	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	613.11	Surplus Fund	15,000.00
Banking House	1,170.00	Undivided Profits less Ex- penses and Taxes paid.....	7,410.37
Furniture and Fixtures	1,287.90	Demand Deposits	107,986.38
Cash	6,329.41	Time Deposits	23,280.21
Due from Banks	107,121.74		
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Total	\$ 168,676.96	Total	\$ 168,676.96

KINGSTON—FARMERS & MERCHANTS BANK

F. A. Symonds, President

J. L. Atkins, Vice-President

W. L. Stephens, Assistant Cashier

J. F. Brunson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 67,286.48	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	2,303.49	Surplus Fund	2,000.00
Banking House	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures	2,400.00	penses and Taxes paid.....	1,949.29
Other Real Estate	8,356.00	Reserve for Taxes and In-	
Cash	4,033.50	terest	698.00
Due from Banks	32,142.44	Demand Deposits	65,811.75
Checks and Cash Items	144.12	Time Deposits	23,208.92
Other Resources	1.93		
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Total	\$ 118,667.96	Total	\$ 118,667.96

LA FAYETTE—BANK OF LA FAYETTE

L. S. Schuessler, President

M. C. Ratchford, Vice-President

D. T. Tatum, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 452,399.83	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	715.23	Surplus Fund	20,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	13,747.37	penses and Taxes paid.....	15,825.88
Banking House	7,500.00	Demand Deposits	214,981.97
Furniture and Fixtures	1,500.00	Time Deposits	126,141.46
Cash	17,677.52	Notes and Bills Payable.....	55,000.00
Due from Banks	37,157.75	Cash Over.....	7.38
Checks and Cash Items	812.89		
Cash Items in Transit.....	446.10		
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Total	\$ 531,956.69	Total	\$ 531,956.69

LA FAYETTE—CHAMBERS COUNTY BANK

J. M. Tucker, President

G. E. Collins, Vice-President

J. J. Tucker, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 406,001.64	Capital Stock paid in.....	\$ 75,000.00
Overdrafts	3,906.09	Surplus Fund	50,000.00
Banking House	6,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,000.00	penses and Taxes paid.....	14,494.77
Cash	13,470.90	Demand Deposits	229,069.58
Due from Banks	60,017.16	Time Deposits	51,500.15
Exchanges for Clearing House	934.53	Notes and Bills Payable.....	75,000.00
Checks and Cash Items.....	38.16		
Cash Items in Transit.....	971.02		
Other Resources	1,725.00		
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Total	\$ 495,064.50	Total	\$ 495,064.50

LEEDS—LEEDS STATE BANK

A. W. Bell, President

C. F. Lewis, Vice-President

J. M. Spruell, Vice-President

J. M. Pledger, Vice-President

J. C. Roberts, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 212,073.91	Capital Stock paid in.....	\$ 25,200.00
Overdrafts	48.52	Surplus Fund	10,000.00
Banking House	2,007.50	Undivided Profits less Ex-	
Furniture and Fixtures	2,172.16	penses and Taxes paid.....	4,636.80
Other Real Estate	1,902.62	Demand Deposits	99,598.56
Cash	12,088.99	Time Deposits	107,504.66
Due from Banks	16,046.32		
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Total	\$ 246,940.02	Total	\$ 246,940.02

LEXINGTON—BANK OF LEXINGTON

A. L. Phillips, President

L. M. Foster, Vice-President

B. A. Porter, Assistant Cashier

Chas. P. McMeans, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 118,601.36	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	59.59	Surplus Fund	4,000.00
Other Bonds, Stocks and Warrants	1,375.00	Undivided Profits less Ex- penses and Taxes paid.....	12,279.41
Banking House	658.65	Demand Deposits	133,735.79
Furniture and Fixtures	1,514.83	Time Deposits	51,593.67
Cash	9,252.11	Other Liabilities	159.37
Due from Banks	84,023.90		
Checks and Cash Items.....	1,282.80		
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Total	\$ 216,768.24	Total	\$ 216,768.24

LINCOLN—LINCOLN BANK & TRUST COMPANY

J. H. Wilson, President

G. L. Schmidt, Vice-President

W. H. Welch, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 67,881.59	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	31.62	Surplus Fund	4,000.00
Banking House	3,754.88	Demand Deposits	8,680.17
Furniture and Fixtures	3,009.59	Time Deposits.....	1,225.62
Other Real Estate	3,271.24	Notes and Bills Payable.....	43,000.00
Cash	1,228.27		
Due from Banks	1,264.16		
Other Resources	1,534.44		
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Total	\$ 81,975.79	Total	\$ 81,975.79

LINDEN—MARENGO COUNTY BANK

Wm. Cunningham, President

J. E. Williams, Vice-President

Irving Adams, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 123,617.35	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	585.07	Surplus Fund	3,000.00
Banking House	2,850.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,269.30	penses and Taxes paid.....	2,954.72
Other Real Estate	948.97	Demand Deposits	138,291.54
Cash	11,108.79	Time Deposits	7,112.48
Due from Banks	34,186.71		
Checks and Cash Items.....	792.55		
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Total	\$ 176,358.74	Total	\$ 176,358.74

LINEVILLE—FARMERS & MERCHANTS BANK

W. E. Carpenter, President

T. R. Bell, Vice-President

S. L. Dean, Assistant Cashier

R. C. Smith, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 206,438.66	Capital Stock paid in	\$ 50,000.00
Overdrafts	473.38	Surplus Fund	10,000.00
Banking House	5,600.00	Undivided Profits less Ex-	
Furniture and Fixtures	2,850.00	penses and Taxes paid.....	13,028.93
Other Real Estate	13,902.47	Demand Deposits	186,121.77
Cash	15,344.97	Time Deposits	69,556.45
Due from Banks	16,159.67	Notes and Bills Payable.....	40,000.00
Checks and Cash Items	1,403.13		
Other Resources	2,868.69		
Cotton Bills of Exchange.....	103,666.18		
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Total	\$ 368,707.15	Total	\$ 368,707.15

LIVINGSTON—BANK OF SUMTER

W. W. Patton, President

W. S. Nichols, Cashier

J. P. Kelly, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 389,817.05	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	401.10	Surplus Fund	30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	900.00	Undivided Profits less Ex- penses and Taxes paid.....	26,854.19
Other Bonds, Stocks and Warrants	13,500.00	Demand Deposits	202,199.98
Banking House	4,000.00	Time Deposits	103,781.08
Furniture and Fixtures.....	2,000.00	Notes and Bills Payable.....	70,000.00
Cash	27,622.07		
Due from Banks	24,386.93		
Checks and Cash Items.....	208.10		
Total	\$ 462,835.25	Total	\$ 462,835.25

LIVINGSTON—McMILLAN & CO., BANKERS

T. M. Tartt, President

J. A. Mitchell, Vice-President

T. M. Tartt, Jr., Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 196,591.94	Capital Stock paid in.....	\$ 50,000.00
Overdrafts—Cotton	18,062.10	Surplus Fund	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	1,600.00	Undivided Profits less Ex- penses and Taxes paid.....	18,406.20
Other Bonds, Stocks and Warrants	1,750.37	Reserve for Taxes and In- terest	70.62
Banking House	18,548.90	Demand Deposits	161,312.44
Furniture and Fixtures.....	2,000.00	Time Deposits	30,951.49
Cash	13,768.81	Notes and Bills Payable.....	60,000.00
Due from Banks	98,416.63		
Checks and Cash Items.....	2.00		
Total	\$ 330,740.75	Total	\$ 330,740.75

LOUISVILLE—BANK OF LOUISVILLE

F. B. Pierce, President

J. P. Grant, Vice-President

Harrell Hobdy, Assistant Cashier

R. E. Flournoy, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 83,406.43	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	188.65	Surplus Fund	5,000.00
Banking House	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures	1,847.25	penses and Taxes paid.....	4,347.09
Other Real Estate	300.00	Demand Deposits	86,423.09
Cash	10,760.37	Time Deposits	23,000.00
Due from Federal Reserve			
Bank	44,830.13		
Checks and Cash Items.....	69.10		
Other Resources	368.25		
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Total	\$ 143,770.18	Total	\$ 143,770.18

LOUISVILLE—BARBOUR COUNTY BANK

M. C. Bell, President

O. L. Bryan, Vice-President

Louise Lee, Assistant Cashier

J. H. Blair, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 47,759.46	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	121.68	Surplus Fund	3,000.00
Furniture and Fixtures	1,800.00	Undivided Profits less Ex-	
Other Real Estate	214.99	penses and Taxes paid.....	1,009.85
Cash	8,583.90	Demand Deposits	67,559.49
Due from Banks	32,409.90	Time Deposits	4,772.05
Checks and Cash Items.....	440.26		
Cash Short	11.20		
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Total	\$ 91,341.39	Total	\$ 91,341.39

LOXLEY—LOXLEY STATE BANK

J. W. Randall, President

O. F. E. Winberg, Vice-President

Carl L. Schlich, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 64,101.36	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	110.87	Surplus Fund	2,000.00
Other Bonds, Stocks and Warrants	1,117.02	Undivided Profits less Expenses and Taxes paid.....	346.76
Banking House	4,750.00	Reserve for Taxes and Interest	30.72
Furniture and Fixtures	3,282.40	Demand Deposits	53,327.22
Other Real Estate	250.00	Time Deposits	28,661.21
Cash	3,442.52		
Due from Banks	16,799.67		
Checks and Cash Items	7.06		
Cash Items in Transit	220.30		
Other Resources	284.71		
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Total	\$ 94,365.91	Total	\$ 94,365.91

LUVERNE—BANK OF LUVERNE

T. W. Shows, President

F. M. Douglass, Vice-President

T. W. Shows, Jr., Assistant Cashier

H. R. Shows, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 149,088.32	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	1,997.82	Surplus Fund	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	700.00	Undivided Profits less Expenses and Taxes paid.....	4,732.64
Other Bonds, Stocks and Warrants	2,419.88	Demand Deposits	145,037.93
Furniture and Fixtures.....	2,500.00	Time Deposits	24,037.81
Other Real Estate	16,952.55	Notes and Bills Payable.....	3,000.00
Cash	9,784.69		
Due from Banks	43,691.55		
Checks and Cash Items.....	7,455.24		
Cash Items in Transit.....	2,102.12		
Other Resources	116.21		
<hr/>		<hr/>	
Total	\$ 236,808.38	Total	\$ 236,808.38

LUVERNE—FARMERS BANK

A. L. Watts, President

J. W. Williams, Vice-President

Hugh Williams, Vice-President

A. D. Fundaburk, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 136,275.12	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	2,859.07	Surplus Fund	40,000.00
Other Bonds, Stocks and Warrants	1,835.29	Undivided Profits less Ex- penses and Taxes paid.....	15,492.09
Banking House	2,209.50	Reserve for Taxes and In- terest	3,000.00
Furniture and Fixtures	2,187.00	Demand Deposits	121,227.56
Other Real Estate	12,053.97	Time Deposits	38,094.87
Cash	6,380.34		
Due from Banks	75,463.22		
Checks and Cash Items.....	3,426.80		
Cash Items in Transit	124.21		
Total	\$ 242,814.52	Total	\$ 242,814.52

MAPLESVILLE—BANK OF MAPLESVILLE

J. W. Foshee, President

H. M. Nix, Vice-President

F. H. Brown, Vice-President

H. L. Smith, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 47,452.74	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	54.36	Surplus Fund	2,500.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	100.00	Undivided Profits less Ex- penses and Taxes paid.....	1,177.67
Banking House	900.00	Demand Deposits	44,520.95
Furniture and Fixtures	1,351.56	Time Deposits	5,805.95
Cash	8,328.03		
Due from Banks	5,808.28		
Checks and Cash Items.....	9.60		
Total	\$ 64,004.57	Total	\$ 64,004.57

MARION—MARION CENTRAL BANK

A. F. Armstrong, President

D. K. Mason, Cashier

W. P. Nichols, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 363,746.40	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	436.34	Surplus Fund	100,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	50,000.00	Undivided Profits less Ex- penses and Taxes paid.....	47,906.75
Other Bonds, Stocks and Warrants	7,000.00	Reserve for Taxes and In- terest	2,129.01
Banking House	10,000.00	Demand Deposits	392,322.06
Furniture and Fixtures	2,072.50	Notes and Bills Payable.....	25,000.00
Cash	31,207.09	Notes and Bills Rediscounted..	22,357.70
Due from Banks	145,408.38		
Due from Federal Reserve Bank	28,320.52		
Exchanges for Clearing House	821.80		
Checks and Cash Items.....	208.88		
Cash Items in Transit.....	493.61		
Total	\$ 639,715.52	Total	\$ 639,715.52

MARION—PEOPLES BANK

J. M. Moore, President

T. I. Moore, Cashier

E. W. Sturdivant, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 258,501.08	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	173.65	Surplus Fund	50,000.00
Other Bonds, Stocks and Warrants	13,000.00	Undivided Profits less Ex- penses and Taxes paid.....	26,614.42
Banking House	5,870.08	Reserve for Taxes and In- terest	1,800.00
Furniture and Fixtures.....	4,530.72	Demand Deposits	194,261.76
Other Real Estate	5,255.48	Notes and Bills Payable.....	90,000.00
Cash	22,055.45		
Due from Banks	99,401.85		
Checks and Cash Items.....	3,887.87		
Total	\$ 412,676.18	Total	\$ 412,676.18

MARION JCT.—MARION JCT. STATE BANK

P. B. Harrell, President

C. L. Gilmer, Vice-President

Hugh Hopper, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	38,881.95	Capital Stock paid in.....\$	25,000.00
Overdrafts	80.16	Surplus Fund	15,000.00
Banking House	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures	2,000.00	penses and Taxes paid.....	3,024.69
Cash	3,949.75	Demand Deposits	42,874.62
Due from Banks	19,058.76	Time Deposits	12,534.08
		Notes and Bills Payable.....	5,000.00
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Total	\$ 103,433.39	Total	\$ 103,433.39

McCULLOUGH—FARMERS EXCHANGE BANK

C. E. Sellers, President

Ulay W. Black, Vice-President

E. D. Espey, Cashier

A. J. Nall, Vice-President

W. E. Coker, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	38,881.95	Capital Stock paid in.....\$	10,000.00
Overdrafts	30.33	Surplus Fund	1,100.00
Banking House	2,550.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,025.00	penses and Taxes paid.....	1,666.53
Cash	4,967.92	Demand Deposits	37,218.20
Due from Banks	4,511.39	Time Deposits	2,989.86
Cash Items in Transit.....	8.00		
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Total	\$ 52,974.59	Total	\$ 52,974.59

MIDWAY—JAMES & MIDWAY BANKING COMPANY

H. L. King, President

H. L. King, Jr., Vice-President

S. M. King, Assistant Cashier

A. E. King, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 52,428.30	Capital Stock paid in.....	\$ 25,000.00
Other Bonds, Stocks and Warrants	10,000.00	Surplus Fund	5,000.00
Banking House	1,500.00	Undivided Profits less Ex- penses and Taxes paid.....	23,577.67
Furniture and Fixtures	500.00	Demand Deposits	49,780.96
Other Real Estate	6,900.00	Time Deposits	13,843.46
Cash	2,551.08	Cash Over	19.80
Due from Banks	42,287.96		
Checks and Cash Items.....	1,054.49		
Total	\$ 117,221.89	Total	\$ 117,221.89

MILLPORT—MILLPORT STATE BANK

J. E. Dowdle, President

Chas. P. Odom, Vice-President

Mrs. J. E. Dowdle, Assistant Cashier

J. E. Dowdle, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 131,059.70	Capital Stock paid in.....	\$ 30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	4,800.00	Surplus Fund	6,000.00
Other Bonds, Stocks and Warrants	9,091.14	Undivided Profits less Ex- penses and Taxes paid.....	4,252.56
Banking House	1,700.00	Demand Deposits	119,604.19
Furniture and Fixtures.....	1,500.00	Time Deposits	89,187.99
Other Real Estate	20.00		
Cash	14,046.61		
Due from Banks	86,476.79		
Checks and Cash Items.....	350.50		
Total	\$ 249,044.74	Total	\$ 249,044.74

MILLRY—CITIZENS BANK

W. J. Blount, Vice-President		W. S. Knight, President		R. C. Jenkins, Cashier	
RESOURCES		LIABILITIES			
Loans and Discounts.....	\$ 62,288.34	Capital Stock paid in	\$ 10,000.00		
Overdrafts	96.47	Surplus Fund	1,000.00		
Other Bonds, Stocks and		Undivided Profits less Ex-			
Warrants	4,695.89	penses and Taxes paid.....	4,437.64		
Banking House	2,000.00	Reserve for Taxes and In-			
Furniture and Fixtures.....	1,700.00	terest	17.16		
Other Real Estate	175.00	Demand Deposits	51,399.38		
Cash	7,796.73	Time Deposits	34,107.81		
Due from Banks	22,209.56				
Total	\$ 100,961.99	Total	\$ 100,961.99		

MOBILE—MERCHANTS BANK

G. A. Michael, Vice-President		E. F. Ladd, President		Wm. B. Taylor, Assistant Cashier	
J. F. McRae, Assistant Cashier		W. J. Parham, Jr., Cashier		J. S. Norton, Assistant Cashier	
RESOURCES			LIABILITIES		
Loans and Discounts	\$ 7,866,726.16	Capital Stock paid in.....	\$	500,000.00	
Overdrafts	15,363.97	Surplus Fund		300,000.00	
U. S. Bonds, Certificates of		Undivided Profits less Ex-			
Indebtedness and W. S.		penses and Taxes paid.....		259,873.60	
Stamps	23,520.00	Reserve for Taxes and In-			
Other Bonds, Stocks and		terest		91,218.53	
Warrants	436,185.94	Demand Deposits		6,586,330.21	
Banking House	124,450.00	Time Deposits		2,732,442.77	
Furniture and Fixtures.....	14,925.00	Notes and Bills Rediscounted		321,160.00	
Cash	205,936.44	Trust Funds		26,374.61	
Due from Banks	1,232,853.79	Acceptances Outstanding		778,553.00	
Due from Federal Reserve					
Bank	618,604.19				
Exchanges for Clearing House	58,155.52				
Checks and Cash Items.....	18,113.26				
Cash Items in Transit.....	202,565.45				
Other Resources—Customers					
Liability Account Accept-					
ances	778,553.00				
Total		\$11,595,952.72		Total	
				\$11,595,952.72	

MOBILE—PEOPLES BANK OF MOBILE

Stewart Brooks, President

Ed. J. Higgins, Vice-President

W. W. Boyles, Cashier

A. J. Wildman, Assistant Cashier

J. R. Burgin, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 3,884,088.16	Capital Stock paid in.....	\$ 300,000.00
Overdrafts	4,386.52	Surplus Fund	200,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	17,000.00	Undivided Profits less Ex- penses and Taxes paid.....	80,315.19
Other Bonds, Stocks and Warrants	209,876.37	Reserve for Taxes and In- terest	21,800.00
Banking House—Furniture and Fixtures	130,000.00	Demand Deposits	2,431,162.78
Other Real Estate	162,993.98	Time Deposits	1,662,619.78
Cash	160,891.86	Notes and Bills Payable.....	450,000.00
Due from Banks.....	179,289.72		
Due from Federal Reserve Bank	229,509.06		
Exchanges for Clearing House	59,638.61		
Checks and Cash Items.....	6,321.73		
Cash Items in Transit.....	76,987.43		
Other Resources	24,914.31		
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Total	\$ 5,145,897.75	Total	\$ 5,145,897.75

MOBILE—STATE SAVINGS BANK

J. B. Dortch, President

Edward Wahl, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 146,622.39	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	59.83	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	146,395.15	Undivided Profits less Ex- penses and Taxes paid.....	7,035.09
Banking House—Furniture and Fixtures	25,445.00	Demand Deposits	1,139.65
Cash	4,163.28	Time Deposits.....	250,122.41
Due from Banks	5,611.51	Notes and Bills Payable.....	15,000.00
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Total	\$ 328,297.16	Total	\$ 328,297.16

MONROEVILLE—THE MONROE COUNTY BANK

J. B. Barnett, President

B. H. Stallworth, Vice-President

D. D. Mims, Cashier

L. L. Hendrix, Assistant Cashier

K. J. Lazenby, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 540,413.61	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	1,707.83	Surplus Fund	30,000.00
Other Bonds, Stocks and Warrants	32,724.49	Undivided Profits less Ex- penses and Taxes paid.....	29,156.43
Banking House	4,611.62	Demand Deposits	507,098.88
Furniture and Fixtures	5,742.00	Time Deposits	196,128.42
Other Real Estate	7,364.27		
Cash	28,207.07		
Due from Banks	184,083.91		
Due from Federal Reserve Bank	42,515.74		
Checks and Cash Items.....	14,046.69		
Other Resources	966.50		
Total	\$ 862,383.73	Total	\$ 862,383.73

MONTEVALLO—MERCHANTS & PLANTERS BANK

C. L. Meroney, President

J. C. Slone, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 148,262.85	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	77.12	Surplus Fund	5,000.00
Banking House.....	1,300.00	Undivided Profits less Ex- penses and Taxes paid.....	8,799.09
Furniture and Fixtures	1,950.00	Demand Deposits	166,520.52
Cash	24,273.74	Time Deposits	1,647.14
Due from Banks	46,008.13	Notes and Bills Payable.....	15,000.00
Checks and Cash Items.....	94.91		
Total	\$ 221,966.75	Total	\$ 221,966.75

MONTGOMERY—ALABAMA BANK & TRUST COMPANY

B. P. Crum, President

W. K. Pelzer, Vice-President

V. B. Murray, Assistant Cashier

M. A. Vincentelli, Vice-President

J. T. Smith, Assistant Cashier

J. D. Flowers, Vice-President and Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 2,116,949.33	Capital Stock paid in.....	\$ 300,000.00
Overdrafts	1,318.77	Surplus Fund	45,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	23,050.00	Undivided Profits less Ex- penses and Taxes paid.....	16,570.77
Other Bonds, Stocks and Warrants	62,100.00	Reserve for Taxes and In- terest	15,623.05
Furniture and Fixtures.....	17,057.46	Demand Deposits	1,645,391.49
Other Real Estate.....	12,544.45	Time Deposits	533,163.20
Cash	134,148.90	Certificates of Deposit Issued for Money Borrowed.....	200,000.00
Due from Banks	295,771.09	Notes and Bills Rediscounted	81,500.00
Due from Federal Reserve Bank	134,261.54		
Exchanges for Clearing House	22,089.34		
Checks and Cash Items.....	17,457.63		
Other Resources	500.00		
Total	\$ 2,837,248.51	Total	\$ 2,837,248.51

MONTGOMERY—UNION BANK & TRUST COMPANY

Michael Cody, President

Grover Keyton, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 719,106.48	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	172.30	Surplus Fund	50,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	498.05	Undivided Profits less Ex- penses and Taxes paid.....	76,115.27
Other Bonds, Stocks and Warrants	317,238.61	Reserve for Taxes and In- terest	17,475.00
Furniture and Fixtures.....	500.00	Demand Deposits	89,291.15
Other Real Estate	26,894.08	Time Deposits	1,017,512.75
Cash	29,753.27		
Due from Banks	163,149.60		
Exchanges for Clearing House	3,790.63		
Total	\$ 1,261,103.02	Total	\$ 1,261,103.02

MOULTON—BANK OF MOULTON

R. M. Byars, President

R. P. Irwin, Vice-President

O. L. Judy, Cashier

C. G. Judy, Assistant Cashier

R. B. Henderson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 181,543.74	Capital Stock paid in.....	\$ 28,000.00
Overdrafts	107.29	Surplus Fund	35,000.00
Other Bonds, Stocks and Warrants	1,000.00	Undivided Profits less Ex- penses and Taxes paid.....	4,261.56
Other Real Estate	1,400.00	Demand Deposits	141,622.11
Cash	9,107.89	Time Deposits	47,656.35
Due from Banks	63,228.06		
Exchanges for Clearing House	153.04		
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Total	\$ 256,540.02	Total	\$ 256,540.02

MOULTON—CITIZENS BANK

B. H. Bracken, President

W. A. Moles, Vice-President

J. L. Weatherwax, Assistant Cashier

W. C. Bragg, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 151,073.27	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	277.65	Surplus Fund	15,000.00
Other Bonds, Stocks and Warrants	166.66	Undivided Profits less Ex- penses and Taxes paid.....	7,848.01
Banking House	3,600.00	Demand Deposits	128,216.64
Furniture and Fixtures	900.00	Time Deposits	40,776.55
Other Real Estate	6,655.39	Notes and Bills Payable.....	10,000.00
Cash	12,715.29		
Due from Banks.....	39,566.32		
Checks and Cash Items.....	1,866.64		
Items in Transit.....	19.98		
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Total	\$ 216,841.20	Total	\$ 216,841.20

MOUNDVILLE—BANK OF MOUNDVILLE

R. L. Griffin, President

R. J. Griffin, Vice-President

L. M. Griffin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 116,149.96	Capital Stock paid in.....	\$ 25,000.00
Banking House	13,652.91	Surplus Fund	10,000.00
Furniture and Fixtures.....	3,336.12	Undivided Profits less Ex-	
Other Real Estate	1,354.35	penses and Taxes paid.....	4,952.88
Cash	10,728.21	Reserve for Taxes and In-	
Due from Banks.....	42,456.22	terest	112.15
Checks and Cash Items.....	3,750.79	Demand Deposits	104,962.01
Cash Items in Transit.....	4,437.70	Time Deposits	50,839.22
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Total	\$ 195,866.26	Total	\$ 195,866.26

NEWBERN—BANK OF NEWBERN

J. F. Brown, President

W. E. Swanzy, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 82,779.23	Capital Stock paid in.....	\$ 28,200.00
Overdrafts	24.62	Surplus Fund	6,000.00
Banking House	1,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	750.00	penses and Taxes paid.....	2,911.91
Cash	3,761.41	Demand Deposits	72,432.36
Due from Banks.....	4,036.51		
Checks and Cash Items.....	303.38		
Cash Items in Transit.....	15,839.12		
Other Resources	1,050.00		
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Total	\$ 109,544.27	Total	\$ 109,544.27

NEW BROCKTON—BANK OF NEW BROCKTON

Obie Harris, President

J. N. Wallace, Vice-President

W. H. Ward, Vice-President

J. W. Brock, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 182,777.14	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	5,770.97	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	20,847.40	Undivided Profits less Ex- penses and Taxes paid.....	14,059.73
Banking House	2,000.00	Demand Deposits	142,649.00
Furniture and Fixtures.....	1,000.00	Time Deposits	36,361.79
Other Real Estate	7,172.87	Cash Over	11.76
Cash	6,698.95		
Due from Banks	20,969.10		
Checks and Cash Items	103.18		
Cash Items in Transit	742.67		
Total	\$ 248,082.28	Total	\$ 248,082.28

NEW HOPE—BANK OF NEW HOPE

W. E. Butler, President

T. E. McKinney, Vice-President

J. W. Wood, Assistant Cashier

T. P. Gates, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 69,383.18	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	108.24	Surplus Fund	5,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	249.00	Undivided Profits less Ex- penses and Taxes paid.....	1,672.02
Banking House.....	1,800.00	Demand Deposits.....	59,191.54
Furniture and Fixtures.....	1,800.00	Time Deposits.....	26,492.44
Other Real Estate.....	9,000.00		
Cash	2,958.73		
Due from Banks.....	31,863.37		
Checks and Cash Items.....	193.48		
Total	\$ 117,356.00	Total	\$ 117,356.00

NEW MARKET—NEW MARKET BANKING COMPANY

W. E. Rodgers, President

J. W. Cochran, Vice-President

R. N. Coleman, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 126,006.80	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	459.61	Surplus Fund.....	10,000.00
Banking House.....	1,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,000.00	penses and Taxes paid.....	964.31
Other Real Estate.....	6,330.64	Demand Deposits.....	63,358.65
Cash	4,202.09	Time Deposits.....	33,827.96
Due from Banks.....	18,589.85	Notes and Bills Payable.....	30,000.00
Checks and Cash Items.....	171.04		
Cash Items in Transit.....	581.24		
Cash Short	9.65		
Total	\$ 158,350.92	Total	\$ 158,350.92

NEWTON—CITIZENS BANK

Mittie K. Hayley, President

R. A. Jones, Vice-President

S. T. Jones, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 14,478.91	Capital Stock paid in.....	\$ 10,000.00
Overdrafts .....	.18	Undivided Profits less Ex-	
Cash	3,334.66	penses and Taxes paid.....	257.23
Due from Banks.....	3,339.43	Demand Deposits.....	22,532.19
		Time Deposits.....	3.40
Total	\$ 32,792.82	Total	\$ 32,792.82

NEWVILLE—FARMERS STATE BANK

G. H. Malone, President

J. J. Espy, Vice-President

H. Deal, Assistant Cashier

H. C. Price, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 62,455.57	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	357.05	Surplus Fund.....	8,273.73
Banking House	1,520.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,330.00	penses and Taxes paid.....	3,139.14
Other Real Estate.....	929.26	Demand Deposits.....	64,431.68
Cash	1,731.93	Time Deposits.....	3,714.50
Due from Banks.....	37,459.38	Other Liabilities.....	1,500.00
Checks and Cash Items.....	238.89		
Other Resources.....	36.97		
<hr/>		<hr/>	
Total	\$ 106,059.05	Total	\$ 106,059.05

NORTH BIRMINGHAM—NORTH BIRMINGHAM TRUST & SAVINGS BANK

R. H. Wharton, President

J. H. Berry, Vice-President

G. C. Bryant, Cashier

Geo. B. Tarrant, Vice-President

W. F. McClure, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 1,491,680.12	Capital Stock paid in.....	\$ 100,000.00
Other Bonds, Stocks and		Surplus Fund.....	40,000.00
Warrants	2,800.00	Undivided Profits less Ex-	
Banking House.....	10,000.00	penses and Taxes paid.....	61,236.61
Furniture and Fixtures.....	13,079.25	Reserve for Taxes and In-	
Other Real Estate.....	30,745.51	terest	4,050.00
Cash	60,677.68	Demand Deposits.....	1,112,354.58
Due from Banks.....	243,250.10	Time Deposits.....	545,777.54
Checks and Cash Items.....	1,866.47		
Cash Items in Transit.....	9,319.60		
<hr/>		<hr/>	
Total	\$ 1,863,418.73	Total	\$ 1,863,418.73

NORTH BIRMINGHAM—SECURITY TRUST & SAVINGS BANK

C. B. Rogers, President

W. D. McEachern, Vice-President

John W. Cannon, Vice-President

David McCarty, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 301,158.84	Capital Stock paid in.....	\$ 50,000.00
Furniture and Fixtures	5,918.30	Undivided Profits less Ex-	
Cash	13,919.59	penses and Taxes paid.....	9,734.40
Due from Banks	60,723.30	Demand Deposits	249,333.58
Checks and Cash Items.....	13,631.84	Time Deposits	86,333.89
Cash Items in Transit	50.00		
<hr/>		<hr/>	
Total	\$ 395,401.87	Total	\$ 395,401.87

NORTHPORT—NORTHPORT BANK

M. Freeman, President

J. S. Moore, Vice-President

H. G. Shepherd, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 88,615.31	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	51.17	Surplus Fund	276.70
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	101.23
Stamps	1,670.00	Demand Deposits	96,251.11
Other Bonds, Stocks and		Time Deposits	200.00
Warrants	250.00		
Furniture and Fixtures	2,877.00		
Cash	9,774.20		
Due from Banks.....	6,232.76		
Other Resources	2,358.60		
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Total	\$ 111,829.04	Total	\$ 111,829.04

NOTASULGA—THE FIRST BANK OF NOTASULGA

A. B. Hope, President

W. J. Bridges, Vice-President

Jas. M. White, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 122,690.26	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	637.44	Surplus Fund	15,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	13,950.00	Undivided Profits less Ex- penses and Taxes paid.....	16,590.25
Other Bonds, Stocks and Warrants	766.25	Reserve for Taxes and In- terest	979.64
Banking House	2,000.00	Demand Deposits	177,385.00
Furniture and Fixtures.....	1,000.00	Time Deposits	31,554.62
Cash	18,291.24	Other Liabilities	333.50
Due from Banks	35,133.99		
Checks and Cash Items.....	147.80		
Cash Items in Transit.....	7,216.86		
Commercial Paper	55,000.00		
Cash Short	9.17		
Total	\$ 256,843.01	Total	\$ 256,843.01

NOTASULGA—MERCHANTS & FARMERS BANK

John H. Drakeford, President

E. H. Reynolds, Vice-President

A. C. Dillard, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 54,803.62	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	501.93	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	712.91	Undivided Profits less Ex- penses and Taxes paid.....	904.44
Furniture and Fixtures.....	2,500.00	Demand Deposits	69,759.52
Other Real Estate	500.00	Time Deposits	21,009.01
Cash	4,341.82		
Due from Banks.....	38,911.56		
Checks and Cash Items.....	483.95		
Cotton Loans	18,917.18		
Total	\$ 121,672.97	Total	\$ 121,672.97

OAKMAN—BANK OF OAKMAN

B. M. Richards, President

H. W. Ward, Vice-President

John I. Rose, Vice-President

R. D. Collins, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 145,075.66	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	29.96	Surplus Fund	8,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	15,750.00	Undivided Profits less Ex- penses and Taxes paid.....	4,666.23
Other Bonds, Stocks and Warrants	1,160.00	Demand Deposits	75,004.83
Furniture and Fixtures.....	2,610.00	Time Deposits	95,215.66
Other Real Estate	4,510.87		
Cash	13,147.25		
Due from Banks.....	25,602.98		
Total	\$ 207,886.72	Total	\$ 207,886.72

ONEONTA—BLOUNT COUNTY BANK

A. A. Fendley, President

Birl Brown, Cashier

H. C. Lowry, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 204,000.00	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	12.84	Surplus Fund	13,000.00
Other Bonds, Stocks and Warrants	14,399.00	Undivided Profits less Ex- penses and Taxes paid.....	162.77
Banking House	3,000.00	Demand Deposits	79,457.62
Furniture and Fixtures.....	3,605.29	Time Deposits	108,664.32
Other Real Estate.....	8,055.96	Notes and Bills Payable.....	45,000.00
Cash	8,283.05		
Due from Banks.....	11,816.03		
Checks and Cash Items.....	763.38		
Overdrafts Secured by Cotton	17,349.16		
Total	\$ 271,284.71	Total	\$ 271,284.71

ONEONTA—ONEONTA TRUST & BANKING COMPANY

T. H. Davidson, President

J. L. Johnson, Vice-President

C. H. Davidson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 57,809.35	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	111.21	Surplus Fund	6,000.00
U. S. Bonds, Certificates of Indebtedness and W. S.		Demand Deposits	30,101.72
Stamps	3,077.00	Time Deposits	28,364.39
Other Bonds, Stocks and Warrants	2,020.35	Notes and Bills Payable.....	15,000.00
Banking House	4,000.00		
Furniture and Fixtures.....	2,000.00		
Other Real Estate.....	1,572.62		
Cash	6,373.96		
Due from Banks.....	1,584.62		
Checks and Cash Items.....	374.78		
Cash Items in Transit.....	6.00		
Other Resources	2,768.04		
Cotton Loans	17,768.18		
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Total	\$ 99,466.11	Total	\$ 99,466.11

OPP—AMERICAN BANK & TRUST COMPANY

T. E. Henderson, President

J. A. Whaley, Vice-President

J. R. Ward, Vice-President

W. L. Woodall, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 130,625.47	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	14,871.25	Surplus Fund	10,000.00
Furniture and Fixtures.....	3,000.00	Undivided Profits less Ex-	
Other Real Estate.....	765.05	penses and Taxes paid.....	13,008.76
Cash	3,714.39	Demand Deposits	64,328.70
Due from Banks.....	19,078.31	Time Deposits	35,484.66
Checks and Cash Items.....	762.24	Other Liabilities	144.59
Cash Items in Transit.....	150.00		
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Total	\$ 172,966.71	Total	\$ 172,966.71

ORRVILLE—ORRVILLE BANK & TRUST COMPANY

J. E. Dunaway, President

B. E. Dunaway, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 170,365.40	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	27.40	Surplus Fund	30,000.00
Other Bonds, Stocks and Warrants	1,650.00	Undivided Profits less Ex- penses and Taxes paid.....	1,073.44
Banking House	7,800.00	Demand Deposits	50,630.04
Furniture and Fixtures.....	3,550.00	Time Deposits	36,756.19
Cash	2,707.13	Notes and Bills Payable.....	13,490.00
Due from Banks.....	4,218.80	Notes and Bills Rediscounted	38,149.00
Due from Federal Reserve Bank	4,779.94		
Total	\$ 195,098.67	Total	\$ 195,098.67

OZARK—OZARK CITY BANK

Mrs. Wm. Garner, President

W. S. Garner, Cashier

B. F. Faust, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 228,429.84	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	106.35	Surplus Fund	20,000.00
Other Bonds, Stocks and Warrants	10,639.55	Undivided Profits less Ex- penses and Taxes paid.....	21,716.93
Furniture and Fixtures.....	1,675.00	Reserve for Taxes and In- terest	3,307.97
Other Real Estate.....	38,536.81	Demand Deposits	151,803.13
Cash	19,816.39	Time Deposits	79,458.43
Due from Banks.....	73,933.38		
Checks and Cash Items.....	342.02		
Cash Items in Transit.....	1,508.36		
Other Resources	1,298.76		
Total	\$ 376,286.46	Total	\$ 376,286.46

OZARK—PLANTERS & MERCHANTS BANK

J. E. Z. Riley, President

Mrs. C. A. Stokes, Vice-President

O. Akins, Assistant Cashier

L. B. Martin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 599,487.34	Capital Stock paid in.....	\$ 125,000.00
Overdrafts	434.64	Surplus Fund	75,000.00
Cotton Accounts	5,581.85	Undivided Profits less Ex-	
Other Bonds, Stocks and		penses and Taxes paid.....	21,429.20
Warrants	2,125.00	Demand Deposits	313,430.85
Banking House	4,400.00	Time Deposits	167,819.00
Furniture and Fixtures.....	2,900.00	Notes and Bills Payable.....	55,000.00
Other Real Estate.....	8,178.00		
Cash	41,193.12		
Due from Banks.....	73,839.46		
Checks and Cash Items.....	960.34		
Cash Items in Transit.....	814.30		
Other Resources	17,765.00		
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Total	\$ 757,679.05	Total	\$ 757,679.05

PARRISH—BANK OF PARRISH

J. C. Shepherd, President

C. L. Lockwood, Vice-President

D. H. Covington, Cashier

John T. Foreman, Vice-President

Mrs. S. R. Walker, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 106,704.15	Capital Stock paid in.....	\$ 30,000.00
Banking House	4,198.22	Surplus Fund	8,000.00
Furniture and Fixtures.....	2,355.65	Undivided Profits less Ex-	
Cash	8,366.80	penses and Taxes paid.....	3,555.95
Due from Banks.....	30,952.96	Demand Deposits	70,031.86
Checks and Cash Items.....	436.56	Time Deposits	41,426.53
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Total	\$ 153,014.34	Total	\$ 153,014.34

PELL CITY—PELL CITY BANK & TRUST COMPANY

O. L. Ekwurzel, President

W. A. Savage, Vice-President

H. V. Jones, Cashier

Frank B. Emby, Vice-President

Mrs. Myrtie Garrett, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 117,895.27	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	71.13	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	5,361.00	Undivided Profits less Ex- penses and Taxes paid.....	2,232.71
Banking House	9,700.00	Demand Deposits	57,270.65
Furniture and Fixtures.....	3,250.00	Time Deposits	40,068.63
Other Real Estate.....	1,580.41	Notes and Bills Payable.....	26,500.00
Cash	7,384.74		
Due from Banks.....	5,625.90		
Other Resources	203.54		
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Total	\$ 151,071.99	Total	\$ 151,071.99

PELL CITY—UNION STATE BANK

McLane Tilton, President

J. Fall Robinson, Vice-President

S. Cogswell, Chairman of Board

C. R. Fay, Vice-President

A. H. Van Devander, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 210,973.67	Capital Stock paid in.....	\$ 35,000.00
Overdrafts	178.22	Surplus Fund	10,000.00
Banking House — Furniture and Fixtures.....	17,500.00	Undivided Profits less Ex- penses and Taxes paid.....	1,676.56
Other Real Estate.....	2,155.70	Demand Deposits	102,286.87
Cash	8,963.50	Time Deposits	113,437.89
Due from Banks.....	40,540.42	Notes and Bills Payable.....	20,000.00
Checks and Cash Items.....	2,037.31		
Other Resources	52.50		
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Total	\$ 282,401.32	Total	\$ 282,401.32

PETERMAN—BANK OF PETERMAN

W. J. Nettles, President

D. R. Nettles, Vice-President

P. S. Jackson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	103,385.50	Capital Stock paid in.....\$	15,000.00
Overdrafts	85.20	Surplus Fund	5,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	11,800.00	Undivided Profits less Ex- penses and Taxes paid.....	4,227.89
Other Bonds, Stocks and Warrants	1,200.00	Demand Deposits	73,083.17
Banking House.....	1,750.00	Time Deposits	78,663.00
Furniture and Fixtures.....	3,500.00		
Other Real Estate.....	3,807.78		
Cash	5,381.10		
Due from Banks.....	43,963.48		
Cash Items in Transit.....	200.00		
Other Resources	901.00		
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Total	\$ 175,974.06	Total	\$ 175,974.06

PHENIX CITY—PHENIX-GIRARD BANK

C. L. Mullin, President

J. E. Moultrie, Cashier

H. R. Mills, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	442,839.42	Capital Stock paid in.....\$	25,000.00
Other Bonds, Stocks and Warrants	400.00	Surplus Fund	15,000.00
Banking House.....	15,000.00	Undivided Profits less Ex- penses and Taxes paid.....	11,905.61
Furniture and Fixtures.....	4,500.00	Reserve for Taxes and In- terest	3,200.00
Other Real Estate.....	2,383.60	Demand Deposits	153,778.02
Cash	17,918.03	Time Deposits	343,763.98
Due from Banks.....	64,575.81	Other Liabilities.....	336.00
Exchanges for Clearing House	3,586.55		
Checks and Cash Items.....	135.20		
Cash Items in Transit.....	1,645.00		
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Total	\$ 552,983.61	Total	\$ 552,983.61

PHIL CAMPBELL—FIRST STATE BANK

A. M. Grimsley, President

J. F. Brown, Vice-President

S. P. Allman, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 28,020.77	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	28.63	Surplus Fund	1,500.00
Furniture and Fixtures.....	1,250.00	Undivided Profits less Ex-	
Other Real Estate.....	350.00	penses and Taxes paid.....	1,548.33
Cash	4,597.40	Demand Deposits	50,238.91
Due from Banks.....	39,651.38	Time Deposits	5,610.94
Total	\$ 73,898.18	Total	\$ 73,898.18

PIEDMONT—FARMERS & MERCHANTS BANK

C. N. Thompson, President

J. H. Barlow, Vice-President

C. W. Thompson, Assistant Cashier

J. L. Adderhold, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 85,841.68	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	395.68	Surplus Fund	1,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	141.00	penses and Taxes paid.....	4,843.22
Banking House	3,000.00	Demand Deposits	59,074.51
Furniture and Fixtures.....	870.00	Time Deposits	25,702.31
Other Real Estate.....	3,957.00	Notes and Bills Payable.....	7,500.00
Cash	8,060.18		
Due from Banks.....	25,792.39		
Checks and Cash Items.....	62.11		
Total	\$ 128,120.04	Total	\$ 128,120.04

PINCKARD—THE PEOPLES BANK

M. M. Pippin, President

R. R. Pippin, Vice-President

C. A. Pippin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 77,292.47	Capital Stock paid in.....	\$ 40,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	67.69	Surplus Fund	4,000.00
Banking House	3,622.86	Undivided Profits less Ex- penses and Taxes paid.....	2,305.94
Furniture and Fixtures.....	1,861.10	Demand Deposits	46,669.88
Other Real Estate.....	4,940.00	Notes and Bills Payable.....	10,000.00
Cash	6,212.99		
Due from Banks.....	12,521.78		
Total	\$ 106,518.89	Total	\$ 106,518.89

PINE APPLE—BANK OF PINE APPLE

J. T. Adams, President

Sam N. Stanford, Vice-President

David Adams, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 160,430.25	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	161.61	Surplus Fund	12,500.00
Other Bonds, Stocks and Warrants	5,450.00	Undivided Profits less Ex- penses and Taxes paid.....	5,369.67
Banking House	2,500.00	Demand Deposits	115,406.35
Furniture and Fixtures.....	1,500.00	Time Deposits	77,561.71
Other Real Estate.....	2,667.50		
Cash	10,175.12		
Due from Banks.....	52,865.21		
Checks and Cash Items.....	2.04		
Cash Items in Transit.....	86.00		
Total	\$ 235,837.73	Total	\$ 235,837.73

PINE HILL—PLANTERS STATE BANK

A. E. Yow, President

P. E. Godbold, Vice-President

Edgar Sheffield, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 111,504.75	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	528.40	Surplus Fund	5,000.00
Banking House	5,741.46	Undivided Profits less Ex-	
Furniture and Fixtures.....	4,387.27	penses and Taxes paid.....	2,565.74
Other Real Estate	7,938.86	Demand Deposits	70,161.98
Cash	8,953.16	Time Deposits	33,833.41
Due from Banks.....	7,454.41	Notes and Bills Payable.....	20,000.00
Checks and Cash Items.....	47.82		
Cash Items in Transit.....	5.00		
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Total	\$ 146,561.13	Total	\$ 146,561.13

PITTSVIEW—THE BANK OF PITTSVIEW

L. H. Boykin, President

R. C. Joiner, Vice-President and Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 68,364.28	Capital Stock paid in.....	\$ 25,000.00
Other Bonds, Stocks and		Surplus Fund	5,000.00
Warrants	900.00	Undivided Profits less Ex-	
Banking House	1,800.00	penses and Taxes paid.....	2,614.03
Furniture and Fixtures	1,239.00	Demand Deposits	18,336.52
Other Real Estate	2,749.64	Time Deposits	4,285.73
Cash	2,748.88	Notes and Bills Payable.....	10,000.00
Due from Banks.....	8,792.58	Notes and Bills Rediscounted	22,926.21
Due from Federal Reserve			
Bank	1,532.27		
Checks and Cash Items.....	35.84		
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Total	\$ 88,162.49	Total	\$ 88,162.49

PRATT CITY—PRATT CITY SAVINGS BANK

A. M. Grimsley, President

W. C. McClure, Vice-President

C. N. Riddle, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 107,555.41	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	525.71	Surplus Fund	2,500.00
Furniture and Fixtures.....	5,948.48	Demand Deposits	62,725.53
Cash	6,326.54	Time Deposits	30,472.69
Due from Banks.....	10,241.59	Notes and Bills Payable.....	10,500.00
Checks and Cash Items.....	159.63		
Other Resources	440.86		
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Total	\$ 131,198.22	Total	\$ 131,198.22

PRATTVILLE—AUTAUGA BANKING & TRUST CO.

C. E. Thomas, President

Daniel Pratt, Vice-President

J. R. Moore, Vice-President

Chas. Booth, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 520,106.03	Capital Stock paid in.....	\$ 150,000.00
Overdrafts	249.51	Surplus Fund	16,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	2,241.09
Stamps	100.00	Demand Deposits	250,571.30
Other Bonds, Stocks and		Time Deposits	134,000.37
Warrants	16,650.00	Notes and Bills Payable.....	60,000.00
Furniture and Fixtures.....	2,361.25	Notes and Bills Rediscounted..	23,861.00
Other Real Estate.....	37,695.92		
Cash	13,796.17		
Due from Banks.....	43,852.83		
Checks and Cash Items.....	878.68		
Other Resources	983.37		
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Total	\$ 636,673.76	Total	\$ 636,673.76

RAGLAND—BANK OF RAGLAND

W. T. Floyd, President

M. O. Jones, Vice-President

Mrs. Josephine Borders, Assistant Cashier

J. A. Thomas, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 51,552.86	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	2.91	Surplus Fund.....	4,400.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	12,685.00	Undivided Profits less Ex- penses and Taxes paid.....	2,240.24
Other Bonds, Stocks and Warrants	8,643.02	Demand Deposits	87,734.34
Banking House	3,353.66	Time Deposits	28,304.81
Furniture and Fixtures.....	1,500.00		
Other Real Estate.....	890.78		
Cash	10,099.52		
Due from Banks.....	47,002.67		
Checks and Cash Items.....	1,194.97		
Cash Items in Transit.....	754.00		
Total	\$ 137,679.39	Total	\$ 137,679.39

RAMER—BANK OF RAMER

A. D. Cowles, President

S. T. Rushton, Vice-President

R. F. Cowles, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 41,008.98	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	4.51	Surplus Fund	451.85
Banking House	6,639.30	Undivided Profits less Ex- penses and Taxes paid.....	1,085.80
Furniture and Fixtures.....	3,167.60	Demand Deposits	18,480.41
Other Real Estate.....	22,160.37	Time Deposits	1,444.40
Cash	1,790.31	Notes and Bills Payable.....	30,000.00
Due from Banks	1,691.39		
Total	\$ 76,462.46	Total	\$ 76,462.46

RED BAY—BANK OF RED BAY

A. C. Waldrop, President

L. F. Gober, Vice-President

Olney Nabers, Assistant Cashier

Chas. Cashion, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 153,293.41	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	97.44	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	2,428.98	Undivided Profits less Ex- penses and Taxes paid.....	7,027.91
Banking House	3,900.00	Demand Deposits	154,893.31
Furniture and Fixtures.....	1,000.00	Time Deposits	40,866.49
Cash	13,957.01	Other Liabilities	161.20
Due from Banks	57,971.57	Cash Over	6.50
Checks and Cash Items.....	307.00		
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Total	\$ 232,955.41	Total	\$ 232,955.41

RED LEVEL—PEOPLES BANK OF RED LEVEL

J. M. Foshee, President

J. L. Foshee, Vice-President

R. H. Foshee, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 140,413.55	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	22.45	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	2,076.59	Undivided Profits less Ex- penses and Taxes paid.....	5,122.75
Banking House	1,700.00	Demand Deposits	86,195.67
Furniture and Fixtures.....	1,300.00	Time Deposits	96,773.86
Other Real Estate.....	6,593.58		
Cash	10,172.47		
Due from Banks	53,663.21		
Checks and Cash Items.....	649.57		
Cash Items in Transit.....	1,494.87		
Other Resources	5.99		
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Total	\$ 218,092.28	Total	\$ 218,092.28

REFORM—STATE BANK OF REFORM

J. L. Cummings, President

J. G. Marbury, Vice-President

E. A. Nell, Assistant Cashier

J. L. Taylor, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 201,574.96	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	177.75	Surplus Fund	5,288.12
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	2,700.00	Undivided Profits less Ex- penses and Taxes paid.....	395.75
Banking House	5,190.75	Demand Deposits	75,505.92
Furniture and Fixtures.....	6,449.31	Time Deposits	108,703.56
Other Real Estate.....	4,273.15	Notes and Bills Payable.....	45,000.00
Cash	9,132.49		
Due from Banks.....	26,294.77		
Checks and Cash Items.....	3,852.30		
Cash Items in Transit.....	26.42		
Other Resources	221.45		
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Total	\$ 259,893.35	Total	\$ 259,893.35

REPTON—UNION BANK

W. M. Newton, President

H. L. Dees, Vice-President

J. E. Nettles, Assistant Cashier

N. Allen, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 141,351.93	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	1,208.28	Surplus Fund	7,500.00
Other Bonds, Stocks and Warrants	1,006.09	Undivided Profits less Ex- penses and Taxes paid.....	4,777.63
Banking House	1,500.00	Demand Deposits	108,986.97
Furniture and Fixtures.....	1,500.00	Time Deposits	70,440.55
Other Real Estate.....	7,505.41	Cash Over	104.97
Cash	7,253.75		
Due from Banks.....	59,838.69		
Checks and Cash Items.....	513.22		
Cash Items in Transit.....	132.75		
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Total	\$ 221,810.12	Total	\$ 221,810.12

ROANOKE—MERCHANTS & FARMERS BANK

B. E. Satterwhite, President

A. Walter Burton, Vice-President

P. B. Smith, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 318,603.10	Capital Stock paid in.....	\$ 125,000.00
Overdrafts	611.44	Surplus Fund.....	48.11
Other Bonds, Stocks and Warrants	17,200.00	Undivided Profits less Ex- penses and Taxes paid.....	6,902.56
Furniture and Fixtures.....	5,080.13	Demand Deposits	178,880.39
Other Real Estate.....	69,998.34	Time Deposits	156,923.22
Cash	15,442.34		
Due from Banks.....	22,557.97		
Due from Federal Reserve Bank	16,249.30		
Checks and Cash Items.....	403.85		
Cash Items in Transit.....	676.66		
Other Resources	931.15		
Total	\$ 467,754.28	Total	\$ 467,754.28

ROANOKE—ROANOKE BANKING COMPANY

J. C. Wright, President

M. R. Buckalew, Cashier

T. J. Still, Assistant Cashier

W. H. Wright, Assistant Cashier

W. J. Mann, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 871,644.77	Capital Stock paid in.....	\$ 200,000.00
Overdrafts	1,020.41	Surplus Fund	200,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	1,000.00	Undivided Profits less Ex- penses and Taxes paid.....	44,080.49
Other Bonds, Stocks and Warrants	12,000.00	Demand Deposits	530,288.98
Banking House.....	9,935.70	Time Deposits	186,115.13
Furniture and Fixtures.....	11,332.51	Notes and Bills Rediscounted	110,500.00
Other Real Estate.....	113,996.43	Customers Acceptances	14,000.00
Cash	14,540.77		
Due from Banks.....	79,498.14		
Due from Federal Reserve Bank	51,397.40		
Checks and Cash Items.....	777.92		
Customers Acceptances	14,000.00		
Demand Loans on Cotton.....	103,840.55		
Total	\$ 1,284,984.60	Total	\$ 1,284,984.60

ROBERTSDALE—ROBERTSDALE STATE BANK

Oscar Johnson, President

Wm. McIntosh, Vice-President

R. G. Pearson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 173,206.54	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	213.82	Surplus Fund	16,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	194.75	Undivided Profits less Ex- penses and Taxes paid.....	103.21
Other Bonds, Stocks and Warrants	8,801.61	Demand Deposits	78,909.83
Banking House	2,200.00	Time Deposits	109,770.50
Furniture and Fixtures.....	1,960.00	Christmas Savings	1,100.00
Other Real Estate.....	1,350.00		
Cash	11,990.00		
Due from Banks	15,416.60		
Checks and Cash Items	167.16		
Cash Items in Transit.....	383.06		
Total	\$ 215,883.54	Total	\$ 215,883.54

ROCKFORD—BANK OF ROCKFORD

W. B. McCain, President

Winston Stewart, Cashier

Hadie McCain, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 75,471.31	Capital Stock paid in.....	\$ 25,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	1,250.00	Surplus Fund	5,000.00
Banking House	1,620.00	Undivided Profits less Ex- penses and Taxes paid.....	5,069.27
Furniture and Fixtures.....	1,059.25	Demand Deposits	56,213.51
Other Real Estate.....	750.00	Time Deposits	42,168.88
Cash	12,465.48	Cash Over	89.00
Due from Banks	40,748.59		
Checks and Cash Items.....	176.03		
Total	\$ 133,540.66	Total	\$ 133,540.66

ROGERSVILLE—BANK OF ROGERSVILLE

J. R. Waddell, President

J. C. Belen, Vice-President

Clyde W. Davidson, Assistant Cashier

J. M. Pate, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 77,897.66	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	44.55	Surplus Fund	20,000.00
Other Bonds, Stocks and Warrants	647.92	Undivided Profits less Ex- penses and Taxes paid.....	4,135.08
Banking House	6,794.78	Demand Deposits	173,678.99
Furniture and Fixtures.....	4,088.72	Time Deposits	12,175.42
Other Real Estate.....	9,132.09	Other Liabilities	104.54
Cash	13,781.38		
Due from Banks.....	121,524.76		
Checks and Cash Items.....	1,182.17		
Total	\$ 235,094.03	Total	\$ 235,094.03

RUSSELLVILLE—CITIZENS BANK & SAVINGS COMPANY

C. E. Wilson, President

Foster Gavin, Cashier

T. H. Roberson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 168,264.60	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	244.16	Surplus Fund	17,500.00
Other Bonds, Stocks and Warrants	39,078.32	Undivided Profits less Ex- penses and Taxes paid.....	5,756.32
Banking House	6,400.00	Demand Deposits	125,590.39
Furniture and Fixtures.....	1,970.00	Time Deposits	116,601.80
Other Real Estate.....	9,678.00		
Cash	10,542.85		
Due from Banks	77,913.25		
Exchanges for Clearing House	879.72		
Checks and Cash Items.....	477.61		
Total	\$ 315,448.51	Total	\$ 315,448.51

SAMSON—FARMERS & MERCHANTS BANK

J. B. Pinckard, President

J. E. Faulk, Vice-President

W. M. Wise, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 216,534.72	Capital Stock paid in.....	\$ 60,000.00
Banking House	6,250.00	Surplus Fund	12,000.00
Furniture and Fixtures.....	2,124.78	Undivided Profits less Ex-	
Cash	8,559.54	penses and Taxes paid.....	9,226.88
Due from Banks.....	35,461.49	Demand Deposits	117,720.31
Checks and Cash Items.....	48.02	Time Deposits	75,704.58
Cash Items in Transit.....	350.55		
Other Resources	5,322.67		
Total	\$ 274,651.77	Total	\$ 274,651.77

SCOTTSBORO—J. C. JACOBS BANKING COMPANY

J. C. Jacobs, President

H. G. Jacobs, Cashier

R. A. Jacobs, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 286,887.33	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	1,271.14	Surplus Fund	6,000.00
Banking House	3,300.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,350.00	penses and Taxes paid.....	558.22
Other Real Estate	7,667.60	Reserve for Taxes and In-	
Cash	8,574.68	terest	1,140.00
Due from Banks.....	41,987.22	Demand Deposits	142,119.33
Checks and Cash Items.....	391.71	Time Deposits	141,612.13
		Notes and Bills Payable.....	30,000.00
Total	\$ 351,429.68	Total	\$ 351,429.68

SELMA—CITY SAVINGS BANK OF SELMA

H. C. Armstrong, President

H. I. Shelley, Vice-President

B. H. Perrin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 700,447.65	Capital Stock paid in.....	\$ 100,000.00
Other Bonds, Stocks and Warrants	671,609.02	Surplus Fund	30,000.00
Other Real Estate.....	3,088.47	Undivided Profits less Ex- penses and Taxes paid.....	41,985.77
Due from Banks.....	103,376.82	Reserve for Taxes and In- terest	57.12
Other Resources	35,187.32	Time Deposits	1,339,618.37
		Other Liabilities	2,048.02
Total	\$ 1,513,709.28	Total	\$ 1,513,709.28

SELMA—PEOPLES BANK & TRUST COMPANY

J. E. Wilkinson, Chairman of Board

H. F. Cooper, President

E. L. Ratcliffe, Cashier

S. A. Fowlkes, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 917,625.20	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	1,936.70	Surplus Fund	50,000.00
Other Bonds, Stocks and Warrants	4,500.00	Undivided Profits less Ex- penses and Taxes paid.....	29,933.62
Banking House	33,000.00	Reserve for Taxes and In- terest	1,500.00
Furniture and Fixtures.....	3,000.00	Demand Deposits	421,866.95
Other Real Estate.....	24.50	Time Deposits	373,095.35
Cash	46,922.90	Notes and Bills Rediscounted	120,112.33
Due from Banks.....	47,076.14		
Due from Federal Reserve Bank	34,906.09		
Exchanges for Clearing House	6,537.04		
Checks and Cash Items.....	979.68		
Total	\$ 1,096,508.25	Total	\$ 1,096,508.25

SELMA—SELMA TRUST & SAVINGS BANK

E. C. Melvin, President

R. P. Anderson, Vice-President

R. L. Sommerville, Assistant Cashier

P. O. Thomas, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 1,400,848.34	Capital Stock paid in.....	\$ 100,000.00
Other Bonds, Stocks and Warrants	693,081.64	Surplus Fund	50,000.00
Other Real Estate.....	5,345.00	Undivided Profits less Ex- penses and Taxes paid.....	61,475.02
Cash	8,416.51	Reserve for Taxes and In- terest	17,250.00
Due from Banks.....	85,049.16	Time Deposits	1,821,957.06
Checks and Cash Items.....	1,137.49	Notes and Bills Payable.....	140,000.00
Other Resources	29.51		
Total	\$ 2,193,907.65	Total	\$ 2,193,907.65

SILVERHILL—STATE BANK OF SILVERHILL

Oscar Johnson, President

Chas. M. Lyren, Vice-President

P. G. Armstrong, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 17,297.07	Capital Stock paid in.....	\$ 10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	500.00	Demand Deposits	19,551.73
Other Bonds, Stocks and Warrants	59.16	Time Deposits	15,507.85
Furniture and Fixtures.....	1,323.30	Other Liabilities	742.78
Cash	2,135.35		
Due from Banks.....	23,897.96		
Other Resources	589.52		
Total	\$ 45,802.36	Total	\$ 45,802.36

SLOCOMB—BANK OF SLOCOMB

C. A. F. Cox, President

J. J. Kelley, Vice-President

C. B. Kelley, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 31,448.80	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	145.23	Undivided Profits less Ex-	
Banking House	2,750.00	penses and Taxes paid.....	748.77
Furniture and Fixtures.....	2,750.00	Demand Deposits	67,150.09
Other Real Estate.....	1,000.00	Time Deposits	3,175.00
Cash	3,348.14		
Due from Banks.....	44,602.01		
Checks and Cash Items.....	29.68		
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Total	\$ 86,073.86	Total	\$ 86,073.86

SPRINGVILLE—BANK OF SPRINGVILLE

T. E. Moody, President

Geo. L. Byers, Vice-President

Margaret Forman, Assistant Cashier

Chas. W. Allison, Vice-President

Carrie Mae Moody, Assistant Cashier

M. W. Forman, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 139,271.81	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	289.95	Surplus Fund	11,000.00
Other Bonds, Stocks and		Undivided Profits less Ex-	
Warrants	18,969.87	penses and Taxes paid.....	3,277.60
Banking House	1,000.00	Demand Deposits.....	56,610.42
Furniture and Fixtures.....	1,000.00	Time Deposits	130,939.36
Other Real Estate.....	3,362.67		
Cash	9,479.74		
Due from Banks.....	38,335.90		
Checks and Cash Items.....	117.44		
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Total	\$ 211,827.38	Total	\$ 211,827.38

STANDING ROCK—BANK OF STANDING ROCK

C. E. Hines, President

J. H. Hines, Vice-President

J. R. Hines, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 32,675.28	Capital Stock paid in.....	\$ 15,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	296.87	Surplus Fund	8,000.00
Other Bonds, Stocks and Warrants	300.00	Undivided Profits less Ex- penses and Taxes paid.....	1,249.05
Banking House	2,000.00	Demand Deposits	81,247.50
Furniture and Fixtures.....	500.00	Time Deposits	23,685.27
Other Real Estate.....	5,784.92	Cash Over	3.66
Cash	6,506.34		
Due from Banks.....	81,122.07		
Total	\$ 129,185.48	Total	\$ 129,185.48

SULLIGENT—BANK OF SULLIGENT

W. W. Ogden, President

J. C. Buckalew, Vice-President

J. A. Miller, Assistant Cashier

F. M. Sizemore, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 192,519.10	Capital Stock paid in.....	\$ 48,500.00
Overdrafts	659.31	Surplus Fund	20,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	18,852.39	Undivided Profits less Ex- penses and Taxes paid.....	2,617.91
Other Bonds, Stocks and Warrants	52,450.00	Demand Deposits	193,483.91
Banking House	1.00	Time Deposits	77,881.78
Other Real Estate	3,350.00		
Cash	13,898.72		
Due from Banks	60,677.58		
Checks and Cash Items.....	75.50		
Total	\$ 342,483.60	Total	\$ 342,483.60

SWEET WATER—SWEET WATER STATE BANK

G. W. Watson, President

Sam Boozer, Vice-President

J. E. Vice, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 127,593.87	Capital Stock paid in.....	\$ 20,000.00
Overdrafts	108.97	Surplus Fund	12,000.00
Banking House	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,700.00	penses and Taxes paid.....	2,780.44
Other Real Estate.....	2,475.18	Reserve for Taxes and In-	
Cash	3,153.20	terest	350.00
Due from Banks.....	4,085.26	Demand Deposits	50,924.93
Checks and Cash Items.....	1,933.50	Time Deposits	47,994.61
		Notes and Bills Payable.....	10,000.00
Total	\$ 144,049.98	Total	\$ 144,049.98

TALLADEGA—BANK & TRUST COMPANY OF TALLADEGA

Leon G. Jones, President

J. W. Cowen, Vice-President

W. C. Dowdell, Cashier

H. G. Boyd, Vice-President

O. R. Barton, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 575,765.36	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	6,074.90	Surplus Fund	25,000.00
U. S. Bonds, Certificates of		Undivided Profits less Ex-	
Indebtedness and W. S.		penses and Taxes paid.....	11,274.08
Stamps	2,350.00	Reserve for Taxes and In-	
Other Bonds, Stocks and		terest	2,334.70
Warrants	25,915.04	Unearned Interest	1,077.50
Stock in Federal Reserve		Demand Deposits	457,156.37
Bank	3,750.00	Time Deposits	109,195.45
Furniture and Fixtures.....	3,747.39		
Other Real Estate.....	3,544.46		
Cash	28,217.52		
Due from Banks.....	23,042.29		
Due from Federal Reserve			
Bank	25,048.71		
Exchanges for Clearing House	3,045.09		
Checks and Cash Items.....	1,440.90		
Cash Items in Transit.....	4,096.46		
Total	\$ 706,038.10	Total	\$ 706,038.10

TALLASSEE—BANK OF TALLASSEE

Geo. D. Patterson, President

J. H. Wilson, Vice-President

A. J. Noble, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 120,080.23	Capital Stock paid in.....	\$ 15,000.00
Overdrafts Secured by Cotton	3,521.94	Surplus Fund	5,000.00
Overdrafts (Unsecured).....	461.51	Undivided Profits less Ex-	
U. S. Bonds, Certificates of		penses and Taxes paid.....	5,191.57
Indebtedness and W. S.		Demand Deposits	144,168.74
Stamps	700.00	Time Deposits	51,602.15
Other Bonds, Stocks and		Other Liabilities	193.42
Warrants	2,000.00		
Banking House	10,000.00		
Furniture and Fixtures.....	2,700.00		
Other Real Estate.....	3,780.53		
Cash	5,804.64		
Due from Banks.....	70,846.80		
Checks and Cash Items.....	92.70		
Other Resources	1,167.53		
Total		Total	
\$ 221,155.88		\$ 221,155.88	

TARRANT—TARRANT CITY SAVINGS BANK

K. A. Conville, President

L. W. Hubbard, Vice-President

E. P. Rosamond, Vice-President

W. G. Nethery, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 138,867.11	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	36.76	Undivided Profits less Ex-	
Other Bonds, Stocks and		penses and Taxes paid.....	4,095.34
Warrants	2,400.00	Demand Deposits	118,426.98
Banking House	3,500.00	Time Deposits	20,215.18
Furniture and Fixtures.....	5,176.21	Cash Over	70.99
Cash	12,163.25		
Due from Banks.....	5,513.41		
Checks and Cash Items.....	47.75		
Cash Items in Transit.....	104.00		
Total		Total	
\$ 167,808.49		\$ 167,808.49	

THOMASTON—PLANTERS BANK & TRUST COMPANY

E. G. Thomas, President

W. B. Harrell, Vice-President

O. D. Carlton, Vice-President

C. C. Pritchett, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 118,503.04	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	62.71	Surplus Fund	15,000.00
Other Bonds, Stocks and Warrants	5,365.00	Undivided Profits less Ex- penses and Taxes paid.....	2,433.15
Banking House	2,000.00	Demand Deposits	102,029.94
Furniture and Fixtures.....	2,191.30	Time Deposits	48,974.28
Cash	12,502.01	Notes and Bills Payable.....	20,000.00
Due from Banks	63,075.46	Other Liabilities	314.28
Checks and Cash Items.....	52.13		
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Total	\$ 203,751.65	Total	\$ 203,751.65

THOMASVILLE—FARMERS BANK & TRUST COMPANY

J. W. Tucker, President

E. C. Dozier, Vice-President

R. G. Dunning, Vice-President

Paul Clarke, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 799,245.12	Capital Stock paid in.....	\$ 100,000.00
Overdrafts	12.30	Surplus Fund	25,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	6,450.00	Undivided Profits less Ex- penses and Taxes paid.....	14,716.65
Other Bonds, Stocks and Warrants	26,452.17	Demand Deposits	406,077.55
Banking House	2,000.00	Time Deposits	442,826.42
Furniture and Fixtures.....	3,000.00	Notes and Bills Rediscounted	22,491.22
Other Real Estate.....	19,095.00		
Cash	48,204.30		
Due from Banks.....	104,249.74		
Checks and Cash Items.....	2,403.21		
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Total	\$ 1,011,111.84	Total	\$ 1,011,111.84

THORSBY—BANK OF THORSBY

Chas. E. Lucas, President

Carl C. Peterson, Vice-President

C. R. Foss, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	71,396.31	Capital Stock paid in.....\$	10,000.00
Overdrafts	161.04	Surplus Fund	6,000.00
Banking House	1,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,097.06	penses and Taxes paid.....	1,572.73
Cash	3,332.52	Demand Deposits	77,557.79
Due from Banks.....	6,141.86	Time Deposits	25,809.35
Cash Items in Transit.....	4,292.27	Other Liabilities	70.55
Bills of Acceptances.....	32,589.36		
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Total	\$ 121,010.42	Total	\$ 121,010.42

TOWNLEY—BANK OF TOWNLEY

A. M. Grimsley, President

J. C. Teaford, Vice-President

Robert Lang, Vice-President

H. H. Morgan, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	51,260.36	Capital Stock paid in.....\$	15,000.00
Overdrafts	349.29	Surplus Fund	2,500.00
Banking House	2,000.00	Undivided Profits less Ex-	
Furniture and Fixtures.....	2,463.12	penses and Taxes paid.....	1,059.78
Other Real Estate.....	933.70	Demand Deposits	28,399.35
Cash	8,790.36	Time Deposits	13,930.31
Due from Banks	2,101.05	Notes and Bills Payable.....	7,000.00
		Other Liabilities	8.44
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Total	\$ 67,897.88	Total	\$ 67,897.88

TROY—W. B. FOLMAR & SONS, BANKERS

W. B. Folmar, President

F. P. Folmar, Cashier

J. P. McBryde, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 364,192.01	Capital Stock paid in.....	\$ 50,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	20,206.14	Individual Responsibility	50,000.00
Other Bonds, Stocks and Warrants	7,210.00	Undivided Profits less Ex- penses and Taxes paid.....	45,909.40
Banking House	35,000.00	Demand Deposits	332,897.17
Furniture and Fixtures.....	5,000.00	Time Deposits	122,114.77
Other Real Estate.....	138,498.86	Notes and Bills Payable.....	35,000.00
Cash	18,181.08	Notes and Bills Rediscounted	9,629.55
Due from Banks.....	39,031.52	Other Liabilities	6,699.48
Checks and Cash Items.....	6,768.36		
Other Resources	18,162.40		
Total	\$ 652,250.37	Total	\$ 652,250.37

TROY—TROY BANK & TRUST COMPANY

Chas. Henderson, President

J. C. Henderson, Vice-President

L. C. Powell, Cashier

J. N. Finlay, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 229,612.95	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	432.56	Surplus Fund	30,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	36,786.20	Undivided Profits less Ex- penses and Taxes paid.....	24,281.65
Other Bonds, Stocks and Warrants	4,593.93	Reserve for Taxes and In- terest	2,410.50
Furniture and Fixtures.....	2,000.00	Demand Deposits	187,597.29
Other Real Estate.....	2,840.00	Time Deposits	152,514.83
Cash	20,089.15		
Due from Banks.....	149,583.72		
Checks and Cash Items.....	865.76		
Total	\$ 446,804.27	Total	\$ 446,804.27

TUSCALOOSA—THE MERCHANTS BANK & TRUST CO.

C. B. Verner, President

W. F. Fitts, Jr., Vice-President

D. L. Rosenau, Vice-President

Glenn Foster, Vice-President

Chas. Ingram, Assistant Cashier

G. W. Christian, Vice-President

A. M. McGill, Assistant Cashier

Chas. F. Flinn, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 2,114,993.14	Capital Stock paid in.....	\$ 250,000.00
Overdrafts	739.45	Surplus Fund	50,000.00
Other Bonds, Stocks and Warrants	126,141.97	Undivided Profits less Ex- penses and Taxes paid.....	139,245.40
Banking House	19,800.00	Demand Deposits	1,203,448.38
Furniture and Fixtures.....	10,498.10	Time Deposits	660,792.91
Other Real Estate.....	8,202.90	Notes and Bills Payable.....	350,000.00
Cash	85,692.90		
Due from Banks.....	246,718.48		
Exchanges for Clearing House	16,779.89		
Checks and Cash Items.....	1,600.43		
Cash Items in Transit.....	22,319.43		
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Total	\$ 2,653,486.69	Total	\$ 2,653,486.69

TUSKEGEE—BANK OF TUSKEGEE

John H. Drakeford, President

D. E. Laslie, Vice-President

Floyd Forman, Cashier

Daisy Buice, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 523,247.59	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	81.02	Surplus Fund	70,000.00
Other Bonds, Stocks and Warrants	11,700.00	Undivided Profits less Ex- penses and Taxes paid.....	8,972.72
Furniture and Fixtures.....	10,243.34	Reserve for Taxes and In- terest	1,021.76
Cash	18,892.34	Demand Deposits	249,789.59
Due from Banks	28,457.53	Time Deposits	82,923.62
Checks and Cash Items.....	1,350.08	Notes and Bills Payable.....	160,000.00
Other Resources	2,921.90	Acceptances Sold	1,000.00
Demand Loans on Cotton.....	8,812.89		
Cash Short	1.00		
Acceptances Bought	18,000.00		
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Total	\$ 623,707.69	Total	\$ 623,707.69

TUSKEGEE—FARMERS STATE BANK

L. C. Johnston, President and Cashier

F. M. Johnston, Vice-President

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 202,906.31	Capital Stock paid in.....	\$ 30,000.00
Overdrafts	472.24	Surplus Fund	22,500.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	56.37	Undivided Profits less Ex- penses and Taxes paid.....	2,488.83
Other Bonds, Stocks and Warrants	934.60	Demand Deposits	116,066.18
Furniture and Fixtures.....	1,350.00	Time Deposits	10,735.00
Other Real Estate.....	4,963.90	Notes and Bills Payable.....	67,000.00
Cash	12,102.14		
Due from Banks.....	15,732.31		
Checks and Cash Items.....	462.24		
Acceptances Bought	600.00		
Demand Loans on Cotton.....	9,209.90		
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Total	\$ 248,790.01	Total	\$ 248,790.01

TUSKEGEE—MACON COUNTY BANK

W. W. Campbell, President

J. C. Wright, Vice-President

P. M. Lightfoot, Assistant Cashier

L. W. Wilkerson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 460,352.59	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	1,720.87	Surplus Fund	110,000.00
Other Bonds, Stocks and Warrants	19,646.88	Undivided Profits less Ex- penses and Taxes paid.....	9,120.17
Furniture and Fixtures.....	3,384.08	Demand Deposits	356,889.44
Other Real Estate.....	20,448.01	Time Deposits	92,654.59
Cash	12,108.70		
Due from Banks	59,902.84		
Due from Federal Reserve Bank	29,135.48		
Exchanges for Clearing House	2,000.00		
Checks and Cash Items.....	899.07		
Cash Items in Transit.....	676.35		
Cash Short	107.59		
Demand Loans on Cotton.....	8,281.74		
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Total	\$ 618,664.20	Total	\$ 618,664.20

TUSKEGEE INST.—TUSKEGEE INST. SAVINGS BANK

R. R. Moton, President

Chas. H. Gibson, Secretary

Robert Gover, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 1,197.09	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	5.21	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	78,656.63	Reserve for Expenses.....	993.45
Cash	4,538.99	Demand Deposits	52,992.44
Due from Banks	25,686.96	Time Deposits	26,921.57
Checks and Cash Items.....	822.58		
Total	\$ 110,907.46	Total	\$ 110,907.46

UNION SPRINGS—AMERICAN BANK

F. M. Moseley, President

A. J. Moseley, Vice-President

W. M. Crossley, Vice-President

J. R. Morgan, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 187,959.56	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	349.19	Surplus Fund	10,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	34,550.00	Undivided Profits less Ex- penses and Taxes paid.....	3,830.76
Other Bonds, Stocks and Warrants	2,250.00	Demand Deposits	66,575.70
Furniture and Fixtures.....	2,594.29	Time Deposits	77,120.37
Other Real Estate.....	2,765.00	Notes and Bills Payable.....	34,100.00
Cash	10,190.66	Notes and Bills Rediscounted..	21,346.85
Due from Banks	11,233.28		
Due from Federal Reserve Bank	10,783.32		
Checks and Cash Items.....	298.38		
Total	\$ 262,973.68	Total	\$ 262,973.68

UNION SPRINGS—MERCHANTS & FARMERS BANK

W. W. Rainer, President

T. W. Palmer, Vice-President

C. H. Norton, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 122,690.43	Capital Stock paid in.....	\$ 40,000.00
Overdrafts	200.36	Surplus Fund	8,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	11.81	Undivided Profits less Ex- penses and Taxes paid.....	3,819.73
Other Bonds, Stocks and Warrants	650.00	Demand Deposits	69,757.95
Banking House	5,000.00	Time Deposits	42,505.17
Furniture and Fixtures.....	1,910.00	Other Liabilities	13.63
Other Real Estate.....	1,750.00		
Cash	11,716.15		
Due from Banks.....	20,145.13		
Checks and Cash Items.....	22.60		
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Total	\$ 164,096.48	Total	\$ 164,096.48

UNIONTOWN—CANE BRAKE LOAN & TRUST CO.

Val Taylor, President

W. H. Tayloe, Vice-President

W. M. Buck, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 79,447.27	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	12.39	Surplus Fund	12,500.00
Other Bonds, Stocks and Warrants	6,300.00	Undivided Profits less Ex- penses and Taxes paid.....	2,442.92
Furniture and Fixtures.....	3,365.00	Demand Deposits	70,832.15
Other Real Estate.....	6,471.13		
Cash	12,941.78		
Due from Banks.....	27,142.62		
Checks and Cash Items.....	65.42		
Cash Items in Transit.....	29.46		
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Total	\$ 135,775.07	Total	\$ 135,775.07

UNIONTOWN—PLANTERS & MERCHANTS BANK

W. J. White, President

S. T. Whitfield, Vice-President

J. H. Bradford, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 264,988.95	Capital Stock paid in.....	\$ 80,000.00
Overdrafts	985.37	Surplus Fund	80,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	22,200.00	Undivided Profits less Ex- penses and Taxes paid.....	26,141.32
Other Bonds, Stocks and Warrants	49,384.57	Demand Deposits	339,679.07
Banking House	3,500.00		
Furniture and Fixtures.....	3,500.00		
Other Real Estate.....	1,950.00		
Cash	22,986.57		
Due from Banks.....	153,936.08		
Checks and Cash Items.....	638.85		
Other Resources	1,750.00		
Total	\$ 525,820.39	Total	\$ 525,820.39

VALLEY HEAD—BANK OF VALLEY HEAD

J. B. F. Lowry, President

G. M. D. Lowry, Vice-President

N. S. Davenport, Vice-President

C. L. Porter, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 138,420.22	Capital Stock paid in.....	\$ 21,200.00
Overdrafts	386.87	Surplus Fund	13,100.00
Banking House	4,573.00	Demand Deposits	87,477.20
Furniture and Fixtures.....	2,450.00	Time Deposits	38,414.49
Other Real Estate.....	17,452.95	Notes and Bills Payable.....	33,000.00
Cash	6,362.05	Notes and Bills Rediscounted	5,000.00
Due from Banks.....	27,655.90	Depreciation Reserve	841.04
Checks and Cash Items.....	20.00		
Cash Items in Transit.....	753.96		
Other Resources.....	957.78		
Total	\$ 199,032.73	Total	\$ 199,032.73

VERBENA—BANK OF VERBENA

H. B. Oliver, President

W. H. Strock, Vice-President

H. W. Davis, Cashier

G. H. Caffey, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 65,293.17	Capital Stock paid in.....	\$ 15,000.00
U. S. Bonds, Certificates of Indebtedness and Revenue Stamps	20.00	Surplus Fund	5,000.00
Other Bonds, Stocks and Warrants	15,930.00	Undivided Profits less Ex- penses and Taxes paid.....	3,651.07
Banking House	2,900.00	Demand Deposits.....	102,466.65
Furniture and Fixtures.....	900.00	Time Deposits	800.00
Cash	8,272.23		
Due from Banks.....	33,602.32		
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Total	\$ 126,917.72	Total	\$ 126,917.72

VERNON—BANK OF VERNON

A. M. Grimsley, President

J. B. Wheeler, Vice-President

T. S. Jones, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 84,256.90	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	97.26	Surplus Fund	7,500.00
Other Bonds, Stocks and Warrants	30,920.00	Undivided Profits less Ex- penses and Taxes paid.....	3,931.30
Banking House	4,600.00	Demand Deposits	106,967.19
Furniture and Fixtures.....	1,925.00		
Other Real Estate.....	800.00		
Cash	7,124.42		
Due from Banks.....	13,437.14		
Checks and Cash Items.....	44.46		
Other Resources	193.31		
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Total	\$ 143,398.49	Total	\$ 143,398.49

VINA—VINA BANKING COMPANY

J. W. Rogers, President

Fred Massey, Vice-President

W. A. Frost, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 86,663.49	Capital Stock paid in.....	\$ 18,000.00
Overdrafts	273.29	Surplus Fund	1,000.00
Other Bonds, Stocks and Warrants	6,473.80	Undivided Profits less Ex- penses and Taxes paid.....	2,802.39
Banking House	5,150.00	Reserve for Taxes and In- terest	39.37
Furniture and Fixtures.....	3,295.00	Demand Deposits	71,605.96
Cash	4,630.88	Time Deposits	62,386.91
Due from Banks.....	41,763.84	Cash Over	46.56
Checks and Cash Items.....	291.57		
Cash Items in Transit.....	1,057.63		
Other Resources	44.00		
Lumber Invoices	6,237.69		
Total	\$ 155,881.19	Total	\$ 155,881.19

VINEMONT—CITIZENS STATE BANK

R. I. Moore, President

A. W. Tucker, Vice-President

J. Wesley Curry, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 60,563.08	Capital Stock paid in.....	\$ 10,000.00
Overdrafts	24.75	Surplus Fund	1,240.00
Banking House	1,650.00	Undivided Profits less Ex- penses and Taxes paid.....	1,606.05
Furniture and Fixtures.....	1,788.50	Demand Deposits	41,461.77
Other Real Estate	299.81	Time Deposits	30,179.36
Cash	7,580.37	Other Liabilities	4.48
Due from Banks.....	12,562.95		
Checks and Cash Items.....	15.80		
Other Resources	6.40		
Total	\$ 84,491.66	Total	\$ 84,491.66

WADLEY—BANK OF WADLEY

J. M. Welch, President

J. M. Hodge, Vice-President

H. D. Pearson, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 133,941.27	Capital Stock paid in.....	\$ 32,500.00
Overdrafts	116.49	Surplus Fund	25,000.00
Other Bonds, Stocks and Warrants	2,282.98	Undivided Profits less Ex- penses and Taxes paid.....	11,747.88
Banking House	2,500.00	Demand Deposits	81,944.45
Furniture and Fixtures.....	1,225.97	Time Deposits	40,560.58
Cash	8,118.58	Notes and Bills Payable.....	10,000.00
Due from Banks.....	30,796.75		
Cash Items in Transit.....	22,770.87		
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Total	\$ 201,752.91	Total	\$ 201,752.91

WARRIOR—BANK OF WARRIOR

T. M. Davidson, President

E. C. Steele, Cashier

Mrs. Ida Davidson, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 2,088.00	Capital Stock paid in.....	\$ 10,000.00
Other Bonds, Stocks and Warrants	75,000.00	Surplus Fund	2,000.00
Furniture and Fixtures.....	5,000.00	Undivided Profits less Ex- penses and Taxes paid.....	4,177.43
Cash	7,667.48	Demand Deposits	88,551.28
Due from Banks.....	19,437.23		
Checks and Cash Items.....	36.00		
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Total	\$ 104,728.71	Total	\$ 104,728.71

WATERLOO—FARMERS & MERCHANTS BANK

Buck Sharp, President

J. L. Cooper, Vice-President and Cashier

W. S. Prim, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 44,618.26	Capital Stock paid in.....	\$ 10,000.00
Overdrafts .....	.17	Surplus Fund	7,500.00
Banking House	2,074.88	Undivided Profits less Ex-	
Furniture and Fixtures.....	1,575.00	penses and Taxes paid.....	589.27
Other Real Estate.....	1,773.31	Demand Deposits	36,666.62
Cash	10,103.34	Time Deposits	30,228.93
Due from Banks.....	24,847.26	Cash Over	7.40
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Total	\$ 84,992.22	Total	\$ 84,992.22

WEDOWEE—BANK OF WEDOWEE

J. C. Swann, President

W. H. McMurray, Vice-President

Lemerle Mashburn, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 112,010.35	Capital Stock paid in.....	\$ 40,000.00
Overdrafts	3,887.10	Surplus Fund	8,500.00
Banking House.....	2,117.36	Undivided Profits less Ex-	
Furniture and Fixtures.....	3,121.51	penses and Taxes paid.....	1,320.11
Other Real Estate.....	2,216.94	Demand Deposits	131,307.05
Cash	20,622.94	Time Deposits	23,237.23
Due from Banks.....	60,388.19		
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Total	\$ 204,364.39	Total	\$ 204,364.39

WEST BLOCTON—WEST BLOCTON SAVINGS BANK

W. R. Young, President

Geo. W. Randall, Vice-President

B. H. Gatlin, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 222,033.82	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	24.42	Surplus Fund	45,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	585.25	Undivided Profits less Ex- penses and Taxes paid.....	6,452.01
Other Bonds, Stocks and Warrants	163,344.47	Demand Deposits	272,185.30
Banking House	1,500.00	Time Deposits	133,532.48
Furniture and Fixtures.....	1,600.00		
Other Real Estate.....	14,247.00		
Cash	36,069.99		
Due from Banks.....	42,764.84		
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Total	\$ 482,169.79	Total	\$ 482,169.79

WETUMPKA—BANK OF WETUMPKA

John A. Lancaster, President

L. C. Smith, Vice-President

G. B. Smith, Cashier

Mary F. Samford, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 107,040.43	Capital Stock paid in.....	\$ 50,000.00
Overdrafts	632.08	Surplus Fund	10,000.00
Other Bonds, Stocks and Warrants	15,210.00	Undivided Profits less Ex- penses and Taxes paid.....	295.37
Banking House	20,000.00	Demand Deposits	119,395.31
Furniture and Fixtures.....	3,872.62	Time Deposits	17,994.05
Other Real Estate.....	23,380.14	Notes and Bills Payable.....	25,000.00
Cash	17,517.50	Other Liabilities	51.64
Due from Banks.....	34,533.35		
Checks and Cash Items.....	229.83		
Cash Items in Transit.....	320.42		
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Total	\$ 222,736.37	Total	\$ 222,736.37

WILSONVILLE—WILSONVILLE STATE BANK

W. H. Pope, President

E. W. Holland, Vice-President

Mrs. O. E. Black, Assistant Cashier

E. H. Payne, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	41,591.70	Capital Stock paid in.....\$	10,000.00
Overdrafts Secured	1,542.10	Surplus Fund	3,000.00
Other Bonds, Stocks and Warrants	275.52	Undivided Profits less Ex- penses and Taxes paid.....	1,069.42
Banking House	2,300.00	Demand Deposits	37,176.25
Furniture and Fixtures.....	1,801.00	Time Deposits	14,670.61
Cash	5,738.17	Cash Over	12.44
Due from Banks.....	11,148.44		
Checks and Cash Items.....	84.07		
Cotton Loans	1,447.72		
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Total	\$ 65,928.72	Total	\$ 65,928.72

WINFIELD—CITIZENS BANK

A. M. Grimsley, President

M. L. Lucas, Vice-President

W. L. Roberts, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....\$	109,412.69	Capital Stock paid in.....\$	25,000.00
Overdrafts	45.01	Surplus Fund	2,000.00
Furniture and Fixtures.....	4,310.17	Undivided Profits less Ex- penses and Taxes paid.....	2,460.75
Other Real Estate.....	2,550.00	Demand Deposits	79,220.50
Cash	7,980.47	Time Deposits	41,535.35
Due from Banks.....	25,698.26		
Checks and Cash Items.....	20.00		
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Total	\$ 150,016.60	Total	\$ 150,016.60

WINFIELD—WINFIELD STATE BANK

Raymond W. Harris, President

M. C. Hollis, Vice-President

J. G. Stalcup, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 101,091.97	Capital Stock paid in.....	\$ 15,000.00
Overdrafts	294.63	Surplus Fund	15,000.00
Other Bonds, Stocks and Warrants	7,657.50	Undivided Profits less Ex- penses and Taxes paid.....	7,974.25
Banking House	3,092.00	Reserve for Taxes and In- terest	2,500.00
Furniture and Fixtures.....	694.00	Demand Deposits	60,528.03
Other Real Estate.....	7,150.00	Time Deposits	66,605.10
Cash	9,620.98	Other Liabilities	873.10
Due from Banks.....	21,717.16		
Checks and Cash Items.....	1,604.06		
Other Resources	5,058.18		
Advanced on Cotton.....	10,500.00		
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Total	\$ 168,480.48	Total	\$ 168,480.48

WOODLAWN—WOODLAWN SAVINGS BANK

A. W. Bell, President

H. G. Prickett, Vice-President

E. A. Carter, Vice-President

Margaret E. Gribbon, Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	\$ 617,157.47	Capital Stock paid in.....	\$ 25,000.00
Overdrafts	686.12	Surplus Fund	45,000.00
Other Bonds, Stocks and Warrants	3,100.00	Undivided Profits less Ex- penses and Taxes paid.....	4,709.03
Furniture and Fixtures.....	1,000.00	Demand Deposits	394,962.73
Cash	23,147.23	Time Deposits	221,172.83
Due from Banks.....	65,392.34	Notes and Bills Payable.....	20,000.00
Checks and Cash Items.....	274.60		
Cash Short	86.83		
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Total	\$ 710,844.59	Total	\$ 710,844.59

YORK—BANK OF YORK

G. C. Gowdey, President

E. F. Allison, Vice-President

R. L. Adams, Cashier

Mary Dillard, Assistant Cashier

RESOURCES		LIABILITIES	
Loans and Discounts.....	179,154.20	Capital Stock paid in.....\$	20,000.00
Overdrafts	12,098.75	Surplus Fund	16,000.00
U. S. Bonds, Certificates of Indebtedness and W. S. Stamps	844.00	Undivided Profits less Ex- penses and Taxes paid.....	3,853.21
Other Bonds, Stocks and Warrants	2,300.00	Demand Deposits	205,669.49
Banking House	5,500.00	Time Deposits	20,617.62
Furniture and Fixtures.....	3,139.00	Other Liabilities	6,230.00
Other Real Estate.....	1,355.58		
Cash	20,702.41		
Due from Banks.....	41,046.38		
Other Resources	6,230.00		
<hr/>		<hr/>	
Total	\$ 272,370.32	Total	\$ 272,370.32