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REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS

1954



FRANCIS CHERRY
Governor



A. R. MERRITT
State Bank Commissioner

FORTIETH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDING JUNE 30, 1954

A. R. MERRITT
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

July 1, 1954

To His Excellency
Francis Cherry
Governor of Arkansas

Sir:

I have the honor of submitting to you the Fortieth Annual Report of the State Bank Department for the fiscal year ending June 30, 1954, in compliance with the terms and provisions of Act 113 of 1913 (Now found in Section 67-111, Arkansas Statutes of 1947). The report reflects the condition of the State-chartered banks and trust companies, building and loan associations, industrial loan companies, credit unions and other factual data pertaining to the operation of the Department.

Respectfully submitted

A. R. Merritt
State Bank Commissioner

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LEGAL HOLIDAYS

New Year's Day-----January 1.

Robert E. Lee's Birthday-----January 19.

George Washington's Birthday-----February 22.

Memorial Day-----May 30.

Independence Day-----July 4.

Commemorating the end
of World War II-----August 14.

Labor Day-----First Monday in September

Armistice Day-----November 11.

Thanksgiving Day-----Any day made or designated
by Act of Congress.

Christmas Day-----December 25.

All Biennial Statewide Primary and General Election Days.

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

DEPARTMENTAL ROSTER

A. R. Merritt	State Bank Commissioner
Theo P. Carson	Assistant Bank Commissioner
John L. Carter	Assistant Commissioner in charge Building and Loan and Securities Division.

BANK EXAMINERS

D. S. Patterson	J. A. Welty	Phillip R. White	F. C. Rayburn
	Olan B. Wages		

ASSISTANT EXAMINERS

H. Doyle Jones	R. C. Willcox
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BUILDING AND LOAN AND SECURITIES EXAMINER

T. Y. Cooper

CLERKS AND STENOGRAPHERS

Patsy R. Emerson	Helen James	Nora S. Powers
	Betty Morton	

STATE BANKING BOARD

C. E. Crossland, Chairman	Little Rock
John W. Edwards	Batesville
Lawson T. Garner	Crawfordsville
James H. Kays	Fayetteville
F. J. White	Prescott
Theo P. Carson, Secretary	Little Rock

OFFICE

Room 270, State Capitol Building
Telephone Franklin 2-3161

COMMISSIONERS OF THE STATE BANK DEPARTMENT
STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	March 6, 1913	October 3, 1918
2.	A. J. Reap	October 3, 1918	March 22, 1919
3.	W. T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S. J. Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A. R. Merritt	March 14, 1953	

FORTIETH REPORT
STATE BANK DEPARTMENT

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1953 to June 30, 1954.

RECEIPTS

Cash Balance with State Treasurer June 30, 1953-----	\$108,591.57
Examination and Assessment Fees—Bank Division-----	\$48,064.28
Charter and Amendment Fees—Bank Division-----	1,295.00
Miscellaneous Fees—Bank Division-----	685.75
Examination and Assessment Fees—	
Bldg. & Loan Division-----	3,053.87
Miscellaneous Fees—Securities Division-----	17,150.36
	70,249.26
	\$178,840.83

DISBURSEMENTS

Salaries—Administrative -----	\$ 18,500.00
Salaries—Examining Division-----	31,560.00
Salaries—Office Force-----	10,125.00
Maintenance -----	7,812.15
Travel Expense-----	9,275.76
Charges by State Treasurer—Handling Fees-----	1,049.72
Charges by State Treasurer—Department contributions	
to Social Security:	
3rd Quarter, 1953-----	\$204.12
4th Quarter, 1953-----	97.19
1st Quarter, 1954-----	308.70
2nd Quarter, 1954-----	303.01
	913.02
Charge—Check Entered Twice on Books-----	15.00
	\$ 79,250.65
Cash Balance with State Treasurer June 30, 1954-----	99,590.18
	\$178,840.83

ARKANSAS BANKERS ASSOCIATION

1954-55

President-----Louis E. Hurley, President, The Exchange Bank
 & Trust Company, El Dorado
 Vice President----H. A. Lewis, President, First National Bank,
 Fayetteville
 Treasurer-----Charles H. Orth, Vice President, Union Nation-
 al Bank, Little Rock
 Secretary-----Jeff Burnett, 621 Pyramid Building, Little
 Rock
 Ass't Secretary----Miss Thelma Bruce, 621 Pyramid Building, Lit-
 tle Rock

EXECUTIVE COUNCIL

Sam Bowman-----	McGehee
W. L. Jameson, Jr.-----	Magnolia
L. W. Harris-----	Rogers
Carle Robbins-----	Fort Smith
G. H. Sexton-----	Hot Springs
R. J. Rice-----	N. Little Rock
B. J. Lambert, Jr.-----	Holly Grove
C. E. Crossland, Jr.-----	Paragould
Sam E. Babb-----	El Dorado
J. C. Reeves-----	Pine Bluff

COUNCILMEN-AT-LARGE

B. A. Lynch-----	Blytheville
Basil Hoag-----	Texarkana

OFFICERS JUNIOR BANKERS
SECTION
ARKANSAS BANKERS ASSOCIATION

President-----	J. B. Waddington-----	Little Rock
Vice President----	Doyle E. Brown-----	Wynne
Secretary-----	Howell N. Davis-----	Pine Bluff
Treasurer-----	T. J. Vinson-----	Harrison

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

President	Delos C. Johns
1st Vice President.....	Frederick L. Deming
Vice President.....	Wm. E. Peterson
Vice President.....	J. C. Wotawa
Vice President.....	Dale M. Lewis
Vice President and Secretary.....	H. H. Weigel
Vice President.....	Fred Burton..... Little Rock
Vice President.....	V. M. Longstreet..... Louisville
Vice President.....	Darryl R. Francis..... Memphis
Chief Examiner....	Geo. E. Kroner..... St. Louis

**LITTLE ROCK BRANCH
FEDERAL RESERVE BANK
OF
ST. LOUIS, MISSOURI**

Vice President and Manager.....	Fred Burton
Assistant Manager.....	Marvin L. Bennett
Assistant Manager.....	W. J. Bryan
Assistant Manager.....	Clifford Wood

**FEDERAL DEPOSIT INSURANCE CORPORATION
DISTRICT NO. 6**

1059 Arcade Building, St. Louis, Mo.

Supervising Examiner.....	C. M. Dunn
Ass't. Supervising Examiner.....	Rex Clark

EXAMINERS FOR ARKANSAS

Fred H. Caudle.....	Salinger Bldg., North Little Rock
Henry M. Frazer.....	Salinger Bldg., North Little Rock
Ray M. Waters.....	Salinger Bldg., North Little Rock

NATIONAL BANK EXAMINERS FOR ARKANSAS

Reed Dolan, Chief National Bank Examiner, 416 No. Broadway,
St. Louis, Mo.
Richard B. Hanlen, P. O. Box 2180, Little Rock, Arkansas
Isaac T. Shaw, P. O. Box 825, Fort Smith, Arkansas

COMPARATIVE ABSTRACT SHOWING THE CONDITION OF STATE BANKS AND TRUST COMPANIES
OF ARKANSAS AS OF JUNE 30, 1954 AND JUNE 30, 1953

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State of Arkansas: Bank Department

Number of Banks Reporting	June 30, 1954 178	June 30, 1953 177	Increase 1	Decrease
RESOURCES:				
Cash and due from banks-----	\$116,317,240.58	\$117,406,392.38		\$ 1,089,151.80
U. S. Government obligations-----	135,033,389.24	152,351,086.52		17,317,697.28
Other bonds and securities-----	38,162,664.90	37,529,243.80	\$ 633,421.10	
Loans and discounts-----	159,092,469.86	125,554,203.01	33,538,266.85	
Banking house, furniture and fixtures	2,932,900.61	2,811,761.61	121,139.00	
Other real estate-----	75,981.17	56,349.53	19,631.64	
Other resources-----	937,231.52	721,062.74	216,168.78	
TOTAL RESOURCES-----	\$452,551,877.88	\$436,430,099.59	\$16,121,778.29	(Net)
LIABILITIES:				
Demand deposits	\$283,348,151.79	\$287,783,175.58		\$ 4,435,023.79
Savings and time deposits-----	65,034,486.37	53,139,483.71	\$11,895,002.66	
U. S. Government deposits-----	5,239,164.24	3,179,907.75	2,059,256.49	
Public Funds-----	44,914,531.35	43,063,703.46	1,850,827.89	
Deposits of banks-----	12,788,220.74	11,418,050.00	1,370,170.74	
TOTAL DEPOSITS-----	\$411,324,554.49	\$398,584,320.50	\$12,740,233.99	(Net)
Other Liabilities-----	429,616.15	679,175.15		249,559.00
TOTAL LIABILITIES-----	\$411,754,170.64	\$399,263,495.65	\$12,490,674.99	(Net)
CAPITAL ACCOUNTS:				
Capital Stock-----	\$ 11,670,000.00	\$ 11,067,500.00	\$ 602,500.00	
Surplus-----	12,828,000.00	11,665,000.00	1,163,000.00	
Undivided profits and reserves-----	16,299,707.24	14,434,103.94	1,865,603.30	
TOTAL CAPITAL ACCOUNTS--	\$ 40,797,707.24	\$ 37,166,603.94	\$ 3,631,103.30	
TOTAL CAPITAL ACCOUNTS AND LIABILITIES-----	\$452,551,877.88	\$436,430,099.59	\$16,121,778.29	(Net)

**COMPARATIVE ABSTRACT SHOWING CONDITION OF STATE AND NATIONAL BANKS OF ARKANSAS AS
OF DECEMBER 31, 1953-1949**

Number of banks	1953 230	1952 230	1951 230	1950 229	1949 227
RESOURCES:					
Cash and due from banks-----	\$ 296,659,000	\$ 300,018,000	\$299,046,000	\$290,995,000	\$258,063,000
U. S. Government obligations-----	315,113,000	355,272,000	340,533,000	336,852,000	335,019,000
Other bonds and securities-----	91,377,000	87,041,000	82,305,000	73,171,000	66,282,000
Loans and discounts-----	314,041,000	252,782,000	221,646,000	203,864,000	192,620,000
Banking house, furniture and fixtures---	5,540,000	5,123,000	4,923,000	4,487,000	4,205,000
Other real estate-----	132,000	101,000	63,000	107,000	135,000
Other resources-----	1,795,000	1,314,000	1,243,000	1,181,000	1,064,000
TOTAL RESOURCES-----	\$1,024,657,000	\$1,001,651,000	\$949,759,000	\$910,657,000	\$857,388,000
LIABILITIES:					
Capital Stock-----	\$ 22,428,000	\$ 21,880,000	\$ 21,035,000	\$ 19,745,000	\$ 18,133,000
Surplus-----	28,221,000	26,481,000	24,234,000	22,970,000	20,591,000
Undivided profits and reserves-----	24,946,000	22,916,000	21,069,000	18,666,000	16,850,000
Total capital account-----	\$ 75,595,000	\$ 71,277,000	\$ 66,338,000	\$ 61,381,000	\$ 55,574,000
Deposits-----	945,731,000	927,595,000	881,253,000	847,289,000	799,721,000
Other liabilities-----	3,331,000	2,779,000	2,168,000	1,987,000	2,093,000
TOTAL LIABILITIES-----	\$1,024,657,000	\$1,001,651,000	\$949,759,000	\$910,657,000	\$857,388,000

**COMPARATIVE STATEMENT OF CONDITION OF STATE BANKS AND TRUST COMPANIES
FOR PAST THIRTY-THREE YEARS**

Date	Number Banks	Deposits	Loans and Discounts	Borrowed Money	Cash	U. S. Gov't Bonds	Capital Structure	Total Resources
June 30, 1922-----	402	106,276,400	101,031,600	14,857,200	27,074,700	3,558,000	25,270,900	145,697,700
June 30, 1923-----	403	128,580,700	109,443,400	9,639,800	34,083,000	6,626,900	25,842,200	162,928,400
June 30, 1924-----	397	123,365,800	114,950,900	14,237,400	28,651,300	3,604,000	25,770,300	161,946,800
June 30, 1925-----	396	136,552,900	117,669,200	13,403,100	34,129,800	4,720,100	25,186,900	171,348,400
June 30, 1926-----	394	142,107,300	123,464,400	13,078,300	35,902,800	4,401,600	25,374,100	179,174,100
June 30, 1927-----	376	134,788,700	112,051,800	8,011,600	35,390,100	4,426,700	24,424,800	167,369,800
June 30, 1928-----	358	135,849,800	109,167,900	7,120,500	33,484,400	6,048,500	23,434,400	167,013,100
June 29, 1929-----	347	137,636,800	109,438,700	8,333,200	32,607,700	8,403,100	23,593,100	170,668,000
June 30, 1930-----	329	131,936,800	111,542,200	12,018,900	30,886,200	4,892,500	23,169,300	168,358,500
June 30, 1931-----	265	92,097,800	67,063,800	3,356,600	26,347,000	4,101,500	17,551,500	114,721,200
June 30, 1932-----	223	62,043,400	46,374,800	7,676,700	20,014,800	6,061,500	14,937,100	85,708,100
June 30, 1933-----	202	47,335,000	29,925,600	6,798,200	19,530,100	6,946,200	12,398,500	67,506,400
June 30, 1934-----	189	41,756,400	23,434,300	3,515,800	18,594,700	7,155,500	12,047,800	57,423,900
June 29, 1935-----	180	50,646,500	25,039,400	320,500	20,827,300	9,206,600	11,693,400	62,770,700
June 30, 1936-----	178	59,441,000	22,088,500	148,300	29,198,000	11,254,400	11,769,900	71,508,200
June 30, 1937-----	176	66,036,600	24,965,600	233,500	28,661,800	12,197,200	12,059,300	78,432,900
June 30, 1938-----	171	66,771,000	29,138,400	88,100	26,501,600	10,842,300	12,084,800	79,016,200
June 30, 1939-----	167	73,397,300	36,443,100	206,100	27,761,400	9,198,600	12,280,700	85,961,400
June 29, 1940-----	169	79,079,100	32,496,900	72,300	34,852,000	10,664,100	12,567,100	92,002,700
June 30, 1941-----	166	94,733,000	33,420,100	75,100	46,087,100	12,705,800	12,805,500	107,936,900
June 30, 1942-----	166	128,975,900	30,666,600	56,700	75,993,000	21,423,800	13,316,600	142,710,700
June 30, 1943-----	161	190,153,500	30,497,300	83,700	88,424,600	71,252,800	13,904,500	204,492,600
June 30, 1944-----	161	226,832,800	42,121,000	81,700	87,156,400	97,906,100	15,076,800	242,132,900
June 30, 1945-----	163	302,720,500	50,282,600	106,700	115,746,100	137,559,700	16,624,500	319,689,500
June 29, 1946-----	169	355,193,200	49,928,600	131,700	114,416,400	187,100,000	18,908,900	374,451,600
June 30, 1947-----	170	346,132,500	70,403,400	116,700	102,647,800	170,818,800	21,414,700	367,934,700
June 30, 1948-----	174	340,469,900	82,157,200	221,700	96,311,500	160,340,700	23,769,900	364,722,300
June 30, 1949-----	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,381,700	371,711,900
June 30, 1950-----	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951-----	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952-----	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953-----	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954-----	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900

**CONSOLIDATED REPORT OF EARNINGS AND DIVIDENDS OF STATE
BANKS AND TRUST COMPANIES FOR TWELVE
MONTHS ENDING DECEMBER, 1953**

EARNINGS:

Interest and discount on loans-----	\$7,599,089.61
Interest and dividends on securities-----	3,926,171.08
Service charges, exchange charges, etc.-----	2,685,142.94
Other operating earnings-----	315,554.49
Total earnings from operations-----	\$14,525,958.12

EXPENSES:

Salaries, wages and directors' fees-----	\$5,083,347.21
Interest paid on time deposits-----	757,123.24
Interest paid on borrowed money-----	7,520.28
Taxes other than on income-----	366,397.36
Taxes on income-----	1,662,447.60
Other current expenses-----	2,767,301.52
Total current expenses-----	\$10,644,137.21
Net current operating earnings-----	\$ 3,881,820.91

RECOVERIES AND PROFITS:

On securities-----	\$ 66,914.42
On loans-----	109,579.77
All others -----	72,981.26
	249,475.45
	\$ 4,131,296.36

LOSSES CHARGED OFF:

On securities-----	\$ 277,124.35
On loans-----	380,600.55
All others-----	154,663.48
	812,388.38
	\$ 3,318,907.98

DIVIDENDS PAID:

Cash dividends on common stock-----	\$1,110,817.50
On preferred stock-----	121.57
	1,110,939.07
Net profits after dividends-----	\$ 2,207,968.91

OTHER DECREASES IN CAPITAL ACCOUNTS:

Preferred stock retired-----	\$ 2,500.00
	2,500.00

NET ADDITION TO CAPITAL ACCOUNT FOR 1953----- **\$ 2,205,468.91**

BANKING FACILITIES BY COUNTIES INCLUDING STATE AND
NATIONAL BANKS, TELLER'S WINDOWS AND
COOPERATIVE EXCHANGES

County	State Banks	National Banks	Teller's Windows	Coopera- tive Ex- changes
Arkansas	2	2	1	
Ashley	6			
Baxter	1			
Benton	4	1	1	
Boone	2			
Bradley	2		1	
Calhoun	1			
Carroll	1	2		
Chicot	3			
Clark	4	2		
Clay	3			
Cleburne	2	1		
Cleveland	2			
Columbia	3	1		
Conway	1			
Craighead	5	1	1	
Crawford	4			
Crittenden	4		1	
Cross	3	1		
Dallas	2	1		
Desha	2		1	
Drew	3			1
Faulkner	1	1		
Franklin	2			
Fulton	2			
Garland	1	1		
Grant	1			
Greene	1	2	1	
Hempstead	1	2		
Hot Spring	1	1		
Howard		1	2	
Independence	2	1		
Izard	3			
Jackson	2	2	1	
Jefferson	1	2		
Johnson		1		
Lafayette	3	1		
Lawrence	1	2		1
Lee	1	1		
Lincoln	1			
Little River		1	1	
Logan	2	1		
Lonoke	5			
Madison	2	1		
Marion	1			
Miller		1		
Mississippi	6	1	3	
Monroe	3			
Montgomery	1			
Nevada	1			
Newton	1			
Ouachita	4	1		

**BANKING FACILITIES BY COUNTIES INCLUDING STATE AND
NATIONAL BANKS, TELLER'S WINDOWS AND
COOPERATIVE EXCHANGES**

County	State Banks	National Banks	Teller's Windows	Coopera- tive Ex- changes
Perry.....	1			
Phillips.....	4	2		
Pike.....	3			
Poinsett.....	6	1		
Polk.....	1	1		
Pope.....	5			
Prairie.....	2		1	
Pulaski.....	4	3		
Randolph.....	2			
St. Francis.....	2	2		
Saline.....	2		1	
Scott.....	1			
Searcy.....	2			
Sebastian.....	4	3	2	
Sevier.....	2	1		
Sharp.....	4			1
Stone.....	1			
Union.....	4	2		
Van Buren.....	1			
Washington.....	5	2		
White.....	7		2	
Woodruff.....	2		1	
Yell.....	3		1	
	178	53	22	3

NATIONAL BANKS IN ARKANSAS

Name	Location	County
Citizens National Bank	Arkadelphia	Clark
First National Bank	Ashdown	Little River
First National Bank	Batesville	Independence
First National Bank	Berryville	Carroll
First National Bank	Blytheville	Mississippi
Citizens National Bank	Camden	Ouachita
Farmers National Bank	Clarksville	Johnson
First National Bank	Conway	Faulkner
First National Bank	DeQueen	Sevier
First National Bank	DeWitt	Arkansas
First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
First National Bank	Fayetteville	Washington
First National Bank	Fordyce	Dallas
National Bank of Eastern Arkansas	Forrest City	St. Francis
City National Bank	Fort Smith	Sebastian
First National Bank	Fort Smith	Sebastian
Merchants National Bank	Fort Smith	Sebastian
First National Bank	Green Forest	Carroll
First National Bank	Gurdon	Clark
Arkansas National Bank	Heber Springs	Cleburne
Helena National Bank	Helena	Phillips
Phillips National Bank	Helena	Phillips
Citizens National Bank	Hope	Hempstead
First National Bank	Hope	Hempstead
Arkansas National Bank	Hot Springs	Garland
Planters National Bank	Hughes	St. Francis
First National Bank	Huntsville	Madison
Peoples National Bank	Jonesboro	Craighead
First National Bank	Lewisville	Lafayette
Commercial National Bank	Little Rock	Pulaski
First National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
Malvern National Bank	Malvern	Hot Spring
First National Bank	Marianna	Lee
Planters National Bank	Mena	Polk
First National Bank	Nashville	Howard
First National Bank	Newport	Jackson
National Bank of Commerce	Paragould	Greene
First National Bank	Paragould	Greene
First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Simmons National Bank	Pine Bluff	Jefferson
American National Bank	Rogers	Benton
First National Bank	Springdale	Washington
Peoples National Bank	Stuttgart	Arkansas
State National Bank	Texarkana	Miller
Trumann National Bank	Trumann	Poinsett
First National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
First National Bank of Lawrence Co.	Walnut Ridge	Lawrence
First National Bank	Wynne	Cross

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank and Location	Capital and Surplus
April 21, 1941-----	Elk Horn Bank & Trust Company----- Arkadelphia	\$200,000.00
April 15, 1953-----	The Citizens Bank----- Batesville	150,000.00
August 23, 1918-----	Farmers Bank & Trust Company ----- Blytheville	900,000.00
May 10, 1944-----	Bank of Brinkley----- Brinkley	150,000.00
April 28, 1941-----	The Merchants & Planters Bank----- Camden	150,000.00
September 11, 1942-----	The Exchange Bank & Trust Company---- El Dorado	200,000.00
January 7, 1944-----	McIlroy Bank----- Fayetteville	250,000.00
September 22, 1933-----	Fordyce Bank & Trust Company----- Fordyce	200,000.00
September 25, 1942-----	Arkansas Trust Company----- Hot Springs	800,000.00
July 26, 1945-----	Peoples Bank & Trust Company----- Lewisville	105,000.00
March 20, 1919-----	Worthen Bank & Trust Company----- Little Rock	2,000,000.00
September 20, 1944-----	Farmers & Merchants Bank----- Marianna	125,000.00
July 21, 1920-----	The Bank of Russellville----- Russellville	120,000.00
August 23, 1923-----	Peoples Exchange Bank----- Russellville	120,000.00
June 9, 1942-----	Grant County Bank----- Sheridan	100,000.00
April 11, 1944-----	Smackover State Bank----- Smackover	125,000.00
May 20, 1921-----	Bank of Waldron----- Waldron	125,000.00

COMMERCIAL BANKS—NON MEMBERS FEDERAL DEPOSIT
INSURANCE CORPORATION

Name	Location
Farmers & Merchants Bank-----	Des Arc
Portland Bank-----	Portland
Band of Sidney-----	Sidney

TRUST COMPANIES NOT ENGAGED IN COMMERCIAL BANKING AND
NON MEMBERS FEDERAL DEPOSIT INSURANCE CORPORATION

Name	Location
Arkansas Valley Trust Company-----	Fort Smith
Guaranty Loan & Trust Company-----	Helena
Metropolitan Trust Company-----	Little Rock

STATE BANKS OPERATING TELLER'S WINDOWS

Name of Bank	Location	Location Teller's Window	County
Citizens State Bank.....	Bald Knob	Bradford	White
Benton State Bank.....	Benton	Bauxite	Saline
DeWitt Bank & Trust Company...	DeWitt	Gillett	Arkansas
Earle State Bank.....	Earle	Crawfordsville	Crittenden
Planters Bank & Trust Company...	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Company...	Forrest City	De Valls Bluff	Prairie
Horatio State Bank.....	Horatio	Dierks	Howard
Farmers Bank.....	Greenwood	Hartford	Sebastian
McGehee Bank.....	McGehee	Arkansas City	Desha
Monette State Bank.....	Monette	Caraway	Craighead
Pike County Bank.....	Murfreesboro	Mineral Spgs.	Howard
Mississippi County Bank.....	Osceola	Joiner	Mississippi
Mississippi County Bank.....	Osceola	Luxora	Mississippi
The Security Bank & Trust Co....	Paragould	Marmaduke	Greene
First State Bank.....	Plainview	Ola	Yell
Security Bank.....	Searcy	McRae	White
Bratt-Wasson Bank.....	Siloam Spgs.	Gentry	Benton
Bank of Tuckerman.....	Tuckerman	Swifton	Jackson
Merchants & Planters Bank.....	Warren	Hermitage	Bradley
Bank of Wilson.....	Wilson	Keiser	Mississippi

NATIONAL BANKS OPERATING TELLER'S WINDOWS

First National Bank.....	Fort Smith	Camp Chaffee	Sebastian
State National Bank.....	Texarkana	Foreman	Little River

NEW BANKS CHARTERED

July 1, 1953 to June 30, 1954

Name, Location and Date	Capital	Surplus	Charter Number
The Union Bank of Benton, Benton, Saline County January 11, 1954.....	\$100,000.00	\$50,000.00	706
Decatur State Bank, Decatur, Benton County, May 27, 1954.....	40,000.00	20,000.00	707

AMENDMENTS ALTERING CAPITAL STRUCTURE

July 1, 1953 to June 30, 1954

1. Citizens State Bank, Bald Knob, increased capital from \$25,000.00 to \$50,000.00 by the declaration of a 100% stock dividend.
2. Benton State Bank, Benton, increased capital from \$200,000.00 to \$250,000.00 by the sale of \$50,000.00 par value of new stock.
3. Bank of Bentonville, Bentonville, increased capital from \$60,000.00 to \$70,000.00 by the declaration of a 16 2/3% stock dividend.
4. The Merchants and Planters Bank, Clarendon, increased capital from \$50,000.00 to \$100,000.00 by the declaration of a 100% stock dividend.
5. The Corning Bank, Corning, increased capital from \$50,000.00 to \$100,000.00 by the declaration of a 100% stock dividend.
6. The First Bank, Griffithville, increased common stock from \$13,000.00 to \$20,000.00 by the declaration of a \$7,000.00 stock dividend and retired \$2,000.00 par value of preferred stock owned by the Reconstruction Finance Corporation, leaving the total capital at \$20,000.00 all of which is common stock.

7. Farmers Bank, Hamburg, increased capital from \$25,000.00 to \$50,000.00 by the declaration of a 100% stock dividend.

8. The Security Bank, Harrison, increased capital from \$100,000.00 to \$125,000.00 by the sale of \$25,000.00 par value of new stock and to \$150,000.00 by the declaration of a 20% stock dividend.

9. Arkansas Trust Company, Hot Springs, increased capital from \$300,000.00 to \$400,000.00 by the declaration of a 33 1/3% stock dividend.

10. McGehee Bank, McGehee, increased capital from \$150,000.00 to \$200,000.00 by the declaration of a 33 1/3% stock dividend.

11. Bank of Nettleton, Nettleton, increased capital from \$40,000.00 to \$80,000.00 by the declaration of a 100% stock dividend.

12. Bank of New Edinburg, New Edinburg, increased capital from \$12,500.00 to \$25,000.00 by the declaration of a 100% stock dividend.

13. The Searcy Bank, Searcy, increased capital from \$100,000.00 to \$150,000.00 by the declaration of a 50% stock dividend.

14. Bank of Tuckerman, Tuckerman, increased capital from \$25,000.00 to \$35,000.00 by the declaration of a 40% stock dividend.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1953 to June 30, 1954

Name	Location	From	To
Bank of Tuckerman.....	Tuckerman.....	5	5 to 9
Bank of Mountain View.....	Mountain View.....	5	4
Merchants and Farmers Bank.....	Dumas.....	7 to 15	7 to 13

THE AVERAGE RATIO OF TOTAL CAPITAL ACCOUNTS TO TOTAL LIABILITIES OF THE 178 ARKANSAS STATE BANKS AND

TRUST COMPANIES AS OF JUNE 30, 1954 IS 9.0%

THE FOLLOWING BANKS EQUAL OR EXCEED THIS FIGURE

Name of Bank	Location	Percentage
Bank of Amity.....	Amity.....	10.4
Merchants and Planters Bank & Tr. Co. Arkadelphia.....	Arkadelphia.....	11.1
Bank of Ash Flat.....	Ash Flat.....	13.9.
Bank of Atkins.....	Atkins.....	10.5
The Bank of Augusta.....	Augusta.....	13.3
The Citizens Bank.....	Batesville.....	10.3
Citizens Bank.....	Beebe.....	14.3
Benton State Bank.....	Benton.....	9.0
The Union Bank of Benton.....	Benton.....	27.0
Bank of Blevins.....	Blevins.....	16.7
Farmers Bank and Trust Company.....	Blytheville.....	12.4
The Bank of Bradley.....	Bradley.....	11.5
Bank of Cabot.....	Cabot.....	11.2
American State Bank.....	Charleston.....	12.9
Bank of Cherry Valley.....	Cherry Valley.....	13.2
Bank of Chidester.....	Chidester.....	9.4
The Merchants and Planters Bank.....	Clarendon.....	10.9
Clinton State Bank.....	Clinton.....	9.2
Danville State Bank.....	Danville.....	11.0
Bank of Delight.....	Delight.....	10.6
Dermott State Bank.....	Dermott.....	9.1
Farmers and Merchants Bank.....	Des Arc.....	16.6
Bank of Dover.....	Dover.....	13.6
Merchants and Farmers Bank.....	Dumas.....	10.1
Earle State Bank.....	Earle.....	11.1
The Delta State Bank.....	Elaine.....	13.0
Bank of England.....	England.....	11.6

THE AVERAGE RATIO OF TOTAL CAPITAL ACCOUNTS TO TOTAL
LIABILITIES OF THE 178 ARKANSAS STATE BANKS AND
TRUST COMPANIES AS OF JUNE 30, 1954 IS 9.0%
THE FOLLOWING BANKS EQUAL OR EXCEED THIS FIGURE

Name of Bank	Location	Percentage
The Citizens Bank	England	13.0
The Eudora Bank	Eudora	11.7
Bank of Evening Shade	Evening Shade	11.3
The Bank of Franklin	Franklin	14.4
Bank of Glenwood	Glenwood	9.0
Clark County Bank	Gurdon	9.5
Farmers Bank	Hamburg	10.8
Calhoun County Bank	Hampton	13.9
The Bank of Harrisburg	Harrisburg	9.6
Prairie County Bank	Hazen	9.7
The Cleburne County Bank	Heber Springs	13.2
Valley Bank	Hindsville	12.4
Bank of Holly Grove	Holly Grove	9.9
Newton County Bank	Jasper	10.3
Farmers and Merchants Bank	Judsonia	13.0
Union State Bank	Junction City	11.4
Bank of Kingston	Kingston	9.4
Farmers State Bank	Lake City	10.6
Bank of Lake Village	Lake Village	11.1
Citizens Bank of Lavaca	Lavaca	9.2
Leachville State Bank	Leachville	11.8
Little River Bank	Lepanto	16.1
Leslie State Bank	Leslie	9.9
Bank of Lincoln	Lincoln	10.9
Bank of Lockesburg	Lockesburg	11.9
Peoples Bank	Mammoth Spring	9.1
Merchants and Planters Bank	Manila	16.0
Bank of Mansfield	Mansfield	10.3
Farmers and Merchants Bank	Marianna	12.7
Citizens Bank	Marion	9.4
Marked Tree Bank	Marked Tree	10.2
Bank of Marvell	Marvell	13.8
McGehee Bank	McGehee	9.6
The Bank of Melbourne	Melbourne	9.7
Commercial Loan and Trust Company	Monticello	12.1
Union Bank and Trust Company	Monticello	13.6
The Bank of Montgomery County	Mount Ida	9.6
Bank of Mountain View	Mountain View	12.6
Bank of Mulberry	Mulberry	11.5
Bank of Nettleton	Nettleton	12.4
Bank of New Edinburg	New Edinburg	11.4
Merchants and Planters Bank	Newport	9.1
Mississippi County Bank	Osceola	11.8
The Planters Bank	Osceola	9.4
The Security Bank & Trust Company	Paragould	10.1
Bank of Parkdale	Parkdale	12.3
First State Bank	Parkin	12.9
Bank of Pea Ridge	Pea Ridge	17.5
The Perry County Bank	Perryville	10.2
Piggott State Bank	Piggott	12.0
First State Bank	Plainview	14.1
The Peoples Bank	Portland	13.6
Portland Bank	Portland	14.9
Citizens Bank	Pottsville	14.6
The Farmers and Merchants Bank	Prairie Grove	11.0
Bank of Quitman	Quitman	12.0

THE AVERAGE RATIO OF TOTAL CAPITAL ACCOUNTS TO TOTAL
LIABILITIES OF THE 178 ARKANSAS STATE BANKS AND
TRUST COMPANIES AS OF JUNE 30, 1954 IS 9.0%
THE FOLLOWING BANKS EQUAL OR EXCEED THIS FIGURE

Name of Bank	Location	Percentage
The Bank of Rector	Rector	11.5
The Bank of Rison	Rison	14.0
The Bank of Russellville	Russellville	10.7
Bank of Salem	Salem	10.8
The Bank of Rison	Rison	14.0
The Bank of Russellville	Russellville	10.7
Bank of Salem	Salem	10.8
Logan County Bank	Scranton	11.5
The Searcy Bank	Searcy	10.2
Security Bank	Searcy	11.6
Grant County Bank	Sheridan	14.6
Smackover State Bank	Smackover	9.4
Citizens Bank	Smithville	15.8
Bodcaw Bank	Stamps	16.2
Bank of Star City	Star City	15.2
Citizens Bank	Strong	14.2
Citizens Bank	Tillar	18.4
Bank of Trumann	Trumann	9.5
Tyronza Bank	Tyronza	14.9
Citizens Bank and Trust Company	Van Buren	10.1
Warren Bank	Warren	10.7
Bank of West Memphis	West Memphis	9.7
Rice Growers Bank	Wheatley	14.0
Wilmot State Bank	Wilmot	10.8
Bank of Wilson	Wilson	20.2
Cross County Bank	Wynne	11.5
The Bank of Yellville	Yellville	11.0

FORTIETH REPORT
of
**STATEMENT OF ARKANSAS BANKS
AND TRUST COMPANIES**

AS SHOWN BY THE CALL OF JUNE 30, 1954

Cities and towns alphabetically arranged by postoffices

Population shown is that given by the 17th census of the United States 1950

COMMERCIAL BANK AT ALMA, ALMA

Population 1,228. Crawford County

Chartered January 31, 1910. Telephone Number 3441. Transit Number 81-272

Officers

W. E. Byars.....President
J. Fred Alexander..Ex. Vice President
Reves L. Bolling.....Cashier
Margaret Adams.....Asst. Cashier

Directors

J. Fred Alexander W. H. Cole
Reves L. Bolling T. H. Kibler
E. Bradley C. R. Starbird
W. E. Byars

STATEMENT OF JUNE 30, 1954

Resources

Loans and discounts.....	\$ 321,827.00
U. S. Gov't obligations....	621,000.00
Other bonds and securities	58,337.24
Furniture and fixtures....	2,000.00
Banking house.....	5,000.00
Cash and due from banks	396,148.36
Other resources.....	578.89

Liabilities

Capital stock.....	\$ 25,000.00
Surplus fund.....	25,000.00
Undivided profits.....	48,678.22
Reserves	469.23
Total capital accounts__\$	99,147.45
Demand deposits	1,178,227.30
Time deposits.....	5,945.23
U. S. Gov't deposits.....	5,641.11
Public funds	115,930.40
Total dep.....\$1,305,744.04	,

Total\$1,404,891.49

Total\$1,404,891.49

BANK OF AMITY, AMITY

Population 591. Clark County

Chartered November 30, 1905 Telephone Number 13. Transit Number 81-287

Officers

G. W. Tolleson-----President
 W. H. Olds-----Vice President
 Clela Olds-----Cashier
 Peggy Ann Thomasson--Asst. Cashier

Directors

Lyn Maxey
 Clela Olds
 W. H. Olds
 G. W. Tolleson
 Ed Yeargan

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 595,426.38	Capital stock-----	\$ 50,000.00
Overdrafts-----	68.12	Surplus fund-----	50,000.00
U. S. Gov't obligations-----	515,493.75	Undivided profits-----	98,281.56
Other bonds and securities-----	419,797.47	Reserves-----	7,000.00
Furniture and fixtures-----	3,024.69	Total capital	
Banking house-----	1.00	accounts--\$	205,281.56
Cash and due from banks-----	429,966.90		
Other resources-----	872.68	Demand deposits-----	1,137,163.81
		Time deposits-----	535,777.73
		U. S. Gov't deposits-----	8,517.36
		Public funds-----	77,910.53
		Total dep. --	1,759,369.43
Total -----	\$1,964,650.99	Total -----	\$1,964,650.99

ELK HORN BANK AND TRUST COMPANY, ARKADELPHIA

Population 6,819. Clark County

Chartered September 28, 1903. Telephone Number 7. Transit Number 81-133

Officers

J. H. Lookadoo-----President
 A. C. Stone-----Exec. Vice President
 A. J. Vestal-----Vice President
 Clarence Hardin-----Vice President
 J. B. Wingfield-----Vice President
 C. C. Lookadoo-----Vice President
 W. P. Jones, Jr.-----Cashier
 W. L. Stover-----Asst. Cashier
 Roy N. Shope-----Asst. Cashier

Directors

John N. Francis
 Clarence Hardin
 W. P. Jones, Jr.
 C. C. Lookadoo
 G. W. Lookadoo
 J. H. Lookadoo
 A. C. Stone
 J. P. Sturgis
 W. L. Stover
 A. J. Vestal
 J. B. Wingfield

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$1,982,155.78	Capital stock -----	\$ 100,000.00
Overdrafts -----	217.26	Surplus fund -----	100,000.00
U. S. Gov't obligations --	1,131,789.06	Undivided profits -----	100,905.79
Other bonds and securities-----	273,647.00	Reserves -----	25,126.03
Furniture and fixtures --	10,035.00	Total capital	
Banking house -----	15,000.00	accounts--\$	326,031.82
Cash and due from banks-----	944,925.93		
		Demand deposits -----	2,193,717.58
		Time deposits -----	1,517,494.58
		U. S. Gov't deposits -----	29,979.11
		Public funds -----	290,546.94
		Total dep. --	4,031,738.21
Total -----	\$4,357,770.03	Total -----	\$4,357,770.03

MERCHANTS AND PLANTERS BANK AND TRUST COMPANY, ARKADELPHIA

Population 6,819. Clark County

Chartered June 15, 1911. Telephone Number 291. Transit Number 81-469

Officers

James C. Hobgood-----President
Jett Black-----Vice Pres. and Cashier
Lottie Sue Watson-----Asst. Cashier

Directors

Jett Black James C. Hobgood
Charles Clark J. W. Hutchison
J. H. Crawford D. W. McMillan
H. G. Elms H. T. Ross
Roy F. Golden Ralph Williams

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 941,977.10	Capital stock-----	\$ 100,000.00
U. S. Gov't obligations----	359,500.00	Surplus fund-----	80,000.00
Other bonds and securities	370,699.41	Undivided profits-----	46,505.06
Furniture and fixtures----	2,500.00	Reserves -----	2,916.03
Banking house-----	11,000.00	Total capital	
Other real estate-----	1.00	accounts--\$ 229,421.09	
Cash and due from banks	383,219.17		
Other resources-----	1.00	Demand deposits-----	1,145,462.36
		Time deposits-----	457,987.94
		U. S. Gov't deposits-----	22,237.43
		Public funds-----	213,788.86
		Total dep. --\$1,839,476.59	
Total -----	\$2,068,897.68	Total -----	\$2,068,897.68

BANK OF ASH FLAT, ASH FLAT

Population 265. Sharp County

Chartered February 20, 1912. Telephone Number 3642 Transit Number 81-499

Officers

Odus Carpenter-----President
Horace Martin-----Vice President
Odessa Estes-----Asst. Cashier

Directors

Odus Carpenter Horace Martin
Willene B. Justus E. E. Causbie
V. McJunkins

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----\$	112,166.57	Capital stock -----	\$ 20,000.00
U. S. Gov't obligations	200,000.00	Surplus fund-----	20,000.00
Furniture and fixtures --	1.00	Undivided profits -----	19,448.21
Banking house -----	1.00	Total capital	
Cash and due from banks	116,373.13	accounts--\$ 59,448.21	
		Demand deposits -----	333,502.48
		Time deposits -----	22,986.11
		Public funds -----	12,604.90
		Total dep. --\$ 369,093.49	
Total -----	\$ 428,541.70	Total -----	\$ 428,541.70

BANK OF ATKINS, ATKINS

Population 1,291. Pope County

Chartered September 19, 1895. Telephone Number 136. Transit Number 81-215

Officers

J. M. Barker-----President
 J. M. Barker, Jr.-----Vice President
 C. A. Barker-----Cashier

Directors

C. A. Barker
 J. M. Barker
 J. M. Barker, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 167,458.45	Capital stock -----	\$ 30,000.00
Overdrafts -----	124.30	Surplus fund -----	15,000.00
U. S. Gov't obligations --	485,000.00	Undivided profits -----	49,518.82
Other bonds and securities	8,397.90	Total capital	
Furniture and fixtures --	2,376.09	accounts--\$ 94,518.82	
Banking house -----	1,673.07		
Cash and due from banks	236,612.03	Demand deposits -----	707,663.86
		U. S. Gov't deposits ----	4,146.24
		Public funds -----	95,312.92
		Total dep. --\$ 807,123.02	
Total -----	\$ 901,641.84	Total -----	\$ 901,641.84

THE BANK OF AUGUSTA, AUGUSTA

Population 2,317. Woodruff County

Chartered February 20, 1935. Telephone Number 1. Transit Number 81-718

Officers

Geo. L. Beard-----President
 R. E. Gregory-----Vice President
 W. T. Mills, Jr.-----Cashier
 Kennady Sale-----Asst. Cashier

Directors

Geo. L. Beard
 R. E. Gregory
 R. J. Haralson
 W. T. Mills, Jr.
 J. Ford Smith
 C. R. Stacy
 John H. Stanley

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 961,578.51	Capital stock -----	\$ 75,000.00
Overdrafts -----	1,125.59	Surplus fund -----	50,000.00
U. S. Gov't obligations --	50,000.00	Undivided profits -----	102,933.08
Other bonds and securities	338,646.86	Total capital	
Furniture and fixtures --	4,000.00	accounts--\$ 227,933.08	
Banking house -----	2,160.00		
Cash and due from banks	415,607.42	Demand deposits -----	1,272,545.45
Other resources -----	120.91	Time deposits -----	126,865.83
		U. S. Gov't deposits ----	8,635.44
		Public funds -----	125,903.86
		Total dep. --\$1,533,950.58	
Total -----	\$1,773,239.29	Other liabilities -----	11,355.63
		Total -----	\$1,773,239.29

CITIZENS STATE BANK, BALD KNOB

Population 2,022. White County

Chartered January 22, 1931. Telephone Number 14. Transit Number 81-673

Officers

E. D. Williams__President & Cashier
 T. W. Leggett_____Vice President
 H. A. Whitley_____Vice President
 Thos. L. Jameson_____Asst. Cashier
 Mildred N. Hall_____Asst. Cashier

Directors

W. H. Collison H. A. Whitley
 Jennings Leggett E. D. Williams

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 176,838.44	Capital stock	\$ 50,000.00
U. S. Gov't obligations	1,037,700.00	Surplus fund	50,000.00
Other bonds and securities	38,145.75	Undivided profits	22,339.87
Furniture and fixtures	1,000.00	Reserves	20,000.00
Banking house	7,000.00	Total capital	
Cash and due from banks	336,824.85	accounts--\$	142,339.87
		Demand deposits	1,202,220.97
		U. S. Gov't deposits	21,793.83
		Public funds	207,746.37
		Deposits of banks	23,408.00
		Total dep. --\$	1,455,169.17
Total	\$1,597,509.04	Total	\$1,597,509.04

THE CITIZENS BANK, BATESVILLE

Population 6,414. Independence County

Chartered February 19, 1953. Telephone Number 1412. Transit Number 81-773

Officers

E. C. Rider_____Chairman of Board
 F. M. Holt_____President
 S. M. Bone_____Vice President
 Manuel A. Conyers_____Cashier
 Marean Pearson_____Asst. Cashier

Directors

S. M. Bone J. K. Southerland
 F. M. Holt N. K. Sims
 John Moody Eagle Street
 E. C. Rider

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 779,045.35	Capital stock	\$ 100,000.00
U. S. Gov't obligations	180,512.50	Surplus fund	50,000.00
Other bonds and securities	9,535.69	Undivided profits	16,572.58
Furniture and fixtures	22,989.62	Total capital	
Banking house	56,141.97	accounts--\$	166,572.58
Cash and due from banks	592,162.01	Demand deposits	837,526.27
Other resources	28.13	Time deposits	157,961.68
		U. S. Gov't deposits	12,796.61
		Public funds	280,471.65
		Deposits of banks	185,086.48
		Total dep. --\$	1,473,842.69
Total	\$1,640,415.27	Total	\$1,640,415.27

THE CITIZENS BANK, BEARDEN

Population 1,300. Ouachita County

Chartered June 7, 1945. Telephone Number 129. Transit Number 81-749

Officers

Garland Anthony-----President
 R. W. Launius-----Vice President
 Hugh Thompson-----Cashier
 T. E. Evans-----Asst. Cashier

Directors

Edwin Anthony R. W. Launius
 Garland Anthony Horace Looney
 J. W. Gossett Hugh Thompson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	-----\$ 174,893.70	Capital stock	-----\$ 25,000.00
Overdrafts	----- 44.91	Surplus fund	----- 30,000.00
U. S. Gov't obligations	----- 320,172.50	Undivided profits	----- 16,909.59
Other bonds and securities	----- 103,263.68	Total capital	
Furniture and fixtures	----- 3,847.19	accounts--\$	71,909.59
Cash and due from banks	----- 238,206.72	Demand deposits	----- 688,623.43
Other resources	----- 41.39	U. S. Gov't deposits	----- 7,987.50
		Public funds	----- 71,949.57
		Total dep. --\$	768,560.50
Total	-----\$ 840,470.09	Total	-----\$ 840,470.09

CITIZENS BANK, BEEBE

Population 1,192. White County

Chartered June 21, 1917. Telephone Number 55. Transit Number 81-588

Officers

E. H. Abington-----President
 J. R. Sloan-----Vice President
 T. E. Abington-----Cashier

Directors

Catherine C. Abington
 E. H. Abington Frank Garrison
 T. E. Abington I. N. Kelley
 H. M. Dodds J. R. Sloan

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	-----\$ 366,519.97	Capital stock	-----\$ 25,000.00
Overdrafts	----- 94.72	Surplus fund	----- 5,000.00
U. S. Gov't obligations	----- 99,774.50	Undivided profits	----- 12,526.88
Furniture and fixtures	----- 1.00	Reserves	----- 50,000.00
Banking house	----- 1.00	Total capital	
Other real estate	----- 532.00	accounts--\$	92,526.88
Cash and due from banks	----- 180,241.24	Demand deposits	----- 532,133.57
Other resources	----- 285.70	Public funds	----- 22,789.68
		Total dep. --\$	554,923.25
Total	-----\$ 647,450.13	Total	-----\$ 647,450.13

BENTON STATE BANK, BENTON

Population 6,277. Saline County

Chartered February 9, 1934. Tel. No. SPring 8-2591. Transit Number 81-711

Officers

W. R. Alsobrook.....President
 W. A. Springer.....Vice President
 Paul VonAllmen.....Vice President
 T. B. Lyle.....Cashier
 Carl Wright.....Asst. Cashier

Directors

H. B. Alsobrook W. A. Springer
 W. R. Alsobrook D. J. Stirman
 C. E. Fish Paul VonAllmen
 H. J. Gingles L. B. White
 T. B. Lyle

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$1,676,676.83	Capital stock.....	\$ 250,000.00
U. S. Gov't obligations.....	2,499,166.63	Surplus fund.....	250,000.00
Other bonds and securities.....	742,264.41	Undivided profits.....	41,355.35
Furniture and fixtures.....	40,274.47	Reserves.....	2,091.75
Banking house.....	5,607.02	Total capital	
Cash and due from banks.....	1,096,883.82	accounts.....	543,447.10
Other resources.....	227.24		
		Demand deposits.....	3,237,111.11
		Time deposits.....	1,365,060.70
		U. S. Gov't deposits.....	12,992.04
		Public funds.....	826,929.61
		Deposits of banks.....	34,500.00
		Total dep. --\$5,476,593.46	
		Other liabilities.....	41,059.86
Total	\$6,061,100.42	Total	\$6,061,100.42

THE UNION BANK OF BENTON, BENTON

Population 6,277. Saline County

Chartered January 11, 1954

Transit Number 81-774

Telephone Number SPring 8-4111

Officers

J. W. Lewellen.....President
 T. H. Duke.....Vice President
 & Cashier
 Ralph Neaville.....Asst. Cashier

Directors

Henry Brown Wade Mallett
 T. H. Duke I. E. McCray, Sr.
 J. W. Lewellen Henry Finkbeiner

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$ 125,089.52	Capital stock.....	\$ 100,000.00
Other bonds and securities.....	27,000.00	Surplus fund.....	50,000.00
Furniture and fixtures.....	13,472.89	Undivided profits.....	8,870.56
Cash and due from bank.....	418,223.14	Total capital	
Other resources.....	5,770.54	accounts--\$	158,870.56
		Demand deposits.....	347,311.84
		Time deposits.....	57,417.44
		U. S. Gov't deposits.....	956.25
		Public funds.....	25,000.00
		Total dep. --\$	430,685.53
Total	\$ 589,556.09	Total	\$ 589,556.09

BANK OF BENTONVILLE, BENTONVILLE

Population 2,942. Benton County

Chartered February 25, 1931. Telephone Number 149. Transit Number 81-701

Officers

John D. Wright-----President
 Paul Hall-----Vice President
 Orie Lee Craig-----Asst. Cashier
 Rex W. Bair-----Asst. Cashier
 Martha Ann Mason-----Asst. Cashier
 Jack D. Wright-----Asst. Cashier

Directors

W. H. Enfield Jack Webster
 Melvin Hall John D. Wright
 Paul Hall

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 716,599.26	Capital stock	\$ 70,000.00
U. S. Gov't obligations	1,436,141.88	Surplus fund	70,000.00
Other bonds and securities	170,218.51	Undivided profits	60,000.00
Furniture and fixtures	17,613.70	Reserves	1,822.55
Banking house	5,500.00	Total capital	
Cash and due from banks	663,341.79	accounts--\$	201,822.55
Other resources	1,661.45		
		Demand deposits	1,995,892.93
		Time deposits	467,056.66
		U. S. Gov't deposits	27,331.65
		Public funds	318,972.80
		Total dep. --\$	2,809,254.04
Total	\$3,011,076.59	Total	\$3,011,076.59

BANK OF BLEVINS, BLEVINS

Population 271. Hempstead County

Chartered August 12, 1912. Telephone Number 2274. Transit Number 81-518

Officers

H. M. Stephens-----President
 Herbert M. Stephens--Vice President
 P. C. Stephens-----Cashier

Directors

H. M. Stephens P. C. Stephens
 Herbert M. Stephens

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 111,932.73	Capital stock	\$ 25,000.00
U. S. Gov't obligations	90,850.00	Surplus fund	25,000.00
Other bonds and securities	21,966.00	Undivided profits	5,945.66
Furniture and fixtures	932.00	Reserves	2,894.55
Banking house	100.00	Total capital	
Cash and due from banks	126,238.49	accounts--\$	58,840.21
		Demand deposits	251,053.94
		Time deposits	17,669.00
		U. S. Gov't deposits	5,131.25
		Public funds	19,324.82
		Total dep. ---	293,179.01
Total	\$ 352,019.22	Total	\$ 352,019.22

FARMERS BANK AND TRUST COMPANY, BLYTHEVILLE

Population 16,234. Mississippi County

Chartered March 16, 1908. Telephone No. POplar 3-8101. Transit No. 81-105

Officers

B. A. Lynch-----President
 R. A. Porter-----Vice President
 F. E. Warren-----Vice President
 R. L. Banister-----Cashier
 L. A. Crowe-----Asst. Cashier
 H. N. Whitis-----Asst. Cashier

Directors

J. L. Cherry R. A. Porter
 C. A. Cunningham B. S. Simmons
 I. R. Johnson F. E. Warren
 Chas. C. Langston L. H. Welch
 B. A. Lynch

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$5,355,724.74	Capital stock	\$ 200,000.00
Overdrafts	1,807.15	Surplus fund	700,000.00
U. S. Gov't obligations	1,658,625.00	Undivided profits	144,122.81
Other bonds and securities	203,000.00	Reserves	34,818.22
Furniture and fixtures	21,420.00	Total capital	
Banking house	50,000.00	accounts--	\$1,078,941.03
Cash and due from banks	1,375,212.93	Demand deposits	5,705,494.59
Other resources	41,401.62	Time deposits	1,457,722.70
		U. S. Gov't deposits	66,308.62
		Public funds	285,648.83
		Deposits of banks	89,093.08
		Total dep. --	\$7,604,267.82
		Other liabilities	23,982.59
Total	\$8,707,191.44	Total	\$8,707,191.44

CITIZENS BANK, BOONEVILLE

Population 2,433. Logan County

Chartered April 18, 1910. Telephone Number 274. Transit Number 81-195

Officers

Long John Williams--Pres. & Cashier
 Abe Williams-----Vice President
 George R. Edwards---Asst. Cashier

Directors

George R. Edwards Abe Williams
 Mattie Edwards Long J. Williams
 Ruth E. Lantrip Paul X. Williams

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 355,295.19	Capital stock	\$ 50,000.00
Overdrafts	5,186.15	Surplus fund	50,000.00
U. S. Gov't obligations	1,136,000.00	Undivided profits	74,345.09
Furniture and fixtures	1.00	Total capital	
Banking house	1.00	accounts--	\$ 174,345.09
Other real estate	5.00	Demand deposits	1,637,328.61
Cash and due from banks	497,588.02	U. S. Gov't deposits	3,221.43
		Public funds	179,181.23
		Total dep. --	\$1,819,731.27
Total	\$1,994,076.36	Total	\$1,994,076.36

THE BANK OF BRADLEY, BRADLEY

Population 444. Lafayette County

Chartered April 10, 1933. Telephone Number 2351. Transit Number 81-513

Officers

J. B. Edwards-----President
 Margaret R. Meek-----Vice President
 J. W. Meek-----Cashier
 J. W. Meek, Jr.-----Asst. Cashier

Directors

J. B. Edwards Margaret R. Meek
 L. B. Hamner W. T. Murphy, Jr.
 J. W. Meek

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 442,377.89	Capital stock-----	\$ 25,000.00
Overdrafts-----	41.85	Surplus fund-----	25,000.00
U. S. Gov't obligations----	110,000.00	Undivided profits-----	34,665.75
Other bonds and securities----	33,350.00	Total capital	
Furniture and fixtures----	2,748.00	accounts--\$	84,665.75
Banking house-----	200.00		
Other real estate-----	3.00	Demand deposits-----	535,305.92
Cash and due from banks	146,803.58	Public funds-----	115,552.65
		Total dep.--\$	650,858.57
Total -----	\$ 735,524.32	Total -----	\$ 735,524.32

BANK OF BRINKLEY, BRINKLEY

Population 4,173. Monroe County

Chartered January 17, 1903. Telephone Number 31. Transit Number 81-191

Officers

W. W. Sharp-----President
 Frank Andrews-----Vice President
 John F. Cole-----Active Vice Pres.
 R. H. Midkiff-----Cashier
 Joe J. Roberts-----Asst. Cashier
 J. H. Midkiff-----Asst. Cashier

Directors

Frank Andrews Albert Rusher
 John F. Cole W. W. Sharp
 E. D. McKnight

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ---\$	1,208,319.14	Capital stock -----	\$ 50,000.00
Overdrafts -----	2,094.49	Surplus fund -----	100,000.00
U. S. Gov't obligations --	444,266.67	Undivided profits -----	53,225.62
Other bonds and securities	164,000.16	Reserves -----	1,000.00
Furniture and fixtures --	24,000.00	Total capital	
Banking house -----	38,250.00	accounts--\$	204,225.62
Other real estate -----	1.00		
Cash and due from banks	778,563.53	Demand deposits -----	1,924,624.40
Other resources -----	1,000.00	Time deposits -----	373,245.08
		U. S. Gov't deposits ---	22,681.82
		Public funds -----	135,713.07
		Total dep. --\$	2,456,269.37
Total -----	\$2,660,494.99	Total -----	\$2,660,494.99

BANK OF CABOT, CABOT

Population 1,147. Lonoke County

Chartered March 23, 1903. Telephone Number 19. Transit Number 81-304

Officers

Jake W. Lowman-----President
 Fred B. Garlington----Vice President
 Mrs. Marvin Park-----Cashier
 Mrs. Cecil T. Owen----Asst. Cashier

Directors

J. C. Alexander Mrs. Marvin Park
 W. T. Barnwell Lewis T. See
 Fred B. Garlington J. D. Wood
 Jake W. Lowman

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 860,818.55
 Overdrafts ----- 46.00
 U. S. Gov't obligations -- 393,489.00
 Other bonds and securities 44,600.80
 Furniture and fixtures--- 1.00
 Barking house ----- 25,000.00
 Other real estate ----- 1.00
 Cash and due from banks 392,565.31

Liabilities

Capital stock -----\$ 50,000.00
 Surplus fund ----- 50,000.00
 Undivided profits ----- 75,174.15
 Reserves ----- 16,241.56
 Total capital
 accounts--\$ 191,415.71
 Demand deposits ----- 1,183,178.32
 Time deposits ----- 235,598.31
 U. S. Gov't deposits ---- 29,670.76
 Public funds ----- 76,658.56
 Total dep. --\$1,525,105.95

Total -----\$1,716,521.66

Total -----\$1,716,521.66

STATE BANK OF CALICO ROCK, CALICO ROCK

Population 963. Izard County

Chartered May 1, 1914. Telephone Number 4. Transit Number 81-305

Officers

S. E. McNeill-----President
 Dr. Noel J. Copp-----Vice President
 E. C. Rodman-----Cashier
 Mrs. Boyce Hicks-----Asst. Cashier

Directors

Dr. Noel J. Copp S. E. McNeill
 L. E. Evans E. C. Rodman

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 201,529.81
 Overdrafts ----- 2,094.29
 U. S. Gov't obligations -- 806,000.00
 Other bonds and securities 9,700.00
 Furniture and fixtures -- 1.00
 Banking house ----- 1.00
 Other real estate ----- 1,002.00
 Cash and due from banks 391,089.72
 Other resources ----- 1,361.00

Liabilities

Capital stock -----\$ 25,000.00
 Surplus fund ----- 60,000.00
 Undivided profits ----- 23,978.57
 Total capital
 accounts--\$ 108,978.57
 Demand deposits ----- 1,280,099.00
 Time deposits ----- 3,754.99
 Public funds ----- 19,946.26
 Total dep. --\$1,303,800.25

Total -----\$1,412,778.82

Total -----\$1,412,778.82

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 11,372. Ouachita County

Chartered March 4, 1931. Telephone Number 6-2930. Transit Number 81-96

Officers

C. I. Grayson-----President
 H. T. Patton-----Vice President
 J. W. Coan-----Cashier
 E. L. Harrison-----Asst. Cashier
 O. G. Burnham-----Asst. Cashier
 P. W. Wooldridge-----Asst. Cashier

Directors

Mike Berg E. L. Harrison
 J. W. Coan H. T. Patton
 E. W. Copeland John Watts
 C. S. Early P. W. Wooldridge
 C. I. Grayson

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$1,258,659.75
 U. S. Gov't obligations -- 1,393,500.00
 Other bonds and securities 1,364,839.51
 Furniture and fixtures -- 1.00
 Cash and due from banks 1,947,667.15
 Other resources ----- 1.00

Liabilities

Capital stock -----\$ 100,000.00
 Surplus fund ----- 50,000.00
 Undivided profits ----- 249,084.45
 Reserves ----- 100,000.00
 Total capital
 accounts--\$ 499,084.45
 Demand deposits ----- 4,394,826.46
 Time deposits ----- 679,852.02
 U. S. Gov't deposits ---- 61,143.31
 Public funds ----- 321,034.42
 Deposits of banks ----- 8,727.75
 Total dep. --\$5,465,583.96

Total -----\$5,964,668.41

Total -----\$5,964,668.41

CITIZENS BANK, CARLISLE

Population 1,396. Lonoke County

Chartered December 22, 1930. Telephone Number 2111. Transit Number 81-689

Officers

F. E. Downs, Jr.-----President
 C. W. Harper-----Vice President
 J. L. Woosley-----Cashier
 Mary Burnett-----Asst. Cashier

Directors

A. W. Birdsong Elmer L. Morris
 F. E. Downs, Jr. Fred M. Perkins
 A. H. Hunt Harry L. Perkins
 J. M. Johnson

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts----\$ 559,630.72
 U. S. Gov't obligations -- 587,500.00
 Other bonds and securities 172,218.50
 Furniture and fixtures -- 6,058.60
 Banking house ----- 16,500.00
 Cash and due from banks 483,470.92
 Other resources ----- 44.52

Liabilities

Capital stock -----\$ 50,000.00
 Surplus fund ----- 25,000.00
 Undivided profits ----- 67,715.85
 Total capital
 accounts--\$ 142,715.85
 Demand deposits ----- 1,325,297.83
 U. S. Gov't deposits ---- 19,866.34
 Public funds ----- 325,971.82
 Total dep. --\$1,671,135.99

Total -----\$1,825,423.26

Other liabilities ----- 11,571.42

Total -----\$1,825,423.26

BANK OF CAVE CITY, CAVE CITY

Population 372. Sharp County

Chartered July 2, 1906. Telephone Number 5F11. Transit Number 81-310

Officers

Eagle Street-----President
 Mrs. J. M. Street-----Vice President
 Carl D. Medlock-----Cashier
 Nina Medlock-----Asst. Cashier

Directors

J. A. Carpenter Eugene Street
 C. L. Hoggard Mrs. J. M. Street
 Eagle Street

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 412,986.65	Capital stock -----	\$ 25,000.00
Overdrafts -----	21.27	Surplus fund -----	25,000.00
U. S. Gov't obligations --	140,000.00	Undivided profits -----	11,357.73
Other bonds and securities	9,250.00	Total capital	
Furniture and fixtures --	1,000.00	accounts--\$	61,357.73
Banking house -----	4,000.00		
Cash and due from banks	151,700.86	Demand deposits -----	543,490.01
		Time deposits -----	64,731.69
		U. S. Gov't deposits ----	7,381.25
		Public funds -----	41,998.10
		Total dep. --\$	657,601.05
Total -----	\$ 718,958.78	Total -----	\$ 718,958.78

AMERICAN STATE BANK, CHARLESTON

Population 968. Franklin County

Chartered June 29, 1910. Telephone Number 14. Transit Number 81-268

Officers

Clyde Hiatt-----President
 B. H. McDonald-----Vice President
 H. E. Shumate-----Cashier
 Theo M. Classen-----Asst. Cashier

Directors

Clyde Hiatt McLoud Sicard
 B. H. McDonald Sam B. Stevinson
 H. E. Shumate

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and dicounts ----	\$ 638,847.58	Capital stock -----	\$ 25,000.00
Overdrafts -----	2,088.35	Surplus fund -----	50,000.00
U. S. Gov't obligations---	334,750.00	Undivided profits -----	114,104.55
Other bonds and securities	160,656.03	Total capital	
Furniture and fixtures --	1.00	accounts--\$	189,104.55
Banking house -----	1.00		
Cash and due from banks	329,796.64	Demand deposits -----	1,048,925.83
Other resources -----	1.00	Time deposits -----	126,448.00
		U. S. Gov't deposits ----	13,291.68
		Public funds -----	88,371.54
		Total dep. --\$	1,277,037.05
Total -----	\$1,466,141.60	Total -----	\$1,466,141.60

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 521. Cross County

Chartered January 24, 1907. Telephone Number 2391. Transit Number 81-313

Officers

W. Maurice Smith-----President
 W. Maurice Smith, Jr. Vice President
 H. H. Beasley Vice Pres. & Cashier
 J. R. Cavin-----Asst. Cashier

Directors

H. H. Beasley H. P. Maddox
 Millard Carter W. Maurice Smith
 R. L. Ellis W. Maurice Smith, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts -----	\$ 308,724.65	Capital stock -----	\$ 25,000.00
Overdrafts -----	267.32	Surplus fund -----	25,000.00
U. S. Gov't obligations --	280,000.00	Undivided profits -----	44,423.54
Furniture and fixtures --	1,435.84	Total capital	
Banking house -----	1.00	accounts--\$ 94,423.54	
Cash and due from banks	122,078.24		
Other resources -----	222.35	Demand deposits -----	560,826.23
		U. S. Gov't deposits ----	4,420.00
		Public funds -----	53,059.63
		Total dep.--\$ 618,305.86	
Total -----	\$ 712,729.40	Total -----	\$ 712,729.40

BANK OF CHIDESTER, CHIDESTER

Population 425. Ouachita County

Chartered April 29, 1909. Telephone Number 103. Transit Number 81-314

Officers

W. G. Rushing-----President
 C. B. Clingan-----Vice President
 Thos. H. Benton-----Vice President
 Mrs. Lee A. Purifoy-----Cashier
 Mrs. Mary G. Wylie----Asst. Cashier

Directors

Thos. H. Benton W. G. Rushing
 C. B. Clingan Beulah R. Taylor
 Roy E. Holleman J. T. Walker
 Beulah P. Mayne

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts -----	\$ 72,198.97	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	206,000.00	Surplus fund -----	5,000.00
Other bonds and securities	13,880.70	Undivided profits -----	7,317.49
Furniture and fixtures---	200.00	Total capital	
Banking house -----	800.00	accounts--\$ 37,317.49	
Other real estate-----	1.00		
Cash and due from banks	100,705.81	Demand deposits -----	298,828.87
		Time deposits -----	4,800.00
		U. S. Gov't deposits ----	10,730.25
		Public funds -----	42,109.87
		Total dep.--\$ 356,468.99	
Total -----	\$ 393,786.48	Total -----	\$ 393,786.48

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Population 2,547. Monroe County

Chartered July 23, 1890. Telephone Number 18. Transit Number 81-164

Officers

S. J. Dean-----President
 W. H. Brown----Vice Pres. & Cashier
 Pat. V. McKa,-----Asst. Cashier

Directors

H. B. Bateman S. J. Dean
 W. H. Brown Mrs. H. B. Robinson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts----	\$ 752,623.19	Capital stock-----	\$ 100,000.00
Overdrafts-----	113.23	Surplus fund-----	50,000.00
U. S. Gov't obligations----	70,217.99	Undivided profits-----	23,463.26
Other bonds and securities	372,294.08	Reserves-----	1,000.00
Furniture and fixtures--	6,148.72	Total capital	
Cash and due from banks	396,982.75	accounts--\$	174,463.26
		Demand deposits-----	1,091,266.86
		Time deposits-----	151,661.96
		Public funds-----	165,987.88
		Deposits of banks-----	15,000.00
		Total dep.-----	\$1,423,916.70
Total -----	\$1,598,379.96	Total -----	\$1,598,379.96

CLINTON STATE BANK, CLINTON

Population 853. Van Buren County

Chartered October 16, 1946. Telephone Number 131. Transit Number 81-758

Officers

Howard Johnson-----President
 C. M. Horton-----Vice President
 Garner M. Johnson-----Cashier
 Joe G. Fraser-----Asst. Cashier

Directors

Homer Brown Howard Johnson
 C. M. Horton Roy Lefler
 Garner M. Johnson Arthur Lewis

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 530,247.25	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	654,000.00	Surplus fund -----	25,000.00
Other bonds and securities	182,921.97	Undivided profits -----	77,639.61
Furniture and fixtures --	5,000.00	Total capital	
Banking house -----	7,000.00	accounts--\$	152,639.61
Cash and due from banks	285,718.13	Demand deposits -----	1,415,652.51
		U. S. Gov't deposits ----	18,423.35
		Public funds -----	78,171.88
		Total dep. --\$	1,512,247.74
Total -----	\$1,664,887.35	Total -----	\$1,664,887.35

FIRST STATE BANK, CONWAY

Population 8,610. Faulkner County

Chartered February 8, 1946. Telephone Number 390. Transit Number 81-754

Officers

W. D. Ketcheside.....President
 Thos. G. Wilson.....Exec. Vice President
 Rogers C. Moore.....Cashier
 Jane Thomas.....Asst. Cashier

Directors

James R. Edwards J. R. Ott
 Edward A. Halter Thos. G. Wilson
 W. E. Jumper
 W. D. Ketcheside

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,058,688.81	Capital stock	\$ 60,000.00
U. S. Gov't obligations	1,118,725.92	Surplus fund	80,000.00
Other bonds and securities	310,992.15	Undivided profits	67,618.32
Furniture and fixtures	12,637.02	Reserves	14,131.97
Banking house	9,984.00	Total capital	
Other real estate	1,954.66	accounts--\$	221,750.29
Cash and due from banks	627,443.77		
		Demand deposits	2,070,506.98
		Time deposits	397,911.55
		U. S. Gov't deposits	71,329.20
		Public funds	377,046.92
		Deposits of banks	1,881.39
		Total dep. --\$	2,918,676.04
Total	\$3,140,426.33	Total	\$3,140,426.33

THE CORNING BANK, CORNING

Population 2,045. Clay County

Chartered January 29, 1931. Telephone No. UL 7-3261. Transit No. 81-211

Officers

Sam L. Manatt.....President
 Mrs. Sam L. Manatt...Vice President
 Sam L. Manatt, Jr.....
 Vice Pres. and Cashier
 Edith Toalson.....Asst. Cashier

Directors

John O. Black Sam L. Manatt
 L. G. Black Sam L. Manatt, Jr.
 M. G. Hoffman Mrs. Sam L. Manatt
 F. B. Manatt

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,205,287.32	Capital stock	\$ 100,000.00
U. S. Gov't obligations	715,267.03	Surplus fund	75,000.00
Other bonds and securities	47,688.16	Undivided profits	50,021.83
Furniture and fixtures	1.00	Total capital	
Banking house	4,000.00	accounts--\$	225,021.83
Cash and due from banks	904,414.61		
		Demand deposits	2,145,942.01
		Time deposits	210,398.94
		U. S. Gov't deposits	39,215.41
		Public funds	256,079.93
		Total dep. --\$	2,651,636.29
Total	\$2,876,658.12	Total	\$2,876,658.12

BANK OF CROSSETT, CROSSETT

Population 4,619. Ashley County

Chartered December 22, 1913. Telephone Number 52. Transit Number 81-321

Officers

William C. Norman-----President
 Roy Dooley-----Vice President
 J. Ben Posey-----Cashier
 C. E. Hannum-----Asst. Cashier

Directors

J. C. Carpenter William C. Norman
 Roy Dooley Sulo V. Sihvonen
 J. T. Erwin P. F. Watzek
 A. T. McDonough S. A. Wilcoxon

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 648,422.32
 Overdrafts ----- 29.00
 U. S. Gov't obligations -- 3,233,815.82
 Other bonds and securities 278,329.55
 Furniture and fixtures -- 20,131.89
 Cash and due from banks 1,081,817.95
 Other resources ----- 6.00

Liabilities

Capital stock -----\$ 100,000.00
 Surplus fund ----- 165,000.00
 Undivided profits ----- 72,616.19
 Reserves ----- 12,003.30
 Total capital
 accounts--\$ 349,619.49
 Demand deposits ----- 3,140,082.83
 Time deposits ----- 1,069,425.73
 U. S. Gov't deposits ---- 120,918.00
 Public funds ----- 549,489.48
 Total dep. --\$4,879,916.04

Other liabilities ----- 33,017.00

Total -----\$5,262,552.53

Total -----\$5,262,552.53

DANVILLE STATE BANK, DANVILLE

Population 829. Yell County

Chartered October 3, 1930. Telephone Number 36. Transit Number 81-700

Officers

John Ed Chambers-----President
 Neil Sims-----Vice President
 Jim Bill Gatlin-----Cashier
 Selma C. Gatlin-----Asst. Cashier
 J. F. Nunn-----Asst. Cashier

Directors

H. W. Burnham Jim Bill Gatlin
 J. E. Chambers J. W. Hull
 John Ed Chambers Neil Sims

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 283,315.59
 U. S. Gov't obligations -- 607,400.00
 Other bonds and securities 48,096.28
 Furniture and fixtures -- 1.00
 Banking house ----- 6,000.00
 Cash and due from banks 167,447.82
 Other resources ----- 1.00

Liabilities

Capital stock -----\$ 30,000.00
 Surplus fund ----- 30,000.00
 Undivided profits ----- 61,857.75
 Total capital
 accounts--\$ 121,857.75
 Demand deposits ----- 824,377.17
 Time deposits ----- 27,019.00
 U. S. Gov't deposits ---- 1,527.34
 Public funds ----- 137,466.33
 Total dep. --\$ 990,389.84

Other liabilities ----- 14.10

Total -----\$1,112,261.69

Total -----\$1,112,261.69

BANK OF DARDANELLE, DARDANELLE

Population 1,772. Yell County

Chartered September 12, 1934. Telephone Number 28. Transit Number 81-599

Officers

J. C. Woodson-----President
 Garrett Jones-----Vice President
 Robert L. Holland-----Cashier
 Arminta M. Jones-----Asst. Cashier

Directors

C. R. George Jimmie Wallis
 John Hamilton J. C. Woodson
 Garrett Jones

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 631,575.71	Capital stock-----	\$ 25,000.00
Overdrafts-----	241.38	Surplus fund-----	25,000.00
U. S. Gov't obligations--	376,520.00	Undivided profits-----	53,509.91
Other bonds and securities	2,730.67	Total capital	
Furniture and fixtures---	6,000.00	accounts--\$	103,509.91
Banking house-----	6,000.00		
Cash and due from banks	311,235.70	Demand deposits-----	881,080.84
Other resources-----	898.04	Time deposits-----	200,110.63
		U. S. Gov't deposits-----	12,401.18
		Public funds-----	138,098.94
		Total dep.--\$	1,231,691.59
Total -----	\$1,335,201.50	Total -----	\$1,335,201.50

BANK OF DELIGHT, DELIGHT

Population 574. Pike County

Chartered June 16, 1911. Telephone Number 20. Transit Number 81-326

Officers

C. E. Johnson-----President
 Frank Reid-----Vice President
 D. C. Humphry-----Cashier
 Edna Johnson-----Asst. Cashier
 Dorothy Johnson-----Asst. Cashier

Directors

Olen Hendrix C. E. Reid
 D. C. Humphry Frank Reid
 C. E. Johnson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 191,575.45	Capital stock-----	\$ 25,000.00
Overdrafts-----	168.42	Surplus fund-----	25,000.00
U. S. Gov't obligations --	206,420.00	Undivided profits-----	23,448.56
Other bonds and securities	34,433.80	Total capital	
Furniture and fixtures --	323.66	accounts--\$	73,448.56
Banking house-----	116.90		
Cash and due from banks	257,396.29	Demand deposits-----	503,724.34
		Time deposits-----	92,064.20
		U. S. Gov't deposits-----	1,350.00
		Public funds-----	19,847.42
		Total dep.--\$	616,985.96
Total -----	\$ 690,434.52	Total -----	\$ 690,434.52

DERMOTT STATE BANK, DERMOTT

Population 3,601. Chicot County

Chartered July 8, 1935. Telephone Number 11. Transit Number 81-720

Officers

John Baxter.....President
 W. F. Pierce.....Vice President
 Clarence Horton.....Cashier
 Frank Henry, Jr.....Asst. Cashier
 Mary K. Tucker.....Asst. Cashier

Directors

John Baxter R. H. Dennington
 John M. Baxter W. E. Lephiew
 W. H. Bynum W. F. Pierce

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,513,057.83	Capital stock	\$ 50,000.00
U. S. Gov't obligations	367,300.00	Surplus fund	100,000.00
Other bonds and securities	16,648.52	Undivided profits	59,768.40
Furniture and fixtures	3,500.00	Reserves	9,976.63
Banking house	9,000.00	Total capital	
Cash and due from banks	480,388.05	accounts--\$	219,745.03
		Demand deposits	1,165,940.49
		Time deposits	736,596.11
		U. S. Gov't deposits	14,738.91
		Public funds	252,873.86
		Total dep.--\$	2,170,149.37
Total	\$2,389,894.40	Total	\$2,389,894.40

FARMERS AND MERCHANTS BANK, DES ARC

Population 1,612. Prairie County

Chartered January 20, 1902, Telephone Number 2191. Transit Number 81-233

Officers

Henry Nichols.....President
 L. R. Brown Vice President & Cashier
 R. L. Morton.....Asst. Cashier

Directors

L. R. Brown Henry Nichols
 W. J. Caskey

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 641,740.11	Capital stock	\$ 25,000.00
Overdrafts	140.94	Surplus fund	100,000.00
U. S. Gov't obligations	369,900.00	Undivided profits	29,954.47
Other bonds and securities	18,000.00	Reserves	45,039.42
Furniture and fixtures	6,516.79	Total capital	
Banking house	1.00	accounts--\$	199,993.89
Cash and due from banks	164,617.12	Demand deposits	718,657.82
		Time deposits	85,217.53
		Public funds	197,046.72
		Total dep.--\$	1,000,922.07
Total	\$1,200,915.96	Total	\$1,200,915.96

DeWITT BANK AND TRUST COMPANY, DeWITT

Population 2,843. Arkansas County

Chartered March 1, 1929. Telephone Number 4161. Transit Number 81-245

Officers

George Smith-----President
 R. H. Maddox-----
 -----Vice President & Cashier
 J. Brown-----Asst. Cashier
 F. A. Trice-----Asst. Cashier

Directors

A. G. Bauer R. H. Maddox
 J. Brown Geo. Smith
 G. W. Hall C. L. Whitmore

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$1,763,939.74	Capital stock-----	\$ 100,000.00
Overdrafts-----	32.62	Surplus fund-----	100,000.00
U. S. Gov't obligations---	431,000.00	Undivided profits-----	139,986.97
Other bonds and securities	536,479.06	Reserves-----	47,171.65
Furniture and fixtures---	1.00	Total capital	
Banking house-----	20,000.00	accounts--\$	387,158.62
Other real estate-----	1.00		
Cash and due from banks	1,807,839.82	Demand deposits-----	3,568,585.12
Other resources-----	1.00	Time deposits-----	343,238.40
		U. S. Gov't deposits----	31,127.07
		Public funds-----	229,185.03
		Total dep.----\$	4,172,135.62
Total -----	\$4,559,294.24	Total -----	\$4,559,294.24

BANK OF DOVER, DOVER

Population 510. Pope County

Chartered September 29, 1905. Telephone Number 2481. Transit Number 81-329

Officers

John E. Moore-----President
 T. C. Campbell-----Vice President
 W. M. Wallace-----Cashier
 C. L. Poynter-----Asst. Cashier

Directors

David R. Bewley S. F. McCain
 T. C. Campbell John E. Moore
 L. J. Churchill W. M. Wallace

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ---\$	217,182.92	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	168,100.00	Surplus fund -----	25,000.00
Other bonds and securities	6,000.00	Undivided profits -----	22,952.02
Furniture and fixtures --	3,240.00	Total capital	
Banking house -----	3,500.00	accounts--\$	72,952.02
Cash and due from banks	138,623.95		
Other resources -----	1.00	Demand deposits-----	430,482.89
		Time deposits-----	7,000.00
		U. S. Gov't deposits----	692.29
		Public funds-----	25,520.67
		Total dep. --\$	463,695.85
Total -----	\$ 536,647.87	Total -----	\$ 536,647.87

MERCHANTS AND FARMERS BANK, DUMAS

Population 2,512. Desha County

Chartered May 10, 1909. Telephone Number 114. Transit Number 81-330

Officers

Walton H. Rice-----President
 Ray Maxwell-----Vice President
 Claud T. Frank-----Cashier

Directors

R. A. Adcock R. A. Pickens
 J. E. Allmon D. O. Porter, Jr.
 R. F. Cox O. L. Puryear
 Jack S. Dante Walton H. Rice
 E. C. Gannaway Lamar Williamson
 Joe L. McKennon

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,624,573.10	Capital stock	\$ 100,000.00
U. S. Gov't obligations	531,487.50	Surplus fund	100,000.00
Other bonds and securities	293,463.64	Undivided profits	112,196.09
Furniture and fixtures	24,157.56	Total capital	
Banking house	20,600.72	accounts--\$	312,196.09
Cash and due from banks	581,485.82	Demand deposits	1,981,064.95
Other resources	2,740.72	Time deposits	474,073.47
		U. S. Gov't deposits	10,540.05
		Public funds	300,634.50
		Total dep. --\$	2,766,312.97
Total	\$3,078,509.06	Total	\$3,078,509.06

EARLE STATE BANK, EARLE

Population 2,375. Crittenden County

Chartered April 24, 1947 Telephone Number 2131. Transit Number 81-204

Officers

M. E. Bird-----President
 W. M. Waters-----Vice President
 Lawson T. Garner-----Vice President
 E. D. Heath-----Vice President
 Mrs. Mary F. Fullwood-----Cashier

Directors

M. E. Bird Everett Hood
 C. L. Blanz, Jr. B. J. Wallace
 B. G. Dickey, Jr. W. M. Waters
 Lawson T. Garner L. S. Young

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 944,229.77	Capital stock	\$ 80,000.00
U. S. Gov't obligations	258,659.62	Surplus fund	70,000.00
Other bonds and securities	257,565.14	Undivided profits	51,074.41
Furniture and fixtures	12,641.80	Reserves	17,084.41
Banking house	1,539.92	Total capital	
Cash and due from banks	483,139.02	accounts--\$	218,158.82
Other resources	1,602.72	Demand deposits	1,297,702.90
		Time deposits	135,767.21
		U. S. Gov't deposits	19,502.46
		Public funds	288,246.60
		Total dep. --\$	1,741,219.17
Total	\$1,959,377.99	Total	\$1,959,377.99

THE DELTA STATE BANK, ELAINE

Population 744. Phillips County

Chartered December 30, 1947. Telephone Number 41. Transit Number 81-759

Officers

Wm. Demoret-----President
 J. M. Countiss, Jr.-----Vice President
 Mrs. Catherine M. Reid-----Cashier
 Pat Shadle-----Asst. Cashier

Directors

C. B. Barnhart Wm. Demoret
 E. Clay Bumpers F. R. Watson
 J. M. Countiss, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 105,052.82	Capital stock-----	\$ 40,000.00
U. S. Gov't obligations--	250,000.00	Surplus fund-----	20,000.00
Other bonds and securities	1,000.00	Undivided profits-----	19,933.12
Furniture and fixtures--	4,589.75	Reserves-----	1,131.04
Cash and due from banks	261,881.61	Total capital	
Other resources-----	350.44	accounts--\$	81,064.16
		Demand deposits-----	483,993.39
		Public funds-----	57,817.07
		Total dep.--\$	541,810.46
Total-----	\$ 622,874.62	Total-----	\$ 622,874.62

THE EXCHANGE BANK & TRUST COMPANY, EL DORADO

Population 23,076. Union County

Chartered August 12, 1933.

Telephone Number UNION 3-5107.

Transit Number 81-668

Officers

Louis E. Hurley-----President
 H. B. Axum-----Vice President
 D. R. James-----Vice President
 J. C. Craighead-----Cashier
 Claude B. Church-----Asst. Cashier
 Geraldine H. Robinson--Asst. Cashier
 Robert H. Tinkle-----Asst. Cashier

Directors

H. B. Axum D. R. James
 R. L. Aycock T. M. Martin
 R. C. Bodenhamer R. E. Meinert
 W. A. (Dick) Dumas R. W. Newell
 E. B. Garrett E. E. Paxton
 W. H. Hanna Joe G. Wepfer
 Louis E. Hurley

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$2,533,571.32	Capital stock-----	\$ 100,000.00
U. S. Gov't obligations--	2,397,182.49	Surplus fund-----	100,000.00
Other bonds and securities	402,095.88	Undivided profits-----	219,368.10
Furniture and fixtures--	24,721.40	Reserves-----	42,637.50
Cash and due from banks	2,578,917.04	Total capital	
		accounts--\$	462,005.60
		Demand deposits-----	5,921,122.66
		Time deposits-----	1,054,429.25
		U. S. Gov't deposits-----	245,890.99
		Public funds-----	205,572.93
		Deposits of banks-----	47,466.70
		Total dep.--\$	\$7,474,482.53
Total-----	\$7,936,488.13	Total-----	\$7,936,488.13

BANK OF ELKINS, ELKINS

Population 350. Washington County,

Chartered June 1, 1912. Telephone Number 29. Transit Number 81-506

OfficersJ. E. Bunch-----President & Cashier
Oscar West-----Vice President**Directors**Edyth L. Bunch Roe Stokenbury
J. E. Bunch J. C. Reed**STATEMENT OF JUNE 30, 1954**

Resources		Liabilities	
Loans and discounts ----	\$ 252,609.00	Capital stock -----	\$ 25,000.00
Overdrafts -----	2.05	Surplus fund -----	45,000.00
U. S. Gov't obligations --	381,700.00	Undivided profits -----	3,504.69
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1.00	accounts--\$	73,504.69
Cash and due from banks	320,506.86		
		Demand deposits -----	533,514.99
		Time deposits -----	301,177.30
		U. S. Gov't deposits ----	9,182.30
		Public funds -----	37,440.63
		Total dep. --\$	881,315.22
Total -----	\$ 954,819.91	Total -----	\$ 954,819.91

BANK OF ENGLAND, ENGLAND

Population 2,136. Lonoke County

Chartered August 23, 1898.

Telephone Number Victoria 2-2011.

Transit Number 81-213

OfficersE. A. CarlLee-----President
B. F. Murchison-----Vice President
Seth Boles, Jr.-----Cashier
H. P. Bell-----Asst. Cashier**Directors**Seth Boles, Jr. B. F. Murchison
E. A. CarlLee Thos. O. Murchison
D. P. Mashburn**STATEMENT OF JUNE 30, 1954**

Resources		Liabilities	
Loans and discounts ----	\$ 916,503.43	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	7,000.00	Surplus fund -----	40,000.00
Other bonds and securities	59,883.82	Undivided profits -----	87,343.31
Furniture and fixtures --	2,501.00	Total capital	
Banking house -----	2,500.00	accounts--\$	177,343.31
Other real estate -----	1.00		
Cash and due from banks	542,036.33	Demand deposits -----	1,211,029.79
Other resources -----	1.00	Time deposits -----	32,393.16
		Public funds -----	109,660.32
		Total dep. --\$	1,353,083.27
Total -----	\$1,530,426.58	Total -----	\$1,530,426.58

THE CITIZENS BANK, ENGLAND

Population 2,136. Lonoke County

Chartered January 14, 1931.

Telephone Number Victoria 2-4211.

Transit Number 81-492

Officers

Ben B. Morris.....President
 Lois Rutherford.....Vice President
 J. Otis DuPree.....Cashier
 Carroll C. Leonard, Jr....Asst. Cashier

Directors

W. G. Cunning Lois Rutherford
 Ben B. Morris J. E. Swaim

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,366,849.74	Capital stock	\$ 60,000.00
U. S. Gov't obligations	231,800.00	Surplus fund	50,000.00
Furniture and fixtures	1.00	Undivided profits	145,696.77
Banking house	1.00	Reserves	5,966.61
Other real estate	4.00	Total capital	
Cash and due from banks	408,026.10	accounts--\$	261,663.38
Other resources	1.00		
		Demand deposits	1,524,340.74
		Time deposits	74,757.04
		U. S. Gov't deposits	21,929.38
		Public funds	123,992.30
		Total dep.	\$1,745,019.46
Total	\$2,006,682.84	Total	\$2,006,682.84

THE EUDORA BANK, EUDORA

Population 3,072. Chicot County

Chartered December 23, 1930. Telephone No. 5-4416. Transit Number 81-334

Officers

W. W. Grubbs.....President
 C. J. Griffith, Jr.....Vice President
 C. A. Diehl.....Cashier
 Evelyn M. Lilly.....Asst. Cashier
 Ben Brown.....Asst. Cashier
 Mary G. Thach.....Asst. Cashier
 Hardy Stephenson.....Asst. Cashier

Directors

Dr. A. G. Anderson C. J. Griffith, Jr.
 Sam Bowman W. W. Grubbs
 E. T. Cashion Ralph Scott
 C. A. Diehl R. T. Stephenson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,034,241.03	Capital stock	\$ 75,000.00
Overdrafts	518.67	Surplus fund	75,000.00
U. S. Gov't obligations	300,200.00	Undivided profits	73,730.03
Other bonds and securities	407,290.11	Reserves	25,139.02
Furniture and fixtures	5,274.05	Total capital	
Banking house	2,115.35	accounts--\$	248,869.05
Cash and due from banks	373,288.96		
Other resources	824.57	Demand deposits	1,217,833.29
		Time deposits	337,466.73
		U. S. Gov't deposits	24,962.97
		Public funds	294,620.70
		Total dep.	\$1,874,883.69
Total	\$2,123,752.74	Total	\$2,123,752.74

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,958. Carroll County

Chartered May 4, 1912. Telephone Number 3441. Transit Number 81-472

Officers

C. A. Fuller-----President
 Ray Freeman-----Vice President
 D. Simpson-----Vice Pres. & Cashier

Directors

Ray Freeman D. Simpson
 C. A. Fuller R. R. Thompson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 214,878.05	Capital stock	\$ 25,000.00
Overdrafts	72.82	Surplus fund	25,000.00
U. S. Gov't obligations	622,000.00	Undivided profits	42,992.06
Other bonds and securities	71,300.00	Total capital	
Furniture and fixtures	1,000.00	accounts--\$	92,992.06
Banking house	2,500.00		
Other real estate	1.00	Demand deposits	733,730.54
Cash and due from banks	297,359.46	Time deposits	224,217.96
Other resources	1,080.62	U. S. Gov't deposits	15,800.00
		Public funds	143,451.39
		Total dep.--	\$1,117,199.89
Total	\$1,210,191.95	Total	\$1,210,191.95

BANK OF EVENING SHADE, EVENING SHADE

Population 360. Sharp County

Chartered February 5, 1901. Telephone Number 6. Transit Number 81-336

Officers

J. O. Laman-----President
 O. S. Westmoreland-----Vice President
 E. B. Metcalf-----Cashier
 J. B. Metcalf-----Asst. Cashier

Directors

J. O. Laman J. B. Metcalf
 E. B. Metcalf O. S. Westmoreland

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 37,885.08	Capital stock	\$ 10,000.00
U. S. Gov't obligations	305,000.00	Surplus fund	30,000.00
Furniture and fixtures	1.00	Undivided profits	5,455.54
Banking house	1.00	Total capital	
Cash and due from banks	63,702.12	accounts--\$	45,455.54
		Demand deposits	308,230.76
		Time deposits	3.00
		Public funds	52,899.90
		Total dep.--	\$ 361,133.66
Total	\$ 406,589.20	Total	\$ 406,589.20

McILROY BANK, FAYETTEVILLE

Population 17,071. Washington County

Chartered December 24, 1892.

Telephone Number Hillcrest 2-5351.

Transit Number 81-87

Officers

Hayden McIlroy-----President
 James H. Kays-----Exec. Vice Pres.
 J. B. McConnell-----Vice President
 L. O. Graham-----Vice President
 W. C. Smith-----Vice President
 Eleanor Sheppard-----Asst. Cashier
 Zelma W. Farmer-----Asst. Cashier

Directors

L. L. Baxter
 L. O. Graham
 James D. Johnson
 James H. Kays
 J. B. McConnell
 Hayden McIlroy
 Henry B. Shreve
 Herbert L. Thomas
 Clifton Wade
 Marion Wasson
 W. C. Whitfield, Jr.
 Hugh Williams
 Paul Young, Jr.

STATEMENT OF JUNE 30, 1954

Resources
 Loans and discounts ----\$2,302,917.10
 Overdrafts ----- 704.51
 U. S. Gov't obligations-- 3,575,031.29
 Other bonds and securities 1,195,191.95
 Furniture and fixtures -- 16,900.17
 Banking house ----- 67,232.67
 Cash and due from banks 3,169,524.60
 Other resources ----- 4,753.95

Liabilities
 Capital stock -----\$ 100,000.00
 Surplus fund ----- 150,000.00
 Undivided profits ----- 36,475.37
 Reserves ----- 330,038.10
 Total capital
 accounts--\$ 616,513.47
 Demand deposits ----- 4,780,175.78
 Time deposits ----- 1,990,840.63
 U. S. Gov't deposits ---- 185,677.85
 Public funds ----- 2,025,700.07
 Deposits of banks ----- 733,348.44
 Total dep. --\$9,715,742.77

Total ----- \$10,332,256.24

Total ----- \$10,332,256.24

FORDYCE BANK AND TRUST COMPANY, FORDYCE

Population 3,754. Dallas County

Chartered January 5, 1931. Telephone Number 83. Transit Number 81-127

Officers

E. C. Benton-----President
 B. A. Mayhew-----Vice President
 Paul Offutt-----Cashier
 Jack Hearnberger----Asst. Cashier
 Mrs. M. S. Smith-----Asst. Cashier

Directors

E. C. Benton Paul Offutt
 H. B. Benton W. D. Stell
 H. E. Dedman C. F. Sturgis
 J. H. Everett L. Weems Trussell
 B. A. Mayhew S. A. Williams

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts-----\$ 861,227.65
 Overdrafts ----- 88.27
 U. S. Gov't obligations-- 1,003,753.13
 Other bonds and securities 467,499.81
 Furniture and fixtures-- 6,703.38
 Banking house----- 33,000.00
 Other real estate----- 4,200.00
 Cash and due from banks 781,398.97

Total -----\$3,157,871.21

Liabilities

Capital stock-----\$ 100,000.00
 Surplus fund----- 100,000.00
 Undivided profits----- 67,380.17
 Reserves ----- 820.87
 Total capital
 accounts--\$ 268,201.04
 Demand deposits----- 1,860,926.86
 Time deposits----- 765,278.49
 U. S. Gov't deposits----- 19,564.12
 Public funds----- 240,229.06
 Deposits of banks----- 3,671.64
 Total dep.---\$2,889,670.17

Total -----\$3,157,871.21

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 7,607. St. Francis County

Chartered April 15, 1921. Telephone Number 326. Transit Number 81-143

Officers

H. H. Cooper-----President
 J. B. Fletcher-----Vice President
 Charles C. Moore-----Cashier
 J. H. Calhoun-----Asst. Cashier
 Dione K. Henderson-----Asst. Cashier
 Elizabeth B. Moore-----Asst. Cashier
 W. P. Moore-----Asst. Cashier

Directors

E. B. Belshe Mrs. E. B. Robinson
 H. H. Cooper Sam Sharpe
 J. B. Fletcher Jack T. Stephens
 C. N. Haven R. R. Wilkerson
 Henry T. Haver James F. Wolfe
 L. F. Haven, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,473,874.26	Capital stock	\$ 150,000.00
Overdrafts	892.97	Surplus fund	150,000.00
U. S. Gov't obligations	607,357.50	Undivided profits	59,251.92
Other bonds and securities	800,306.98	Reserves	6,412.66
Furniture and fixtures	26,652.20	Total capital	
Banking house	47,000.00	accounts	\$ 365,664.58
Other real estate	868,627.64	Demand deposits	2,426,919.59
Cash and due from banks	3,130.15	Time deposits	952,731.15
		U. S. Gov't deposits	138,901.59
		Public funds	943,624.79
		Total dep.	\$4,462,177.12
Total	\$4,827,841.70	Total	\$4,827,841.70

ARKANSAS VALLEY TRUST COMPANY, FORT SMITH

(Not engaged in commercial banking)

Population 47,942. Sebastian County

Chartered February 12, 1906. Telephone Number 3-1114. Transit Number 81-571

Officers

Leon E. Wertz-----President
 Carnall Gardner-----Vice President
 Walter T. Gosman-----Secretary-Treas.
 Dorothy Turner-----
 Asst. Secretary-Treas.
 Lloyd Williams-----Asst. Secretary

Directors

Harry P. Daily Raymond F. Orr
 Carnall Gardner Rutherford J. Ross
 S. Bernie Harper R. J. Speer, Sr.
 Jerome Ney Leon E. Wertz

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 33,791.27	Capital stock	\$ 150,000.00
Other bonds and securities	1,500.00	Surplus fund	30,000.00
Furniture and fixtures	27,943.49	Undivided profits	92,425.08
Banking house	39,709.07	Reserves	31,550.57
Other real estate	100.00	Total capital	
Cash and due from banks	137,445.63	accounts	\$ 303,975.65
Other resources	182,581.15	Other liabilities	119,094.96
Total	\$ 423,070.61	Total	\$ 423,070.61

THE BANK OF FRANKLIN, FRANKLIN

Population 100. Iazard County

Chartered June 13, 1905.

Transit Number 81-338

Officers

R. M. Standerford-----President
 D. F. Bryant----Vice Pres. & Cashier
 Tommie Billingsley----Asst. Cashier

Directors

Mrs. Tressie Box R. M. Standerford
 D. F. Bryant

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 113,912.18	Capital stock -----	\$ 10,000.00
Overdrafts -----	336.51	Surplus fund -----	15,000.00
U. S. Gov't obligations --	63,000.00	Undivided profits -----	13,092.66
Other bonds and securities	3,000.00	Total capital	
Furniture and fixtures --	3,632.00	accounts--\$ 38,092.66	
Banking house -----	1.00		
Cash and due from banks	80,338.70	Demand deposits -----	175,949.43
Other resources -----	108.00	U. S. Gov't deposits ----	4,918.34
		Public funds -----	45,367.96
		Total dep. --\$ 226,235.73	
Total -----	\$ 264,328.39	Total -----	\$ 264,328.39

BANK OF GLENWOOD, GLENWOOD

Population 843. Pike County

Chartered December 27, 1912. Telephone Number 18. Transit Number 81-343

Officers

John Golden-----President
 R. W. Brakefield-----Vice President
 H. H. Duke-----Cashier
 Doris Hutchings-----Asst. Cashier

Directors

R. W. Brakefield John Golden
 C. R. Cantrell Homer Ligon
 H. H. Duke Ira C. West

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts----	\$ 412,439.77	Capital stock -----	\$ 25,000.00
Overdrafts -----	13.10	Surplus fund -----	40,000.00
U. S. Gov't obligations--	495,000.00	Undivided profits -----	55,562.51
Other bonds and securities	8,000.00	Reserves -----	1,940.97
Furniture and fixtures--	1.00	Total capital	
Banking house -----	1.00	accounts--\$ 122,503.48	
Cash and due from banks	439,180.68		
Other resources -----	1.00	Demand deposits -----	940,305.21
		Time deposits -----	244,629.03
		U. S. Gov't deposits ----	1,368.75
		Public funds -----	45,830.08
		Total dep. --\$1,232,133.07	
Total -----	\$1,354,636.55	Total -----	\$1,354,636.55

BANK OF GRAVETT, GRAVETTE

Population 894. Benton County

Chartered February 28, 1898. Telephone Number 7-3401. Transit Number 81-269

Officers

J. T. Edmondson-----President
 Tom Cawood-----Vice President
 Frank Hidy-----Cashier
 John R. Meade-----Asst. Cashier

Directors

F. S. Ballard Allen McAllister
 Tom Cawood C. E. McAllister
 J. T. Edmondson Philo Rodgers
 J. T. Edmondson, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 548,082.23	Capital stock -----	\$ 25,000.00
Overdrafts -----	1,741.73	Surplus fund -----	25,000.00
U. S. Gov't obligations --	732,350.00	Undivided profits -----	126,253.54
Other bonds and securities	54,741.71	Total capital	
Furniture and fixtures --	8,559.17	accounts--\$ 176,253.54	
Banking house-----	3,820.00		
Other real estate -----	1.00	Demand deposits -----	1,572,046.35
Cash and due from banks	630,810.61	Time deposits -----	211,466.89
Other resources -----	404.55	Public funds -----	20,744.22
		Total dep.--\$1,804,257.46	
Total -----	\$1,980,511.00	Total -----	\$1,980,511.00

FARMERS BANK, GREENWOOD

Population 1,634. Sebastian County

Chartered August 7, 1907. Telephone Number 3231. Transit Number 81-226

Officers

W. N. Wilkinson-----President
 Means Wilkinson-----Vice President
 Alice Holland-----Cashier
 George A. Henry-----Asst. Cashier

Directors

Charles O. Bell Means Wilkinson
 W. C. Davis W. N. Wilkinson
 W. H. Lewis

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 281,422.73	Capital stock -----	\$ 40,000.00
U. S. Gov't obligations --	493,000.00	Surplus fund -----	40,000.00
Other bonds and securities	333,316.15	Undivided profits -----	55,572.03
Furniture and fixtures --	3,050.00	Total capital	
Banking house -----	1.00	accounts--\$ 135,572.03	
Other real estate -----	1.00		
Cash and due from banks	593,279.89	Demand deposits -----	1,050,851.20
		Time deposits -----	350,478.50
		U. S. Gov't deposits ---	24,000.00
		Public funds -----	143,169.04
		Total dep.--\$1,568,498.74	
Total -----	\$1,704,070.77	Total -----	\$1,704,070.77

THE FIRST BANK, GRIFFITHVILLE

Population 207. White County

Chartered November 6, 1905. Telephone Number 256. Transit Number 81-347

Officers

James A. Neaville-----President
 James A. Neaville, Jr. Vice President
 John B. Neaville-----Cashier

Directors

Jas. A. Neaville Jno. B. Neaville
 Jas. A. Neaville, Jr. Ralph. Neaville

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 129,394.08	Capital stock -----	20,000.00
U. S. Gov't obligations --	110,000.00	Surplus fund -----	3,000.00
Furniture and fixtures --	600.00	Undivided profits -----	3,016.75
Banking house -----	1.00	Total capital	
Cash and due from bank	53,938.42	accounts--\$ 26,016.75	
		Demand deposits -----	255,402.29
		U. S. Gov't deposits ----	93.75
		Public funds -----	12,407.65
		Total dep.--\$ 267,903.69	
		Other liabilities -----	13.06
Total -----	\$ 293,933.50	Total -----	\$ 293,933.50

CLARK COUNTY BANK, GURDON

Population 2,390. Clark County

Chartered Augst 4, 1900 Telephone Number 3-4414. Trans't Number 81-349

Officers

F. H. Rudolph-----President
 E. H. Frizzell-----Vice President
 Richard E. Davidson-----Cashier
 Mrs. Lewelyn Edwards--Asst. Cashier

Directors

Charles H. Crowe Earl Ross
 Richard E. Davidson H. T. Ross
 E. H. Frizzell F. H. Rudolph
 J. E. McMillan

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 313,411.81	Capital stock -----	\$ 50,000.00
Overdrafts -----	9.92	Surplus fund -----	30,000.00
U. S. Gov't obligations --	316,902.88	Undivided profits -----	43,883.87
Other bonds and securities	248,065.04	Reserves -----	3,623.72
Furniture and fixtures --	2,729.50	Total capital	
Cash and due from banks	493,803.09	accounts--\$ 127,507.59	
		Demand deposits -----	653,359.27
		Time deposits -----	342,374.35
		U. S. Gov't deposits ----	3,317.49
		Public funds -----	248,363.54
		Total dep.--\$1,247,414.65	
Total -----	\$1,374,922.24	Total -----	\$1,374,922.24

FARMERS BANK, HAMBURG

Population 2,655. Ashley County

Chartered March 10, 1941. Telephone Number 47. T.ansit Number 81-181

Officers

S. A. Wilcoxon-----President
 V. W. Walker-----Vice President
 Leslie J. Serrett-----Cashier
 Louie G. Foote-----Asst. Cashier

Directors

F. P. Blanks Leslie J. Serrett
 W. E. Foote V. W. Walker
 Leroy Higginbotham S. A. Wilcoxon
 Murphy Jones

STATEMENT OF JUNE 30, 1954

Resources
 Loans and discounts ----\$ 195,956.42
 U. S. Gov't obligations -- 1,016,900.00
 Other bonds and securities 9,405.00
 Cash and due from banks 368,668.64

Liabilities
 Capital stock -----\$ 50,000.00
 Surplus fund ----- 50,000.00
 Undivided profits ----- 61,062.68
 Reserves ----- 10,000.00
 Total capital
 accounts---\$ 171,062.68

Demand deposits ----- 1,349,569.31
 Time deposits ----- 25,367.98
 U. S. Gov't deposits ---- 1,849.22
 Public funds ----- 43,080.87
 Total dep. ---\$1,419,867.38

Total -----\$1,590,930.06

Total -----\$1,590,930.06

CALHOUN COUNTY BANK, HAMPTON

Population 838. Calhoun County

Chartered October 26, 1906. Telephone Number 42. Transit Number 81-353

Officers

B. W. Harrell-----President
 Searcy Harrell-----Vice President
 Len Harrell-----Cashier
 Mary Johnston-----Asst. Cashier

Directors

Hubert J. Brown Searcy Harrell
 B. W. Harrell E. C. Johnston
 Fay Harrell I. C. Strickland
 John E. Hearnberger

STATEMENT OF JUNE 30, 1954

Resources
 Loans and discounts ----\$ 618,018.45
 U. S. Gov't obligations -- 256,350.00
 Other bonds and securities 210,419.12
 Furniture and fixtures -- 11,000.00
 Banking house ----- 9,500.00
 Cash and due from banks 182,440.06

Liabilities
 Capital stock -----\$ 25,000.00
 Surplus fund ----- 100,000.00
 Undivided profits ----- 31,652.00
 Reserves ----- 23,348.00
 Total capital
 accounts---\$ 180,000.00

Demand deposits ----- 786,509.94
 Time deposits ----- 164,720.93
 U. S. Gov't deposits ---- 10,081.52
 Public funds ----- 146,415.24
 Total dep. ---\$1,107,727.63

Total -----\$1,287,727.63

Total -----\$1,287,727.63

THE BANK OF HARRISBURG, HARRISBURG

Population 1,498. Poinsett County

Chartered December 2, 1930. Telephone No. PLaza 7-5427. Transit No. 81-693

Officers

T. T. Mardis.....President
 William S. Martin.....Vice Presiden
 Horace S. Smith.....Cashier
 Mrs. Doris H. Smith.....Asst. Cashier
 Mrs. Ida J. Bettis.....Asst. Cashier

Directors

T. T. Mardis William S. Martin
 Mrs. D. M. Mardis

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 751,346.84	Capital stock	\$ 25,000.00
Overdrafts	68.33	Surplus fund	50,000.00
U. S. Gov't obligations	300,900.00	Undivided profits	59,556.37
Furniture and fixtures	12,634.92	Total capital	
Banking house	8,756.00	accounts	\$ 134,556.37
Cash and due from banks	332,503.90		
		Demand deposits	1,166,840.50
		U. S. Gov't deposits	12,096.30
		Public funds	92,716.82
		Total dep.	\$1,271,653.62
Total	\$1,406,209.99	Total	\$1,406,209.99

COMMERCIAL BANK, HARRISON

Population 5,542. Boone County

Chartered July 7, 1944. Telephone Number 575. Transit Number 81-746

Officers

F. L. Coffman.....President
 T. W. Rogers.....Ex. Vice Pres.
 & Cashier
 V. D. Willis.....Vice President
 D. L. Owens.....Vice President
 T. G. Vinson.....Asst. Cashier

Directors

F. L. Coffman E. E. Pippen
 F. L. Coffman, Jr. T. W. Rogers
 T. L. Jackson V. D. Willis
 C. N. Kent J. O. Wilson
 D. L. Owens

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,293,658.33	Capital stock	\$ 75,000.00
U. S. Gov't obligations	434,810.00	Surplus fund	100,000.00
Other bonds and securities	327,187.17	Undivided profits	8,179.66
Furniture and fixtures	15,674.32	Total capital	
Cash and due from banks	1,193,551.25	accounts	\$ 183,179.66
		Demand deposits	1,917,301.49
		Time deposits	781,595.06
		U. S. Gov't deposits	31,968.06
		Public funds	272,674.24
		Deposits of banks	62,597.38
		Total dep.	\$3,066,136.23
		Other liabilities	15,565.18
Total	\$3,264,881.07	Total	\$3,264,881.07

THE SECURITY BANK, HARRISON

Population 5,542. Boone County

Chartered November 20, 1931 Telephone Number 86 Transit Number 81-704

Officers

C. C. Alexander.....President
 T. C. Heuer.....Vice President
 Roy L. Baker, Jr.....Exec. Vice Pres.
 E. R. Tims.....Exec. Vice Pres.
 & Cashier
 Kathryn Jones.....Asst. Cashier

Directors

C. C. Alexander Joe Kirby
 Roy L. Baker W. O. Newton
 Roy L. Baker, Jr. E. R. Tims
 Garvin Fitton L. A. Watkins
 T. C. Heuer

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$2,004,671.02	Capital stock ----- \$ 125,000.00
Overdrafts ----- 4,318.72	Surplus fund ----- 150,000.00
U. S. Gov't obligations -- 1,232,800.00	Undivided profits ----- 86,325.74
Other bonds and securities 673,841.78	Total capital
Furniture and fixtures -- 1.00	accounts--\$ 361,325.74
Banking house ----- 1.00	Demand deposits ----- 3,764,769.23
Cash and due from banks 2,222,099.03	Time deposits ----- 1,452,060.86
Other resources ----- 3.00	U. S. Gov't deposits ---- 48,584.73
	Public funds ----- 463,966.79
	Deposits of banks ----- 47,028.20
	Total dep. --\$5,776,409.81
Total ----- \$6,137,735.55	Total ----- \$6,137,735.55

PRAIRIE COUNTY BANK, HAZEN

Population 1,270. Prairie County

Chartered July 17, 1945 Telephone Number 2511 Transit Number 81-750

Officers

J. J. Screeton.....President
 L. P. Aycock.....Vice President
 R. C. Hartlieb.....Exec. Vice President
 James E. Sparks.....Cashier
 Grace O. Stallings.....Asst. Cashier

Directors

L. P. Aycock H. B. Robinson
 J. O. Crowley J. J. Screeton
 H. J. Hall Ezra Shoop
 R. C. Hartlieb James E. Sparks

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$ 702,885.50	Capital stock ----- \$ 60,000.00
Overdrafts ----- 9,270.44	Surplus fund ----- 40,000.00
U. S. Gov't obligations -- 183,234.65	Undivided profits ----- 28,535.21
Other bonds and securities 177,302.39	Reserves ----- 15,130.34
Furniture and fixtures -- 21,151.94	Total capital
Banking house ----- 24,338.61	accounts--\$ 143,665.55
Cash and due from banks 357,524.63	Demand deposits ----- 982,133.20
Other resources ----- 2,095.42	Time deposits ----- 196,816.21
	U. S. Gov't deposits ---- 16,695.42
	Public funds ----- 138,493.20
	Total dep. --\$1,334,138.03
Total ----- \$1,477,803.58	Total ----- \$1,477,803.58

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 2,109. Cleburne County

Chartered December 16, 1930. Telephone Number 2-2643. Transit No. 81-175

Officers

Wiley H. Robbins-----President
 Jerome Johnson--Exec. Vice President
 Walter Aldridge-----Cashier
 Della Mae Verser-----Asst. Cashier
 Sam Morton-----Asst. Cashier

Directors

Jerome Johnson Dr. L. E. Robbins
 Dr. B. M. Robbins Dr. W. E. Robbins
 Dr. Joe N. Robbins Wiley H. Robbins

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 495,242.01	Capital stock -----	\$ 30,000.00
U. S. Gov't obligations --	326,000.00	Surplus fund -----	35,000.00
Other bonds and securities	319,339.14	Undivided profits-----	104,655.19
Furniture and fixtures --	1.00	Reserves -----	10,144.98
Banking house -----	1,000.00	Total capital	
Cash and due from banks	227,545.53	accounts--\$ - 179,800.17	
		Demand deposits -----	1,076,528.90
		U. S. Gov't deposits----	20,439.81
		Public funds -----	92,358.80
		Total dep. --\$1,189,327.51	
Total -----	\$1,369,127.68	Total -----	\$1,369,127.68

GUARANTY LOAN AND TRUST COMPANY, HELENA

(Not engaged in commercial banking)

Population 11,236. Phillips County

Chartered February 9, 1910. Telephone No. HI 4-3032. Transit No. 81-64

Officers

Dewey Moore-----President
 H. G. Stephens-----Vice President
 C. L. McKelvy-----Secretary
 W. D. Hudson, Jr.-----Treasurer

Directors

S. H. Hurst W. L. Morris
 C. E. Mayer H. G. Stephens
 Dewey Moore

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 84,865.92	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations--	2,600.00	Surplus fund -----	30,000.00
Other bonds and securities	14,000.00	Undivided profits-----	9,974.36
Furniture and fixtures--	1,401.00	Total capital	
Other real estate -----	1.00	accounts--\$ 89,974.36	
Cash and due from banks	30,173.97	Trust deposits-----	43,528.59
Other resources-----	3,234.00	Other liabilities-----	2,772.94
Total -----	\$ 136,275.89	Total -----	\$ 136,275.89

VALLEY BANK, HINDSVILLE

Population 262. Madison County

Chartered November 8, 1907. Telephone Number 320. Transit Number 81-362

Officers

Adry Gaskill-----President
 C. F. Fitch, Jr.-----Vice President
 Lloyd A. Linebarger-----Cashier

Directors

Wm. B. Bunch James R. Hargis
 C. F. Fitch, Jr. Tom Hargis
 Adry Gaskill Lloyd A. Linebarger

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 61,056.69	Capital stock-----	\$ 10,000.00
Overdrafts-----	238.78	Surplus fund-----	10,000.00
U. S. Gov't obligations---	85,100.00	Undivided profits-----	2,771.69
Other bonds and securities	10,440.00	Reserves-----	8,186.02
Furniture and fixtures---	1.00	Total capital	
Banking house-----	500.00	accounts--\$	30,957.71
Cash and due from banks	90,571.60	Demand deposits-----	151,231.83
Other resources-----	1,421.95	Time deposits-----	56,990.48
		U. S. Gov't deposits-----	150.00
		Public funds-----	10,000.00
		Total dep.-----	\$ 218,372.31
Total -----	\$ 249,330.02	Total -----	\$ 249,330.02

BANK OF HOLLY GROVE, HOLLY GROVE

Population 761. Monroe County

Chartered March 12, 1903. Telephone Number 2681. Transit Number 81-275

Officers

M. P. Walls-----President
 J. I. Matthews-----Vice President
 B. J. Lambert, Jr.-----Cashier
 Jack Phillips-----Asst. Cashier

Directors

B. J. Lambert J. B. Moore, Jr.
 B. J. Lambert, Jr. M. P. Walls
 J. I. Matthews O. M. Washington
 J. W. Mayo

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 767,209.12	Capital stock-----	\$ 30,000.00
U. S. Gov't obligations---	481,105.25	Surplus fund-----	100,000.00
Other bonds and securities	120,375.00	Undivided profits-----	27,996.35
Furniture and fixtures---	3,258.41	Total capital	
Banking house-----	1.00	accounts--\$	157,996.35
Cash and due from banks	236,716.82	Demand deposits-----	1,106,780.74
		Time deposits-----	135,813.94
		U. S. Gov't deposits-----	656.25
		Public funds-----	207,418.32
		Total dep.-----	\$1,450,669.25
Total -----	\$1,608,665.60	Total -----	\$1,608,665.60

HORATIO STATE BANK

Population 776. Sevier County

Chartered May 15, 1905 Telephone Number 77. Transit Number 81-342

Officers

C. E. Hendrix-----President
 W. H. Frith-----Vice President
 O. T. Brinkley-----Vice President
 Mazie Gallaher-----Cashier
 A. E. Edmonson-----Asst. Cashier

Directors

O. T. Brinkley Lilla S. Hendrix
 F. R. Ethridge L. O. Shull
 C. E. Hendrix

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 535,511.73	Capital stock-----	\$ 32,500.00
Overdrafts -----	322.92	Surplus fund-----	42,500.00
U. S. obligations-----	419,070.67	Undivided profits-----	25,299.00
Other bonds and securities	143,065.86	Total capital	
Furniture and fixtures---	8,500.00	accounts--\$	100,299.00
Banking house-----	4,000.00		
Cash and due from banks	310,030.43	Demand deposits-----	1,013,396.44
		Time deposits-----	207,886.61
		U. S. Gov't deposits-----	3,634.40
		Public funds -----	95,130.36
		Total dep.---	\$1,320,047.81
		Other Liabilities-----	154.80
Total -----	\$1,420,501.61	Total -----	\$1,420,501.61

ARKANSAS TRUST COMPANY, HOT SPRINGS

Population 29,307. Garland County

Chartered April 18, 1907. Telephone Number 6400. Transit Number 81-51

Officers

Dave Burgauer.....President
 Geo. H. Sexton.....Exec. Vice Pres.
 Norton Meek.....Vice Pres. & Cashier
 William L. Little.....
Vice Pres. & Auditor
 E. M. Thrash.....Vice President
 Marie Schnebelen.....
Asst. Cashier & Tr. Off.
 Robert E. Jones.....Asst. Cashier
 C. J. Clements.....Asst. Cashier
 H. G. Gasbarre.....Asst. Cashier
 F. L. Baldwin.....Asst. Cashier

Directors

Dave Burgauer F. L. Thompson
 Clarence J. Horner E. M. Thrash
 Norton Meek Hill A. Wheatley
 Carl E. Miles W. W. Wilson
 Geo. H. Sexton E. F. Woodcock

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,089,883.52	Capital stock	\$ 400,000.00
Overdrafts	122.06	Surplus fund	400,000.00
U. S. Gov't obligations	6,402,509.26	Undivided profits	243,903.53
Other bonds and securities	799,959.61	Reserves	111,052.41
Furniture and fixtures	40,757.11	Total capital	
Banking house	39,500.02	accounts	\$1,154,955.94
Cash and due from banks	3,944,879.93	Demand deposits	9,534,840.55
Other resources	54,574.68	Time deposits	944,109.11
		U. S. Gov't deposits	307,122.22
		Public funds	1,353,080.82
		Deposits of banks	32,000.00
		Total dep.	\$12,171,152.70
		Other liabilities	46,077.55
Total	\$13,372,186.19	Total	\$13,372,186.19

JACKSONVILLE STATE BANK, JACKSONVILLE

Population 2,474. Pulaski County

Chartered August 2, 1949. Telephone Number 3. Transit Number 81-764

Officers

Jack East, Jr.-----President
 Kenneth Pat Wilson--Vice President
 Austin Leeds-----Cashier
 Mrs. Winnie Trawick--Asst. Cashier

Directors

Jack East, Jr. Clarence M. Thomas
 Lyle B. Marcus B. Fred Thompson
 J. H. Mize Kenneth Pat Wilson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 957,503.20	Capital stock -----	\$ 75,000.00
Overdrafts -----	80.16	Surplus fund -----	25,000.00
Other bonds and securities	172,244.80	Undivided profits -----	16,709.36
Furniture and fixtures --	15,147.42	Reserves -----	9,487.88
Banking house -----	39,691.66	Total capital	
Cash and due from banks	398,942.70	accounts--\$ 126,197.24	
Other resources -----	1.00	Demand deposits -----	1,201,031.81
		Time deposits -----	186,321.25
		U. S. Gov't deposits ----	6,812.08
		Public funds -----	54,798.49
		Total dep. --\$1,448,963.63	
		Other liabilities -----	8,450.07
Total -----	\$1,583,610.94	Total -----	\$1,583,610.94

NEWTON COUNTY BANK, JASPER

Population 407. Newton County

Chartered March 24, 1903. Telephone Number 9. Transit Number 81-371

Officers

L. W. Nance-----Pres. and Cashier
 J. Lex Moore-----Vice President
 Alta Gorden-----Vice President
 Joe C. Nance-----Asst. Cashier

Directors

Alta Gorden J. D. Nance
 J. Lex Moore L. W. Nance
 J. C. Nance

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 188,965.24	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	350,403.00	Surplus fund -----	25,000.00
Furniture and fixtures --	2,600.00	Undivided profits -----	21,740.50
Banking house -----	5,545.27	Total capital	
Other real estate -----	800.00	accounts--\$ 71,740.50	
Cash and due from banks	145,748.55	Demand deposits -----	535,947.79
		Time deposits -----	46,616.87
		Public funds -----	39,756.90
		Total dep. --\$ 622,321.56	
Total -----	\$ 694,062.06	Total -----	\$ 694,062.06

CITIZENS BANK OF JONESBORO, JONESBORO

Population 16,310. Craighead County

Chartered July 25, 1919. Telephone No. Webster 2-6603. Transit No. 81-613

Officers

M. L. McKinney-----President
 C. V. McKinney-----Exec. Vice Pres.
 Major W. Griffin-----Cashier
 Donald C. Jones-----Asst. Cashier

Directors

C. V. McKirney B. Frank Williams
 G. E. McKinney J. Lan Williams
 M. L. McKinney

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$3,697,354.30
 Overdrafts ----- 390.32
 U. S. Gov't obligations -- 1,214,344.93
 Other bonds and securities 375,106.94
 Furniture and fixtures -- 23,126.00
 Cash and due from banks 3,784,767.89

Liabilities

Capital stock -----\$ 200,000.00
 Surplus fund ----- 200,000.00
 Undivided profits ----- 305,477.35
 Total capital
 accounts--\$ 705,477.35
 Demand deposits ----- 4,331,958.87
 Time deposits ----- 2,603,286.31
 U. S. Gov't deposits ---- 315,274.28
 Public funds ----- 710,404.20
 Deposits of banks ----- 428,689.37
 Total dep. --\$8,389,613.03

Total -----\$9,095,090.38

Total -----\$9,095,090.38

MERCANTILE BANK, JONESBORO

Population 16,310. Craighead County

Chartered January 7, 1932.

Telephone Number Webster 5-5521.

Transit Number 81-72

Officers

Claude Gregory-----President
 Nathan Deutsch--Vice Pres. & Secy.
 R. W. Higginbotham-----Cashier
 Alberta Dickson-----Asst. Cashier
 Carey Smith-----Asst. Cashier
 Naomi Craft-----Asst. Cashier
 Louise Smith-----Asst. Cashier

Directors

Bryan Armstrong Claude Gregory
 Edward O. Cherry W. Gus Nash, Jr.
 Nathan Deutsch L. M. Rebsamen
 A. Faught J. Paul Smith
 Charles Frierson

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$3,083,602.38
 U. S. Gov't obligations -- 2,747,361.07
 Other bonds and securities 602,904.06
 Furniture and fixtures -- 25,578.58
 Banking house ----- 34,630.00
 Cash and due from banks 1,756,933.64
 Other resources ----- 3,921.54

Liabilities

Capital stock -----\$ 200,000.00
 Surplus fund ----- 100,000.00
 Undivided profits ----- 256,350.69
 Reserves ----- 3,286.81
 Total capital
 accounts--\$ 559,637.50
 Demand deposits ----- 3,959,819.90
 Time deposits ----- 2,950,324.09
 U. S. Gov't deposits ---- 90,216.87
 Public funds ----- 611,483.40
 Deposits of banks ----- 83,449.51
 Total dep. --\$7,695,293.77

Total -----\$8,254,931.27

Total -----\$8,254,931.27

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 1,122. White County

Chartered May 29, 1913.

Telephone Number 38.

Transit Number 81-549

Officers

A. J. Stephens-----President
 J. H. Graves-----Vice President
 C. I. Stevers-----Cashier
 Guy Humphries-----Asst. Cashier

Directors

J. Herbert Graves A. J. Stephens
 J. A. Henson E. O. Yancey

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 165,823.18
 U. S. Gov't obligations -- 337,390.63
 Other bonds and securities 103,820.00
 Furniture and fixtures -- 6,000.00
 Banking house ----- 5,500.00
 Cash and due from banks 150,895.90

Liabilities

Capital stock -----\$ 35,000.00
 Surplus fund ----- 35,000.00
 Undivided profits ----- 37,413.53
 Total capital
 accounts--\$ 107,413.53
 Demand deposits ----- 579,123.14
 U. S. Gov't deposits ---- 4,715.00
 Public funds ----- 78,177.04
 Total dep. --\$ 662,015.18

Other liabilities ----- 1.00

Total -----\$ 769,429.71

Total -----\$ 769,429.71

UNION STATE BANK, JUNCTION CITY

Population 1,013. Union County

Chartered August 28, 1933. Telephone Number 73. Transit Number 81-232

Officers

I. A. Brinker-----President
 O. H. Goodwin-----Vice President
 J. M. Thompson-----Cashier

Directors

I. A. Brinker Houston Hall
 A. A. Couch H. E. Kinard
 O. H. Goodwin

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 154,124.67	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	518,006.75	Surplus fund -----	50,000.00
Other bonds and securities	22,392.23	Undivided profits -----	35,007.80
Furniture and fixtures --	800.00	Reserves -----	3,850.00
Banking house -----	2,100.00	Total capital	
Other real estate -----	1.00	accounts--\$ 113,857.80	
Cash and due from banks	300,536.25		
		Demand deposits -----	598,514.55
		Time deposits -----	218,330.14
		U. S. Gov't deposits ---	4,210.39
		Public funds -----	63,048.02
		Total dep. --\$ 884,103.10	
Total -----	\$ 997,960.90	Total -----	\$ 997,960.90

BANK OF KENSETT, KENSETT

Population 829. White County

Chartered February 17, 1922. Telephone Number 191. Transit Number 81-649

Officers

A. P. Mills-----President
 John H. Johnston-----Vice President
 Mrs. Thelma Roth-----Cashier

Directors

John H. Johnston J. W. Sloan
 A. P. Mills

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 107,236.66	Capital stock -----	\$ 25,000.00
Overdrafts -----	44.47	Surplus fund -----	5,000.00
U. S. Gov't obligations --	194,000.00	Undivided profits -----	13,664.98
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1.00	accounts--\$ 43,664.98	
Cash and due from banks	260,561.35		
Other resources -----	1.00	Demand deposits -----	476,649.24
		Public funds -----	41,398.56
		Total dep. --\$ 518,047.80	
		Other liabilities -----	132.70
Total -----	\$ 561,845.48	Total -----	\$ 561,845.48

BANK OF KINGSTON, KINGSTON

Population 200. Madison County

Chartered April 7, 1911.

Transit Number 81-467

Officers

A. B. Bunch-----President
 Tom Hargis-----Vice President
 Wilson Bunch-----Cashier
 Wm. B. Bunch-----Asst. Cashier

Directors

A. B. Bunch Tom Hargis
 Fred Evon Bunch Ada B. McCracken
 Wilson Bunch

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----\$	40,537.06	Capital stock-----\$	10,000.00
U. S. Gov't obligations---	92,100.00	Surplus fund-----	10,000.00
Other bonds and securities	20,960.00	Undivided profits-----	6,701.47
Furniture and fixtures---	61.00	Reserves-----	5,000.00
Banking house-----	1.00	Total capital	
Other real estate-----	3.00	accounts--\$	31,701.47
Cash and due from banks	183,697.76		
		Demand deposits-----	212,383.70
		Time deposits-----	83,274.65
		Public funds-----	10,000.00
		Total dep.---\$	305,658.35
Total -----	\$ 337,359.82	Total -----	\$ 337,359.82

FARMERS STATE BANK, LAKE CITY

Population 783. Craighead County

Chartered February 28, 1950. Telephone Number 3221. Transit Number 81-766

Officers

H. H. McAdams-----President
 Fred Carter-----Vice President
 Donald Timms--Asst. Vice President
 L. D. Walker, Jr.-----Cashier
 LaWanda Timms-----Asst. Cashier

Directors

Fred Carter M. S. Rubenstein
 L. A. Cato Donald Timms
 W. O. Doak G. E. Wood
 H. H. McAdams

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----\$	571,435.11	Capital stock-----\$	50,000.00
U. S. Gov't obligations---	200,500.00	Surplus fund-----	50,000.00
Other bonds and securities	12,000.00	Undivided profits-----	5,500.22
Furniture and fixtures---	1,000.00	Reserves-----	3,381.02
Banking house-----	4,000.00	Total capital	
Cash and due from banks	234,999.44	accounts--\$	108,881.24
		Demand deposits-----	407,031.93
		Time deposits-----	154,798.74
		U. S. Gov't deposits-----	13,537.50
		Public funds-----	288,890.16
		Deposits of banks-----	50,794.98
		Total dep.---\$	915,053.31
Total -----	\$1,023,934.55	Total -----	\$1,023,934.55

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 2,484. Chicot County

Chartered October 14, 1937. Telephone Number 46. Transit Number 81-598

Officers

W. T. Wynn.....President
 J. B. Gillison.....Vice President
 E. T. Cashion.....Exec. Vice President
 James S. Suitt.....Cashier
 Anne Rossini.....Asst. Cashier

Directors

Ben Angel
 D. W. Brooks
 E. T. Cashion
 J. B. Gillison
 W. C. Lovette
 W. T. Wynn

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$1,429,395.99	Capital stock.....	\$ 50,000.00
Overdrafts	655.43	Surplus fund.....	50,000.00
U. S. Gov't obligations ..	348,056.25	Undivided profits.....	167,351.27
Other bonds and securities	312,116.75	Reserves	18,198.08
Furniture and fixtures---	8,065.00	Total capital.....	
Banking house.....	6,000.00	accounts--\$	285,549.35
Cash and due from banks	460,305.62		
Other resources.....	1,380.01	Demand deposits.....	1,617,785.22
		Time deposits.....	308,160.48
		U. S. Gov't deposits.....	12,458.47
		Public funds.....	341,250.86
		Total dep.....	\$2,279,655.03
		Other liabilities.....	770.67
Total	\$2,565,975.05	Total	\$2,565,975.05

CITIZENS BANK OF LAVACA, LAVACA

Population 373. Sebastian County

Chartered May 5, 1910. Telephone Number 2341. Transit Number 81-378

Officers

W. D. West.....President
 J. M. Llewellyn.....
 Vice Pres. and Cashier
 Mrs. J. M. Llewellyn...Asst. Cashier

Directors

W. J. Echols
 J. M. Llewellyn
 W. D. West

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$ 156,042.32	Capital stock.....	\$ 15,000.00
U. S. Gov't obligations...	152,437.60	Surplus fund.....	15,000.00
Other bonds and securities	8,803.07	Undivided profits.....	17,531.70
Furniture and fixtures...	1,400.00	Reserves	12.00
Banking house.....	800.00	Total capital.....	
Cash and due from banks	193,263.20	accounts--\$	47,543.70
		Demand deposits.....	358,423.27
		Time deposits.....	22,333.68
		U. S. Gov't deposits.....	2,708.02
		Public funds.....	81,737.52
		Total dep.....	\$ 465,202.49
Total	\$ 512,746.19	Total	\$ 512,746.19

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,230. Mississippi County

Chartered December 18, 1950. Telephone Number 82. Transit Number 81-769

Officers

J. Lee Bearden-----President
 J. L. Swihart-----Vice President
 Robert Braden-----Cashier
 Fred F. Alexander-----Asst. Cashier

Directors

J. Lee Bearden J. L. Swihart
 LeRoy Carter Louis Weinberg
 Nelson Henry

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 565,514.07	Capital stock	\$ 50,000.00
Overdrafts	12.31	Surplus fund	40,000.00
Other bonds and securities	2,502.90	Undivided profits	8,794.41
Furniture and fixtures	10,497.59	Total capital	
Banking house	6,552.08	accounts--\$	98,794.41
Other real esate	3,900.00		
Cash and due from banks	243,924.83	Demand deposits	478,352.49
		Time deposits	127,422.88
		Public funds	128,334.00
		Total dep. --\$	734,109.37
Total	\$ 832,903.78	Total	\$ 832,903.78

LITTLE RIVER BANK, LEPANTO

Population 1,683. Poinsett County

Chartered November 21, 1919. Telephone Number 108. Transit Number 81-622

Officers

D. F. Portis-----President
 B. H. Murphy-----Vice President
 A. T. Bell-----Cashier
 Will J. Riddick-----Asst. Cashier
 Merle L. Dickerson-----Asst. Cashier

Directors

A. T. Bell B. H. Murphy
 E. P. Burton D. F. Portis
 W. H. Cross J. C. Portis
 Wayne Eason

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,209,691.92	Capital stock	\$ 50,000.00
U. S. Gov't obligations	161,700.00	Surplus fund	200,000.00
Other bonds and securities	82,950.00	Undivided profits	49,434.44
Furniture and fixtures	1.00	Reserves	6,795.96
Cash and due from banks	454,779.83	Total capital	
		accounts--\$	306,230.40
		Demand deposits	1,222,842.22
		Time deposits	154,469.21
		U. S. Gov't deposits	13,115.51
		Public funds	212,465.41
		Total dep. --\$	1,602,892.35
Total	\$1,909,122.75	Total	\$1,909,122.75

LESLIE STATE BANK, LESLIE

Population 610. Searcy County

Chartered April 17, 1948. Telephone Number 60. Transit Number 81-761

Officers

Rex Killebrew-----President
 Arthur J. Siegel Vice Pres. & Cashier
 Helen McBride-----Asst. Cashier

Directors

J. Virgil Blair Arthur J. Siegel
 Rex Killebrew Page H. Thomas
 Wm. J. Seeger

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 224,223.97	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations----	179,755.07	Surplus fund -----	20,000.00
Other bonds and securities	23,492.50	Undivided profits ----	13,286.06
Furniture and fixtures --	2,779.69	Total capital	
Cash and due from banks	156,566.52	accounts--\$ 58,286.06	
Other resources -----	61.75		
		Demand deposits -----	309,092.64
		Time deposits -----	194,013.81
		U. S. Gov't deposits ----	3,243.75
		Public funds -----	22,243.24
		Total dep. --\$ 528,593.44	
Total -----	\$ 586,879.50	Total -----	\$ 586,879.50

PEOPLE'S BANK AND LOAN COMPANY, LEWISVILLE

Population 1,237. Lafayette County

Chartered August 25, 1911. Telephone Number 98. Transit Number 81-475

Officers

W. D. Stewart-----President
 J. C. Landes-----Ex. Vice Pres.
 & Cashier
 P. D. Burton, Jr.-----Vice President

Directors

P. D. Burton J. C. Landes
 P. D. Burton, Jr. W. D. Stewart
 J. A. Harrel

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 641,745.49	Capital stock -----	\$ 50,000.00
Overdrafts -----	157.86	Surplus fund -----	55,000.00
U. S. Gov't obligations --	657,870.16	Undivided profits ----	19,948.09
Other bonds and securities	224,050.21	Total capital	
Furniture and fixtures--	6,623.14	accounts--\$ 124,948.09	
Banking house -----	17,000.00		
Cash and due from banks	376,308.55	Demand deposits -----	934,410.01
Other resources -----	3,395.84	Time deposits -----	665,967.60
		U. S. Gov't deposits ----	56,763.21
		Public funds -----	145,062.34
		Total dep. --\$1,802,203.16	
Total -----	\$1,927,151.25	Total -----	\$1,927,151.25

BANK OF LINCOLN, LINCOLN

Population 771. Washington County

Chartered March 19, 1903. Telephone Number 4-1191. Transit Number 81-384

Officers

W. T. Shannon-----President
 J. A. English-----Vice President
 B. J. Basden-----Cashier
 C. C. Karnes-----Asst. Cashier

Directors

B. J. Basden R. H. Pitts
 E. W. Baugh S. H. Pitts
 J. A. English W. T. Shannon
 H. A. Lewis

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 336,745.38	Capital stock	\$ 25,000.00
Overdrafts	1,774.95	Surplus fund	25,000.00
U. S. Gov't obligations	316,540.00	Undivided profits	69,656.00
Other bonds and securities	99,615.00	Total capital	
Furniture and fixtures	1.00	accounts--\$ 119,656.00	
Banking house	1.00		
Cash and due from banks	334,480.00	Demand deposits	729,056.77
		Time deposits	195,278.10
		U. S. Gov't deposits	9,558.98
		Public funds	35,607.48
		Total dep.--\$ 969,501.33	
Total	\$1,089,157.33	Total	\$1,089,157.33

METROPOLITAN TRUST COMPANY, LITTLE ROCK

(Not engaged in commercial banking)

Population 102,213. Pulaski County

Chartered June 5, 1925

Telephone Number FRanklin 4-1744

Officers

Justin Matthews, Jr.-----President
 Somers Matthews-----Vice President
 John P. Matthews-----Secretary
 Eva M. Hale-----Asst. Secretary

Directors

Lila B. Matthews
 Martha D. Matthews
 John P. Matthews
 Justin Matthews, Jr.
 Somers Matthews

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 91,875.15	Capital stock	\$ 250,000.00
Other bonds and securities	43,779.29	Surplus fund	25,000.00
Furniture and fixtures	683.21	Undivided profits	192,778.56
Other real estate	28,238.59	Reserves	3,449.39
Cash and due from banks	32,207.53	Total capital	
Other resources	333,524.67	accounts--\$ 471,227.95	
		Bills payable	58,210.65
		Other liabilities	869.84
Total	\$ 530,308.44	Total	\$ 530,308.44

WORTHEN BANK and TRUST COMPANY, LITTLE ROCK

Population 102,213. Pulaski County

Chartered August 4, 1902.

Telephone Number FRanklin 4-4392.

Transit Number 81-7

Officers

James H. Penick-----President
 L. E. Dishongh---Vice Pres. & Cashier
 John G. Potts-----Vice President
 James Keith-----Vice President
 G. A. Zimmerman----Vice President
 Gardner Lile-----Vice President
 Booker Worthen-----Vice President
 R. B. Elwood-----Vice President
 D. M. Murphy---Asst. Vice President
 Melvin Lawson---Asst. Vice President
 M. S. Heim-----Asst. Vice President
 R. M. McCown---Asst. Vice President
 M. L. Hogan-----Asst. Cashier
 Louis East-----Asst. Cashier
 W. G. Cobb-----Asst. Cashier
 E. O. Manees-----Asst. Cashier
 G. L. Alexander-----Asst. Cashier
 Edward M. Penick-----Asst. Cashier
 Emmett L. Darr-----Auditor

Directors

William C. Allsopp
 W. Robert Crow
 L. E. Dishongh
 Alfred Leymer
 Frank Lyon
 Edward M. Penick
 James H. Penick
 John G. Potts
 Frank M. Silverman
 Theo. C. Treadway
 Booker Worthen

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts --\$18,222,098.92
 Overdrafts ----- 237.83
 U. S. Gov't obligations - 21,017,463.06
 Other bonds & securities 4,890,069.48
 Furniture and fixtures_ 80,000.00
 Banking house ----- 200,000.00
 Cash and due from banks 18,813,686.43
 Other resources ----- 194,897.33

Total -----\$63,418,453.05

Liabilities

Capital stock-----\$ 1,000,000.00
 Surplus fund ----- 1,000,000.00
 Undivided profits ----- 1,113 544.62
 Reserves ----- 190,042.83
 Total capital
 accounts--\$ 3,303,587.45
 Demand deposits ----- 28,209,730.02
 Time deposits ----- 11,800,578.97
 U. S. Gov't deposits --- 919,538.26
 Public funds ----- 8,935,650.04
 Deposits of banks ----- 10,240,488.13

Total dep. \$60,105,985.42
 Other liabilities ----- 8,880.18

Total -----\$63,418,453.05

BANK OF LOCKESBURG, LOCKESBURG

Population 714. Sevier County

Chartered October 14, 1902. Telephone Number 78. Transit Number 81-385

Officers

M. L. Norwood-----President
 Hugh Latimer-----Vice President
 R. C. Norwood-----Cashier
 Mrs. R. C. Norwood----Asst. Cashier

Directors

Mary F. Hampson M. L. Norwood
 Hugh Latimer R. C. Norwood

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 122,232.80	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations ----	206,950.00	Surplus fund -----	25,000.00
Other bonds and securities	46,362.33	Undivided profits -----	10,681.33
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1,100.00	accounts--\$	60,681.33
Cash and due from banks	133,596.61		
		Demand deposits-----	364,131.68
		Time deposits-----	41,941.64
		U. S. Gov't deposits ----	1,290.75
		Public funds -----	42,197.34
		Total dep.--\$	449,561.41
Total -----	\$ 510,242.74	Total -----	\$ 510,242.74

FIRST STATE BANK, LONOKE

Population 1,556. Lonoke County

Chartered March 9, 1935. Telephone No. ORange 6-6357. Transit No. 81-200

Officers

J. J. Fletcher-----President
 W. H. Bransford-----Vice President
 Arthur Herring-----Cashier
 E. L. White-----Asst. Cashier

Directors

J. O. Bennett W. W. McCrary, Jr
 W. H. Bransford C. A. Miller
 J. J. Fletcher Guy E. Williams
 M. E. Lyons

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 958,359.04	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations ----	562,168.75	Surplus fund -----	60,000.00
Other bonds and securities	212,460.72	Undivided profits -----	93,111.96
Furniture and fixtures --	11,217.72	Total capital	
Banking house -----	1.00	accounts--\$	178,111.96
Cash and due from banks	310,056.13		
Other resources -----	2,172.93	Demand deposits -----	1,419,432.26
		Time deposits -----	32,640.61
		U. S. Gov't deposits ----	11,899.76
		Public funds -----	389,351.70
		Deposits of banks -----	25,000.00
		Total dep. --\$	1,878,324.33
Total -----	\$2,056,436.29	Total -----	\$2,056,436.29

FARMERS BANK AND TRUST COMPANY, MAGNOLIA

Population 6,918. Columbia County

Chartered September 26, 1906. Telephone Number 1. Transit Number 81-163

Officers

R. S. Warnock, Jr.-----President
 W. L. Jameson, Jr.----Vice President
 R. S. Foster-----Vice President
 W. N. Paschal-----Vice President
 W. K. Twitty-----Cashier
 H. A. Reid-----Asst. Cashier

Directors

R. S. Foster H. A. Reid
 W. E. Fullenwider J. A. W. Souter
 W. L. Jameson, Jr. W. K. Twitty
 W. N. Paschal R. S. Warnock, Jr.
 Mrs. T. H. Reeves V. B. Wood

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 362,829.37
 U. S. Gov't obligations -- 6,120,059.04
 Other bonds and securities 407,557.50
 Furniture and fixtures-- 25,588.00
 Banking house ----- 39,393.00
 Other real estate ----- 42.00
 Cash and due from banks 1,122,067.03
 Other resources ----- 4.00

Total -----\$8,077,539.94

Liabilities

Capital stock -----\$ 50,000.00
 Surplus fund ----- 200,000.00
 Undivided profits ----- 268,503.75
 Total capital
 accounts--\$ 518,503.75
 Demand deposits ----- 5,758,651.15
 Time deposits ----- 1,553,572.00
 U. S. Gov't deposits ---- 39,343.05
 Public Funds----- 207,469.99
 Total dep. --\$7,559,036.19

Total -----\$8,077,539.94

BANK OF MALVERN, MALVERN

Population 8,072. Hot Spring County

Chartered June 24, 1889. Telephone Number 66. Transit Number 81-131

Officers

Robert Smith, Jr.-----President
 J. Elmo Young-----Vice President
 R. R. Chamberlain----Vice President
 Jester Jones-----Cashier
 Miss Hester H. Smith--Asst. Cashier
 Foy G. Ritchey-----Asst. Cashier

Directors

Mrs. Flora B. Adams Robert Smith, Jr.
 Ray Boyle J. Elmo Young
 R. R. Chamberlain Tom Ross Young
 Charles S. Smith

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 804,478.34
 Overdrafts ----- 1,045.47
 U. S. Gov't obligations -- 2,261,225.78
 Other bonds and securities 239,408.55
 Furniture and fixtures -- 10,450.67
 Banking house ----- 1,975.00
 Cash and due from banks 916,353.19
 Other resources ----- 9,910.00

Total -----\$4,244,847.00

Liabilities

Capital stock -----\$ 100,000.00
 Surplus fund ----- 100,000.00
 Undivided profits ----- 83,043.98
 Reserves ----- 23,206.31
 Total capital
 accounts--\$ 306,250.29
 Demand deposits ----- 3,320,797.97
 Time deposits ----- 100,324.68
 U. S. Gov't deposits ---- 95,624.70
 Public funds ----- 404,031.47
 Deposits of banks ----- 17,817.89
 Total dep. --\$3,938,596.71

Total -----\$4,244,847.00

PEOPLES BANK, MAMMOTH SPRING

Population 870. Fulton County

Chartered February 8, 1921. Telephone Number 44. Transit Number 81-645

Officers

J. F. Martin-----President
 Cloy H. Culver--Vice Pres. & Cashier
 Lem W. Lewis-----Asst. Cashier

Directors

Auda M. Culver W. L. Miller
 Cloy H. Culver M. H. Powell
 J. F. Martin

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 116,613.02	Capital stock -----	\$ 25,000.00
Overdrafts -----	141.19	Surplus fund -----	10,000.00
U. S. Gov't obligations --	480,000.00	Undivided profits ----	36,254.67
Furniture and fixtures--	941.00	Total capital	
Banking house -----	1.00	accounts--\$ 71,254.67	
Cash and due from banks	181,013.87		
		Demand deposits -----	666,400.21
		Time deposits -----	17,800.00
		U. S. Gov't deposits ----	2,642.22
		Public funds -----	20,612.98
		Total dep. --\$ 707,455.41	
Total -----		Total -----	
\$ 778,710.08		\$ 778,710.08	

MERCHANTS AND PLANTERS BANK, MANILA

Population 1,729. Mississippi County

Chartered March 16, 1948. Telephone Number 30. Transit Number 81-710

Officers

E. C. Fleeman-----President
 H. D. Alston-----Vice President
 Wm. G. Fox-----Cashier
 Peggy Gammill-----Asst. Cashier

Directors

H. D. Alston Wm. G. Fox
 Wm. Borowsky H. B. Perkins
 E. C. Fleeman L. E. Townsend
 Fred Fleeman

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 537,363.23	Capital stock -----	\$ 75,000.00
Overdrafts -----	120.81	Surplus fund -----	35,000.00
U. S. Gov't obligations --	19,955.20	Undivided profits ----	32,904.51
Other bonds and securities	39,000.00	Total capital	
Furniture and fixtures --	11,600.80	accounts--\$ 142,904.51	
Banking house -----	7,530.49		
Cash and due from banks	276,025.51	Demand deposits -----	519,727.75
		Time deposits -----	87,390.54
		U. S. Gov't deposits ----	1,185.23
		Public funds -----	140,388.01
		Total dep. --\$ 748,691.53	
Total -----		Total -----	
\$ 891,596.04		\$ 891,596.04	

BANK OF MANSFIELD, MANSFIELD

Population 869. Sebastian County

Chartered February 16, 1939. Telephone Number 7. Transit Number 81-249

Officers

G. R. Holbrook-----President
 Gilmer K. Dixon-----Vice President
 W. W. Holbrook-----Cashier
 B. R. Holbrook-----Asst. Cashier

Directors

Gilmer K. Dixon W. W. Holbrook
 B. R. Holbrook S. M. Taylor
 G. R. Holbrook G. G. Woods

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts-----\$ 280,441.70
 Overdrafts ----- 765.11
 U. S. Gov't obligations-- 700,225.50
 Other bonds and securities 149,241.60
 Furniture and fixtures-- 5,000.00
 Banking house----- 4,000.00
 Cash and due from banks 359,334.38

Liabilities

Capital stock-----\$ 30,000.00
 Surplus fund----- 45,000.00
 Undivided profits----- 25,983.88
 Reserves ----- 53,953.05
 Total capital
 accounts--\$ 154,936.93
 Demand deposits----- 906,799.04
 Time deposits----- 316,762.82
 U. S. Gov't deposits----- 22,170.21
 Public funds----- 98,339.29
 Total dep-----\$1,344,071.36

Total -----\$1,499,008.29

Total -----\$1,499,008.29

FARMERS AND MERCHANTS BANK, MARIANNA

Population 4,530. Lee County

Chartered January 9, 1942. Telephone Number 585. Transit Number 81-744

Officers

H. L. Petty -----President
 W. V. Moye-----Vice President
 W. R. Jones----Vice Pres. & Cashier
 Mrs. Nelle R. Stallings--Asst. Cashier
 Mrs. Margaret D. Harris Asst. Cashier

Directors

E. D. Conner W. V. Moye
 Thos. H. Gist Ike Panich
 A. C. Mahan, Jr. H. L. Petty
 Glenn U. Miller Henry B. White
 John F. Miller Harvey W. Wilson
 W. P. Mixon

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts-----\$1,161,903.81
 Overdrafts ----- 31.79
 U. S. Gov't obligations-- 9,927.81
 Other bonds and securities 18,750.00
 Furniture and fixtures-- 17,005.70
 Cash and due from banks 533,112.06
 Other resources----- 8,526.25

Liabilities

Capital stock-----\$ 50,000.00
 Surplus fund----- 75,000.00
 Undivided profits----- 75,753.49
 Reserves ----- 22,303.89
 Total capital
 accounts--\$ 223,057.38
 Demand deposits----- 1,372,525.01
 Time deposits----- 31,000.00
 U. S. Gov't deposits----- 10,781.85
 Public funds----- 111,893.18
 Total dep-----\$1,526,200.04

Total -----\$1,749,257.42

Total -----\$1,749,257.42

CITIZENS BANK, MARION

Population 883. Crittenden County

Chartered March 15, 1938. Telephone Number 1. Transit Number 81-742

Officers

J. F. Fogleman-----President
 A. J. Lumpkin--Vice Pres. & Cashier
 Mrs. Mary L. Hoskins--Asst. Cashier

Directors

Perry Barton Allen B. Helms
 Wilson P. Barton A. J. Lumpkin
 J. F. Fogleman J. C. Mann

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 505,541.71	Capital stock-----	\$ 40,000.00
Overdrafts -----	18.67	Surplus fund-----	40,000.00
U. S. Gov't obligations--	853,585.16	Undivided profits-----	103,954.60
Other bonds and securities	176,572.47	Total capital	
Furniture and fixtures--	1.00	accounts--\$	183,954.60
Banking house-----	1.00		
Cash and due from banks	424,513.17	Demand deposits-----	1,261,411.13
		Time deposits-----	149,746.70
		U. S. Gov't deposits-----	14,686.25
		Public funds-----	350,434.50
		Total dep.---\$	1,776,278.58
Total -----	\$1,960,233.18	Total -----	\$1,960,233.18

MARKED TREE BANK, MARKED TREE

Population 2,878. Poinsett County

Chartered March 3, 1932. Telephone Number 60. Transit Number 81-705

Officers

John Brunner-----President
 John Brunner, Jr.---Exec. Vice Pres.
 Louis H. Goad-----Cashier
 Helen Stewart-----Asst. Cashier

Directors

John Brunner Mrs. H. R. Ritter
 John Brunner, Jr. L. V. Ritter
 Frank Brunner L. V. Ritter, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 912,759.66	Capital stock-----	\$ 50,000.00
Overdrafts -----	177.99	Surplus fund-----	75,000.00
U. S. Gov't obligations -	740,500.00	Undivided profits -----	89,103.76
Other bonds and securities	14,000.00	Total capital	
Furniture and fixtures --	12,617.95	accounts--\$	214,103.76
Cash and due from banks	416,401.06		
		Demand deposits -----	1,483,418.09
		Time deposits -----	132,080.59
		U. C. Gov't deposits ----	18,719.28
		Public funds-----	248,134.94
		Total dep. --\$	1,882,352.90
Total -----	\$2,096,456.66	Total -----	\$2,096,456.66

THE CITIZENS BANK, MARSHALL

Population 1,189. Searcy County

Chartered February 26, 1940. Telephone Number 27. Transit Number 81-715

Officers		Directors	
Mrs. Mary Massey	President	M. F. Cash	Ancil Mays
Leo Watts	Cashier	Dewey Massey	Leo Watts
Mrs. Jimmie Lee Falls	Asst. Cashier	Mary Massey	

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 339,191.51	Capital stock	\$ 25,000.00
Overdrafts	3.89	Surplus fund	35,000.00
U. S. Gov't obligations	282,000.00	Undivided profits	24,008.40
Other bonds and securities	174,049.04	Total capital	
Furniture and fixtures	3,574.97	accounts	\$ 84,008.40
Banking house	10,540.14	Demand deposits	632,459.20
Other real estate	4,718.84	Time deposits	548,947.92
Cash and due from banks	580,245.71	U. S. Gov't deposits	7,933.97
		Public funds	120,974.61
		Total dep.	\$1,310,315.70
Total	\$1,394,324.10	Total	\$1,394,324.10

BANK OF MARVELL, MARVELL

Population 1,121. Phillips County

Chartered January 8, 1903. Telephone Number 2564. Transit Number 81-393

Officers		Directors	
Weldon Jackson	President	Saul Davidson	Rachel Swift
H. B. Willis		K. J. Graves	F. H. Webster
Exec. Vice President and Cashier		Edmund Hirsch	H. B. Willis
Edmund Hirsch	Vice President	Weldon Jackson	
F. H. Webster	Vice President		
Evelyn S. Cooke	Asst. Cashier		

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 793,808.32	Capital stock	\$ 50,000.00
Overdrafts	32.78	Surplus fund	40,000.00
U. S. Gov't obligations	141,700.00	Undivided profits	27,859.69
Other bonds and securities	28,500.00	Reserves	40,000.00
Furniture and fixtures	1,000.00	Total capital	
Banking house	2,000.00	accounts	\$ 157,859.69
Cash and due from banks	180,023.38	Demand deposits	923,407.89
		Time deposits	7,000.00
		Public funds	58,797.40
		Total dep.	\$ 989,205.29
Total	\$1,147,064.98	Total	\$1,147,064.98

BANK OF McCRORY, McCRORY

Population 1,115. Woodruff County

Chartered June 8, 1903. Telephone Number 3221. Transit Number 81-261

Officers

I. N. Arnof.....President
 Vance M. Thompson...Vice President
 John D. Eldridge, Jr...Vice President
 Otto Miller.....Exec. Vice President
 Curtis A. Houston....Cashier & Sec.
 Mrs. Ruth F. Hale.....Asst. Cashier
 James W. Taylor.....Asst. Cashier
 Mrs. Imogene C. Beeson Asst. Cashier

Directors

I. N. Arnof
 John D. Eldridge, Jr.
 Vance M. Thompson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,319,394.55	Capital stock	\$ 50,000.00
Overdrafts	3,321.39	Surplus fund	50,000.00
U. S. Gov't obligations	155,300.00	Undivided profits	63,699.95
Other bonds and securities	452,721.39	Reserves	8,503.18
Furniture and fixtures	6,785.00	Total capital	
Banking house	1.00	accounts--\$	172,203.13
Other real estate	1.00		
Cash and due from banks	427,381.95	Demand deposits	1,768,809.38
Other resources	194.23	Time deposits	290,320.00
		U. S. Gov't deposits	236,683.33
		Public funds	110,084.67
		Total dep.	\$2,192,897.38
Total	\$2,365,100.51	Total	\$2,365,100.51

McGEHEE BANK, McGEHEE

Population 3,854. Desha County

Chartered December 5, 1933. Telephone Number 31. Transit Number 81-585

Officers

R. G. Verser.....Chairman of Board
 Sam Bowman.....President
 J. W. Willoughby, Jr...Vice President
 J. R. Rich.....Cashier
 Mark E. Sherland, Jr. Asst. Vice Pres.
 J. B. Morgan.....Asst. Cashier

Directors

R. L. Beck W. R. Stephens
 Sam Bowman R. B. Stone
 J. T. Clower R. G. Verser
 D. C. Loyd J. W. Willoughby, Jr.
 W. A. Smith

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,877,409.29	Capital stock	\$ 200,000.00
Overdrafts	1,849.24	Surplus fund	200,000.00
U. S. Gov't obligations	1,118,973.88	Undivided profits	39,776.40
Other bonds and securities	1,016,390.12	Reserves	19,955.92
Furniture and fixtures	13,020.30	Total capital	
Cash and due from banks	743,955.69	accounts--\$	459,732.32
Other resources	3,828.91		
		Demand deposits	2,458,955.14
		Time deposits	1,157,919.69
		U. S. Gov't deposits	138,654.03
		Public funds	550,095.28
		Total dep.	\$4,305,624.14
		Other liabilities	10,070.97
Total	\$4,775,427.43	Total	\$4,775,427.43

THE BANK OF MELBOURNE, MELBOURNE

Population 568. IZARD County

Chartered July 29, 1896. Telephone Number 17. Transit Number 81-397

Officers

J. C. Miller-----President
 Tom Simpson-----Vice President
 A. J. Younger-----Cashier
 Ernestine Marlin-----Asst. Cashier
 Opal Troxler-----Asst. Cashier

Directors

J. C. Miller A. J. Younger
 Tom Simpson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 199,414.86	Capital stock-----	\$ 25,000.00
Overdrafts-----	38.76	Surplus fund-----	25,000.00
U. S. Gov't obligations--	396,000.00	Undivided profits-----	22,589.32
Other bonds and securities	35,909.80	Total capital	
Furniture and fixtures--	1.00	accounts--\$	72,589.32
Banking house-----	1.00		
Cash and due from banks	147,834.26	Demand deposits-----	589,743.34
		U. S. Gov't deposits-----	5,492.42
		Public funds-----	111,374.60
		Total dep.-----	\$ 706,610.36
Total -----	\$ 779,199.68	Total -----	\$ 779,199.68

THE UNION BANK OF MENA, MENA

Population 4,445. POLK County

Chartered July 25, 1934. Telephone Number 85. Transit Number 81-98

Officers

W. J. Lauck-----President
 Bill Lauck Wood-----Vice President
 W. L. Boyd--Ex. Vice Pres. & Cashier
 Mrs. Ramona Hensley--Asst. Cashier

Directors

W. L. Boyd Bill Lauck Wood
 W. J. Lauck

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 702,565.57	Capital stock-----	\$ 75,000.00
U. S. Gov't obligations--	809,453.13	Surplus fund-----	50,000.00
Other bonds and securities	502,377.78	Undivided profits-----	81,546.46
Furniture and fixtures--	11,294.89	Total capital	
Banking house-----	10,433.90	accounts--\$	206,546.46
Cash and due from banks	550,364.13		
		Demand deposits-----	2,070,196.94
		Time deposits-----	107,326.60
		U. S. Gov't deposits-----	34,564.99
		Public funds-----	167,854.41
		Total dep.-----	\$2,379,942.94
Total -----	\$2,586,489.40	Total -----	\$2,586,489.40

MONETTE STATE BANK, MONETTE

Population 1,114. Craighead County

Chartered December 29, 1936. Telephone Number 50. Transit Number 81-724

Officers

R. E. Jacobs.....President & Cashier
 B. Frank Williams.....Vice President
 F. H. Heise.....Asst. Cashier
 Thurman Miller_Mgr. Caraway Office

Directors

Jerry Cohen
 B. Frank Williams
 R. E. Jacobs

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$1,055,253.70	Capital stock.....	\$ 50,000.00
Overdrafts	545.18	Surplus fund.....	50,000.00
U. S. Gov't obligations ..	41,000.00	Undivided profits.....	81,529.51
Furniture and fixtures...	8,380.78	Total capital	
Other real estate.....	11,416.45	accounts--\$	181,529.51
Cash and due from banks	995,514.11		
Other resources.....	3,702.62	Demand deposits.....	1,594,751.91
		Time deposits.....	148,938.64
		U. S. Gov't deposits.....	2,046.68
		Public funds.....	110,750.01
		Deposits of banks.....	77,796.09
		Total dep.....	\$1,934,283.33
Total	\$2,115,812.84	Total	\$2,115,812.84

COMMERCIAL LOAN AND TRUST COMPANY, MONTICELLO

Population 4,501. Drew County

Chartered November 29, 1912. Telephone Number 228. Transit Number 81-534

Officers

J. D. McCloy.....President
 M. L. Sigman.....Vice President
 Joe McCloy.....Exec. Vice President
 Mrs. Mabel C. Sherry.....Cashier
 & Trust Officer
 Mrs. Velma Allen.....Asst. Cashier
 Mrs. Hazel Dickinson.....Asst. Cashier

Directors

J. A. Baxter
 John B. Posey
 J. F. Brann
 James A. Ross
 E. R. Lambert
 Joe Shelton
 Joe McCloy
 M. L. Sigman
 J. D. McCloy
 Virgil J. Trotter, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 650,346.03	Capital stock	\$ 60,000.00
Overdrafts	219.33	Surplus fund	60,000.00
U. S. Gov't obligations ..	545,200.00	Undivided profits	56,599.13
Other bonds and securities	305,350.20	Reserves	50,000.00
Furniture and fixtures ..	1,646.84	Total capital	
Banking house	5,500.00	accounts--\$	226,599.13
Other real estate	1.00		
Cash and due from banks	360,545.60	Demand deposits	1,348,073.89
Other resources	197.01	Time deposits	66,825.92
		U. S. Gov't deposits	15,889.42
		Public funds	211,617.65
		Total dep. --	\$1,642,416.88
Total	\$1,869,006.01	Total	\$1,869,006.01

UNION BANK AND TRUST COMPANY, MONTICELLO

Population 4,501. Drew County

Chartered September 15, 1915. Telephone Number 31. Transit Number 81-156

Officers

V. J. Trotter-----President
 Adrian Williamson----Vice President
 Charles W. Daniel----Vice President
 & Cashier
 Virginia Pierce-----Asst. Vice Pres.
 F. L. Lance-----Asst. Cashier
 Mrs. Aileen Coston----Asst. Cashier
 Jimmie L. Taylor-----Asst. Cashier

Directors

R. A. Adcock J. P. Price
 Brown Calhoun R. F. Trotter
 Geo. R. Campster V. J. Trotter
 Chas. W. Daniel Adrian Williamson
 Zach McClendon M. F. Wright

STATEMENT OF JUNE 30, 1954

Resources

Loans and discounts ----\$1,382,270.22
 Overdrafts -----354.56
 U. S. Gov't obligations -- 422,900.00
 Other bonds and securities 1,463,656.29
 Furniture and fixtures -- 1.00
 Banking house -----25,000.00
 Cash and due from banks 643,621.71
 Other resources -----755.60

Total -----\$3,938,559.38

Liabilities

Capital stock -----\$ 100,000.00
 Surplus fund -----100,000.00
 Undivided profits -----132,491.64
 Reserves -----204,656.59
 Total capital
 accounts--\$ 537,148.23
 Demand deposits -----2,700,372.79
 Time deposits -----241,853.39
 U. S. Gov't deposits ----54,889.86
 Public funds -----397,784.02
 Deposits of banks -----6,511.09
 Total dep. --\$3,401,411.15

Total -----\$3,938,559.38

THE FIRST STATE BANK, MORRILTON

Population 5,483. Conway County

Chartered November 26, 1930. Telephone Number 10. Transit Number 81-144

Officers

R. H. Dickenhorst.....President
 S. E. McReynolds...Exec. Vice Pres.
 L. T. Oates.....Vice President
 C. E. Linebarger.....Cashier
 H. J. Kordsmeier.....Asst. Cashier
 S. W. Callihan.....Asst. Cashier

Directors

R. H. Dickenhorst L. T. Oates
 W. E. Love A. F. Williams
 S. R. McKinley
 S. E. McReynolds

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,333,619.28	Capital stock	\$ 100,000.00
Overdrafts	68.76	Surplus fund	100,000.00
U. S. Gov't obligations	2,600,373.76	Undivided profits	200,227.98
Other bonds and securities	428,142.05	Reserves	33,828.90
Banking house	30,000.00	Total capital	
Other real estate	1.00	accounts--\$	434,056.88
Cash and due from banks	874,593.60		
		Demand deposits	4,175,835.09
		Time deposits	412,662.65
		U. S. Gov't deposits	50,398.47
		Public funds	193,845.36
		Total dep. --\$	4,832,741.57
Total	\$5,266,798.45	Total	\$5,266,798.45

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 566. Montgomery County

Chartered November 26, 1930. Telephone Number 149. Transit Number 81-404

Officers

J. A. Rice.....President
 Arthur Standridge...Vice President
 H. D. Williams.....Cashier
 Juanita Standridge...Asst. Cashier

Directors

J. A. Rice Arthur Standridge
 Sam G. Smith H. D. Williams

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 345,871.37	Capital stock	\$ 25,000.00
Overdrafts	44.82	Surplus fund	35,000.00
U. S. Gov't obligations	324,700.00	Undivided profits	24,410.40
Other bonds and securities	18,154.89	Reserves	7,924.91
Furniture and fixtures	7,378.35	Total capital	
Banking house	1.00	accounts--\$	92,335.31
Other real estate	1.00		
Cash and due from banks	259,496.61	Demand deposits	543,069.29
		Time deposits	165,495.05
		U. S. Gov't deposits	14,596.05
		Public funds	140,152.34
		Total dep. --\$	863,312.73
Total	\$ 955,648.04	Total	\$ 955,648.04

THE PEOPLES BANK, MOUNTAIN HOME

Population 2,217. Baxter County

Chartered August 10, 1906. Telephone Number 6. Transit Number 81-402

Officers

Powers L. Fowler-----President
 Don J. Baker-----Vice President
 Neil Nelson-----Cashier

Directors

Don J. Baker Powers L. Fowler
 Earl Bryant J. Paul Morgan
 Wylo Dyer Neil Nelson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 903,421.32	Capital stock-----	\$ 50,000.00
Overdrafts -----	397.96	Surplus fund-----	75,000.00
U. S. Gov't obligations--	1,208,101.98	Undivided profits-----	96,276.75
Other bonds and securities	261,300.05	Reserves -----	15,165.46
Furniture and fixtures--	9,000.00	Total capital	
Banking house-----	8,000.00	accounts--\$	236,442.21
Cash and due from banks	631,082.64		
		Demand deposits-----	2,596,975.39
		U. S. Gov't deposits-----	900.00
		Public funds-----	186,986.35
		Total dep.-----	\$2,784,861.74
Total -----	\$3,021,303.95	Total -----	\$3,021,303.95

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 1,043. Stone County

Chartered July 21, 1915. Telephone Number 2271. Transit Number 81-403

Officers

Hubert Hinkle-----President
 H. S. Mabry, Jr.-----Vice Pres.
 and Cashier
 Reva Killian-----Asst. Cashier
 Marie Goodman-----Asst. Cashier

Directors

Glen Hinkle H. S. Mabry, Jr.
 Hubert Hinkle G. R. Sansom

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 255,366.11	Capital stock-----	\$ 25,000.00
U. S. Gov't obligations--	358,100.00	Surplus fund-----	40,000.00
Other bonds and securities	95,000.00	Undivided profits-----	42,585.79
Furniture and fixtures--	1,094.76	Total capital	
Banking house-----	1,000.00	accounts--\$	107,585.79
Cash and due from banks	143,023.59		
		Demand deposits-----	659,518.99
		Public funds-----	86,479.68
		Total dep.-----	\$ 745,998.67
Total -----	\$ 853,584.46	Total -----	\$ 853,584.46

BANK OF MULBERRY, MULBERRY

Population 952. Crawford County

Chartered January 15, 1902. Telephone Number 40. Transit Number 81-257

Officers

S. B. Stevinson-----President
 T. J. House----Vice Pres. & Cashier
 Mrs. T. J. House-----Asst. Cashier
 C. D. Chastain-----Asst. Cashier

Directors

C. R. Counts Dr. O. J. Kirksey
 B. J. Farmer S. B. Stevinson
 T. J. House

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 412,184.62	Capital stock-----	\$ 25,000.00
Overdrafts-----	1,066.52	Surplus fund-----	25,000.00
U. S. Gov't obligations--	298,600.00	Undivided profits-----	78,348.44
Other bonds and securities	86,145.94	Total capital	
Furniture and fixtures--	1.00	accounts--\$ 128,348.44	
Banking house-----	1.00		
Cash and due from banks	310,971.87	Demand deposits-----	891,562.78
Other resources-----	3,117.26	Time deposits-----	309.09
		U. S. Gov't deposits----	13,051.02
		Public funds-----	74,936.45
		Total dep.--\$ 979,859.34	
		Other liabilities-----	3,880.43
Total -----	\$1,112,088.21	Total -----	\$1,112,088.21

PIKE COUNTY BANK, MURFREESBORO

Population 1,079. Pike County

Chartered December 19, 1904. Telephone Number 5. Transit Number 81-405

Officers

John Beavers-----President
 Clarence Anthony----Vice President
 Charles Darnall-----Cashier
 Cleo Risner-----Asst. Cashier

Directors

T. F. Alford Glenn Hickey
 Clarence Anthony Mabel B. Manville
 John Beavers Carle Robbins
 Charles W. Darnall

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 463,449.41	Capital stock-----	\$ 37,500.00
U. S. Gov't obligations--	700,471.07	Surplus fund-----	37,500.00
Other bonds and securities	201,549.55	Undivided profits-----	56,278.36
Furniture and fixtures--	9,175.00	Total capital	
Banking house-----	5,000.00	accounts--\$ 131,278.36	
Cash and due from banks	582,730.90		
Other resources-----	1.00	Demand deposits-----	1,066,754.04
		Time deposits-----	297,207.64
		Public funds-----	467,136.89
		Total dep.--\$1,831,098.57	
Total -----	\$1,962,376.93	Total -----	\$1,962,376.93

BANK OF NETTLETON, NETTLETON

Population 1,382. Craighead County

Chartered February 13, 1904. Telephone No. Webster 2-2131. Transit No. 81-406

Officers

L. D. Kiech-----President
 Fred Shauver-----Vice President
 E. E. Hale-----Cashier
 R. E. Thomas-----Asst. Cashier

Directors

E. E. Hale Veon C. Kiech
 L. D. Kiech Fred Shauver
 Maurice C. Kiech

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,173,143.17	Capital stock	\$ 80,000.00
Overdrafts	50.95	Surplus fund	110,000.00
U. S. Gov't obligations	311,000.00	Undivided profits	41,107.86
Other bonds and securities	94,911.00	Total capital	
Furniture and fixtures	1.00	accounts--\$	231,107.86
Banking house	3,340.00		
Cash and due from banks	280,349.67	Demand deposits	1,495,085.92
		U. S. Gov't deposits	234.29
		Public funds	112,461.56
		Deposits of banks	23,906.16
		Total dep. --\$	1,631,687.93
Total	\$1,862,795.79	Total	\$1,862,795.79

BANK OF NEWARK, NEWARK

Population 913. Independence County

Chartered October 10, 1944. Telephone Number 16. Transit Number 81-748

Officers

W. J. Freeze-----President
 O. L. Bone-----Vice President
 Stella Edwards-----Vice President
 J. L. Magness-----Cashier
 C. P. Edwards-----Asst. Cashier

Directors

O. L. Bone W. J. Freeze
 C. P. Edwards J. L. Magness
 Stella Edwards Ed V. Wilson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 191,761.56	Capital stock	\$ 25,000.00
U. S. Gov't obligations	342,000.00	Surplus fund	22,500.00
Furniture and fixtures	1,000.00	Undivided profits	19,006.28
Cash and due from banks	253,418.00	Total capital	
		accounts--\$	66,506.28
		Demand deposits	614,895.20
		U. S. Gov't deposits	3,075.00
		Public funds	103,703.08
		Total dep. --\$	721,673.28
Total	\$ 788,179.56	Total	\$ 788,179.56

BANK OF NEW EDINBURG, NEW EDINBURG

Population 500. Cleveland County

Chartered August 22, 1904. Telephone Number 879J2. Transit Number 81-408

Officers

E. T. Attwood-----President
 Ray Attwood-----Vice Pres. & Cashier
 Geneva Attwood-----Asst. Cashier

Directors

E. T. Attwood
 Ray Attwood
 W. K. Parham

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 130,083.30	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations ----	154,000.00	Surplus fund -----	10,000.00
Other bonds and securities	16,500.00	Undivided profits -----	5,223.72
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1.00	accounts--\$	40,223.72
Cash and due from banks	52,290.51		
		Demand deposits -----	240,303.77
		Time deposits -----	25,429.67
		U. S. Gov't deposits ----	7,681.25
		Public funds -----	39,029.20
		Total dep. --\$	312,443.89
		Other liabilities -----	208.20
Total -----	\$ 352,875.81	Total -----	\$ 352,875.81

MERCHANTS AND PLANTERS BANK, NEWPORT

Population 6,254. Jackson County

Chartered March 20, 1946. Telephone Number 225. Transit Number 81-756

Officers

P. L. Copeland-----President
 W. A. McCartney-----Vice President
 L. H. Conditt-----Exec. Vice Pres.
 A. G. Johnson--Vice Pres. & Cashier
 Ellen Giles-----Asst. Cashier
 Ada Marie Mink-----Asst. Cashier
 Nora Lee Wilson-----Asst. Cashier

Directors

R. C. Biggadike W. A. McCartney
 D. H. Burton Ralph McDonald
 P. L. Copeland Leonidas Mack
 R. G. Holden Fred M. Pickens, Jr.
 Paul K. Holmes, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$1,514,645.93	Capital stock -----	\$ 75,000.00
U. S. Gov't obligations ----	308,000.00	Surplus fund -----	100,000.00
Other bonds and securities	216,621.28	Undivided profits -----	53,755.33
Furniture and fixtures --	14,965.04	Reserves -----	20,338.97
Cash and due from banks	688,242.78	Total capital	
		accounts--\$	249,094.30
		Demand deposits -----	1,887,463.72
		Time deposits -----	166,163.38
		U. S. Gov't deposits ----	23,520.69
		Public funds -----	330,490.27
		Deposits of banks -----	85,666.87
		Total dep. --\$	2,493,304.93
		Other liabilities -----	75.80
Total -----	\$2,742,475.03	Total -----	\$2,742,475.03

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 44,097. Pulaski County

Chartered March 21, 1935. Telephone Number FR5-5361. Transit Number 81-54

Officers

H. O. Topf-----President
 R. J. Rice-----Vice Pres. & Cashier
 Ray O. Clifton-----Asst. Cashier
 J. Grayson Dickson----Asst. Cashier
 C. H. Fuller-----Asst. Cashier
 W. R. Rice-----Auditor

Directors

R. J. Rice J. E. Wright
 H. O. Topf

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,000,515.90	Capital stock	\$ 150,000.00
U. S. Gov't obligations	4,694,010.94	Surplus fund	150,000.00
Other bonds and securities	118,731.62	Undivided profits	169,716.54
Furniture and fixtures	20,000.00	Total capital	
Banking house	21,000.00	accounts--\$	469,716.54
Cash and due from banks	2,397,396.67	Demand deposits	6,042,781.84
Other resources	3,338.10	Time deposits	1,351,893.74
		Public funds	1,390,332.08
		Total dep. --\$	8,785,007.66
		Other liabilities	269.03
Total	\$9,254,993.23	Total	\$9,254,993.23

MISSISSIPPI COUNTY BANK, OSCEOLA

Population 5,006. Mississippi County

Chartered March 15, 1928. Telephone Number 500. Transit Number 81-387

Officers

G. H. Florida----Chairman of Board
 C. B. Wood-----President
 H. F. Ohlendorf----Vice President
 J. W. Farris-----Ex. V. P. & Cashier
 C. L. Anderson, Jr.----Asst. Cashier
 Mary E. Balloue-----Asst. Cashier
 Loraine Owen-----Asst. Cashier
 Bill Landrum-----Asst. Cashier
 Nora Wise-----Asst. Cashier

Directors

R. C. Branch A. Liverant
 J. W. Farris H. F. Ohlendorf
 G. H. Florida C. B. Wood

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,592,783.71	Capital stock	\$ 200,000.00
Overdrafts	1,072.52	Surplus fund	200,000.00
U. S. Gov't obligations	48,000.00	Undivided profits	136,566.49
Other bonds and securities	144,608.32	Total capital	
Furniture and fixtures	19,991.48	accounts	\$ 536,566.49
Banking house	1.00		
Cash and due from banks	1,699,264.58	Demand deposits	2,814,026.78
Other resources	2,567.27	Time deposits	672,616.36
		U. S. Gov't deposits	22,852.89
		Public funds	387,226.36
		Deposits of banks	75,000.00
		Total dep.	\$3,971,722.39
Total	\$4,508,288.88	Total	\$4,508,288.88

THE PLANTERS BANK, OSCEOLA

Population 5,006. Mississippi County

Chartered April 13, 1944. Telephone Number 400. Transit Number 81-745

Officers

Joe T. Cromer-----President
 C. E. Dean-----Vice Pres. & Cashier
 J. F. Herndon-----Asst. Cashier

Directors

R. C. Bryan Nathan Weinberg
 J. T. Cromer L. C. B. Young
 C. E. Dean

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,327,541.69	Capital stock	\$ 75,000.00
U. S. Gov't obligations	25,000.00	Surplus fund	135,000.00
Other bonds and securities	92,677.50	Undivided profits	50,844.92
Furniture and fixtures	8,922.87	Reserves	34,173.10
Banking house	10,000.00	Total capital	
Other real estate	4,250.00	accounts--	295,018.02
Cash and due from banks	674,732.11		
		Demand deposits	1,746,712.54
		Time deposits	790,594.55
		U. S. Gov't deposits	36,002.57
		Public funds	274,796.49
		Total dep. --	\$2,848,106.15
Total	\$3,143,124.17	Total	\$3,143,124.17

BANK OF OZARK, OZARK

Population 1,757. Franklin County

Chartered June 9, 1937. Telephone Number 28. Transit Number 81-727

Officers

W. A. Hudspeth-----President
 W. A. Hudspeth, Jr.-----Vice President
 Don Smith-----Cashier

Directors

W. A. Hudspeth Jeta Taylor
 Frank N. Johnston Romie Wilson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 812,678.48	Capital stock	\$ 25,000.00
Overdrafts	232.53	Surplus fund	75,000.00
U. S. Gov't obligations	317,665.63	Undivided profits	46,002.02
Banking house	1,000.00	Total capital	
Cash and due from banks	832,944.49	accounts--	146,002.02
		Demand deposits	1,686,318.26
		Public funds	119,775.85
		Deposits of banks	10,000.00
		Total dep. --	\$1,816,094.11
		Other liabilities	2,425.00
Total	\$1,964,521.13	Total	\$1,964,521.13

THE SECURITY BANK & TRUST COMPANY, PARAGOULD

Population 9,668. Greene County

Chartered February 5, 1931. Telephone No. Cedar 2-7782. Transit No. 81-82

Officers

James W. Alexander.....President
 E. R. Browning...Vice Pres. & Cashier
 Scott Noel.....Asst. Cashier
 Mary Bynum.....Asst. Cashier
 Reba Neely.....Asst. Cashier

Directors

James W. Alexander S. P. McHaney
 E. R. Browning L. G. Staub
 Earl Gramling Ike Willcockson
 J. A. Hancock J. E. Winn
 R. V. McCoy

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts.....\$1,203,421.96	Capital stock.....\$ 100,000.00
Overdrafts 199.97	Surplus fund..... 100,000.00
U. S. Gov't obligations... 1,104,134.00	Undivided profits..... 127,623.10
Other bonds and securities 328,429.19	Reserves 50,000.00
Furniture and fixtures... 6,592.09	Total capital
Banking house..... 9,125.00	accounts...\$ 377,623.10
Cash and due from banks 1,100,209.08	Demand deposits..... 1,871,392.39
	Time deposits..... 1,025,921.95
	U. S. Gov't deposits..... 23,165.75
	Public funds 451,196.00
	Total dep.....\$3,371,676.09
	Other liabilities..... 2,812.10
Total\$3,752,111.29	Total\$3,752,111.29

BANK OF PARKDALE, PARKDALE

Population 385. Ashley County

Chartered February 1, 1910. Telephone Number 2181. Transit Number 81-416

Officers

J. A. Williams.....President
 J. H. Caldwell.....Vice President
 J. P. Caldwell.....Cashier
 James B. Hill.....Asst. Cashier

Directors

J. H. Caldwell J. A. Williams
 J. P. Caldwell

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts.....\$ 464,252.46	Capital stock.....\$ 30,000.00
Overdrafts 1,333.16	Surplus fund..... 20,000.00
U. S. Gov't obligations... 140,699.85	Undivided profits..... 33,259.42
Furniture and fixtures... 969.60	Reserves 2,000.00
Cash and due from banks 85,303.40	Total capital
	accounts...\$ 85,259.42
	Demand deposits..... 535,476.23
	Time deposits..... 23,046.88
	U. S. Gov't deposits..... 5,628.10
	Public funds 43,147.84
	Total dep.....\$ 607,299.05
Total\$ 692,558.47	Total\$ 692,558.47

FIRST STATE BANK, PARKIN

Population 1,414. Cross County

Chartered June 5, 1925. Telephone Number 5-5401. Transit Number 81-676

Officers

H. L. Coldren-----President
 Mrs. G. D. Carter----Exec. Vice Pres.
 F. E. Brenner-----Vice President
 S. N. Green-----Cashier
 Mrs. Aljean Crook----Asst. Cashier

Directors

F. E. Brenner H. L. Coldren
 Fred E. Brenner, Jr H. L. Coldren, Jr.
 John A. Brenner S. N. Green
 Mrs. G. D. Carter N. E. Thomas

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 603,522.34	Capital stock-----	\$ 50,000.00
U. S. Gov't obligations--	159,000.00	Surplus fund-----	50,000.00
Other bonds and securities	7,072.80	Undivided profits-----	48,157.13
Furniture and fixtures--	11,529.35	Reserves-----	700.00
Banking house-----	31,002.00	Total capital	
Cash and due from banks	336,169.76	accounts--\$ 148,857.13	
Other resources-----	266.16		
		Demand deposits-----	747,344.55
		Time deposits-----	132,093.57
		U. S. Gov't deposits-----	8,848.23
		Public fur.ds-----	104,215.64
		Total dep.---\$ 992,501.99	
		Other liabilities-----	7,203.29
Total -----	\$1,148,562.41	Total -----	\$1,148,562.41

BANK OF PEA RIDGE, PEA RIDGE

Population 268. Benton County

Chartered May 6, 1911. Telephone Number 10. Transit Number 81-468

Officers

W. T. Patterson-----President
 Hugh H. Webb--Vice Pres. & Cashier
 Alvin Armstrong-----Asst. Cashier

Directors

W. T. Patterson Neil I. Webb
 Hugh H. Webb

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 159,964.88	Capital stock-----	\$ 25,000.00
Overdrafts-----	127.78	Surplus fund-----	25,000.00
U. S. Gov't obligations--	50,000.00	Undivided profits-----	18,906.87
Furniture and fixtures--	1,300.00	Total capital	
Banking house-----	350.00	accounts--\$ 68,906.87	
Cash and due from banks	177,440.41		
		Demand deposits-----	243,871.25
		Time deposits-----	27,295.69
		Public funds-----	49,109.26
		Total dep.---\$ 320,276.20	
Total -----	\$ 389,183.07	Total -----	\$ 389,183.07

THE PERRY COUNTY BANK, PERRYVILLE

Population 674. Perry County

Chartered December 8, 1945. Telephone Number 24. Transit Number 81-752

Officers

B. J. Suffridge-----President
 Paul Van Dalsem-----Vice President
 H. E. Van Dalsem-----Cashier
 J. H. Moore-----Asst. Cashier

Directors

J. D. Farish H. E. Van Dalsem
 L. E. Jones Paul Van Dalsem
 Joseph B. Lipsmeyer B. J. Suffridge

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 152,264.20	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	191,000.00	Surplus fund -----	15,000.00
Other bonds and securities	2,360.36	Undivided profits -----	18,097.71
Furniture and fixtures --	2,142.46	Total capital	
Banking house -----	11,732.09	accounts--\$ 58,097.71	
Cash and due from banks	211,668.72		
		Demand deposits -----	421,456.82
		Public funds -----	89,620.69
		Total dep. --\$ 511,077.51	
		Other liabilities -----	1,992.61
Total -----	\$ 571,167.83	Total -----	\$ 571,167.83

PIGGOTT STATE BANK, PIGGOTT

Population 2,558. Clay County

Chartered March 10, 1930. Telephone Number 71. Transit Number 81-698

Officers

V. C. Wright-----President
 T. W. Leggett-----Vice President
 T. W. Leggett, Jr.-----Cashier
 J. W. Harris-----Asst. Cashier

Directors

J. W. Hamilton H. C. Robbins
 T. W. Leggett John Staples
 T. W. Leggett, Jr. V. C. Wright
 G. Will Reves

STATEMENT OF JUNE 30, 1954

Officers		Directors	
Loans and discounts ----	\$ 547,653.01	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	1,056,037.50	Surplus fund -----	50,000.00
Other bonds and securities	203,187.90	Undivided profits -----	102,051.66
Furniture and fixtures --	3,000.00	Reserves -----	75,000.00
Banking house -----	6,000.00	Total capital	
Cash and due from banks	499,072.56	accounts--\$ 277,051.66	
Other resources -----	.83		
		Demand deposits -----	1,527,713.79
		Time deposits -----	100,449.13
		U. S. Gov't deposits ----	24,375.95
		Public funds -----	375,361.27
		Deposits of banks -----	10,000.00
		Total dep. --\$2,037,900.14	
Total -----	\$2,314,951.80	Total -----	\$2,314,951.80

FIRST STATE BANK, PLAINVIEW

Population 637. Yell County

Chartered January 12, 1934. Telephone Number 051. Transit Number 81-234

Officers

M. A. Vandover-----President
 Donald Barger-----Vice President
 Winfred Hopper-----Cashier
 Billie Mathis-----Asst. Cashier

Directors

Bill Aikman C. B. Law
 Donald Barger J. C. Morse
 Eric Caviness M. A. Vandover
 Willie Caviness Noel Vandover

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 322,762.34	Capital stock -----	\$ 40,000.00
Overdrafts -----	2,615.48	Surplus fund -----	40,000.00
U. S. Gov't obligations --	639,500.00	Undivided profits -----	80,190.67
Other bonds and securities	65,902.05	Reserves -----	10,000.00
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1.00	accounts--\$ 170,190.67	
Other real estate -----	1.00		
Cash and due from banks	185,197.58	Demand deposits -----	836,725.88
		Time deposits -----	68,125.19
		U. S. Gov't deposits ----	6,147.18
		Public funds -----	134,791.53
		Total dep. --\$1,045,789.78	
Total -----	\$1,215,980.45	Total -----	\$1,215,980.45

BANK OF POCAHONTAS, POCAHONTAS

Population 3,840. Randolph County

Chartered October 31, 1903. Telephone Number 36. Transit Number 81-297

Officers

Dr. J. W. Brown-----President
 R. R. Hosey-----Exec. Vice President
 Tom Bigger-----Vice President
 F. E. Belford-----Vice President
 Harry A. Belford-----Cashier
 Joe T. Wilson-----Asst. Cashier
 G. B. Johnson-----Asst. Cashier

Directors

F. E. Belford Dr. J. W. Brown
 Harry A. Belford R. R. Hosey
 Tom Bigger

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$1,062,430.38	Capital stock -----	\$ 75,000.00
Overdrafts -----	5.74	Surplus fund -----	75,000.00
U. S. Gov't obligations --	1,094,600.00	Undivided profits -----	90,621.94
Other bonds and securities	175,600.00	Reserves -----	3,642.05
Furniture and fixtures --	3,000.00	Total capital	
Cash and due from banks	643,272.88	accounts--\$ 244,263.99	
		Demand deposits -----	2,082,498.43
		Time deposits -----	433,010.56
		U. S. Gov't deposits ----	21,329.91
		Public funds -----	165,093.39
		Deposits of banks -----	32,712.72
		Total dep. --\$2,734,645.01	
Total -----	\$2,978,909.00	Total -----	\$2,978,909.00

THE PEOPLES BANK, PORTLAND

Population 517. Ashley County

Chartered January 22, 1908. Telephone Number 2961. Transit Number 81-248

Officers

Victor Edwards.....President
 Mary Dean Pugh.....Vice President
 Lawrence Peebles.....Cashier
 Craig Shackelford.....Asst. Cashier

Directors

George M. Brown Leroy Naff
 Victor Edwards Mary Dean Pugh
 E. D. Gregory Craig Shackelford

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 426,093.41	Capital stock -----	\$ 25,000.00
Overdrafts -----	845.31	Surplus fund -----	50,000.00
U. S. Gov't obligations --	188,200.00	Undivided profits -----	20,170.18
Furniture and fixtures --	156.21	Reserves -----	3,400.00
Cash and due from banks	107,405.92	Total capital	
Other resources -----	1.00	accounts--\$	98,570.18
		Demand deposits -----	529,126.63
		Time deposits -----	54,191.08
		U. S. Gov't deposits ----	6,075.67
		Public funds -----	34,738.29
		Total dep. --\$	624,131.67
Total -----	\$ 722,701.85	Total -----	\$ 722,701.85

PORTLAND BANK, PORTLAND

Population 517. Ashley County

Chartered April 23, 1900. Telephone Number 2361. Transit Number 81-247

Officers

Gus Pugh.....President
 R. B. Newcome, Jr.----Vice President
 C. E. Larrison.....Cashier
 Mack Borgognoni.....Asst. Cashier
 K. Thornton.....Asst. Cashier

Directors

R. B. Newcome, Jr. Gus Pugh
 Felix Pugh Joe Pugh

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 691,400.52	Capital stock -----	\$ 20,000.00
U. S. Gov't obligations--	516,106.25	Surplus fund -----	80,000.00
Other bonds and securities	30,375.00	Undivided profits -----	126,031.77
Furniture and fixtures --	5,025.87	Total capital	
Banking house -----	2,478.84	accounts--\$	226,031.77
Other real estate -----	1.00	Demand deposits -----	1,152,016.60
Cash and due from banks	264,522.71	Time deposits -----	112,976.72
Other resources -----	667.66	Public funds -----	19,552.76
		Total dep. ...\$	1,284,546.08
Total -----	\$1,510,577.85	Total -----	\$1,510,577.85

CITIZENS BANK, POTTSVILLE

Population 224. Pope County

Chartered August 13, 1913. Telephone Number 2431. Transit Number 81-551

Officers

Morton Rankin.....President
 Kenneth E. Owens....Vice President
 G. C. Owens.....Cashier

Directors

Kenneth E. Owens Morton Rankin
 G. C. Owens

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 104,525.55	Capital stock	\$ 25,000.00
Overdrafts	4.80	Surplus fund	2,500.00
U. S. Gov't obligations	61,500.00	Undivided profits	11,664.00
Other bonds and securities	25,000.00	Total capital	
Furniture and fixtures	561.00	accounts--\$	39,164.00
Banking house	1.00		
Other real estate	1.00	Demand deposits	198,368.81
Cash and due from banks	76,787.93	U. S. Gov't deposits	2,953.61
Other resources	25.00	Public funds	27,919.86
		Total dep. --\$	229,242.28
Total	\$ 268,406.28	Total	\$ 268,406.28

THE FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 939. Washington County

Chartered August 29, 1904. Telephone Number 95. Transit Number 81-256

Officers

D. E. Rieff....President and Cashier
 W. H. Bartholomew...Vice President
 W. E. N. Phillips....Vice President
 W. H. Thompson.....Asst. Cashier
 Lorene Jones.....Asst. Cashier
 Geraldine Parks.....Asst. Cashier

Directors

W. H. Bartholomew W. E. N. Phillips
 W. H. Mock D. E. Rieff
 J. C. Parks

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 683,083.17	Capital stock	\$ 30,000.00
Overdrafts	130.80	Surplus fund	30,000.00
U. S. Gov't obligations	170,800.00	Undivided profits	110,234.02
Other bonds and securities	255,295.20	Total capital	
Furniture and fixtures	1.00	accounts--\$	170,234.02
Banking house	1,000.00		
Cash and due from banks	426,768.83	Demand deposits	936,239.82
Other resources	960.00	Time deposits	347,274.77
		U. S. Gov't deposits	11,127.65
		Public funds	73,162.74
		Total dep. --\$	1,367,804.98
Total	\$1,538,039.00	Total	\$1,538,039.00

BANK OF PRESCOTT, PRESCOTT

Population 3,960. Nevada County

Chartered August 10, 1904. Telephone Number 206. Transit Number 81-140

Officers

Fred J. White-----President
 W. R. Hambright-----Vice President
 Wren Scott-----Vice President
 J. A. Yancey-----Asst. Cashier

Directors

D. K. Bemis Dr. A. W. Hudson
 I. M. Bemis Wren Scott
 W. R. Hambright Fred J. White
 Olen Hendrix

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$1,058,582.96	Capital stock-----	\$ 100,000.00
Overdrafts-----	89.30	Surplus fund-----	150,000.00
U. S. Gov't obligations---	1,296,169.32	Undivided profits-----	48,522.14
Other bonds and securities	742,006.59	Reserves-----	1,817.34
Furniture and fixtures---	9,100.00	Total capital	
Banking house-----	6,000.00	accounts--\$	300,339.48
Cash and due from banks	662,314.88	Demand deposits-----	2,678,419.69
Other resources-----	4,085.19	Time deposits-----	144,880.07
		U. S. Gov't deposits-----	173,836.92
		Public funds-----	458,966.40
		Deposits of banks-----	21,905.68
		Total dep.-----	\$3,478,008.76
Total-----	\$3,778,348.24	Total-----	\$3,778,348.24

BANK OF QUITMAN, QUITMAN

Population 345. Cleburne County

Chartered August 15, 1903. Telephone Number 2401. Transit Number 81-424

Officers

Ben F. Clark-----President
 W. H. McNair-----Vice President
 N. H. Tarver-----Cashier
 Edith Ellis-----Asst. Cashier

Directors

J. A. Bailey W. H. McNair
 Ben F. Clark N. H. Tarver
 Edith Ellis

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 230,853.83	Capital stock-----	\$ 25,000.00
Overdrafts-----	88.52	Surplus fund-----	25,000.00
U. S. Gov't obligations---	325,000.00	Undivided profits-----	43,847.91
Other bonds and securities	91,092.50	Total capital	
Furniture and fixtures---	1.00	account--\$	93,847.91
Banking house-----	1.00	Demand deposits-----	563,669.08
Cash and due from banks	140,718.62	Time deposits-----	90,179.82
		U. S. Gov't deposits-----	156.93
		Public funds-----	39,901.73
		Total dep.---	693,907.56
Total-----	\$ 787,755.47	Total-----	\$ 787,755.47

THE BANK OF RECTOR, RECTOR

Population 1,855. Clay County

Chartered November 15, 1930. Telephone Number 3491. Transit Number 81-173

Officers

J. C. Hardin.....President
 J. A. Marlar.....Exec. Vice President
 E. M. Purcell.....Vice President
 O. A. Harper.....Cashier
 Berna Nell Gogue.....Asst. Cashier
 B. J. Ford.....Asst. Cashier
 Mary Lee Hill.....Asst. Cashier

Directors

J. C. Hardin J. A. Marlar
 T. C. Justus E. M. Purcell

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$1,107,360.37	Capital stock.....	\$ 50,000.00
U. S. Gov't obligations.....	80,000.00	Surplus fund.....	75,000.00
Other bonds and securities.....	219,216.70	Undivided profits.....	23,557.10
Furniture and fixtures.....	17,900.00	Reserve.....	70,000.00
Cash and due from banks.....	472,044.15	Total capital	
Other resources.....	2,565.00	accounts...\$	218,557.10
		Demand deposits.....	1,291,448.92
		Time deposits.....	245,988.44
		U. S. Gov't deposits.....	15,169.37
		Public funds.....	127,922.39
		Total dep....\$	1,680,529.12
Total	\$1,899,086.22	Total	\$1,899,086.22

FARMERS AND MERCHANTS BANK, REYNO

Population 292. Randolph County

Chartered December 8, 1911. Telephone Number 9705J1. Transit Number 81-427

Officers

F. E. Belford.....President
 Glenn Brown.....Vice President
 Freda M. Brown.....Cashier
 Muriel Butler.....Asst. Cashier
 Otistean Ahrent.....Asst. Cashier

Directors

F. E. Belford Glenn Brown
 Freda M. Brown

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts.....	\$ 360,660.27	Capital stock.....	\$ 25,000.00
Overdrafts.....	690.99	Surplus fund.....	5,000.00
U. S. Gov't obligations.....	199,882.81	Undivided profits.....	9,681.17
Furniture and fixtures.....	8,530.00	Reserves.....	20,000.00
Banking house.....	1,200.00	Total capital	
Cash and due from banks.....	130,281.95	accounts...\$	59,681.17
Other resources.....	102.66	Demand deposits.....	477,913.16
		U. S. Gov't deposits.....	1,998.28
		Public funds.....	161,756.07
		Total dep....\$	641,667.51
Total	\$ 701,348.68	Total	\$ 701,348.68

THE BANK OF RISON, RISON

Population 953. Cleveland County

Chartered March 7, 1932. Telephone Number 48. Transit Number 81-428

Officers

Leon Moore-----President
 Herman Davidson-----Vice Pres.
 & Cashier
 Hazel Smith-----Asst. Cashier
 May Dell Morrison----Asst. Cashier

Directors

Herman Davidson Leon Moore
 J. E. Goggans J. E. McCoy
 James L. Moore Max M. Smith

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 424,739.48
 U. S. Gov't obligations-- 498,280.61
 Other bonds and securities 27,191.05
 Furniture and fixtures -- 2,700.00
 Banking house ----- 6,422.75
 Other real estate ----- 9.00
 Cash and due from banks 183,037.29
 Other resources ----- 2.00

Total -----\$1,137,382.18

Liabilities

Capital stock -----\$ 25,000.00
 Surplus fund ----- 25,000.00
 Undivided profits ----- 91,099.32
 Reserves ----- 16,889.66
 Total capital
 accounts--\$ 157,988.98
 Demand deposits ----- 686,473.97
 Time deposits ----- 175,182.48
 Public funds ----- 117,736.75
 Total dep. --\$ 979,393.20

Total -----\$1,137,382.18

THE BANK OF RUSSELLVILLE, RUSSELLVILLE

Population 8,166. Pope County

Chartered December 23, 1897. Telephone Number 16. Transit Number 81-119

Officers

Geo. S. Neal-----President
 M. J. Hickey-----Vice President
 Geo. H. Neal-----Vice President
 Robert H. Parker-----Cashier
 Bobby Joe Roderick----Ast. Cashier

Directors

E. C. Bradley Geo. S. Neal
 M. J. Hickey Floyd Ragsdale
 A. J. Mathews C. M. Richmond
 Geo. H. Neal

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$1,517,325.11
 U. S. Gov't obligations -- 1,152,120.13
 Other bonds and securities 406,895.98
 Furniture and fixtures -- 7,707.00
 Banking house ----- 25,000.00
 Other real estate ----- 10,006.00
 Cash and due from banks 1,776,635.53
 Other resources ----- 1,311.88

Total -----\$4,897,001.63

Liabilities

Capital stock -----\$ 100,000.00
 Surplus funds ----- 20,000.00
 Undivided profits ----- 329,861.21
 Reserves ----- 75,000.00
 Total capital
 accounts--\$ 524,861.21
 Demand deposits ----- 2,397,598.81
 Time deposits ----- 1,369,107.18
 U. S. Gov't deposits ---- 61,994.20
 Public funds ----- 536,646.43
 Deposits of banks ----- 6,793.80
 Total dep. --\$4,372,140.42

Total -----\$4,897,001.63

PEOPLES EXCHANGE BANK, RUSSELLVILLE

Population 8,166. Pope County

Chartered March 24, 1890. Telephone Number 12. Transit Number 81-118

Officers

Donald Barger-----President
 C. E. Lemley-----Vice President
 John T. Little-----Cashier
 Hazel G. Little-----Asst. Cashier
 Bert Mullens-----Asst. Cashier

Directors

Donald Barger Chas. M. Howell
 Lee Cheek I. A. Laws
 G. M. Cook Hence J. Priddy
 L. Gardner J. Madison White

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$2,300,370.79	Capital stock -----\$ 100,000.00
U. S. Gov't obligations -- 1,301,662.60	Surplus fund ----- 20,000.00
Other bonds and securities 462,977.55	Undivided profits ----- 301,807.08
Furniture and fixtures -- 8,909.00	Total capital
Banking house ----- 14,000.00	accounts--\$ 421,807.08
Cash and due from banks 1,383,141.07	
	Demand deposits ----- 3,421,296.11
	Time deposits ----- 1,323,564.62
	U. S. Gov't deposits ---- 42,976.35
	Public funds ----- 198,220.32
	Deposits of banks ----- 63,196.53
	Total dep. --\$5,049,253.93
Total -----\$5,471,061.01	Total -----\$5,471,061.01

BANK OF SALEM, SALEM

Population 687. Fulton County

Chartered December 9, 1908. Telephone Number 8. Transit Number 81-430

Officers

Rex Castleberry-----President
 Fay Castleberry-----Vice President
 H. J. Humphries-----Vice President
 Cuthbert Pickren-----Vice President
 Lanis Ashley-----Vice President
 Jim Humphries-----Cashier
 Corwin Mosey-----Asst. Cashier
 W. R. Castleberry-----Asst. Cashier

Directors

Fay Castleberry H. J. Humphries
 Rex Castleberry Jim Humphries
 W. R. Castleberry

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$ 731,091.98	Capital stock -----\$ 50,000.00
Overdrafts ----- 165.86	Surplus fund ----- 50,000.00
U. S. Gov't obligations -- 237,500.00	Undivided profits ----- 45,401.26
Furniture and fixtures -- 800.00	Total capital
Banking house ----- 1.00	accounts--\$ 145,401.26
Cash and due from banks 370,452.95	
	Demand deposits ----- 971,416.11
	Time deposits ----- 175,368.27
	U. S. Gov't deposits ---- 56.25
	Public funds ----- 47,769.90
	Total dep. --\$1,194,610.53
Total -----\$1,340,011.79	Total -----\$1,340,011.79

LOGAN COUNTY BANK, SCRANTON

Population 283. Logan County

Chartered April 7, 1926. Telephone Number 14. Transit Number 81-686

Officers

Frank Ahne.....President
 Afton Mitchell.....Vice President
 Joe Fritsche.....Cashier

Directors

Frank Ahne J. B. Layes, Jr.
 Frank Drum Ross Martin
 Roy Drum Afton Mitchell
 Joe Fritsche

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 231,924.00	Capital stock	\$ 25,000.00
Overdrafts	432.86	Surplus fund	15,000.00
U. S. Gov't obligations	360,677.20	Undivided profits	44,468.50
Other bonds and securities	1,500.00	Total capital	
Furniture and fixtures	1,222.81	accounts--\$	84,468.50
Banking house	100.00		
Cash and due from banks	138,296.34	Demand deposits	581,841.79
		Time deposits	35,269.62
		U. S. Gov't deposits	8,113.32
		Public funds	24,459.98
		Total dep. --\$	649,684.71
Total	\$ 734,153.21	Total	\$ 734,153.21

SECURITY BANK, SEARCY

Population 6,024. White County

Chartered February 6, 1932. Telephone Number 1283. Transit Number 81-153

Officers

A. J. Stephens.....President
 E. O. Yancey.....Exec. Vice President
 K. B. Rand.....Vice President
 B. C. Huddleston.....Vice President
 E. M. Twyford.....Cashier
 Ralph Duncan.....Asst. Cashier
 Lucille Watson.....Asst. Cashier
 W. O. Dobbins.....Asst. Cashier
 Denver Leasure.....Asst. Cashier

Directors

B. C. Huddleston M. O. Thompson
 Joe S. Pierce E. M. Twyford
 K. B. Rand Ray A. Yarnell
 J. W. Sanford E. O. Yancey
 A. J. Stephens

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$1,972,410.37	Capital stock	\$ 150,000.00
Overdrafts	52.05	Surplus fund	150,000.00
U. S. Gov't obligations	286,000.00	Undivided profits	83,090.65
Other bonds and securities	526,033.38	Reserves	19,051.27
Furniture and fixtures	11,697.00	Total capital	
Banking house	4,300.00	accounts--\$	402,141.92
Cash and due from banks	671,880.87		
Other resources	565.00	Demand deposits	2,406,775.15
		U. S. Gov't deposits	126,847.45
		Public funds	437,697.10
		Deposits of banks	99,477.05
		Total dep. --\$	3,070,796.75
Total	\$3,472,938.67	Total	\$3,472,938.67

THE SEARCY BANK, SEARCY

Population 6,024. White County

Chartered May 1, 1943. Telephone Number 780. Transit Number 81-154

Officers

E. P. Pyeatt-----President
 Wayne W. Pyeatt-----Vice President
 Frank S. Leavitt-----Vice Pres. & Cashier
 Marian Schwarz-----Asst. Cashier
 L. W. Sutherlin-----Asst. Cashier
 Majors P. Pickens-----Asst. Cashier

Directors

Cal Acin Wayne W. Pyeatt
 Frank S. Leavitt Hubert Smith
 J. E. Lightle, Jr. Thos. A. Watkins
 E. P. Pyeatt

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$1,559,330.69	Capital stock -----\$ 150,000.00
Overdrafts ----- 29.46	Surplus fund ----- 150,000.00
U. S. Gov't obligations -- 1,192,980.79	Undivided profits ----- 131,616.73
Other bonds and securities 843,032.71	Reserves ----- 20,588.45
Furniture and fixtures -- 26,721.02	Total capital
Banking house ----- 53,336.55	accounts--\$ 452,205.18
Cash and due from banks 779,999.32	Demand deposits ----- 3,454,356.25
Other resources ----- 1,805.19	U. S. Gov't deposits ---- 58,951.98
	Public funds ----- 441,943.17
	Deposits of banks ----- 49,779.15
	Total dep. --\$4,005,030.55
 Total -----\$4,457,235.73	 Total -----\$4,457,235.73

GRANT COUNTY BANK, SHERIDAN

Population 1,893. Grant County

Chartered July 29, 1903. Telephone No. WH 2-2501. Transit No. 81-432

Officers

J. A. McCoy-----President
 A. L. Blakely-----Vice President
 Coats A. Mitchell-----Cashier
 Mrs. Jessie L. Mitchell-----Asst. Cashier

Directors

A. L. Blakely D. E. McCoy
 O. P. Cearley J. A. McCoy
 O. R. Kelly Coats A. Mitchell

STATEMENT OF JUNE 30, 1954

Resources	Liabilities
Loans and discounts ----\$ 405,944.19	Capital stock -----\$ 50,000.00
U. S. Gov't obligations 727,539.69	Surplus fund ----- 50,000.00
Other bonds and securities 102,788.30	Undivided profits ----- 127,053.46
Furniture and fixtures -- 9,181.71	Reserves ----- 11,198.19
Banking house ----- 28,724.98	Total capital
Other real estate ----- 4,760.63	accounts--\$ 238,251.65
Cash and due from banks 356,080.99	Demand deposits ----- 1,208,175.82
	Time deposits ----- 70,105.49
	U. S. Gov't deposits ---- 8,765.00
	Public funds ----- 108,488.32
	Deposits of banks ----- 1,234.21
	Total dep. --\$1,396,768.84
 Total -----\$1,635,020.49	 Total -----\$1,635,020.49

BANK OF SHERRILL, SHERRILL

Population 263. Jefferson County

Chartered August 13, 1913.

Transit Number 81-556

Telephone Number Altheimer 6-2714.

Officers

Ben L. Rogers-----Vice President
 E. H. Guyer-----Cashier
 Odus H. LeMay-----Asst. Cashier

Directors

W. A. Albright
 J. M. Barrett
 E. L. Burgess
 E. H. Guyer
 Odus H. LeMay
 Ben L. Rogers

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 401,086.55	Capital stock -----	\$ 25,000.00
Overdrafts -----	161.53	Surplus fund -----	25,000.00
U. S. Gov't obligations --	282,770.00	Undivided profits -----	24,274.40
Other bonds and securities	83,750.00	Total capital	
Furniture and fixtures --	2,019.49	accounts--\$ 74,274.40	
Banking house -----	2,500.00		
Cash and due from banks	153,260.92	Demand deposits -----	589,060.38
		Time deposits -----	116,025.40
		Public funds -----	146,188.31
		Total dep. --\$ 851,274.09	
Total -----	\$ 925,548.49	Total -----	\$ 925,548.49

BANK OF SIDNEY, SIDNEY

Population 120. Sharp County

Chartered September 23, 1912.

Transit Number 81-522

Officers

O. S. Westmoreland-----President
 Thomas A. Bone-----Vice President
 R. C. Pounders-----Cashier
 Atalee Pounders-----Asst. Cashier

Directors

Thomas A. Bone
 R. C. Pounders
 O. S. Westmoreland

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 7,656.08	Capital stock -----	\$ 5,000.00
Overdrafts -----	63.10	Surplus fund -----	6,500.00
U. S. Gov't obligations --	237,000.00	Undivided profits -----	5,418.91
Furniture and fixtures --	1.00	Reserves -----	41.69
Banking house -----	1.00	Total capital	
Cash and due from banks	105,326.58	accounts--\$ 16,960.60	
		Demand deposits -----	332,499.80
		Public funds -----	587.36
		Total dep. --\$ 333,087.16	
Total -----	\$ 350,047.76	Total -----	\$ 350,047.76

BRATT-WASSON BANK, SILOAM SPRINGS

Population 3,270. Benton County

Chartered April 8, 1932. Telephone Number 33. Transit Number 81-706

Officers

Marion Wasson-----President
 Vol Wasson-----Vice President
 Sadie Monroe-----Vice President
 Tom Whiteside-----Cashier
 Elsie Sumner-----Asst. Cashier
 Arthur Melson-----Asst. Cashier

Directors

Sadie Monroe Vol Wasson
 Elsie Sumner Tom Whiteside
 Marion Wasson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 664,811.37	Capital stock -----	\$ 75,000.00
Overdrafts -----	553.99	Surplus fund -----	25,000.00
U. S. Gov't obligations --	2,534,938.00	Undivided profits ----	19,643.05
Other bonds and securities	303,268.62	Reserves -----	138,266.84
Furniture and fixtures --	25,282.64	Total capital	
Banking house -----	10,100.00	accounts--\$ 257,909.89	
Cash and due from banks	1,217,030.04	Demand deposits -----	3,797,699.49
Other resources -----	8,172.75	Time deposits -----	495,606.95
		U. S. Gov't deposits ----	55,934.54
		Public funds -----	157,006.54
		Total dep. --\$4,506,247.52	
Total -----	\$4,764,157.41	Total -----	\$4,764,157.41

SMACKOVER STATE BANK, SMACKOVER

Population 2,495. Union County

Chartered April 18, 1928. Telephone Number 3051. Transit Number 81-654

Officers

J. E. Berry-----President
 Max A. Mitcham-----Vice President
 W. H. White, Jr.-----Asst. Cashier
 Audna L. Ward-----Asst. Cashier

Directors

J. E. Berry Homer T. Rogers
 R. N. Manley L. E. Tennyson, Jr.
 Max A. Mitcham

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 693,846.56	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	657,582.72	Surplus fund -----	75,000.00
Other bonds and securities	252,828.51	Undivided profits ----	35,812.29
Furniture and fixtures --	11,678.94	Reserves -----	40,000.00
Banking house -----	10,000.00	Total capital	
Cash and due from banks	516,087.93	accounts--\$ 200,812.29	
Other resources -----	1,126.95	Demand deposits -----	1,298,534.80
		Time deposits -----	380,398.58
		U. S. Gov't deposits ----	62,057.72
		Public funds -----	201,098.15
		Total dep. --\$1,942,089.25	
Total -----	\$2,143,151.61	Other liabilities -----	250.07
		Total -----	\$2,143,151.61

CITIZENS BANK, SMITHVILLE

Population 250. Lawrence County

Chartered March 23, 1901.

Transit Number 81-434

Officers

R. S. Rainwater-----President
 A. M. Starr-----Vice President
 Bonnie Perkins-----Cashier

Directors

Webster Perkins J. M. Raney
 R. S. Rainwater A. M. Starr
 Sloan Rainwater, Jr.
 Virginia Rainwater
 William Rainwater

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 105,015.58	Capital stock -----	\$ 25,000.00
Overdrafts -----	1,294.69	Surplus fund -----	15,000.00
U. S. Gov't obligations --	249,624.00	Undivided profits -----	61,445.53
Other bonds and securities	160,569.85	Total capital	
Furniture and fixtures --	1,001.00	accounts--\$ 101,445.53	
Banking house -----	1.00		
Cash and due from banks	123,266.37	Demand deposits -----	444,882.49
		Public funds -----	94,301.67
		Total dep. --\$ 539,184.16	
		Other liabilities -----	142.80
Total -----	\$ 640,772.49	Total -----	\$ 640,772.49

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 964. Dallas County

Chartered September 9, 1916. Telephone Number 15. Transit Number 81-581

Officers

S. B. Horne-----President
 C. E. Hays-----Vice Pres. & Cashier

Directors

C. E. Hays John T. Gaston
 S. B. Horne P. H. Taylor
 Garland Gaston

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 246,584.72	Capital stock -----	\$ 20,000.00
U. S. Gov't obligations --	602,000.00	Surplus fund -----	26,000.00
Other bonds and securities	38,304.03	Undivided profits -----	31,814.74
Furniture and fixtures --	2,500.00	Total capital	
Banking house -----	1.00	accounts--\$ 77,814.74	
Cash and due from banks	263,043.64		
		Demand deposits -----	957,948.14
		Time deposits -----	32,365.94
		Public funds -----	84,304.57
		Total dep. --\$1,074,618.65	
Total -----	\$1,152,433.39	Total -----	\$1,152,433.39

FIRST STATE BANK, SPRINGDALE

Population 5,835. Washington County

Chartered February 12, 1923. Telephone Number 681. Transit Number 81-856

Officers

Shelby Ford-----President
 J. T. Bain-----Vice President
 R. E. Buck-----Cashier
 Alice Sigmon-----Asst. Cashier

Directors

Tom Hargis L. E. Johnson
 J. T. Bain Dr. Friedman Sisco
 Shelby Ford Joe M. Steele
 C. L. George J. S. Watts
 Elmer Johnson A. P. Wilson

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$1,718,665.85
 U. S. Gov't obligations -- 1,375,962.00
 Other bonds and securities 497,527.43
 Furniture and fixtures -- 9,528.40
 Banking house ----- 1.00
 Cash and due from banks 778,770.56
 Other resources ----- 3,279.75

Liabilities

Capital stock -----\$ 125,000.00
 Surplus fund ----- 75,000.00
 Undivided profits ----- 20,484.90
 Reserves ----- 145,723.88
 Total capital
 accounts--\$ 366,208.78
 Demand deposits ----- 2,927,904.00
 Time deposits ----- 876,093.86
 U. S. Gov't deposits ---- 47,551.81
 Public funds ----- 165,976.54
 Total dep. --\$4,017,526.21

Total -----\$4,383,734.99

Total -----\$4,383,734.99

BODCAW BANK, STAMPS

Population 2,552. Lafayette County

Chartered December 8, 1902. Telephone Number 3-4492. Transit Number 81-436

Officers

J. C. Cabe-----President
 W. R. Boney-----Vice President
 C. C. Russell-----Vice President
 E. C. Turner-----Cashier

Directors

W. R. Boney Sam Earle
 R. T. Boulware C. C. Russell
 J. C. Cabe A. O. Smith

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts ----\$ 805,015.84
 U. S. Gov't obligations -- 607,568.75
 Other bonds and securities 215,399.42
 Furniture and fixtures -- 9,715.00
 Banking house ----- 15,410.00
 Other real estate ----- 14.00
 Cash and due from banks 373,231.99
 Other resources ----- 6,256.35

Liabilities

Capital stock -----\$ 50,000.00
 Surplus fund ----- 50,000.00
 Undivided profits ----- 211,102.33
 Reserves ----- 19,303.26
 Total capital
 accounts--\$ 330,405.59
 Demand deposits ----- 1,155,950.48
 Time deposits ----- 448,146.27
 U. S. Gov't deposits ---- 13,626.43
 Public funds ----- 84,482.58
 Total dep. --\$1,702,205.76

Total -----\$2,032,611.35

Total -----\$2,032,611.35

BANK OF STAR CITY, STAR CITY

Population 1,296. Lincoln County

Chartered April 7, 1925. Telephone Number 57. Transit Number 81-437

Officers

W. R. Alsobrook-----President
 Clyde E. Fish-----Vice President
 G. D. Smith-----Vice President
 I. A. Chambers-----Cashier

Directors

Dr. H. B. Alsobrook Clyde E. Fish
 W. R. Alsobrook G. D. Smith
 I. A. Chambers

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 488,527.27	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	366,700.00	Surplus fund -----	50,000.00
Other bonds and securities	123,245.00	Undivided profits -----	65,756.43
Furniture and fixtures --	7,250.00	Reserves -----	13,768.19
Banking house -----	5,000.00	Total capital	
Cash and due from banks	197,218.19	accounts--\$	179,524.62
		Demand deposits -----	649,659.31
		Time deposits -----	108,148.92
		Public funds -----	249,950.17
		Total dep. --\$	1,007,758.40
		Other liabilities -----	657.44
Total -----	\$1,187,940.46	Total -----	\$1,187,940.46

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,283. Ouachita County

Chartered February 8, 1946. Telephone Number 3761. Transit Number 81-755

Officers

Chas. T. Reveley-----President
 James Smith-----Vice President
 Floyd Bryan-----Cashier
 Guy C. Pruitt-----Asst. Cashier

Directors

Floyd Bryan James Smith
 G. W. Haltom Joe J. Wade
 H. G. Hearnberger N. S. Yarbrough
 Chas. T. Reveley

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 360,139.47	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	432,552.29	Surplus fund -----	20,000.00
Other bonds and securities	202,433.05	Undivided profits -----	16,615.08
Furniture and fixtures --	4,335.49	Reserves -----	12,491.33
Banking house -----	5,889.54	Total capital	
Cash and due from banks	292,908.44	accounts--\$	99,106.41
Other resources -----	265.80	Demand deposits -----	908,897.82
		Time deposits -----	139,294.76
		U. S. Gov't deposits ----	62,056.49
		Public funds -----	89,168.60
		Total dep. --\$	1,199,417.67
Total -----	\$1,298,524.08	Total -----	\$1,298,524.08

CITIZENS BANK, STRONG

Population 839. Union County

Chartered Jan. 19, 1931. Telephone No. SYlamore 7-7361. Transit No. 81-441

Officers

O. B. Clark-----President
 J. E. Cooper-----Vice President
 B. Finney-----Cashier
 Laura K. Robertson---Asst. Cashier

Directors

J. C. Burgess C. H. Lewis
 O. B. Clark E. W. Smith
 J. E. Cooper

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$ 263,810.49	Capital stock	\$ 25,000.00
U. S. Gov't obligations	454,000.00	Surplus fund	35,000.00
Furniture and fixtures	2,200.75	Undivided profits	89,697.75
Banking house	1.00	Reserves	5,366.29
Other real estate	1.00	Total capital	
Cash and due from banks	367,385.45	accounts--\$	155,064.04
		Demand deposits	801,662.80
		Time deposits	93,699.22
		U. S. Gov't deposits	7,753.89
		Public funds	29,218.74
		Total dep. --\$	932,334.65
Total	\$1,087,398.69	Total	\$1,087,398.69

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 7,276. Arkansas County

Chartered December 29, 1944. Telephone Number 2-1521. Transit Number 81-747

Officers

G. H. Franzen-----President
 J. C. Barnett---Exec. Vice President
 R. B. Curtis-----Vice President
 Edgar C. Diggs-----Cashier
 Lela M. Curtis-----Asst. Cashier
 Adolf E. Hubmann---Asst. Cashier
 Artie Seidenschwarz---Asst. Cashier

Directors

J. C. Barnett D. C. McDonald
 R. B. Curtis D. W. Tweedy
 G. H. Franzen Ralph Wilson
 Russell McCollum

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts	\$2,322,653.41	Capital stock	\$ 75,000.00
Overdrafts	72.96	Surplus fund	150,000.00
U. S. Gov't obligations	861,776.82	Undivided profits	61,790.60
Other bonds and securities	470,909.78	Reserves	29,889.29
Furniture and fixtures	15,384.88	Total capital	
Banking house	23,300.00	accounts--\$	316,679.89
Cash and due from banks	1,133,104.74	Demand deposits	3,307,186.43
Other resources	501.98	Time deposits	402,341.85
		U. S. Gov't deposits	112,366.40
		Public funds	689,130.00
		Total dep. --\$	4,511,024.68
Total	\$4,827,704.57	Total	\$4,827,704.57

CITIZENS BANK, TILLAR

Population 239. Drew County

Chartered July 28, 1913. Telephone Number 2-2571. Transit Number 81-446

Officers

V. C. Harrell-----President
 C. H. Kimbro-----Vice President
 J. H. Kimbro-----Cashier

Directors

V. C. Harrell J. H. Kimbro
 C. H. Kimbro B. C. Prewitt

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 263,214.35	Capital stock -----	\$ 25,000.00
Overdrafts -----	66.50	Surplus fund -----	50,000.00
U. S. Gov't obligations --	35,000.00	Undivided profits -----	8,910.70
Other bonds and securities	79,274.80	Total capital	
Furniture and fixtures --	1.00	accounts--\$	83,910.70
Banking house -----	1.00		
Cash and due from banks	76,078.05	Demand deposits -----	257,672.29
Other resources -----	1,686.23	Time deposits -----	29,838.80
		U. S. Gov't deposits ----	3,967.85
		Public funds -----	79,932.29
		Total dep. --\$	371,411.23
Total -----	\$ 455,321.93	Total -----	\$ 455,321.93

BANK OF TRUMANN, TRUMANN

Population 3,744. Poinsett County

Chartered October 26, 1911. Telephone Number 7. Transit Number 81-488

Officers

M. T. Byrn-----President
 Geo. B. Cash-----Vice President
 Earl Yarbrough-Vice Pres. & Cashier
 Clyde Robertson, Jr.---Asst. Cashier
 Earl Yarbrough, Jr.---Asst. Cashier

Directors

M. T. Byrn Norris C. Taylor
 Geo. B. Cash R. H. Taylor
 J. F. Lady Earl Yarbrough
 Clyde Robertson, Jr.

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$1,237,990.54	Capital stock -----	\$ 100,000.00
U. S. Gov't obligations --	178,000.00	Surplus fund -----	120,000.00
Other bonds and securities	36,000.00	Undivided profits -----	51,248.38
Furniture and fixtures --	3,700.00	Reserves -----	11,647.20
Banking house -----	12,300.00	Total capital	
Cash and due from banks	1,484,172.62	account--\$	282,895.58
		Demand deposits -----	2,022,427.35
		Time deposits -----	474,747.59
		U. S. Gov't deposits ----	11,400.00
		Public funds -----	160,232.87
		Deposits of bank -----	459.77
		Total dep. --\$	2,669,267.58
Total -----	\$2,952,163.16	Total -----	\$2,952,163.16

BANK OF TUCKERMAN, TUCKERMAN

Population 1,253. Jackson County

Chartered November 8, 1902. Telephone Number 1. Transit Number 81-448

Officers

F. L. Penix-----President
 O. B. Armstrong-----Vice President
 R. O. Norris-----Vice President
 Van Smith-----Exec. Vice Pres.
 & Cashier
 Calvin Whitlow-----Asst. Cashier
 Cornelius Adcox-----Asst. Cashier
 Walter McDaniel-----Asst. Cashier

Directors

O. B. Armstrong J. L. Parrott
 C. E. Harrison F. L. Penix
 R. O. Norris Van Smith

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 894,882.86	Capital stock -----	\$ 35,000.00
U. S. Gov't obligations --	307,860.35	Surplus fund -----	30,000.00
Other bonds and securities	10,000.00	Undivided profits ----	65,755.72
Furniture and fixtures --	6,789.41	Total capital	
Banking house -----	2,750.00	accounts--\$ 130,755.72	
Cash and due from banks	267,120.92	Demand deposits ----	1,155,537.13
Other resources -----	1,713.72	Time deposits -----	86,221.41
		U. S. Gov't deposits ----	3,462.50
		Public funds -----	106,449.88
		Deposits of banks -----	8,690.62
		Total dep. --\$ 1,360,361.54	
Total -----	\$1,491,117.26	Total -----	\$1,491,117.26

TYRONZA BANK, TYRONZA

Population 656. Poinsett County

Chartered October 1, 1951. Telephone Number 3121. Transit Number 81-770

Officers

R. A. Lynch-----President
 D. F. Wylie-----Vice President
 Ernestine Sanders-----Cashier

Directors

C. M. Beley H. F. Norcross
 John H. Emrich D. F. Wylie
 R. A. Lynch

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 419,586.70	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	49,790.63	Surplus fund -----	15,000.00
Other bonds and securities	12,900.00	Undivided profits ----	23,775.73
Furniture and fixtures --	3,941.68	Reserves -----	975.24
Banking house -----	1,076.15	Total capital	
Cash and due from banks	114,634.36	accounts--\$ 89,750.97	
Other resources -----	449.81	Demand deposits ----	390,590.51
		Time deposits -----	41,310.92
		U. S. Gov't deposits ----	3,491.40
		Public funds -----	77,235.53
		Total dep. --\$ 512,628.36	
Total -----	\$ 602,379.33	Total -----	\$ 602,379.33

CITIZENS BANK AND TRUST COMPANY, VAN BUREN

Population 6,413. Crawford County

Chartered December 20, 1910. Telephone Number 5. Transit Number 81-101

Officers

David T. Bryan-----President
 Robert W. Gelly-----Vice President
 Frank D. Pape-----Cashier
 Duane Brewer-----Asst. Cashier

Directors

David T. Bryan Joe C. McKinney
 Harry W. Bryan Frank D. Pape
 Robert W. Gelly

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 155,337.47	Capital stock -----	\$ 50,000.00
U. S. Gov't obligations --	1,346,100.00	Surplus fund -----	50,000.00
Other bonds and securities	333,668.81	Undivided profits ----	114,024.44
Banking house -----	7,500.00	Reserves -----	19,190.45
Other real estate -----	1.00	Total capital	
Cash and due from banks	456,033.93	accounts--\$ 233,214.89	
		Demand deposits -----	1,542,125.49
		Time deposits -----	378,004.69
		U. S. Gov't deposits ----	22,075.00
		Public funds -----	123,221.14
		Total dep. --\$2,065,426.32	
Total -----	\$2,298,641.21	Total -----	\$2,298,641.21

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 6,413. Crawford County

Chartered August 12, 1933. Telephone Number 208. Transit Number 81-100

Officers

J. J. Izard-----President
 C. E. Izard-----Vice President
 Stewart Condren-----Cashier

Directors

Hal Brown J. J. Izard
 Stewart Condren Dell Miller
 C. J. Franklin, Jr. Wylie B. Smith
 C. E. Izard R. C. Rhodes

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 390,190.15	Capital stock -----	\$ 50,000.00
Overdrafts -----	907.27	Surplus fund -----	50,000.00
U. S. Gov't obligations --	1,046,608.60	Undivided profits ----	46,278.11
Other bonds and securities	294,459.48	Total capital	
Furniture and fixtures --	5,500.00	accounts--\$ 146,278.11	
Banking house -----	5,000.00	Demand deposits -----	1,401,042.59
Cash and due from banks	462,726.08	Time deposits -----	417,737.67
		U. S. Gov't deposits ----	23,018.36
		Public funds -----	217,314.85
		Total dep. --\$2,059,113.47	
Total -----	\$2,205,391.58	Total -----	\$2,205,391.58

BANK OF WALDO, WALDO

Population 1,491. Columbia County

Chartered September 2, 1899. Telephone Number 2274. Transit Number 81-265

Officers

J. Thurston Howell-----President
 W. S. McKissack-----Vice President
 Mary H. Martin-----Cashier

Directors

J. Thurston Howell W. S. McKissack
 Mrs. J. Thurston Howell

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 269,597.97	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	322,600.39	Surplus fund -----	17,500.00
Other bonds and securities	66,580.40	Undivided profits ----	17,010.19
Furniture and fixtures --	10.00	Reserves -----	5,853.32
Banking house -----	400.00	Total capital	
Cash and due from banks	152,981.81	accounts--\$ 65,363.51	
		Demand deposits -----	594,285.68
		Time deposits -----	60,002.18
		U. S. Gov't deposits ----	5,570.83
		Public funds -----	86,948.37
		Total dep. --\$ 746,807.06	
Total -----	\$ 812,170.57	Total -----	\$ 812,170.57

THE PEOPLES BANK, WALDO

Population 1,491. Columbia County

Chartered June 22, 1910. Telephone Number 3011. Transit Number 81-266

Officers

H. A. Fincher-----President
 J. E. O'Daniel-----Vice President
 H. H. Fincher-----Cashier
 R. P. Clark-----Asst. Cashier
 M. M. Fincher-----Asst. Cashier

Directors

E. F. Fincher M. M. Fincher
 G. L. Fincher W. O. Fincher
 H. A. Fincher J. E. O'Daniel
 H. H. Fincher

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----	\$ 805,543.71	Capital stock -----	\$ 25,000.00
U. S. Gov't obligations --	18,000.00	Surplus fund -----	50,000.00
Other bonds and securities	110,455.18	Undivided profits ----	16,125.66
Furniture and fixtures --	1.00	Total capital	
Banking house -----	1.00	accounts--\$ 91,125.66	
Other real estate -----	1.00		
Cash and due from banks	169,275.89	Demand deposits -----	713,033.70
		Time deposits -----	216,055.77
		U. S. Gov't deposits ----	14,250.63
		Public funds -----	68,812.02
		Total dep. --\$1,012,152.12	
Total -----	\$1,103,277.78	Total -----	\$1,103,277.78

BANK OF WALDRON, WALDRON

Population 1,292. Scott County

Chartered April 3, 1901. Telephone Number 41. Transit Number 81-239

Officers

W. B. Piles.....President
 Gene Davidson.....Vice President
 M. C. Bird.....Vice President
 Claud W. Harrison.....Cashier
 Mollie E. Center.....Asst. Cashier
 O. K. Goodner.....Asst. Cashier

Directors

W. A. Bates W. J. Echols
 M. C. Bird Claud W. Harrison
 Mollie E. Center W. B. Piles
 Gene Davidson John P. Woods
 Wm. Knox Dozier

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts.....\$ 582,581.40
 Overdrafts 128.07
 U. S. Gov't obligations... 889,500.00
 Other bonds and securities 315,030.63
 Furniture and fixtures... 3,000.00
 Banking house..... 5,000.00
 Cash and due from banks 800,283.27
 Other resources..... 3,975.00

Total\$2,599,498.37

Liabilities

Capital stock.....\$ 50,000.00
 Surplus fund..... 75,000.00
 Undivided profits..... 70,704.69
 Total capital
 accounts...\$ 195,704.69
 Demand deposits..... 1,485,019.82
 Time deposits..... 719,517.18
 U. S. Govt deposits..... 17,026.78
 Public funds..... 180,974.44
 Total dep.....\$2,402,538.22

Other liabilities..... 1,255.46

Total\$2,599,498.37

MERCHANTS AND PLANTERS BANK, WARREN

Population 2,615. Bradley County

Chartered March 15, 1890. Telephone Number 20. Transit Number 81-159

Officers

Carl Hollis-----President
 A. L. Moody-----Vice President
 G. B. Colvin-----Vice President
 C. F. Sisco-----Cashier
 Mrs. Helen N. Harris--Asst. Cashier
 Miss Lois Gcoss-----Asst. Cashier

Directors

G. B. Colvin J. C. Thompson
 Carl Hollis W. R. Warner
 Laurence Hurley Albert T. Weiss
 James K. Martin H. Sidney Wharton
 A. L. Moody O. W. Wheless
 J. E. Stewart

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$1,120,521.46	Capital stock-----	\$ 100,000.00
Overdrafts -----	422.20	Surplus fund-----	100,000.00
U. S. Gov't obligations---	728,868.76	Undivided profits-----	90,999.48
Other bonds and securities	596,999.24	Reserves -----	8,686.67
Furniture and fixtures--	14,803.07	Total capital	
Banking house-----	28,176.38	accounts--\$	299,686.15
Cash and due from banks	960,142.39	Demand deposits-----	1,958,677.33
Other resources -----	3,396.34	Time deposits-----	723,586.97
		U. S. Gov't deposits-----	90,570.23
		Public funds-----	380,311.63
		Deposits of banks-----	497.53
		Total dep.---\$	3,153,643.69
Total -----	\$3,453,329.84	Total -----	\$3,453,329.84

WARREN BANK, WARREN

Population 2,615. Bradley County

Chartered December 28, 1901. Telephone Number 88. Transit Number 81-160

Officers

Louis Ederington.....President
 John T. Ederington.....Vice President
 J. B. Frazer.....Vice President
 M. C. Singer.....Vice Pres. & Cashier
 M. S. Thompson.....Asst. Cashier
 Katie Ruth Campbell.....Asst. Cashier
 G. C. Sangster.....Asst. Cashier

Directors

L. H. Derby J. R. Gannaway
 Louis Ederington F. Martin Hankins
 J. T. Ederington S. B. Meek, Jr.
 L. W. Ederington M. C. Singer
 J. B. Frazer

STATEMENT OF JUNE 30, 1954

Resources

Loans and discounts.....\$1,617,820.10
 Overdrafts 812.43
 U. S. Gov't obligations... 779,434.25
 Other bonds and securities 393,022.69
 Furniture and fixtures... 1,789.63
 Banking house..... 11,761.60
 Other real estate..... 1.00
 Cash and due from banks 768,379.69
 Other resources..... 4,606.55

Liabilities

Capital stock.....\$ 75,000.00
 Surplus fund..... 140,000.00
 Undivided profits..... 55,918.86
 Reserves 110,102.08
 Total capital
 accounts...\$ 381,020.94
 Demand deposits..... 1,886,592.05
 Time deposits..... 813,933.01
 U. S. Gov't deposits..... 87,983.49
 Public funds..... 408,098.45
 Total dep...\$3,196,607.00

Total\$3,577,627.94

Total\$3,577,627.94

BANK OF WEINER, WEINER

Population 644. Poinsett County

Chartered April 2, 1909. Telephone Number 22. Transit Number 81-456

Officers

E. E. Hogue.....President
 H. E. Winters...Vice Pres. & Cashier
 John Hogue.....Asst. Cashier
 Juanita Gooch.....Asst. Cashier

Directors

E. E. Hogue Jessie M. Huber
 Malcolm C. Hogue H. E. Winters
 Marcus Hogue R. A. Ziegenhorn
 F. R. Huber

STATEMENT OF JUNE 30, 1954

Resources

Loans and discounts.....\$ 383,358.19
 Overdrafts 2,682.87
 U. S. Gov't obligations... 726,200.00
 Other bonds and securities 17,000.00
 Furniture and fixtures... 8,954.00
 Banking house..... 1,700.00
 Cash and due from banks 537,716.66

Liabilities

Capital stock.....\$ 25,000.00
 Surplus fund..... 70,000.00
 Undivided profits..... 26,382.51
 Reserves 12,290.93
 Total capital
 accounts...\$ 133,673.44
 Demand deposits..... 1,399,452.34
 Time deposits..... 51,921.81
 U. S. Gov't deposits..... 475.00
 Public funds..... 59,508.56
 Deposits of banks..... 32,580.57
 Total dep...\$1,543,938.28

Total\$1,677,611.72

Total\$1,677,611.72

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 6,107. Phillips County

Chartered October 4, 1948. Telephone Number 5-6624. Transit Number 81-763

Officers

Fulton Simpson-----President
 Douglas Simmons---Exec. Vice Pres.
 S. H. Hurst-----Vice President
 Roy B. Warren-----Cashier
 Ella Lewey-----Asst. Cashier
 Helen Back-----Asst. Cashier

Directors

James P. Baker J. L. Linder
 C. L. Harris Jesse Porter
 S. H. Hurst Douglas Simmons
 E. F. Kalb Fulton Simpson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$1,170,338.85	Capital stock-----	\$ 50,000.00
Overdrafts-----	700.87	Surplus fund-----	60,000.00
U. S. Gov't obligations---	293,875.00	Undivided profits-----	13,421.02
Other bonds and securities	16,000.00	Total capital	
Furniture and fixtures---	5,101.61	accounts--\$	123,421.02
Cash and due from banks	302,385.91		
		Demand deposits-----	907,781.26
		Time deposits-----	395,826.35
		U. S. Gov't deposits-----	15,966.98
		Public funds-----	345,406.63
		Total dep.--\$	1,664,981.22
Total -----	\$1,788,402.24	Total -----	\$1,788,402.24

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 9,112. Crittenden County

Chartered April 21, 1928. Telephone Number 310. Transit Number 81-695

Officers

E. J. White-----President
 W. H. Hundhausen---Vice President
 H. E. Thompson-----Vice President
 Taylor Claiborne-----Cashier
 Kathleen Yokley-----Asst. Cashier
 Ruth Manchester-----Asst. Cashier

Directors

O. I. Bollinger Arthur Russell
 G. M. Coleman H. E. Thompson
 H. R. Dabbs F. L. Wells
 W. H. Hundhausen E. J. White
 A. C. Oliver D. B. Woollard
 A. C. Parker

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 899,968.69	Capital stock-----	\$ 100,000.00
U. S. Gov't obligations---	524,365.50	Surplus fund-----	100,000.00
Other bonds and securities	203,811.65	Undivided profits-----	26,121.28
Furniture and fixtures---	52,000.00	Total capital	
Cash and due from banks	652,022.17	accounts--\$	226,121.28
		Demand deposits-----	1,570,559.18
		Time deposits-----	404,244.25
		U. S. Gov't deposits-----	3,297.47
		Public funds-----	127,945.83
		Total dep.--\$	2,106,046.73
Total -----	\$2,332,168.01	Total -----	\$2,332,168.01

MERCHANTS AND PLANTERS BANK, WEST MEMPHIS

Population 9,112. Crittenden County

Chartered August 5, 1941. Telephone Number 250. Transit Number 81-743

Officers

J. F. Wheeler-----President
 H. F. Ohlendorf-----Vice President
 W. L. Barbour, Jr.---Exec. Vice Pres.
 Marvin E. Phelps-----Cashier
 Roy Strong-----Asst. Cashier

Directors

W. L. Barbour, Jr. Lawrence P. Primm
 J. W. Farris J. F. Wheeler
 H. F. Ohlendorf

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$1,191,089.67	Capital stock-----	\$ 50,000.00
Overdrafts-----	26.47	Surplus fund-----	100,000.00
U. S. Gov't obligations---	591,551.06	Undivided profits-----	78,271.02
Other bonds and securities	172,617.93	Total capital	
Furniture and fixtures---	18,916.36	accounts--\$	228,271.02
Banking house-----	56,000.00		
Cash and due from banks	820,781.16	Demand deposits-----	2,019,679.38
		Time deposits-----	300,653.55
		U. S. Gov't deposits-----	36,423.65
		Public funds-----	249,576.30
		Total dep.--\$	2,606,332.88
		Other liabilities-----	16,378.75
Total -----	\$2,850,982.65	Total -----	\$2,850,982.65

RICE GROWERS BANK, WHEATLEY

Population 406. St. Francis County

Chartered September 27, 1909. Telephone Number 771. Transit Number 81-458

Officers

H. K. Smith, Jr.-----President
 Robert Carvell---Vice. Pres. & Cashier
 Mrs. A. H. Williams---Asst. Cashier

Directors

Robert Carvell H. K. Smith, Jr.
 Mayme Lyon

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts-----	\$ 626,375.56	Capital stock-----	\$ 25,000.00
U. S. Gov't obligations---	123,670.00	Surplus fund-----	25,000.00
Other bonds and securities	29,450.00	Undivided profits-----	107,196.38
Furniture and fixtures---	465.00	Total capital	
Banking house-----	1.00	accounts--\$	157,196.38
Cash and due from banks	348,040.69		
		Demand deposits-----	840,054.01
		Time deposits-----	58,916.28
		Public funds-----	71,835.58
		Total dep.--\$	970,805.87
Total -----	\$1,128,002.25	Total -----	\$1,128,002.25

WILMOT STATE BANK, WILMOT

Population 712. Ashley County

Chartered October 25, 1937. Telephone Number 3511. Transit Number 81-738

Officers

Wm. B. de Yampert.....President
 M. C. Crandall.....Vice President
 N. R. Kirkwood.....Cashier

Directors

M. C. Crandall N. R. Kirkwood
 Wm. B. de Yampert J. B. Shackelford
 E. H. Dunning G. B. Stovall

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts.....\$ 688,725.32
 U. S. Gov't obligations... 84,531.25
 Furniture and fixtures... 5,042.45
 Banking house..... 2,916.00
 Cash and due from banks 181,795.87

Liabilities

Capital stock.....\$ 25,000.00
 Surplus fund..... 75,000.00
 Undivided profits..... 4,136.34
 Total capital
 accounts...\$ 104,136.34
 Demand deposits..... 757,402.76
 Time deposits..... 4,500.00
 U. S. Gov't deposits... 3,721.43
 Public funds..... 93,250.36
 Total dep....\$ 858,874.55

Total\$ 963,010.89

Total\$ 963,010.89

BANK OF WILSON, WILSON

Population 1,301. Mississippi County

Chartered October 3, 1908. Telephone Number 3251. Transit Number 81-462

Officers

R. E. L. Wilson, III...Chrm. of Board
 Benton Garrett.....President
 C. J. Lowrance, Jr....Vice President
 J. B. Gwyn.....Cashier
 Ruth Childs.....Asst. Cashier
 Gatha Watson.....Asst. Cashier

Directors

J. H. Crain R. H. Robinson
 C. L. Denton, Jr. R. E. L. Wilson, Jr.
 Benton Garrett R. E. L. Wilson, III
 C. J. Lowrance, Jr.

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts.....\$1,456,555.56
 Overdrafts 6.16
 U. S. Gov't obligations... 63,867.60
 Other bonds and securities 97,795.47
 Furniture and fixtures... 6,119.86
 Banking house..... 60,000.00
 Cash and due from banks 535,483.99
 Other resources..... 509.02

Liabilities

Capital stock.....\$ 100,000.00
 Surplus fund..... 300,000.00
 Undivided profits..... 45,478.68
 Reserves..... 2,980.34
 Total capital
 accounts...\$ 448,459.02
 Demand deposits..... 1,049,113.73
 Time deposits..... 387,580.43
 U. S. Gov't deposits... 318.75
 Public funds..... 314,865.73
 Deposits of banks..... 20,000.00
 Total dep....\$1,771,878.64

Total\$2,220,337.66

Total\$2,220,337.66

CROSS COUNTY BANK, WYNNE

Population 4,142. Cross County

Chartered June 5, 1891. Telephone Number 46. Transit Number 81-151

Officers

Dave Block-----President
 J. W. Lipscomb-----Exec. Vice Pres.
 H. K. Barwick, Jr.----Vice President
 Wallace Eldridge-----Cashier
 A. B. Pool-----Asst. Cashier

Directors

H. K. Barwick, Jr. J. H. Johnston, Jr.
 Dave Block J. W. Lipscomb
 David Drexler W. W. Shaver, Jr.
 J. C. Hilliard H. Steinberg

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts-----\$1,324,778.70
 Overdrafts-----19.42
 U. S. Gov't obligations-- 165,000.00
 Other bonds and securities 317,317.75
 Furniture and fixtures-- 1,000.00
 Banking house-----25,000.00
 Cash and due from banks 503,129.26

Liabilities

Capital stock-----\$ 50,000.00
 Surplus fund-----100,000.00
 Undivided profits-----117,468.33
 Total capital
 accounts--\$ 267,468.33
 Demand deposits-----1,736,222.82
 Time deposits-----104,987.97
 U. S. Gov't deposits-----16,459.10
 Public funds-----211,106.91
 Total dep.---\$2,068,776.80

Total -----\$2,336,245.13

Total -----\$2,336,245.13

THE BANK OF YELLVILLE, YELLVILLE

Population 697. Marion County

Chartered December 13, 1945. Telephone Number 2501. Transit Number 81-753

Officers

Park Gaines-----President
 H. A. Burnes-----Vice President
 Lon W. Berry-----Vice President
 Bernice Berry-----Cashier
 Wynona Willingham---Asst. Cashier

Directors

Bernice Berry George N. Cavaness
 Lon W. Berry Park Gaines
 H. A. Burnes Wynona Willingham

STATEMENT OF JUNE 30, 1954**Resources**

Loans and discounts-----\$ 322,401.37
 Overdrafts-----90.94
 U. S. Gov't obligations-- 367,921.88
 Other bonds and securities 121,045.54
 Furniture and fixtures-- 1,250.00
 Cash and due from banks 188,072.70

Liabilities

Capital stock-----\$ 25,000.00
 Surplus fund-----75,000.00
 Undivided profits-----10,784.75
 Total capital
 accounts--\$ 110,784.75
 Demand deposits-----740,114.28
 Public funds-----149,883.40
 Total dep.---\$ 889,997.68

Total -----\$1,000,782.43

Total -----\$1,000,782.43

**CONSOLIDATED STATEMENT OF CONDITION OF THE
THREE COOPERATIVE EXCHANGES OPERATING
IN ARKANSAS AS OF JUNE 30, 1954**

Resources

Loans and discounts -----	\$ 11,163.46
Overdrafts -----	23.50
U. S. Government obligations -----	38,131.75
Furniture and fixtures -----	175.00
Cash and due from banks -----	115,890.18
Other resources -----	1,297.45
Total Resources -----	\$ 166,681.34

Liabilities

Capital stock -----	\$ 5,380.00
Surplus and undivided profits -----	9,161.45
Deposits -----	152,125.79
Other liabilities -----	14.10
Total Liabilities -----	\$ 166,681.34

THE FIRST COMPANY, BLACK ROCK

Population 662. Lawrence County

Telephone Number TR 8-6351

Officers

J. F. Sloan-----President
 Dr. E. J. Cruse-----Vice President
 Henry L. Clark-----Manager

Directors

Dr. E. J. Cruse C. H. Smith
 J. E. Krone J. H. Myers
 J. F. Sloan

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Cash and due from banks \$	4,901.03	Capital stock -----	\$ 2,480.00
Other resources -----	1,297.45	Undivided profits -----	3,707.09
		Total capital	
		accounts--\$	6,187.09
		Other liabilities -----	11.39
Total -----	\$ 6,198.48	Total -----	\$ 6,198.48

THE HARDY EXCHANGE, HARDY

Population 599. Sharp County

Telephone Number 2264

Officers

Claude Finch-----President
 R. A. Jackson-----Vice President
 T. W. Walker-----Cashier

Directors

Claude Finch T. W. Walker
 R. A. Jackson

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----\$	4,199.15	Capital stock -----	\$ 2,500.00
U. S. Gov't obligations --	18,587.20	Undivided profits -----	2,029.11
Furniture and fixtures --	175.00	Total capital	
Cash and due from banks	55,351.05	accounts--\$	4,529.11
		Demand deposits -----	56,398.08
		Public funds -----	17,385.21
		Total dep. --\$	73,783.29
Total -----	\$ 78,312.40	Total -----	\$ 78,312.40

WILMAR EXCHANGE COMPANY, WILMAR

Population 746. Drew County

Telephone Number 28

Officers

E. A. Oslin-----President
 Louin McKinstry-----Vice President
 R. A. McKinstry-----Cashier
 Mrs. R. A. McKinstry---Asst. Cashier

Directors

James Daniel
 Louin McKinstry
 R. A. McKinstry

E. A. Oslin
 C. T. Sims

STATEMENT OF JUNE 30, 1954

Resources		Liabilities	
Loans and discounts ----\$	6,964.31	Capital stock -----	\$ 400.00
Overdrafts -----	23.50	Undivided profits -----	625.25
U. S. Gov't obligations --	19,544.55	Reserves -----	2,800.00
Cash and due from banks	55,638.10	Total capital	
		accounts--\$	3,825.25
		Demand deposits -----	73,378.46
		Public funds -----	4,964.04
		Total dep. --\$	78,342.50
		Other liabilities -----	2.71
Total -----	\$ 82,170.46	Total -----	\$ 82,170.46

**REPORT
OF
BUILDING AND LOAN DIVISION
AND
SECURITIES DIVISION**

BUILDING AND LOAN DIVISION

December 31, 1953

Statement of eight active state chartered Building and Loan Associations, compiled from annual reports rendered the Arkansas State Bank Department as of December 31, 1953.

List of four voluntary liquidating Building and Loan Associations as of December 31, 1953.

Two newly chartered Associations are:

**Security Savings and Loan Association
Camden, Arkansas
Charter dated September 21, 1953.**

**First State Savings and Loan Association
Harrison, Arkansas
Charter dated May 28, 1954.**

Two chartered inactive Associations are:

**Dixie Savings and Loan Association
West Memphis, Arkansas
Charter dated June 2, 1953.**

**First State Savings and Loan Association
West Memphis, Arkansas
Charter dated January 5, 1953.**

**COMBINED STATEMENT OF THE EIGHT ACTIVE STATE CHARTERED
BUILDING AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1953**

Assets

Real Estate Loans -----	\$12,982,030.63
Share Loans -----	132,034.12
United States Government Obligations -----	683,010.00
Other Securities -----	208,001.00
Cash on Hand and in Banks -----	976,511.86
Other Assets -----	20,953.30
Furniture and Fixtures -----	11,869.93
Contracts of Sale -----	1,890.58
Office Buildings -----	13,544.91
Total Assets -----	\$15,029,846.33

Liabilities

Shares -----	\$12,717,372.26
Other Liabilities -----	151,049.99
Reserves -----	1,008,323.02
Undivided Profits -----	327,714.67
Advances from Federal Home Loan Bank -----	582,750.00
Dividends Payable -----	12,351.75
Loans in Process -----	136,385.86
Notes Payable -----	24,898.78
Permanent Guaranty Stock -----	69,000.00
Total Liabilities -----	\$15,029,846.33

FAYETTEVILLE BUILDING AND LOAN ASSOCIATION
FAYETTEVILLE, WASHINGTON COUNTY, ARKANSAS

December 31, 1953

Officers

W. P. McNair, Jr.-----President
H. E. Cravens-----Vice President
David McNair---Secretary-Treasurer
H. L. Pearson-----Attorney
Maxine Atha-----Asst-Secretary

Directors

H. E. Cravens W. L. Pearson
David McNair W. C. Smith
W. P. McNair, Jr. F. Fenner Stice
Roy A. Adams

Assets

Real estate loans -----\$2,993,656.70
Share loans -----3,000.00
U. S. Gov't obligations -- 190,000.00
Other securities -----48,100.00
Cash on hand and in banks 290,039.50
Furniture and fixtures -- 1.00
Other assets -----1.00

\$3,524,798.20

Liabilities

Shares -----\$3,295,248.35
Other liabilities -----363.52
Reserves -----207,654.49
Undivided profits -----21,531.84

\$3,524,798.20

FORREST CITY SAVINGS AND LOAN ASSOCIATION
FORREST CITY, ST. FRANCIS COUNTY, ARKANSAS

December 31, 1953

Officers

Ed Ash-----President
W. E. Stevens-----Vice President
C. W. Norton-----Secretary

Directors

Ed Ash A. L. Harris
John C. Bowen W. J. Clanton
W. E. Stevens C. W. Norton

Assets

Real estate loans -----\$ 658,395.17
Share loans -----6,736.36
U. S. Gov't obligations -- 15,000.00
Other securities -----9,000.00
Furniture and fixtures -- 977.31
Cash on hand and in banks 60,063.15
Other assets -----226.46

\$ 750,398.45

Liabilities

Shares -----\$ 651,068.24
Advances from FHL bank 40,000.00
Other liabilities -----291.23
Dividends payable ---- 12,351.75
Reserves -----25,082.71
Undivided profits -----21,604.52

\$ 750,398.45

**UNITED BUILDING AND LOAN ASSOCIATION
FORT SMITH, SEBASTIAN COUNTY, ARKANSAS**

December 31, 1953

Officers

F. W. Dyke-----President
C. C. Davis-----Vice President
R. A. DeLong---Secretary-Treasurer
Heartsill Ragon-----Attorney

Directors

W. V. Boatright Dr. Ralph Crigler
R. B. Cutting F. W. Dyke
C. C. Davis R. J. Ross
R. A. DeLong R. A. Young
A. R. Noe

Assets

Real estate loans -----\$5,168,359.49
Share loans -----52,249.00
U. S. Gov't obligations -- 306,610.00
Other securities -----86,300.00
Furniture and fixtures --- 5,087.82
Cash on hand and in banks 416,116.67
Other assets -----3,121.87

\$6,037,844.85

Liabilities

Shares -----\$5,042,551.24
Advances from FHL bank 450,000.00
Other liabilities -----78,674.35
Loans in process -----100,409.59
Reserves -----333,236.49
Undivided profits -----32,973.18

\$6,037,844.85

**JONESBORO BUILDING AND LOAN ASSOCIATION
JONESBORO, CRAIGHEAD COUNTY, ARKANSAS**

December 31, 1953

Officers

E. L. Westbrooke-----President
J. H. Little, Jr.-----Vice President
J. C. Westbrooke-----Secretary
Roy Sigler-----Attorney

Directors

J. B. Hinson Roy Sigler
W. R. Weaver E. L. Westbrooke
J. C. Westbrooke F. J. Gregson
J. H. Little, Jr.

Assets

Real estate loans -----\$ 253,514.69
Contracts of sale -----1,282.11
Furniture and fixtures --- 1.00
Office building -----7,500.00
Cash on hand and in banks 8,004.32
Other assets -----12,547.88

\$ 282,850.00

Liabilities

Shares -----\$ 183,387.40
Other liabilities -----44,563.82
Notes payable -----24,898.78
Reserves -----30,000.00

\$ 282,850.00

**PEOPLES BUILDING AND LOAN ASSOCIATION
LITTLE ROCK, PULASKI COUNTY, ARKANSAS**

December 31, 1953

Officers

W. W. Finch-----Pres. & Secy.
 Claibourne W. Conway_Vice President
 Carl Hollis_Vice Pres. & Chmn. Board
 W. C. Thomas-----Vice President
 Treas. & Asst. Secy.
 Pearl Hinkle-----Asst. Secretary

Directors

W. W. Finch Robert C. Bird
 Carl Hollis Claibourne W. Conway
 W. C. Thomas

Assets

Real estate loans -----	\$2,252,228.37
Share loans -----	52,022.76
U. S. Gov't obligations--	100,000.00
Other securities -----	35,000.00
Furniture and fixtures --	2,700.00
Contracts of sale -----	608.47
Cash on hand and in banks	42,864.36
	\$2,485,423.96

Liabilities

Shares -----	\$2,160,036.32
Advances from FHL bank	65,000.00
Other liabilities -----	1,304.94
Loans in process -----	27,452.82
Reserves -----	205,000.00
Undivided profits -----	26,629.88
	\$2,485,423.96

**ARGENTA BUILDING AND LOAN ASSOCIATION
NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS**

December 31, 1953

Officers

Lee Miles-----President-Attorney
 Joe W. Pugh, Jr.---Vice Pres. & Treas.
 Solon Humphreys---Mgr.-Secretary
 Berah Eason-----Cash. & Bookkeeper
 Mrs. M. L. Spradlin---Stenographer

Directors

Mrs. Lucy P. Humphreys
 Solon Humphreys Lee Miles
 Joe. W. Pugh, Jr

Assets

Real Estate loans -----	\$ 469,968.13
Share loans -----	57.72
U. S. Gov't obligations--	57,400.00
Other securities -----	14,101.00
Cash on hand and in banks	55,299.48
Other assets -----	3.00
	\$ 596,829.33

Liabilities

Shares -----	\$ 285,394.44
Other liabilities -----	19,720.01
Reserves -----	162,972.00
Undivided profits -----	128,742.88
	\$ 596,829.33

**GUARANTY SAVINGS AND LOAN ASSOCIATION
PINE BLUFF, JEFFERSON COUNTY, ARKANSAS**

December 31, 1953

Officers

C. S. McNew, Jr.-----President
J. W. Bellamy, Jr.----Vice President
Glenn A. Railsback---Secretary-Treas.
Bettye Dorris-----Assistant Secretary
Jay W. Dickey-----Attorney

Directors

C. S. McNew, Jr. Jay W. Dickey
J. W. Bellamy, Jr. J. Richard Pierce
Glenn A. Railsback

Assets

Real estate loans -----	\$ 623,663.56
Share loans -----	7,041.32
Other securities -----	4,600.00
Furniture and fixtures --	3,102.80
Cash on hand and in banks	81,503.14
Office building -----	4,844.91
Other assets -----	626.88
	\$ 725,382.61

Liabilities

Shares -----	\$ 704,563.10
Loans in process -----	8,523.45
Reserves -----	6,177.33
Other liabilities -----	6,118.73
	\$ 725,382.61

**WARREN BUILDING AND LOAN ASSOCIATION
WARREN, BRADLEY COUNTY, ARKANSAS**

December 31, 1953

Officers

J. R. Ganaway-----President
Louis Ederington-----Vice President
Byron L. Herring V. Pres., Sec.-Treas.
B. Ball-----Attorney

Directors

Louis Ederington N. R. Herring
Byron L. Herring J. B. Fraser
J. R. Ganaway

Assets

Real estate loans -----	\$ 562,244.52
Share loans -----	10,926.96
U. S. Gov't obligations --	14,000.00
Other securities -----	10,900.00
Office building -----	1,200.00
Cash on hand and in banks	22,621.24
Other assets -----	4,426.21
	\$ 626,318.93

Liabilities

Shares -----	\$ 395,123.17
Advances from FHL bank	27,750.00
Other liabilities -----	13.39
Permant guaranty stock	69,000.00
Reserves -----	38,200.00
Undivided profits -----	96,232.37
	\$ 626,318.93

**LIST OF VOLUNTARY LIQUIDATING STATE CHARTERED
BUILDING AND LOAN ASSOCIATIONS IN ARKANSAS
AS OF DECEMBER 31, 1953**

Leader Building and Loan Association.....	Little Rock
Prudential Building and Loan Association.....	Little Rock
Equitable Building and Loan Association.....	Little Rock
Young Men's Building and Loan Association.....	Little Rock

SECURITIES DIVISION

June 30, 1954

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SUPERVISED LOAN COMPANIES UNDER ACT 397 OF 1947
June 30, 1954

Union Investment Co., Inc.	El Dorado, Ark.
Standard Finance Co.	Fayetteville, Ark.
Utley & Co., Inc.	Fayetteville, Ark.
Peoples Co., Inc.	Fort Smith, Ark.
Arkansas Acceptance Co.	Harrison, Ark.
Helena Industrial Loan Corp.	Helena, Ark.
Home Finance System, Inc.	Helena, Ark.
Hope Finance Co.	Hope, Ark.
The Peoples Loan & Investment Co.	Hope, Ark.
Arkansas Investment Co.	Hot Springs, Ark.
General Contract Corp.	Jonesboro, Ark.
Atlas Finance Co.	Little Rock, Ark.
Central Loan & Investment Co.	Little Rock, Ark.
General Contract Corp.	Little Rock, Ark.
Liberty Loan & Realty Co.	Little Rock, Ark.
Murdock Acceptance Corp.	Little Rock, Ark.
United Loan & Investment Co.	Little Rock, Ark.
James L. Lucas Co.	Magnolia, Ark.
Peerless Thrift & Loan Co.	Morrilton, Ark.
Peoples Loan & Investment Co., Inc.	Mount Ida, Ark.
Union Industrial Loan Corp.	North Little Rock, Ark.
Delta Loan & Finance Co.	Pocahontas, Ark.
Charles J. Upton Loan & Real Estate Co.	West Memphis, Ark.

MORTGAGE LOAN COMPANIES UNDER ACT 397 OF 1947
June 30, 1954

H. A. Crabb & Co., Inc.	Arkadelphia, Arkansas Houston, Texas
David Investment Co.	Blytheville, Arkansas
Logan Finance Corporation	Blytheville, Arkansas
Home Improvement Financing Corporation	Fort Smith, Arkansas Washington, D. C.
Republic Mortgage Co., Inc.	Fort Smith, Arkansas
Block Mortgage Company, Inc.	Little Rock, Arkansas
Cherokee Mortgage & Investment Co.	Little Rock, Arkansas Shreveport, Louisiana
Jack Collier East Co., Inc.	Little Rock, Arkansas
Mainland Mortgage Co.	Little Rock, Arkansas Houston, Texas
Republic Mortgage Co., Inc.	Little Rock, Arkansas
Roberts Mortgage Co., Inc.	Little Rock, Arkansas Wichita, Kansas
Julian J. Rothbaum & Co., Inc.	Little Rock, Arkansas Tulsa, Oklahoma
William E. Terry & Co., Inc.	Little Rock, Arkansas
Texas State Mortgage Co.	Little Rock, Arkansas Houston, Texas
Home Loans, Inc.	North Little Rock, Ark.
Republic Mortgage Co., Inc.	Texarkana, Arkansas
Guaranty Loan & Real Estate Co.	West Memphis, Arkansas

**COMBINED STATEMENT OF RESOURCES AND LIABILITIES OF
SIX INDUSTRIAL LOAN INSTITUTIONS OPERATING
UNDER ACT 111 OF 1941**

June 30, 1954

Assets

Loans	\$1,607,989.31
Cash and due from banks	168,745.15
Bonds and securities	264,266.50
Other assets	41,773.72
Total Assets	\$2,082,774.68

Liabilities

Capital	\$ 492,975.00
Notes payable	602,023.25
Surplus	398,629.99
Unearned discount	2,220.64
Reserves	55,328.26
Debentures	80,900.00
Certificates	419,958.38
Other liabilities	30,739.16
Total Liabilities	\$2,082,774.68

**COMMERCIAL CREDIT PLAN, INC.
FORT SMITH, ARKANSAS**

June 30, 1954

Officers

H. A. Cherry	President
J. F. Ireton	Secretary
S. M. Chesney	Treasurer
K. F. Turner	Manager

Assets		Liabilities	
Loans	\$ 59,852.98	Capital	\$ 100,000.00
Cash and due from banks	17,835.39	Surplus	17,078.45
Bonds and securities	99,906.25	Unearned discount	1,305.49
		Notes payable	22,404.83
		Reserved for bad debts	360.39
		Certificates	35,263.98
		Other liabilities	1,181.48
Total assets	\$ 177,594.62	Total liabilities	\$ 177,594.62

**PEOPLES LOAN AND INVESTMENT COMPANY
FORT SMITH, ARKANSAS**

June 30, 1954

Officers

R. A. Young, Sr.	President
W. A. Needham	Vice President
R. C. Helvie	Secretary Manager
Mary C. Sims	Treasurer
C. E. Sartain	Loan Manager

Assets		Liabilities	
Loans	\$ 691,763.31	Capital	\$ 92,975.00
Cash and due from banks	89,553.66	Surplus	83,279.16
Other assets	22,929.31	Debentures	80,900.00
		Notes payable	365,000.00
		Thrift certificates	149,283.00
		Reserves	31,720.94
		Other liabilities	1,088.18
Total assets	\$ 804,246.28	Total liabilities	\$ 804,246.28

**COMMERCIAL CREDIT PLAN, INC.
JONESBORO, ARKANSAS**

June 30, 1954

Officers

H. A. Cherry	President
J. F. Ireton	Secretary
S. M. Chesney	Treasurer
M. S. Crawley	Manager

Assets		Liabilities	
Loans	\$ 8,517.52	Capital	\$ 100,000.00
Bonds and securities	99,906.25	Surplus	19,189.91
Cash and due from banks	4,010.57	Unearned discount	131.31
Other assets	14,057.97	Reserved for bad debts	115.54
		Certificates	5,013.42
		Other liabilities	2,042.13
Total assets	\$ 126,492.31	Total liabilities	\$ 126,492.31

**COMMERCIAL CREDIT PLAN, INC.
LITTLE ROCK, ARKANSAS**

June 30, 1954

Officers

H. A. Cherry	President
J. F. Ireton	Secretary
S. M. Chesney	Treasurer
R. L. Pledger	Manager

Assets		Liabilities	
Loans	\$ 47,500.56	Capital	\$ 50,000.00
Bonds and securities	64,454.00	Surplus	14,724.49
Cash and due from banks	18,504.63	Notes payable	34,618.42
		Unearned discount	783.84
		Reserve for bad debts	422.17
		Certificates	28,765.98
		Other liabilities	1,144.29
Total assets	\$ 130,459.19	Total liabilities	\$ 130,459.19

**NATIONAL CREDIT CORPORATION
PINE BLUFF, ARKANSAS**

June 30, 1954

Officers

N. J. Gantt, Jr. -----	President
V. D. Webb -----	Vice President
C. A. Davies -----	Secretary-Manager
C. S. McNew, Jr. -----	Treasurer

Assets		Liabilities	
Loans -----	\$ 537,509.22	Capital -----	\$ 100,000.00
Cash and due from banks -----	30,147.91	Surplus -----	117,665.55
Other assets -----	3,477.56	Notes payable -----	105,000.00
		Investment certificates --	200,500.84
		Reserve for bad debts ---	22,709.22
		Other liabilities -----	25,259.08
Total assets -----	\$ 571,134.69	Total liabilities -----	\$ 571,134.69

**MORGAN PLAN COMPANY
TEXARKANA, ARKANSAS**

June 30, 1954

Officers

F. E. Wilson -----	President
S. H. Atkinson -----	Vice President
Edwin D. McDaniel -----	Secretary-Treasurer & Manager

Assets		Liabilities	
Loans -----	\$ 262,845.72	Capital -----	\$ 50,000.00
Cash and due from banks -----	8,692.99	Surplus -----	146,692.43
Other assets -----	1,308.88	Notes payable -----	75,000.00
		Investment certificates --	1,131.16
		Other liabilities -----	24.00
Total assets -----	\$ 272,847.59	Total liabilities -----	\$ 272,847.59

COMBINED STATEMENT OF ASSETS AND LIABILITIES
THIRTY CREDIT UNIONS OF ARKANSAS
AS OF DECEMBER 31 , 1953

Assets

Loans -----	\$ 946,957.81
Bonds and Securities -----	275,593.43
Cash on Hand and in Banks -----	150,957.88
Other Assets -----	54,790.61
TOTAL ASSETS -----	\$1,428,299.73

Liabilities

Shares -----	\$1,306,892.01
Notes Payable -----	7,060.39
Guaranty Fund -----	49,284.86
Undivided Profits -----	44,450.58
Other Liabilities -----	20,611.89
TOTAL LIABILITIES -----	\$1,428,299.73

Total approximate number of members 8,314

**WILLIAMS ROOFING EMPLOYEES CREDIT UNION
CAMDEN, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 5,192.10	Shares -----	\$ 5,353.11
Cash on hand and in banks -----	231.15	Guaranty fund -----	60.92
		Undivided profits -----	9.22
Total assets -----	\$ 5,423.25	Total liabilities -----	\$ 5,423.25

Approximate number of members 109

**LION OIL CO-OPERATIVE SAVINGS & CREDIT ASSOCIATION
EL DORADO, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 109,324.80	Shares -----	\$ 278,676.57
Bonds and securities -----	119,830.00	Guaranty fund -----	7,940.90
Cash on hand and in banks -----	42,567.63	Undivided profits -----	5,239.18
Other assets -----	30,763.86	Notes payable -----	6,914.74
		Other liabilities -----	3,714.90
Total assets -----	\$ 302,486.29	Total liabilities -----	\$ 302,486.29

Approximate number of members 1052

**PAN AM EL DORADO EMPLOYEES CREDIT UNION
EL DORADO, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 11,504.04	Shares -----	\$ 10,537.80
Cash on hand and in banks -----	390.65	Guaranty fund -----	476.51
Other assets -----	258.93	Undivided profits -----	694.40
		Other liabilities -----	444.91
Total assets -----	\$ 12,153.62	Total liabilities -----	\$ 12,153.62

Approximate number of members 229

**ARKANSAS WESTERN EMPLOYEES CREDIT UNION
FAYETTEVILLE, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 39,288.59	Shares -----	\$ 58,710.00
Bonds and securities----	9,812.90	Guaranty fund -----	1,885.92
Cash and due from banks	4,249.82	Undivided profits -----	1,840.48
Other assets -----	10,000.00	Other liabilities -----	914.91
Total assets -----	\$ 63,351.31	Total liabilities -----	\$ 63,351.31

Approximate number of members 125

**GURDON-MISSOURI PACIFIC EMPLOYEES CREDIT UNION
GURDON, ARKANSAS**

Permit August 5, 1952
(Inactive)

**HOT SPRINGS FEDERAL EMPLOYEES CREDIT UNION
HOT SPRINGS, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 58,138.90	Shares -----	\$ 72,021.63
Bonds and securities----	1,500.00	Guaranty fund -----	1,732.10
Cash on hand and in banks	8,583.72	Undivided profits -----	2,228.45
Other assets -----	7,759.56		
Total assets -----	\$ 75,982.18	Total liabilities -----	\$ 75,982.18

Approximate number of members 333

**MAJESTIC HOTEL CREDIT UNION
HOT SPRINGS, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$11,685.70	Shares -----	\$ 19,570.08
Cash on hand and in banks	8,879.50	Guaranty fund -----	415.00
Other assets -----	12.50	Undivided profits -----	592.62
Total assets -----	\$ 20,577.70	Total liabilities -----	\$ 20,577.70

Approximate number of members 113

**AGRICULTURAL EXTENSION WORKERS' CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 62,462.72	Shares -----	\$ 65,396.64
Bonds and securities -----	1,850.00	Guaranty fund -----	2,238.45
Cash on hand and in banks -----	6,670.14	Undivided profits -----	3,323.77
		Other liabilities -----	24.00
Total assets -----	\$ 70,982.86	Total liabilities -----	\$ 70,982.86

Approximate number of members 198

**ARKANSAS DEMOCRAT CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 769.60	Shares -----	\$ 32,264.91
Bonds and securities -----	30,269.66	Guaranty fund -----	1,876.18
Cash on hand and in banks -----	4,472.53	Undivided profits -----	1,370.70
Total assets -----	\$ 35,511.79	Total liabilities -----	\$ 35,511.79

Approximate number of members 126

**ARKANSAS MAID CREDIT UNION
LITTLE ROCK, ARKANSAS**

Permit January 19, 1953
(Inactive)

**ARKLAGAS CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 58,603.81	Shares -----	\$ 63,486.91
Bonds and securities -----	3,552.64	Guaranty fund -----	2,139.45
Cash on hand and in banks -----	4,356.65	Undivided profits -----	3,781.07
Other assets -----	2,930.91	Other liabilities -----	36.58
Total assets -----	\$ 69,444.01	Total liabilities -----	\$ 69,444.01

Approximate number of members 277

**CAPITOL CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 512.00	Shares -----	\$ 46,516.40
Bonds and securities -----	46,131.95	Guaranty fund -----	961.02
Cash and due from banks -----	1,234.93	Undivided profits -----	401.46
Total assets -----	\$ 47,878.88	Total liabilities -----	\$ 47,878.88

Approximate number of members 258

**DEPARTMENT OF LABOR CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 19,609.64	Shares -----	\$ 28,194.03
Bonds and securities -----	370.00	Notes payable -----	65.05
Cash on hand and in banks -----	9,323.53	Guaranty fund -----	1,075.13
Other assets -----	767.42	Undivided profits -----	736.38
Total assets -----	\$ 30,070.59	Total liabilities -----	\$ 30,070.59

Approximate number of members 186

**ENGINEERS CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 28,598.42	Shares -----	\$ 39,177.87
Bonds and securities -----	10,000.00	Guaranty fund -----	1,624.85
Cash on hand and in banks -----	4,189.30	Undivided profits -----	1,985.59
Other assets -----	.59		
Total assets -----	\$ 42,788.31	Total liabilities -----	\$ 42,788.31

Approximate number of members 287

**FEDERATION CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 58,630.01	Shares -----	\$ 51,789.18
Bonds and securities -----	3,745.00	Guaranty fund -----	3,688.64
Cash on hand and in banks -----	2,039.80	Undivided profits -----	541.31
		Other liabilities -----	8,395.68
Total assets -----	\$ 64,414.81	Total liabilities -----	\$ 64,414.81

Approximate number of members 325

**FRANKE'S CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 3,237.81	Shares -----	\$ 4,765.27
Cash on hand and in banks -----	2,342.50	Guaranty fund -----	714.17
		Undivided profits -----	100.87
Total assets -----	\$ 5,580.31	Total liabilities -----	\$ 5,580.31

Approximate number of members 135

**GAZETTE EMPLOYEES' CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 1,453.14	Shares -----	\$ 4,350.52
Bonds and securities -----	3,200.00	Guaranty fund -----	564.01
Cash on hand and in banks -----	321.07	Undivided profits -----	59.68
Total assets -----	\$ 4,974.21	Total liabilities -----	\$ 4,974.21

Approximate number of members 55

**KEMBA LITTLE ROCK CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 41,632.94	Shares -----	\$ 49,281.93
Bonds and securities -----	12,480.00	Guaranty fund -----	4,186.10
Cash on hand and in banks -----	4,712.34	Undivided profits -----	5,357.25
Total assets -----	\$ 58,825.28	Total liabilities -----	\$ 58,825.28

Approximate number of members 264

**LITTLE ROCK CITY EMPLOYEES' CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 2,405.84	Shares -----	\$ 2,246.49
Cash on hand and in banks -----	77.81	Guaranty fund -----	25.50
Other assets -----	102.29	Other liabilities -----	313.95
Total assets -----	\$ 2,585.94	Total liabilities -----	\$ 2,585.94

Approximate number of members 85

**LITTLE ROCK MUNICIPAL WATER WORKS EMPLOYEES' CREDIT
UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 3,020.25	Shares -----	\$ 5,158.54
Bonds and securities -----	3,200.00	Guaranty fund -----	353.92
Cash on hand and in banks -----	1,569.74	Undivided profits -----	14.43
		Other liabilities -----	2,263.10
Total assets -----	\$ 7,789.99	Total liabilities -----	\$ 7,789.99

Approximate number of members 64

**LITTLE ROCK POSTAL CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 88,763.77	Shares -----	\$ 87,537.95
Bonds and securities -----	4,690.00	Guaranty fund -----	7,797.57
Cash on hand and in banks	10,631.11	Undivided profits -----	4,477.53
		Other liabilities -----	4,271.83
Total assets -----	\$ 104,084.88	Total liabilities -----	\$ 104,084.88

Approximate number of members 427

**SOUTHWEST HOTELS CREDIT ASSOCIATION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 25,220.34	Shares -----	\$ 45,748.37
Bonds and securities -----	11,800.00	Guaranty fund -----	1,754.00
Cash on hand and in banks	12,013.87	Undivided profits -----	1,559.64
Other assets -----	27.80		
Total assets -----	\$ 49,062.01	Total liabilities -----	\$ 49,062.01

Approximate number of members 317

**STATE CENTRAL CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 6,005.82	Shares -----	\$ 7,812.57
Bonds and securities -----	1,000.00	Guaranty fund -----	198.67
Cash on hand and in banks	1,329.30	Undivided profits -----	324.88
Other assets -----	1.00		
Total assets -----	\$ 8,336.12	Total liabilities -----	\$ 8,336.12

Approximate number of members 64

**TELCOE CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 89,907.67	Shares -----	\$ 93,889.02
Bonds and securities -----	646.28	Guaranty fund -----	1,457.96
Cash on hand and in banks -----	7,851.68	Undivided profits -----	3,680.92
Other assets -----	819.17	Other liabilities -----	196.90
Total assets -----	\$ 99,224.80	Total liabilities -----	\$ 99,224.80

Approximate number of members 958

**U. D. CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 11,706.39	Shares -----	\$ 12,246.59
Cash on hand and in banks -----	1,046.67	Notes payable -----	1.80
		Guaranty fund -----	143.33
		Undivided profits -----	361.34
Total assets -----	\$ 12,753.06	Total liabilities -----	\$ 12,753.06

Approximate number of members 180

**U. S. TIME EMPLOYEES' CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 59,013.06	Shares -----	\$ 57,639.68
Cash on hand and in banks -----	652.20	Notes payable -----	78.80
Other assets -----	132.50	Guaranty fund -----	638.08
		Undivided profits -----	1,441.20
Total assets -----	\$ 59,797.76	Total liabilities -----	\$ 59,797.76

Approximate number of members 651

**VETERANS ADMINISTRATION EMPLOYEES' CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 31,076.88	Shares -----	\$ 33,655.39
Bonds and securities -----	3,500.00	Guaranty fund -----	1,664.51
Cash on hand and in banks -----	2,052.43	Undivided profits -----	1,551.44
Other assets -----	249.16	Other liabilities -----	7.13
Total assets -----	\$ 36,878.47	Total liabilities -----	\$ 36,878.47

Approximate number of members 330

**V. A. HOSPITAL CREDIT UNION
LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 13,039.51	Shares -----	\$13,856.19
Cash on hand and in banks -----	1,298.85	Guaranty fund -----	209.09
		Undivided profits -----	273.08
Total assets -----	\$ 14,338.36	Total liabilities -----	\$ 14,338.36

Approximate number of members 144

**THE FORT ROOTS CREDIT UNION
NORTH LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 71,340.99	Shares -----	\$ 81,760.64
Bonds and securities -----	7,215.00	Guaranty fund -----	1,642.48
Cash on hand and in banks -----	5,464.31	Undivided profits -----	617.18
Total assets -----	\$ 84,020.30	Total liabilities -----	\$ 84,020.30

Approximate number of members 480

**NORTH LITTLE ROCK-MISSOURI PACIFIC CREDIT UNION
NORTH LITTLE ROCK, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 19,205.59	Shares -----	\$ 19,670.53
Bonds and securities ----	800.00	Guaranty fund -----	1,320.49
Cash on hand and in banks	1,720.30	Undivided profits -----	1,387.36
Other assets -----	680.49	Other liabilities -----	28.00
Total assets -----	\$ 22,406.38	Total liabilities -----	\$ 22,406.38

Approximate number of members 336

**OSCEOLA FOODS EMPLOYEES' CREDIT UNION
OSCEOLA, ARKANSAS**

Permit May 12, 1954

**MISSOURI PACIFIC-PARAGOULD CREDIT UNION
PARAGOULD, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 13,775.50	Shares -----	\$ 13,594.45
Cash on hand and in banks	509.58	Guaranty fund -----	479.91
Other assets -----	284.43	Undivided profits -----	495.15
Total assets -----	\$ 14,569.51	Total liabilities -----	\$ 14,569.51

Approximate number of members 130

**P. B. M. CREDIT UNION
PINE BLUFF, ARKANSAS**

December 31, 1953

Assets		Liabilities	
Loans -----	\$ 1,831.98	Shares -----	\$ 1,982.75
Cash on hand and in banks	174.77	Guaranty fund -----	20.00
		Undivided profits -----	4.00
Total assets -----	\$ 2,006.75	Total liabilities -----	\$ 2,006.75

Approximate number of members 76

**WELCH EMPLOYEES' CREDIT UNION
SPRINGDALE, ARKANSAS**

Permit March 12, 1954

**CO-OP CREDIT UNION
TEXARKANA, ARKANSAS**

Permit June 30, 1954

**MILLER-ARKANSAS CREDIT UNION
TEXARKANA, ARKANSAS**

Permit January 1, 1954

**RAILWAY EMPLOYEES' CREDIT UNION
TEXARKANA, ARKANSAS**

Permit May 17, 1954

QUALIFIED STOCK EXCHANGES

Securities listed on the following Stock Exchanges may be qualified by notification by an applicant company filing the name of the company, its address, the amount of securities sought to be sold in Arkansas, and paying the fee required by law.

American Stock Exchange

Chicago Board of Trade

Chicago Stock Exchange

New York Produce Exchange

New York Stock Exchange

ISSUERS REGISTERED BY QUALIFICATION IN ARKANSAS UNDER ACT 397 OF 1947

June 30, 1954

Affiliated Fund, Inc.	New York, New York
American Business Shares, Inc.	New York, New York
American Financial & Development Corp. for Israel	New York, New York
American Trusteed Funds, Inc.	New York, New York
Arkansas Casualty Investment Corp.	Little Rock, Arkansas
Atomic Development Mutual Fund, Inc.	Washington, D. C.
Axe-Houghton Fund A, Inc.	Tarrytown, New York
Axe-Houghton Fund B, Inc.	Tarrytown, New York
Bankers Insurance Co.	Conway, Arkansas
Blue Ridge Mutual Fund, Inc.	New York, New York
Bond Fund of Boston, Inc.	Boston, Massachusetts
Boston Fund, Inc.	Boston, Massachusetts
Broad Street Investing Corp.	New York, New York
Canada General Fund, Inc.	Boston, Massachusetts
Canadian Fund, Inc.	New York, New York
Century Shares Trust	Boston, Massachusetts
Chemical Fund, Inc.	New York, New York
Commonwealth Investment Co.	San Francisco, Calif.
Commonwealth Stock Fund, Inc.	San Francisco, Calif.
Corporate Leaders of America, Inc.	New York, New York
Crown Western Investments, Inc.	Dallas, Texas
Delhi Oil Corp.	Dallas, Texas
Diversified Growth Stock Fund, Inc.	Elizabeth, New Jersey
Diversified Investment Fund, Inc.	Elizabeth, New Jersey
Dividend Shares, Inc.	New York, New York
Eaton & Howard Balanced Fund, Inc.	Boston, Massachusetts
Eaton & Howard Stock Fund	Boston, Massachusetts
Fidelity Fund, Inc.	Boston, Massachusetts
Financial Industrial Fund, Inc.	Denver, Colorado
Founders Mutual Depositor Corp.	Denver, Colorado
Fundamental Investors, Inc.	Elizabeth, New Jersey
Gas Industries Fund, Inc.	Boston, Massachusetts
Group Securities, Inc.	Jersey City, N. J.
Guaranty Loan & Real Estate Co.	West Memphis, Ark.
Hamilton Fund, Inc.	Denver, Colorado
Incorporated Investors	Boston, Massachusetts
Industrial Development Co. of Little Rock	Little Rock, Arkansas
Institutional Income Fund, Inc.	New York, New York
Institutional Shares, Ltd.	New York, New York
Investment Trust of Boston	Boston, Massachusetts
Investors Mutual, Inc.	Minneapolis, Minn.
Investors Selective Fund	Minneapolis, Minn.
Investors Stock Fund	Minneapolis, Minn.
Investors Syndicate of America, Inc.	Minneapolis, Minn.
Keystone Custodian, Inc.	Boston, Massachusetts
Harry & Emily Lasker	Little Rock, Arkansas
Latin-American Poultry Co.	Fayetteville, Arkansas
Lawton Oil Co.	Magnolia, Arkansas
Glenn McCarthy, Inc.	Houston, Texas
Managed Funds, Inc.	St. Louis, Missouri
Manhattan Bond Fund, Inc.	Elizabeth, N. J.
Massachusetts Investors Growth Stock Fund, Inc.	Boston, Massachusetts
Massachusetts Investors Trust	Boston, Massachusetts
Mi Fry Ca Mineral & Research Corporation	Little Rock, Arkansas
Mississippi Chemical Corporation	Yazoo City, Miss.
Mississippi Valley Company	Jonesboro, Arkansas

E. M. Moore Enterprise, Inc.	Pine Bluff, Arkansas
National Investors Corporation	New York, New York
National Oil Co., Inc.	Little Rock, Arkansas
National Securities & Research Corp.	New York, New York
Pioneer Fund, Inc.	New York, New York
George Putnam Fund of Boston	Boston, Massachusetts
Rockport Oil Co.	Little Rock, Arkansas
Rose Courts, Inc.	Little Rock, Arkansas
Scudder, Stevens & Clark Fund, Inc.	Boston, Massachusetts
Selected American Shares, Inc.	Chicago, Illinois
Southwestern Investors, Inc.	Dallas, Texas
Television Electronics Fund, Inc.	Chicago, Illinois
Texas Fund, Inc.	Houston, Texas
United Funds, Inc.	Kansas City, Missouri
Accumulative Fund	Continental Fund
Income Fund & Accumulative Fund	ScienceFund
Value Line Fund, Inc.	Boston, Massachusetts
Value Line Income Fund, Inc.	Boston, Massachusetts
Van Strum & Towne Stock Fund, Inc.	San Francisco, Calif.
Wellington Company	Camden, New Jersey

**ISSUERS REGISTERED BY NOTIFICATION IN ARKANSAS
UNDER ACT 397 OF 1947**

June 30, 1954

Aluminum Company of America.....	Pittsburg, Pa.
American Optical Company.....	Boston, Massachusetts
Carpenter Paper Company.....	Omaha, Nebraska
El Paso Natural Gas Company.....	El Paso, Texas
Fairbanks, Morse & Company.....	Chicago, Illinois
Fruehauf Trailer Company.....	New York, New York
General Telephone Corporation.....	New York, New York
International Bank for Reconstruction.....	Washington, D. C.
and Developement	
Jewel Tea Company, Inc.....	Barrington, Illinois
S. K. Kress.....	New York, New York
Merritt Chapman & Scott Corporation.....	New York, New York
Minnesota Mining and Manufacturing Company.....	St. Paul, Minnesota
New England Electric System.....	Boston, Massachusetts
Ohio Oil Company.....	Findlay, Ohio
Penn-Dixie Cement Corporation.....	New York, New York
Philadelphia Electric Company.....	Philadelphia, Penn.
Pittsburg Plate Glass Company.....	Pittsburg, Penn.
The L. B. Price Mercantile Company.....	Kansas City, Mo.
Scurry-Rainbow Oil Limited.....	Cleveland, Ohio
The Texas Company.....	New York, New York
Twentieth Century Foods Corporation.....	Springfield, Mo.
Westinghouse Electric Corporation.....	Pittsburg, Penn.

**DEALERS AUTHORIZED TO SELL QUALIFIED OR EXEMPT
SECURITIES IN ARKANSAS AS OF JUNE 30, 1954**

American Financial & Development Corporation.....	New York, New York
for Israel	
Walter R. Bass Company.....	Little Rock, Arkansas
Lewis W. Cherry Company.....	Little Rock, Arkansas
Joel H. Clark, an individual.....	Texarkana, Arkansas
Clisbee, Thompson and Company.....	Tulsa, Okla.
Dyke Associates, Inc.....	Little Rock, Arkansas
A. G. Edwards & Sons.....	St. Louis, Missouri
Eppler, Guerin & Turner.....	Texarkana, Arkansas
Equitable Securities Corporation.....	Nashville, Tennessee
Fif Management Corporation.....	Denver, Colorado
Henry Hagelstein.....	Harrison, Arkansas
Hamilton Management Corporation.....	Denver, Colorado
Hill, Crawford & Lanford, Inc.....	Little Rock, Arkansas
Gilbert Howell Company.....	Little Rock, Arkansas
Investors Diversified Services, Inc.....	Minneapolis, Minn.
E. Davis Kolb.....	Fort Smith, Arkansas
Kurt Kauffmann.....	Hot Springs, Arkansas
McDonald, Evans & Company.....	Kansas City, Missouri
Merrill Lynch, Pierce, Fenner & Beane.....	New York, New York
King Merritt & Company, Inc.....	New York, New York
Raney Brothers, Inc.....	Little Rock, Arkansas
T. J. Raney & Sons.....	Little Rock, Arkansas
Renyx, Field & Company, Inc.....	New York, New York
Salomon Brothers & Hutzler.....	New York, New York
Scudder Fund Distributors, Inc.....	Boston, Massachusetts
Securities Management Corporation.....	Dallas, Texas
Slayton and Co., Inc.....	St. Louis, Missouri
Southern Securities Corporation.....	Little Rock, Arkansas
Stephens Bros., Investments.....	Little Rock, Arkansas
W. R. Stephens, Investments.....	Little Rock, Arkansas
Dabbs Sullivan Company.....	Little Rock, Arkansas
E. L. Villareal & Company.....	Little Rock, Arkansas
Waddell & Reed, Inc.....	Kansas City, Missouri
Walton & Company, Inc.....	Little Rock, Arkansas
J. O. (Blue) Whitaker.....	Fort Smith, Arkansas
Womeldorff & Lindsey.....	Little Rock, Arkansas