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REPORT
OF
State Bank Commissioner
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COLORADO
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JULY 12, 1907—JAN. 1, 1909

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First Biennial Report

OF

HENRY M. BEATTY

State Bank Commissioner
of Colorado

From July 12th, 1907

TO

January 1st, 1909



DENVER, COLORADO

THE SMITH-BROOKS PRINTING COMPANY, STATE PRINTERS

1909

Henry M. Beatty.....State Bank Commissioner
Paul Hardey.....Deputy State Bank Commissioner
Mrs. Dora Phelps Buell.....Chief Clerk
Mrs. Margaret Colley.....Stenographer

First Biennial Report

OF

HENRY M. BEATTY

State Bank Commissioner of Colorado

January 1, 1909.

To His Excellency,
HENRY A. BUCHEL,
Governor of Colorado.

Dear Sir—In compliance with the provisions of section 23, chapter III, of the Session Laws of 1907, I transmit herewith the first biennial report of the State Bank Commissioner, giving the names of the owners and the principal officers, and the paid up capital of each bank, the number of banks in the State, the name and location of each, the number and dates of examinations, and a summary of the reports made by such banks during the period covered by this report, and such other information as is required by law.

At this date there are 73 State banks, 46 private banks, 11 trust companies, 10 savings banks, and 3 banks that are in the hands of receivers, or a total of 143 banks, under the supervision of this department.

NEW BANKS ORGANIZED.

During the period covered by this report, January 1, 1907, to January 1, 1909, 57 new State banks, with a combined capital of \$975,500, have been incorporated, as follows:

| Location | Name of Bank | Authorized Capital |
|------------------|---|-----------------------|
| Aspen | The Aspen State Bank..... | \$ 25,000 |
| Arriba | The Lincoln State Bank..... | 10,000 |
| Amity | The State Bank of Amity..... | 10,000 |
| Brighton | The Farmers & Merchants State Bank..... | 10,000 |
| Burlington | The Burlington State Bank..... | 10,000 |

REPORT OF STATE BANK COMMISSIONER.

| Location | Name of Bank | Authorized Capital |
|---------------------|---|--------------------|
| Cheyenne Wells..... | The Cheyenne County State Bank..... | 15,000 |
| Calhan | The First State Bank..... | 10,000 |
| Crested Butte..... | The Bank of Crested Butte..... | 15,000 |
| Craig | Citizens Bank, Craig, Colo..... | 10,000 |
| Castle Rock..... | The State Bank of Castle Rock..... | 10,000 |
| Cortez | The First Bank of Montezuma Valley (nationalized) | 50,000 |
| Denver | The Broadway Bank..... | 50,000 |
| Denver | The State Mercantile Bank..... | 30,000 |
| Denver | The San Juan Banking Co..... | 50,000 |
| Del Norte..... | The Rio Grande State Bank..... | 15,000 |
| Del Norte..... | The Bank of Del Norte..... | 10,000 |
| Elbert | The Elbert County Bank..... | 10,000 |
| Englewood | The Arapahoe State Bank..... | 15,000 |
| Estes Park..... | The Estes Park Bank..... | 12,000 |
| Elizabeth | The Farmers State Bank of Elizabeth..... | 15,000 |
| Evans | The Farmers & Merchants Bank of Evans..... | 12,500 |
| Fruita | The First Bank of Fruita..... | 25,000 |
| Fowler | The Fowler State Bank..... | 15,000 |
| Fraser | Fraser Valley Bank (liquidated)..... | 10,000 |
| Flagler | The Flagler State Bank..... | 10,000 |
| Grand Valley..... | The Garfield County State Bank..... | 10,000 |
| Gilcrest | The Gilcrest State Bank..... | 20,000 |
| Hartman | The Farmers Bank | 10,000 |
| Hillrose | The First State Bank of Hillrose..... | 10,000 |
| Holly | The Holly State Bank..... | 30,000 |
| Kremmling | The Bank of Kremmling..... | 10,000 |
| Kiowa | The Kiowa State Bank..... | 10,000 |
| Kersey | The Kersey State Bank..... | 10,000 |
| Lamar | The Citizens State Bank of Lamar..... | 35,000 |
| La Veta..... | The La Veta Bank..... | 10,000 |
| Limon | The Limon State Bank..... | 20,000 |
| La Salle..... | The La Salle State Bank..... | 10,000 |
| Lyons | The State Bank of Lyons..... | 10,000 |
| Manitou | The Bank of Manitou..... | 10,000 |
| Mead | The Farmers & Merchants Bank of Mead..... | 10,000 |
| Mancos | The Bauer Bank | 50,000 |
| Morrison | The Morrison State Bank..... | 10,000 |
| Merino | The Merino State Bank..... | 10,000 |
| Nunn | The First State Bank of Nunn..... | 10,000 |

| Location | Name of Bank | Authorized Capital |
|---------------------|--|--------------------|
| Pierce | The Bank of Pierce..... | 10,000 |
| Pueblo | The Bank of Commerce..... | 30,000 |
| Pagosa Springs..... | The Citizens Bank of Pagosa Springs..... | 16,000 |
| Rocky Ford..... | The Peoples Home Bank..... | 15,000 |
| Ramah | The State Bank of Ramah..... | 10,000 |
| Severance | The Severance State Bank..... | 10,000 |
| Seibert | The Seibert State Bank..... | 10,000 |
| Timnath | The Farmers Bank of Timnath..... | 15,000 |
| Towner | The Peoples State Bank of Towner..... | 10,000 |
| Weldona | Weldon Valley State Bank of Weldona..... | 10,000 |
| Wiley | The State Bank of Wiley..... | 10,000 |
| Yampa | The Stockmans Bank | 10,000 |
| Yampa | The Bank of Yampa..... | 15,000 |

NEW TRUST COMPANIES ORGANIZED SINCE JANUARY 1, 1907.

| Location | Name of Bank | Authorized Capital |
|---------------|--|--------------------|
| Denver | The Central Savings Bank and Trust Company | \$250,000 |
| La Junta..... | The Colorado Savings & Trust Co..... | 75,000 |

NEW SAVINGS BANKS ORGANIZED SINCE JANUARY 1, 1907.

| Location | Name of Bank | Authorized Capital |
|--------------|--|--------------------|
| Denver | The Colorado State & Savings Bank..... | \$ 50,000 |
| Denver | The Federal State & Savings Bank..... | 100,000 |
| Golden | The Golden Savings Bank..... | 25,000 |

PRIVATE BANKS RE-ORGANIZED.

Since January 1, 1908, the following private banks have incorporated as State banks:

| Name of Bank | New Name | Authorized Capital |
|--------------------------------------|--|--------------------|
| Peoples Bank of Castle Rock..... | The State Bank of Castle Rock... | \$10,000 |
| Bank of Crested Butte..... | Bank of Crested Butte..... | 15,000 |
| The Citizens Bank, Craig..... | The Citizens Bank, Craig, Colo... | 10,000 |
| The Bank of Del Norte..... | The Bank of Del Norte..... | 10,000 |
| The Bank of Evans..... | The Farmers & Merchants Bank of Evans | 12,500 |
| Farmers & Merchants Bank, Gilcrest.. | The Gilcrest State Bank..... | 20,000 |
| First Bank of Hillrose..... | The First State Bank of Hillrose.. | 10,000 |
| Kersey Bank | The Kersey State Bank..... | 10,000 |
| The La Veta Bank..... | The La Veta Bank..... | 10,000 |
| The Limon Bank | The Limon State Bank..... | 20,000 |
| Bank of Lyons..... | The State Bank of Lyons..... | 10,000 |

REPORT OF STATE BANK COMMISSIONER.

| Name of Bank | New Name | Authorized Capital |
|------------------------------|------------------------------|--------------------|
| Geo. Bauer, Banker..... | The Bauer Bank | 50,000 |
| The Morrison State Bank..... | The Morrison State Bank..... | 10,000 |

STATE OR PRIVATE BANKS NATIONALIZED.

The following banks, with a capital of \$130,000, have nationalized:

| Name of Bank | Location | Authorized Capital |
|-------------------------------------|------------------|--------------------|
| Bank of Carbondale..... | Carbondale ..... | ..... |
| Sedgwick County Bank..... | Sedgwick | \$ 5,000 |
| First Bank of Montezuma Valley..... | Cortez | 50,000 |
| State Bank of Lamar..... | Lamar | 30,000 |
| Eagle Valley Bank..... | Eagle | 20,000 |
| Farmers & Merchants..... | Holyoke | 25,000 |

BANKS LIQUIDATED.

The following banks, having a capital of \$95,000, have voluntarily liquidated, and paid their depositors in full:

| Name of Bank | Location | Authorized Capital |
|------------------------------|-----------------|--------------------|
| Bank of Bayfield..... | Bayfield | \$ 5,000 |
| R. H. McMann & Co..... | Denver | 10,000 |
| The Union Dime Bank..... | Denver | 10,000 |
| The Otero County Bank..... | Ordway | 15,000 |
| Bank of Arlington..... | Arlington ..... | ..... |
| The State Bank of Aspen..... | Aspen | 50,000 |
| The Fraser Valley Bank..... | Fraser | 5,000 |

BANKS IN HANDS OF RECEIVER.

The following banks have been placed in hands of receiver:

| Name of Bank | Location | Authorized Capital |
|---------------------------------------|--|--------------------|
| The Smelter City State Bank..... | Durango | \$ 30,000 |
| The Colorado State Bank..... | Durango | 75,000 |
| The First Bank of Pagosa Springs..... | Pagosa Springs—Branch of Colorado State, Durango. | |
| The State Bank of Rocky Ford..... | Rocky Ford | 30,000 |

PRACTICAL WORKINGS OF THE BANKING LAW.

In inaugurating a system of bank reports and examinations, we found it advisable to arrange and publish a compilation of the banking laws of the State.

This pamphlet, with a circular letter—a copy of which follows—was sent to all the banks coming under the supervision of this department.

STATE OF COLORADO,
OFFICE OF STATE BANK COMMISSIONER.

Denver, Colorado, January 2, 1908.

Gentlemen—I am enclosing herewith blank forms which are duplicates of the ones you will be required to fill out in making your reports to this department.

Kindly examine these forms carefully, advising us if there are any points that require explanation. The following suggestions, if followed, will facilitate your work in making reports and our work in making examinations, as well as save a great deal of correspondence between the banks and this department.

Do not destroy any canceled vouchers. Arrange all canceled drafts, cashier's checks, time and demand certificates in numerical order and in packages of about one hundred each.

While it is not the purpose of the department to require the banks to keep any particular system of books, there are certain books the bank should have, such as draft, cashier's check, certificate and note registers, and all books should be kept in such a manner that they may be readily checked by the bank examiner.

Reconcile all statements with outside banks as near the first of the month as possible.

Keep secured loans and unsecured loans separate, as schedule in call reports, calls for this division.

Reports must be attested by a majority of the directors, as well as by the president or cashier, as provided in section 17 of "An Act in Relation to Banking," Session Laws, 1907. In case of private banks, such report must be verified by oath or affirmation of partner, member of firm, or individual owner, before a notary public.

In making your reports to this department, should you have an item that will not be fully explained by placing under any of the heads given in the blanks, make it a separate item.

Be sure to fill out all schedules on the report, and where no amount is to be entered, write the word "none."

Should the space for schedules not be sufficient, make out a schedule on a separate blank, giving it schedule number, and attach to the report.

Use the blank lines if necessary, but do not erase or change any of the printed items. Loans that are six months past due

(not in process of collection), and upon which no interest has been paid, will be considered by the department as bad debts. Demand loans that are six months old are considered as past due loans.

All loans should be kept within the limit prescribed by section 30 of "An Act in Relation to Banking," Session Laws, 1907, and loans to officers and directors must be authorized by a majority of the board of directors, and recorded, as provided by section 29 of "An Act in Relation to Banking," Session Laws, 1907. This section also limits the amount they may borrow.

The practice of permitting overdrafts is condemned, as it is entirely illegal, and very often leads to bad losses. Overdrafts standing on books for over six months, unless secured, or in process of collection, will be considered as bad debts, and can not be carried as an asset.

The first call will be made at the time of the call of the Comptroller of the Currency of the United States, and the necessary blanks will be forwarded to you at that time.

You will find that we enclose duplicates of the Call Report. This is in order that you may keep a copy for your own use.

Very respectfully,

HENRY M. BEATTY,
State Bank Commissioner.

This letter, together with the forms which were sent the banks, gave them a good idea of the information that would be required from them.

In our examinations, we have endeavored to be of assistance to the banks, by suggesting new forms and systems for keeping accounts, where necessary, and improving their old methods. We are constantly in receipt of letters asking for information, and to meet a demand from new banks have prepared a form of by-laws, which has proven very useful.

There have never before been any records kept concerning the State and private banks that were of any value, or that were at all accurate—in fact, very little was known concerning them. We are now keeping these records in an accurate form, issuing an abstract of each report, which is mailed to every bank in the State, to the Comptroller of the Currency, heads of departments similar to ours, the financial journals, and to a large list of people that have requested such information concerning financial and banking matters in this State, all of which is useful and of benefit to the people of Colorado, and to the banks themselves.

Through information sent out by this department, concerning various sections of the State, a large number of new banks have been started, and hardly a week goes by without several requests for good locations for banks being received.

Among the benefits of this law should be numbered the benefit of publicity; that is, the reports which the banks are called upon

to publish three times each year. These reports, which have to be sworn to, are accurate, and give the depositors the information they should have, and inspire confidence in the bank, as they show its true condition. These reports also have a tendency to restrain any bank, or banker, from overloaning or depleting his cash reserves, for he is aware that at any time, without notice, he will be called upon to publish the condition of his bank, no matter how unfavorable it may be.

The policy of this department has been to insist on banks keeping their loans in good condition; that is, renewing the paper when due, and charging off loans that are uncollectible. While most of our banks were in good shape in this respect, we have found a few where, either from carelessness or incapability of the managing officer, the loans were in bad shape, and we have insisted on their either collecting, renewing or charging off to the profit and loss account such notes.

INCREASE OF DEPOSITS.

The first call for a statement was on February 14, 1908, and on that date the reports from 132 banks showed total resources of \$29,594,052.09.

The report of November 27, 1908, showed 141 banks, with total resources of \$32,610,301.57, a gain in a little over nine months of \$3,016,249.48.

This showing is a most satisfactory one, both in view of the financial conditions existing early in the year, and the fact that the crops in many parts of the State were not up to their usual standard, owing to the unusual weather conditions and shortage of water.

From all present indications the year 1909 should be very successful, as the early snows which are general all over the State, assure us of plenty of water, and splendid crops.

There is a great deal of new capital being invested in new enterprises, and in establishing banks throughout the State, in communities that have heretofore had no banking facilities.

BANK FAILURES.

Since January 1, 1908, there have been no bank failures in this State, although just prior to that time, and before the limit set by the Legislature for complying with our new banking law had expired, three State banks and one private bank closed their doors and placed their affairs in the hands of this department, as provided by section 13, chapter 111, Session Laws of 1907. Of these, one, the private bank of David Swickhimer, has resumed. The Colorado State Bank, of Durango, is in the hands of a receiver, who has already paid a dividend of 80 per cent.

The Smelter City State Bank, of Durango, and the State Bank, of Rocky Ford, are in the hands of receivers, but have not as yet paid any dividends.

From the reports of the receivers, I am confident that the depositors will lose very little, if any, save in the case of one of the banks.

This showing is remarkable, when the conditions the banks went through during the latter part of 1907 are considered, and is a tribute not only to the character of our bankers, but to the intelligence shown by depositors, during that trying period.

RECOMMENDATIONS.

Our bank supervision law, which was enacted by the last Legislature, is a good one, but has not been in force long enough to have all of its provisions fully tested. Before making any radical changes, it should be given a longer trial, and then if any of its sections are weak, and do not fully answer their purpose, they should be either amended or repealed.

There are, however, a few suggestions that I desire to make, which will, in my opinion, greatly add to the efficiency of this department, and be an additional security to both depositors and stockholders.

I believe these recommendations are all practical, they are as follows:

RESERVE.

Every bank should be required to keep as a reserve, either in cash or on deposit, with an approved reserve bank, a certain per cent. of the deposits, to be graded according to the location of the bank and character of its business.

SURPLUS FUND.

A law should be passed requiring all banks, before declaring dividends, to set aside each year at least one-tenth of their net earnings toward the creation of a permanent surplus fund; this to be continued until this fund equals 50 per cent. of the bank's capital. This would create a reserve against which any future losses could be charged without impairment to the capital.

ADDITIONAL EXAMINERS.

As the thorough supervision of a bank is one of the strongest safeguards that can be given the depositors, I recommend that the present law be amended so that at least one more examiner be added to this department.

Our experience during the year has demonstrated that we can not make two satisfactory or thorough examinations, as the law now calls for, with out present examining force, which consists of the State Bank Commissioner and one deputy. This additional help is especially essential, as the number of banks in the State is rapidly increasing. A hurried, careless examination is absolutely worthless, therefore it can readily be seen that the examining force of this department should be large enough to give each bank whatever time is necessary.

To comply with the present law, and make two examinations a year, means an examination every day, for every working day in the year. Some of the banks take over a week to examine, and as almost one-half of the examiner's time is taken up by traveling, the need of another examiner is apparent.

While the Commissioner should personally make as many examinations as possible, more than half of his time has to be spent in the office, analyzing the call reports and the examiner's reports, attending to the correspondence and meeting the bankers and people that are constantly coming to the office for information in regard to bank matters.

The salary and additional expense of another deputy would be more than met by the additional fees collected.

LOANS TO OWNERS OF PRIVATE BANKS.

Under section 28, our banking laws restrict loans to officers and directors, but in case of private banks, especially where owned by one or two persons, they have no directors and can not comply with the provisions of this section. In my opinion an owner of a private bank should not be allowed to borrow from his bank, either directly or indirectly, as it depletes his capital to the extent of the amount he has loaned himself, and ten thousand dollars is certainly small enough capital for any bank, and should be kept intact.

BOOKS AND ACCOUNTS.

A law requiring a bank to keep such books as the State Bank Commissioner may prescribe, for the purpose of keeping complete, accurate and convenient record of its transactions.

PERMISSION FOR PRIVATE BANKS TO INCORPORATE AS STATE BANK.

There is now no method by which a private bank can be converted into a State bank without paying in its capital in cash. This should be remedied by allowing the Commissioner to accept good assets of the incorporated bank, worth not less than par, in lieu of cash.

SAVINGS BANKS.

The law which restricts savings banks from depositing more than \$25,000 in any one bank was passed over thirty years ago, and at that time was probably ample for the size of the banks, but we have now outgrown such a law, and it should be repealed or amended to suit our present conditions.

CONCLUSION.

My constant aim in organizing this department, and in carrying out the provisions of the law, has been to build up instead of tearing down, and whenever it has been necessary to use drastic measures, to do so without publicity.

The recommendations which I have suggested have not been made because needed in any one particular bank, but to provide

for the ever-changing conditions which confront us, and I firmly believe that if such recommendations are enacted into our laws they will greatly strengthen the banks, increase the deposits and be of a large benefit to the State.

Respectfully,

HENRY M. BEATTY,
State Bank Commissioner.

ABSTRACT OF REPORTS OF 56 STATE BANKS, 57 PRIVATE BANKS, 11 TRUST COMPANIES AND
8 SAVINGS BANKS AT THE CLOSE OF BUSINESS, FEBRUARY 14, 1908.

RESOURCES.

| | State Banks | Private Banks | Trust Companies | Savings Banks | Totals |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 2,610,942.18 | \$ 1,412,731.10 | \$ 2,884,749.92 | \$ 1,384,801.08 | \$ 8,293,224.28 |
| Loans and discounts (unsecured)..... | 1,977,291.22 | 1,524,380.27 | 1,323,026.03 | 434,732.00 | 5,259,429.52 |
| Overdrafts. | 106,007.23 | 50,205.83 | 16,388.65 | 1,620.89 | 174,222.60 |
| United States bonds..... | 14,100.00 | ..... | 1,680.00 | 500.00 | 16,280.00 |
| Other bonds, stocks and securities..... | 358,516.81 | 535,395.90 | 2,860,346.04 | 621,638.80 | 4,375,897.55 |
| Premium on bonds..... | 350.00 | 83.88 | ..... | 187.50 | 621.38 |
| Furniture and fixtures..... | 95,108.42 | 73,375.20 | 84,421.19 | 28,674.82 | 281,579.63 |
| Banking house..... | 162,184.02 | 190,514.21 | 81,650.52 | ..... | 434,348.75 |
| Other real estate..... | 301,134.07 | 170,989.00 | 11,464.01 | 31,352.60 | 514,939.68 |
| Expense account..... | 38,906.72 | 27,646.22 | 26,105.73 | 13,409.51 | 106,068.18 |
| Due from banks and bankers..... | 2,073,435.91 | 1,472,676.85 | 3,638,819.92 | 1,135,046.26 | 8,319,978.94 |
| Checks and cash items..... | 64,836.60 | 45,706.86 | 41,237.17 | 11,528.34 | 163,308.97 |
| Currency. | 362,965.49 | 174,492.55 | 167,689.00 | 47,109.00 | 752,256.04 |
| Gold. | 257,850.32 | 129,610.20 | 52,175.00 | 83,352.50 | 522,988.02 |
| Silver. | 67,856.72 | 49,327.56 | 17,387.85 | 10,874.65 | 145,446.78 |
| Fractional coin..... | 12,230.96 | 21,414.65 | 1,140.61 | 825.85 | 35,612.07 |
| Other resources..... | 27,594.22 | 26,097.63 | 134,324.36 | 9,833.49 | 197,849.70 |
| Totals..... | \$ 8,531,310.89 | \$ 5,904,647.91 | \$11,342,606.00 | \$ 3,815,487.29 | \$29,594,052.09 |

LIABILITIES.

| | | | | | |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock paid in..... | \$ 1,356,400.00 | \$ 811,214.53 | \$ 1,725,000.00 | \$ 400,000.00 | \$ 4,292,614.53 |
| Surplus fund | 210,615.45 | 506,127.72 | 336,583.60 | 82,500.00 | 1,135,826.77 |
| Undivided profits | 270,029.99 | 154,333.86 | 246,884.43 | 46,403.98 | 717,652.26 |
| Bills payable | 134,000.00 | 70,030.00 | 115,500.00 | ..... | 319,530.00 |
| Notes rediscounted | 159,805.09 | 7,886.70 | 181,267.00 | ..... | 348,958.79 |
| Time certificates of deposit..... | 1,020,424.01 | 883,312.12 | 721,135.96 | 299,046.74 | 2,923,918.83 |
| Savings accounts | 130,280.91 | 4,666.16 | 3,605,434.64 | 2,064,660.78 | 5,805,042.49 |
| Dividends unpaid | 504.00 | 523.09 | 160.00 | ..... | 1,187.09 |
| Individual deposits | 4,225,651.72 | 3,108,569.79 | 3,507,885.90 | 673,737.47 | 11,515,844.88 |
| Due to banks and bankers..... | 283,513.27 | 92,001.40 | 102,619.32 | 155,787.91 | 633,921.90 |
| Demand certificates | 699,589.91 | 245,538.47 | 166,321.35 | 76,033.28 | 1,187,483.01 |
| Certified checks | 2,187.50 | 61.50 | 4,031.19 | 488.00 | 6,768.19 |
| Cashiers' checks | 31,430.25 | 12,175.83 | 44,718.99 | 10,041.70 | 98,366.77 |
| Other liabilities | 6,878.79 | 8,206.74 | 585,063.62 | 6,787.43 | 606,936.58 |
| Totals | \$ 8,531,310.89 | \$ 5,904,647.91 | \$11,342,606.00 | \$ 3,815,487.29 | \$29,594,052.09 |

ABSTRACT OF REPORTS OF 64 STATE BANKS, 51 PRIVATE BANKS, 11 TRUST COMPANIES AND
8 SAVINGS BANKS AT THE CLOSE OF BUSINESS, JULY 15, 1908.

RESOURCES.

| | State Banks | Private Banks | Trust Companies | Savings Banks | Total |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 2,274,966.52 | \$ 1,386,527.87 | \$ 3,198,660.06 | \$ 1,495,755.03 | \$ 8,355,909.48 |
| Loans and discounts (unsecured)..... | 2,360,950.75 | 1,626,368.18 | 1,065,641.95 | 498,603.16 | 5,551,564.04 |
| Overdrafts | 73,514.30 | 41,327.00 | 14,544.18 | 1,843.26 | 131,228.74 |
| United States bonds..... | 4,100.00 | ..... | 1,680.00 | 500.00 | 6,280.00 |
| Other bonds, stocks and securities..... | 622,214.54 | 564,866.73 | 3,272,632.95 | 614,147.22 | 5,073,861.44 |
| Premium on bonds..... | ..... | 55.00 | ..... | 426.20 | 481.20 |
| Furniture and fixtures..... | 107,331.85 | 60,908.25 | 99,503.49 | 41,651.90 | 309,395.49 |
| Banking house | 169,018.30 | 196,613.96 | 87,633.27 | ..... | 453,265.53 |
| Other real estate..... | 78,619.22 | 147,679.88 | 33,352.66 | 15,530.78 | 275,182.54 |
| Expense account | 55,107.46 | 37,810.47 | 7,392.47 | 18,831.13 | 119,141.53 |
| Due from banks and bankers..... | 2,134,114.16 | 1,279,336.82 | 3,346,808.95 | 1,210,139.09 | 7,970,399.02 |
| Checks and cash items..... | 80,863.69 | 20,744.66 | 35,077.89 | 42,650.16 | 179,336.40 |
| Currency | 379,262.80 | 145,283.00 | 277,943.00 | 47,871.88 | 850,360.68 |
| Gold | 188,669.75 | 106,057.51 | 49,605.00 | 22,632.50 | 366,964.76 |
| Silver | 65,232.25 | 32,574.90 | 17,073.49 | 9,035.55 | 123,916.19 |
| Fractional coin | 6,558.16 | 5,359.88 | 1,203.21 | 1,744.60 | 14,865.85 |
| Other resources. | 6,063.49 | 7,189.45 | 102,799.73 | 9,937.60 | 125,990.27 |
| Totals | \$ 8,606,587.24 | \$ 5,658,703.56 | \$11,611,552.30 | \$ 4,031,300.06 | \$29,908,143.16 |

LIABILITIES.

| | | | | | |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock | \$ 1,435,050.00 | \$ 809,428.58 | \$ 1,725,000.00 | \$ 400,000.00 | \$ 4,369,478.58 |
| Surplus fund | 205,680.27 | 240,853.45 | 442,821.85 | 87,500.00 | 976,855.57 |
| Undivided profits | 293,652.96 | 388,892.81 | 121,655.58 | 50,491.23 | 854,692.58 |
| Bills payable | 141,945.23 | 84,786.70 | 92,523.43 | 5,097.41 | 324,352.77 |
| Notes rediscounted | 60,806.39 | ..... | 139,084.00 | ..... | 199,890.39 |
| Time certificates of deposit..... | 1,049,793.61 | 674,714.57 | 730,612.91 | 190,326.44 | 2,645,447.53 |
| Savings accounts | 168,140.11 | 3,774.13 | 3,928,537.06 | 2,199,842.88 | 6,300,294.18 |
| Dividends unpaid | 2,316.68 | ..... | 320.00 | 135.00 | 2,771.68 |
| Individual deposits | 4,475,100.86 | 2,956,594.49 | 3,721,912.29 | 869,971.93 | 12,023,579.57 |
| Due to banks and bankers..... | 223,114.55 | 79,334.83 | 142,032.83 | 70,030.62 | 514,512.83 |
| Demand certificates of deposit..... | 489,250.04 | 387,812.44 | 154,354.24 | 76,180.50 | 1,107,597.22 |
| Certified checks | 4,878.94 | 400.00 | 8,831.50 | 1,389.15 | 15,499.59 |
| Cashiers' checks | 47,224.01 | 19,199.24 | 58,386.51 | 13,439.83 | 138,249.59 |
| Other liabilities | 9,633.59 | 12,912.32 | 345,480.10 | 66,895.07 | 434,921.08 |
| Totals | \$ 8,606,587.24 | \$ 5,658,703.56 | \$11,611,552.30 | \$ 4,081,300.06 | \$29,908,143.16 |

ABSTRACT OF REPORTS OF 73 STATE BANKS, 47 PRIVATE BANKS, 11 TRUST COMPANIES AND
10 SAVINGS BANKS AT CLOSE OF BUSINESS, NOVEMBER 27, 1908.

RESOURCES.

| | State Banks | Private Banks | Trust Companies | Savings Banks | Totals |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 2,722,612.30 | \$ 1,389,873.43 | \$ 3,409,932.38 | \$ 1,690,573.85 | \$ 9,212,991.96 |
| Loans and discounts (unsecured)..... | 2,393,656.33 | 1,631,647.83 | 1,234,963.10 | 611,917.07 | 5,872,184.33 |
| Overdrafts | 102,764.42 | 49,350.29 | 15,211.97 | 1,630.20 | 168,956.88 |
| United States bonds..... | 4,100.00 | ..... | 1,580.00 | 500.00 | 6,180.00 |
| Other bonds, stocks and securities..... | 674,567.68 | 585,228.77 | 3,340,333.47 | 600,141.14 | 5,200,271.06 |
| Premium on bonds..... | ..... | ..... | ..... | 414.20 | 414.20 |
| Furniture and fixtures..... | 118,720.02 | 58,067.54 | 103,477.70 | 42,716.72 | 322,981.98 |
| Banking house | 184,199.94 | 183,702.51 | 103,319.52 | 10,000.00 | 481,221.97 |
| Other real estate..... | 63,857.89 | 145,839.42 | 30,509.46 | 29,919.96 | 270,126.73 |
| Expense account | 116,471.39 | 59,402.24 | 91,503.83 | 46,029.40 | 313,406.86 |
| Due from banks and bankers..... | 2,864,653.37 | 1,709,829.79 | 3,366,369.46 | 1,226,454.83 | 9,167,307.45 |
| Checks and cash items..... | 53,386.15 | 29,658.91 | 36,863.86 | 21,395.12 | 141,304.04 |
| Currency | 370,294.00 | 149,566.00 | 269,757.00 | 55,961.00 | 845,578.00 |
| Gold | 181,984.25 | 78,491.65 | 40,262.50 | 19,675.00 | 320,413.40 |
| Silver | 64,593.41 | 28,213.64 | 22,400.09 | 9,688.55 | 124,895.69 |
| Fractional coin | 9,615.69 | 3,638.51 | 599.38 | 2,414.46 | 16,268.04 |
| Other resources | 13,475.28 | 10,738.27 | 115,035.26 | 6,550.17 | 145,798.98 |
| Totals | \$ 9,988,952.12 | \$ 6,113,248.80 | \$12,182,118.98 | \$ 4,375,981.67 | \$32,610,301.57 |

LIABILITIES.

| | | | | | |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Capital stock paid in..... | \$ 1,547,500.00 | \$ 776,860.00 | \$ 1,725,000.00 | \$ 450,000.00 | \$ 4,499,860.00 |
| Surplus fund | 205,585.72 | 224,315.09 | 467,440.62 | 87,500.00 | 984,841.43 |
| Undivided profits | 402,825.92 | 444,068.59 | 149,208.28 | 108,826.40 | 1,104,929.19 |
| Bills payable | 254,069.57 | 27,500.00 | 58,865.50 | 32,500.00 | 372,935.07 |
| Notes rediscounted | 41,633.91 | ..... | 98,813.00 | ..... | 140,446.91 |
| Time certificates of deposit..... | 1,050,952.89 | 792,958.72 | 772,720.19 | 246,059.63 | 2,862,691.43 |
| Savings accounts | 185,419.11 | 4,876.53 | 4,122,049.09 | 2,249,729.45 | 6,562,074.18 |
| Dividends unpaid | 50.68 | ..... | 21.00 | ..... | 71.68 |
| Individual deposits | 5,408,522.36 | 3,525,719.84 | 3,911,585.44 | 922,833.92 | 13,768,661.56 |
| Due to banks and bankers..... | 208,641.17 | 63,237.24 | 158,334.42 | 111,400.93 | 541,613.76 |
| Demand certificates | 511,763.13 | 226,647.21 | 163,644.94 | 75,205.05 | 977,260.33 |
| Certified checks | 1,521.77 | 200.00 | 5,751.52 | 1,849.40 | 9,322.69 |
| Cashiers' checks | 100,104.58 | 17,339.91 | 57,397.91 | 24,171.62 | 199,014.02 |
| Other liabilities | 20,361.31 | 9,525.67 | 491,287.07 | 65,905.27 | 587,079.32 |
| Totals | \$ 9,938,952.12 | \$ 6,113,248.80 | \$12,182,118.98 | \$ 4,375,981.67 | \$32,610,301.57 |

COMPARATIVE STATEMENT OF TOTALS OF ALL BANKS AND TRUST COMPANIES (EXCEPT NATIONAL BANKS) AT THE TIME OF CALL REPORTS FOR YEAR 1908.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 8,293,224.28 | \$ 8,355,909.48 | \$ 9,212,991.96 |
| Loans and discounts (unsecured)..... | 5,259,429.52 | 5,551,564.04 | 5,872,184.33 |
| Overdrafts | 174,222.60 | 131,228.74 | 168,956.88 |
| United States bonds..... | 16,280.00 | 6,280.00 | 6,180.00 |
| Other bonds, stocks and securities..... | 4,375,897.55 | 5,073,861.44 | 5,200,271.06 |
| Premium on bonds..... | 621.38 | 481.20 | 414.20 |
| Furniture and fixtures..... | 281,579.63 | 309,395.49 | 322,981.98 |
| Banking house | 434,348.75 | 453,265.53 | 481,221.97 |
| Other real estate..... | 514,939.68 | 275,182.54 | 270,126.73 |
| Expense account | 106,068.18 | 119,141.53 | 313,406.86 |
| Due from banks and bankers..... | 8,319,978.94 | 7,970,399.02 | 9,167,307.45 |
| Checks and cash items..... | 163,308.97 | 179,336.40 | 141,304.04 |
| Currency | 752,256.04 | 850,360.68 | 845,578.00 |
| Gold | 522,988.02 | 366,964.76 | 320,413.40 |
| Silver | 145,446.78 | 123,916.19 | 124,895.69 |
| Fractional coin | 35,612.07 | 14,865.85 | 16,268.04 |
| Other resources | 197,849.70 | 125,990.27 | 145,798.98 |
| Totals | \$29,594,052.09 | \$29,908,143.16 | \$32,610,301.57 |

LIABILITIES.

| | | | |
|-----------------------------------|------------------------|------------------------|------------------------|
| Capital stock paid in..... | \$ 4,292,614.53 | \$ 4,369,478.58 | \$ 4,499,360.00 |
| Surplus fund | 1,135,826.77 | 976,855.57 | 984,841.43 |
| Undivided profits | 717,652.26 | 854,692.58 | 1,104,929.19 |
| Bills payable | 319,530.00 | 324,352.77 | 372,935.07 |
| Notes rediscounted | 348,958.79 | 199,890.39 | 140,446.91 |
| Time certificates of deposit..... | 2,923,918.83 | 2,645,447.53 | 2,862,691.43 |
| Savings accounts | 5,805,042.49 | 6,300,294.18 | 6,562,074.18 |
| Dividends unpaid | 1,187.09 | 2,771.68 | 71.68 |
| Individual deposits | 11,515,844.88 | 12,023,579.57 | 13,768,661.56 |
| Due to banks and bankers | 633,921.90 | 514,512.83 | 541,613.76 |
| Demand certificates | 1,187,483.01 | 1,107,597.22 | 977,260.33 |
| Certified checks | 6,768.19 | 15,499.59 | 9,322.69 |
| Cashiers' checks | 98,366.77 | 138,249.59 | 199,014.02 |
| Other liabilities | 606,936.58 | 434,921.08 | 587,079.32 |
| Totals | <u>\$29,594,052.09</u> | <u>\$29,908,143.16</u> | <u>\$32,610,301.57</u> |

Increase in total assets since February 14, 1908, \$3,016,249.48.

Increase in total assets since July 15, 1908, \$2,702,158.41.

COMPARATIVE STATEMENT OF STATE BANKS AT TIME OF CALL REPORTS FOR YEAR OF 1908.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 2,610,942.18 | \$ 2,274,966.52 | \$ 2,722,612.30 |
| Loans and discounts (unsecured)..... | 1,977,291.22 | 2,360,950.75 | 2,393,656.33 |
| Overdrafts | 106,007.23 | 73,514.30 | 102,764.42 |
| United States bonds..... | 14,100.00 | 4,100.00 | 4,100.00 |
| Other bonds, stocks and securities..... | 358,516.81 | 622,214.54 | 674,567.68 |
| Premium on bonds..... | 350.00 | ..... | ..... |
| Furniture and fixtures..... | 95,108.42 | 107,331.85 | 118,720.02 |
| Banking house | 162,184.02 | 169,018.30 | 184,199.94 |
| Other real estate..... | 301,134.07 | 78,619.22 | 63,857.89 |
| Expense account | 38,906.72 | 55,107.46 | 116,471.89 |
| Due from banks and bankers..... | 2,073,435.91 | 2,134,114.16 | 2,864,653.37 |
| Checks and cash items..... | 64,836.60 | 80,863.69 | 53,386.15 |
| Currency | 362,965.49 | 379,262.80 | 370,294.00 |
| Gold | 257,850.32 | 188,669.75 | 181,984.25 |
| Silver | 67,856.72 | 65,232.25 | 64,593.41 |
| Fractional coin | 12,230.96 | 6,558.16 | 9,615.69 |
| Other resources | 27,594.22 | 6,063.49 | 13,475.28 |
| Totals | \$ 8,531,310.89 | \$ 8,606,587.24 | \$ 9,938,952.12 |

LIABILITIES.

| | | | |
|-----------------------------------|------------------------|------------------------|------------------------|
| Capital stock paid in | \$ 1,356,400.00 | \$ 1,435,050.00 | \$ 1,547,500.00 |
| Surplus fund | 210,615.45 | 205,680.27 | 205,585.72 |
| Undivided profits | 270,029.99 | 293,652.96 | 402,825.92 |
| Bills payable | 134,000.00 | 141,945.23 | 254,069.57 |
| Notes rediscounted | 159,805.09 | 60,806.39 | 41,633.91 |
| Time certificates of deposit..... | 1,020,424.01 | 1,049,793.61 | 1,050,952.89 |
| Savings accounts | 130,280.91 | 168,140.11 | 185,419.11 |
| Dividends unpaid | 504.00 | 2,316.68 | 50.68 |
| Individual deposits | 4,225,651.72 | 4,475,100.86 | 5,408,522.36 |
| Due to banks and bankers | 283,513.27 | 223,114.55 | 208,641.17 |
| Demand certificates | 699,589.91 | 489,250.04 | 511,763.13 |
| Certified checks | 2,187.50 | 4,878.94 | 1,521.77 |
| Cashiers' checks | 31,430.25 | 47,224.01 | 100,104.58 |
| Other liabilities | 6,878.79 | 9,633.59 | 20,361.31 |
| Totals | <u>\$ 8,531,310.89</u> | <u>\$ 8,606,587.24</u> | <u>\$ 9,938,952.12</u> |

Increase in total assets since February 14, 1908, \$407,641.23.

Increase in total assets since July 15, 1908, \$332,364.88.

COMPARATIVE STATEMENT OF PRIVATE BANKS AT TIME OF CALL REPORTS FOR YEAR OF 1908.

24

RESOURCES.

REPORT OF STATE BANK COMMISSIONER.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 1,412,731.10 | \$ 1,386,527.87 | \$ 1,389,873.43 |
| Loans and discounts (unsecured)..... | 1,524,380.27 | 1,626,368.18 | 1,631,647.83 |
| Overdrafts | 50,205.83 | 41,327.00 | 49,350.29 |
| Other bonds, stocks and securities..... | 535,395.90 | 564,866.73 | 585,228.77 |
| Premium on bonds..... | 83.88 | 55.00 | ..... |
| Furniture and fixtures..... | 73,375.20 | 60,908.25 | 58,067.54 |
| Banking house | 190,514.21 | 196,613.96 | 183,702.51 |
| Other real estate..... | 170,989.00 | 147,679.88 | 145,839.42 |
| Expense account | 27,646.22 | 37,810.47 | 59,402.24 |
| Due from banks and bankers..... | 1,472,676.85 | 1,279,336.82 | 1,709,829.79 |
| Checks and cash items..... | 45,706.86 | 20,744.66 | 29,658.91 |
| Currency | 174,492.55 | 145,283.00 | 149,566.00 |
| Gold | 129,610.20 | 106,057.51 | 78,491.65 |
| Silver | 49,327.56 | 32,574.90 | 28,213.64 |
| Fractional coin..... | 21,414.65 | 5,359.88 | 3,638.51 |
| Other resources..... | 26,097.63 | 7,189.45 | 10,738.27 |
| Totals | \$ 5,904,647.91 | \$ 5,658,703.56 | \$ 6,113,248.80 |

LIABILITIES.

| | | | |
|-------------------------------|------------------------|------------------------|------------------------|
| Capital stock..... | \$ 811,214.53 | \$ 809,428.58 | \$ 776,860.00 |
| Surplus fund..... | 506,127.72 | 240,853.45 | 224,315.09 |
| Undivided profits..... | 154,333.86 | 388,892.81 | 444,068.59 |
| Bills payable..... | 70,030.00 | 84,786.70 | 27,500.00 |
| Notes rediscounted..... | 7,886.70 | ..... | ..... |
| Time certificates..... | 883,312.12 | 674,714.57 | 792,958.72 |
| Savings accounts..... | 4,666.16 | 3,774.13 | 4,876.53 |
| Dividends unpaid..... | 523.09 | ..... | ..... |
| Individual deposits..... | 3,108,569.79 | 2,956,594.49 | 3,525,719.84 |
| Due to banks and bankers..... | 92,001.40 | 79,334.83 | 63,237.24 |
| Demand certificates..... | 245,538.47 | 387,812.44 | 226,647.21 |
| Certified checks..... | 61.50 | 400.00 | 200.00 |
| Cashiers' checks..... | 12,175.83 | 19,199.24 | 17,339.91 |
| Other liabilities..... | 8,206.74 | 12,912.32 | 9,525.67 |
| Totals | <u>\$ 5,904,647.91</u> | <u>\$ 5,658,703.56</u> | <u>\$ 6,113,248.80</u> |

Increase in total assets since February 14, 1908, \$108,600.89.

Increase in total assets since July 15, 1908, \$454,545.24.

COMPARATIVE STATEMENT OF TRUST COMPANIES AT TIME OF CALL REPORT FOR YEAR OF 1908.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 2,884,749.92 | \$ 3,198,660.06 | \$ 3,409,932.38 |
| Loans and discounts (unsecured)..... | 1,323,026.03 | 1,065,641.95 | 1,234,963.10 |
| Overdrafts | 16,388.65 | 14,544.18 | 15,211.97 |
| United States bonds..... | 1,680.00 | 1,680.00 | 1,580.00 |
| Other bonds, stocks and securities..... | 2,860,346.04 | 3,272,632.95 | 3,340,333.47 |
| Furniture and fixtures..... | 84,421.19 | 99,503.49 | 103,477.70 |
| Banking house | 81,650.52 | 87,633.27 | 103,319.52 |
| Other real estate..... | 11,464.01 | 33,352.66 | 30,509.46 |
| Expense account | 26,105.73 | 7,392.47 | 91,503.83 |
| Due from banks and bankers..... | 3,638,819.92 | 3,346,808.95 | 3,366,369.46 |
| Checks and cash items..... | 41,237.17 | 35,077.89 | 36,863.86 |
| Currency | 167,689.00 | 277,943.00 | 269,757.00 |
| Gold | 52,175.00 | 49,605.00 | 40,262.50 |
| Silver | 17,387.85 | 17,073.49 | 22,400.09 |
| Fractional coin..... | 1,140.61 | 1,203.21 | 599.38 |
| Other resources..... | 134,324.36 | 102,799.73 | 115,035.26 |
| Totals | \$11,342,606.00 | \$11,611,552.30 | \$12,182,118.98 |

LIABILITIES.

| | | | |
|--|------------------------|------------------------|------------------------|
| Capital stock paid in..... | \$ 1,725,000.00 | \$ 1,725,000.00 | \$ 1,725,000.00 |
| Surplus fund..... | 336,583.60 | 442,821.85 | 467,440.62 |
| Undivided profits..... | 246,884.43 | 121,655.58 | 149,208.28 |
| Bills payable..... | 115,500.00 | 92,523.43 | 58,865.50 |
| Notes rediscounted..... | 181,267.00 | 139,084.00 | 98,813.00 |
| Time certificates of deposit..... | 721,135.96 | 730,612.91 | 772,720.19 |
| Savings accounts..... | 3,605,434.64 | 3,928,537.06 | 4,122,049.09 |
| Dividends unpaid..... | 160.00 | 320.00 | 21.00 |
| Individual deposits..... | 3,507,885.90 | 3,721,912.29 | 3,911,585.44 |
| Due to banks and bankers..... | 102,619.32 | 142,032.83 | 158,334.42 |
| Demand certificates..... | 166,321.35 | 154,354.24 | 163,644.94 |
| Certified checks..... | 4,031.19 | 8,831.50 | 5,751.52 |
| Cashiers' checks..... | 44,718.99 | 58,386.51 | 57,397.91 |
| Other liabilities..... | 585,063.62 | 345,480.10 | 491,287.07 |
| Totals | <u>\$11,342,606.00</u> | <u>\$11,611,552.30</u> | <u>\$12,182,118.98</u> |
| Increase in total assets since February 14, 1908, \$839,512.98 | | | |
| Increase in total assets since July 15, 1908, \$570,566.68 | | | |

COMPARATIVE STATEMENT OF SAVINGS BANKS AT TIME OF CALL REPORTS FOR YEAR OF 1908.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|-----------------|-----------------|-----------------|
| Loans and discounts (secured)..... | \$ 1,384,801.08 | \$ 1,495,755.03 | \$ 1,690,573.85 |
| Loans and discounts (unsecured)..... | 434,732.00 | 498,603.16 | 611,917.07 |
| Overdrafts | 1,620.89 | 1,843.26 | 1,630.20 |
| United States bonds..... | 500.00 | 500.00 | 500.00 |
| Other bonds, stocks and securities..... | 621,638.80 | 614,147.22 | 600,141.14 |
| Premium on bonds..... | 187.50 | 426.20 | 414.20 |
| Furniture and fixtures..... | 28,674.82 | 41,651.90 | 42,716.72 |
| Banking house ..... | ..... | ..... | 10,000.00 |
| Other real estate..... | 31,352.60 | 15,530.78 | 29,919.96 |
| Expense account | 13,409.51 | 18,831.13 | 46,029.40 |
| Due from banks and bankers..... | 1,135,046.26 | 1,210,139.09 | 1,226,454.83 |
| Checks and cash items..... | 11,528.34 | 42,650.16 | 21,395.12 |
| Currency | 47,109.00 | 47,871.88 | 55,961.00 |
| Gold | 83,352.50 | 22,632.50 | 19,675.00 |
| Silver | 10,874.65 | 9,085.55 | 9,688.55 |
| Fractional coin..... | 825.85 | 1,744.60 | 2,414.46 |
| Other resources..... | 9,833.49 | 9,937.60 | 6,550.17 |
| Totals | \$ 3,815,487.29 | \$ 4,031,300.06 | \$ 4,375,981.67 |

LIABILITIES.

| | | | |
|-----------------------------------|------------------------|------------------------|------------------------|
| Capital stock paid in..... | \$ 400,000.00 | \$ 400,000.00 | \$ 450,000.00 |
| Surplus fund..... | 82,500.00 | 87,500.00 | 87,500.00 |
| Undivided profits..... | 46,403.98 | 50,491.23 | 108,826.40 |
| Bills payable..... | ..... | 5,097.41 | 32,500.00 |
| Time certificates of deposit..... | 299,046.74 | 190,326.44 | 246,059.63 |
| Savings accounts..... | 2,064,660.78 | 2,199,842.88 | 2,249,729.45 |
| Dividends unpaid..... | ..... | 135.00 | ..... |
| Individual deposits..... | 673,737.47 | 869,971.93 | 922,833.92 |
| Due to banks and bankers..... | 155,787.91 | 70,030.62 | 111,400.93 |
| Demand certificates..... | 76,033.28 | 76,180.50 | 75,205.05 |
| Certified checks..... | 488.00 | 1,389.15 | 1,849.40 |
| Cashiers' checks..... | 10,041.70 | 13,439.83 | 24,171.62 |
| Other liabilities..... | 6,787.43 | 66,895.07 | 65,905.27 |
| Totals | <u>\$ 3,815,487.29</u> | <u>\$ 4,031,300.06</u> | <u>\$ 4,375,981.67</u> |

Increase in total assets since February 14, 1908, \$560,494.38.

Increase in total assets since July 15, 1908, \$344,681.61

ABSTRACT OF REPORTS OF THE NATIONAL BANKS OF COLORADO, SHOWING THEIR CONDITION
AT THE CLOSE OF BUSINESS ON THE FOLLOWING DATES.

| | RESOURCES | | | | |
|--|----------------------------|---------------------------|----------------------------|-----------------------------|----------------------------|
| | Feb. 14, 1908 108 Banks | May 14, 1908 114 Banks | July 15, 1908 114 Banks | Sept. 23, 1908 113 Banks | Nov. 27, 1908 112 Banks |
| Loans and discounts..... | \$ 44,368,292.47 | \$ 45,019,155.05 | \$ 46,311,989.56 | \$ 47,462,209.81 | \$ 49,722,379.31 |
| Overdrafts | 326,770.93 | 383,727.36 | 403,512.49 | 417,892.39 | 430,076.13 |
| U. S. bonds to secure circulation..... | 6,956,760.00 | 7,048,010.00 | 7,069,260.00 | 7,106,760.00 | 6,773,510.00 |
| U. S. bonds to secure deposit..... | 1,515,500.00 | 1,510,500.00 | 1,489,000.00 | 1,470,000.00 | 1,470,000.00 |
| Other bonds to secure U. S. deposits..... | 776,175.00 | 776,175.00 | 776,175.00 | 742,000.00 | 742,000.00 |
| U. S. bonds on hand..... | 102,000.00 | 82,000.00 | 76,000.00 | 76,000.00 | 76,000.00 |
| Premium on U. S. bonds..... | 114,020.75 | 118,754.65 | 115,912.55 | 116,955.59 | 123,084.65 |
| Securities, judgments, claims, etc..... | 19,567,411.84 | 20,093,612.40 | 20,197,695.79 | 19,294,299.93 | 18,684,931.89 |
| Banking house, furniture and fixtures..... | 954,707.97 | 985,282.39 | 1,020,428.50 | 1,030,186.49 | 1,059,267.89 |
| Other real estate and mortgages owned..... | 293,272.98 | 348,143.47 | 339,214.79 | 328,270.59 | 434,258.32 |
| Due from other national banks..... | 5,813,958.46 | 7,460,455.28 | 7,224,852.41 | 8,125,988.02 | 10,504,877.35 |
| Due from state and private banks and bankers..... | 2,231,628.98 | 1,749,397.89 | 1,742,823.13 | 2,038,902.30 | 2,556,057.84 |
| Due from approved reserve agents..... | 15,470,248.83 | 18,412,655.69 | 17,269,487.15 | 19,389,269.88 | 21,496,403.46 |
| Checks and other cash items..... | 349,572.42 | 369,166.34 | 289,501.20 | 253,764.11 | 383,475.12 |
| Exchanges for clearing house..... | 1,116,214.97 | 933,720.54 | 1,054,737.59 | 916,790.84 | 1,479,263.90 |
| Notes of other national banks..... | 982,882.00 | 757,993.00 | 1,007,519.00 | 1,023,894.00 | 780,882.00 |
| Fractional paper, currency, nickels and cents..... | 47,206.10 | 45,338.26 | 42,592.50 | 48,748.72 | 50,190.27 |
| Specie | 11,253,678.82 | 12,204,448.29 | 11,657,114.45 | 11,167,891.56 | 10,529,965.15 |
| Legal tender notes..... | 2,635,493.00 | 2,649,432.00 | 2,064,739.00 | 1,821,797.00 | 1,877,180.00 |
| Five per cent. redemption fund..... | 341,231.85 | 347,387.50 | 352,057.50 | 356,017.00 | 334,490.00 |
| Due from United States treasurer..... | 12,975.00 | 52,622.00 | 7,016.50 | 92,515.00 | 126,930.25 |
| Totals | \$115,230,002.37 | \$121,347,977.11 | \$120,511,629.11 | \$123,286,153.23 | \$129,635,223.53 |

LIABILITIES.

| | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|
| Capital stock paid in..... | \$ 9,302,500.00 | \$ 9,465,000.00 | \$ 9,500,000.00 | \$ 9,480,000.00 | \$ 9,130,000.00 |
| Surplus fund | 4,289,950.00 | 4,298,950.00 | 4,526,050.00 | 4,538,800.00 | 4,355,800.00 |
| Undivided profits, less expenses..... | 1,863,310.92 | 2,218,586.72 | 1,995,080.28 | 2,170,336.11 | 2,480,850.19 |
| National bank notes outstanding..... | 6,868,625.00 | 6,977,445.00 | 6,993,452.50 | 7,038,115.00 | 6,734,685.00 |
| Due to other national banks..... | 9,379,372.31 | 11,097,882.04 | 9,847,502.36 | 11,228,719.74 | 14,498,444.06 |
| Due to state and private banks and bankers..... | 2,713,675.35 | 3,195,096.82 | 2,771,121.39 | 2,894,266.13 | 3,906,349.32 |
| Due to trust companies and savings banks..... | 3,540,301.32 | 3,295,774.80 | 3,255,081.77 | 3,217,972.17 | 3,150,249.85 |
| Due to approved reserve agents..... | 4,165.47 | 4,495.43 | 7,108.09 | 2,187.89 | 2,680.83 |
| Dividends unpaid | 14,258.77 | 860.00 | 20,684.65 | 3,450.50 | 1,232.50 |
| Individual deposits | 74,116,849.56 | 78,058,256.78 | 78,804,561.69 | 79,693,328.19 | 82,370,233.84 |
| U. S. deposits..... | 1,361,749.46 | 1,317,903.12 | 1,474,207.51 | 1,693,790.78 | 1,716,234.51 |
| Deposits of U. S. disbursing officers..... | 853,301.42 | 829,331.65 | 658,709.19 | 466,607.57 | 399,479.20 |
| Bonds borrowed | 420,000.00 | 420,000.00 | 420,000.00 | 420,000.00 | 420,000.00 |
| Notes and bills rediscounted..... | 76,613.32 | ..... | 15,350.99 | 37,514.51 | 62,484.09 |
| Bills payable | 332,450.00 | 104,500.00 | 156,500.00 | 340,000.00 | 333,000.00 |
| Reserved for taxes..... | 83,440.97 | 57,607.33 | 64,835.72 | 36,182.84 | 58,483.29 |
| Other liabilities | 3,751.50 | 6,220.42 | 1,382.97 | 24,881.80 | 15,016.85 |
| Clearing house certificates, net balance..... | 687.00 | 67.00 | ..... | ..... | ..... |
| Totals | \$115,230,002.37 | \$121,347,977.11 | \$120,511,629.11 | \$123,286,153.23 | \$129,635,223.53 |

TOTAL RESOURCES AND LIABILITIES OF ALL BANKS
IN COLORADO AT CLOSE OF BUSINESS
NOVEMBER 27, 1908.

This includes 112 National Banks, 73 State Banks, 47 Private Banks, 11 Trust Companies and 10 Savings Banks, or a total of 253 banks.

RESOURCES.

| | |
|--|-------------------------|
| Loans and discounts | \$ 64,807,555.60 |
| Overdrafts | 599,033.01 |
| Bonds and securities..... | 32,952,892.95 |
| Premium on U. S. bonds | 123,498.85 |
| Banking house, furniture and fixtures..... | 1,863,471.84 |
| Other real estate and mortgages | 704,385.05 |
| Due from banks | 43,724,646.10 |
| Checks and other cash items | 524,779.16 |
| Exchanges for clearing house | 1,479,263.90 |
| Cash on hand | 14,545,372.55 |
| Five per cent. redemption fund | 334,490.00 |
| Due from United States Treasurer | 126,930.25 |
| Other resources | 145,798.98 |
| Total | <u>\$161,932,118.24</u> |

LIABILITIES.

| | |
|---------------------------------------|-------------------------|
| Capital stock paid in | \$ 13,629,360.00 |
| Surplus fund | 5,340,641.43 |
| Undivided profits (net) | 3,272,372.52 |
| National bank notes outstanding | 6,734,685.00 |
| Due to banks..... | 22,099,337.82 |
| Dividends unpaid | 1,304.18 |
| Deposits | 108,864,971.76 |
| Bonds borrowed | 420,000.00 |
| Notes and bills rediscounted | 202,931.00 |
| Bills payable | 705,935.07 |
| Reserved for taxes | 58,483.29 |
| Other liabilities | 602,096.17 |
| Total | <u>\$161,932,118.24</u> |

REPORT OF THE CONDITION OF THE COLORADO STATE BANK, DURANGO, COLO.

In hands of Receiver, Owen F. Boyle, for period ending November 27, 1908.

ASSETS ON HAND AT DATE OF THIS REPORT.

| | Good | Doubtful | Worthless |
|-----------------------------|---------------------|---------------------|---------------------|
| Bills receivable | \$ 59,373.76 | \$ 28,876.81 | \$114,876.47 |
| Overdrafts | 209.07 | 118.29 | 478.43 |
| Stocks, bonds, etc..... | 50,500.00 | ..... | 3,500.00 |
| Warrants | 5.66 | ..... | 30.15 |
| Judgments, claims, etc..... | 1,729.35 | 2,530.28 | 23,937.64 |
| Real estate | 5,700.00 | 3,224.99 | 7,499.99 |
| Cash items | 19.00 | ..... | ..... |
| Furniture and fixtures..... | 1,000.00 | ..... | 1,909.80 |
| Cash | 89,103.96 | ..... | ..... |
| Totals | \$207,640.80 | \$ 34,750.37 | \$152,232.48 |

LIABILITIES.

| | |
|---|---------------------|
| Claims proved, for liabilities, shown by books..... | \$214,938.83 |
| Claims in dispute..... | 34,951.07 |
| Liabilities not proved, as shown by books..... | 13,834.66 |
| Liabilities cancelled by offset and otherwise... | 6,631.25 |
| Contingent liabilities discharged..... | 60,253.81 |
| Total | \$330,609.62 |
| Claims proved as above..... | \$214,938.83 |
| Claims established not on bank books..... | 15,399.25 |
| Total claims proved..... | \$230,338.08 |

COLLECTIONS.

| | |
|---|---------------------|
| Amount collected by receiver: | |
| From good assets..... | \$ 76,215.71 |
| From doubtful assets..... | 61,312.98 |
| From worthless assets..... | 4,387.98 |
| Cash on hand at date of suspension..... | 5,033.76 |
| Total collections | \$146,950.43 |

DISPOSITION OF COLLECTIONS.

| | |
|---|---------------------|
| Secured loans paid..... | \$ 47,790.06 |
| Preferred claims paid..... | 1,069.91 |
| Legal expenses paid..... | 1,418.70 |
| Receiver paid to date..... | 500.00 |
| All other expenses..... | 7,067.80 |
| Balance on hand..... | 89,103.96 |
| Total disbursements and balance..... | \$146,950.43 |

NOTE—Since this report a dividend of 80 per cent. has been paid by the receiver.

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLO.
In hands of Receiver, G. M. Hall, for period ending November 27, 1908.

ASSETS ON HAND AT DATE OF THIS REPORT.

| | Good | Doubtful | Worthless |
|-----------------------------|--------------|--------------|--------------|
| Bills receivable..... | \$ 95,353.20 | \$231,005.48 | \$ 21,511.60 |
| Overdrafts | 2,106.82 | 4,062.16 | 892.31 |
| Warrants | 2,463.25 | ..... | ..... |
| Judgments, claims, etc..... | 260.98 | ..... | ..... |
| Real estate..... | 11,524.59 | 27,640.70 | ..... |
| Cash items..... | ..... | 2,063.68 | ..... |
| Cash | 36,924.51 | ..... | ..... |
| Total | \$148,633.35 | \$264,772.02 | \$ 22,403.91 |

COLLECTIONS.

Amount collected by receiver:

| | |
|---|--------------|
| From good assets..... | \$139,078.43 |
| From doubtful assets..... | 17,952.94 |
| From worthless assets..... | 775.64 |
| Premium, interest and rents..... | 5,435.29 |
| From shareholders' stock liability..... | 1,400.00 |
| Cash on hand at date of suspension..... | 5,389.07 |
| Total collections..... | \$170,031.37 |

LIABILITIES.

| | |
|---|--------------|
| Claims proved, for liabilities, shown by books..... | \$310,343.63 |
| Claims in dispute..... | 69,984.83 |
| Liabilities not proved, as shown by books..... | 32,782.43 |
| Liabilities cancelled by offset and otherwise.. | 7,970.77 |
| Contingent liabilities discharged..... | 101,940.27 |
| Total | \$523,021.93 |
| Claims proved as above..... | 310,343.63 |
| Claims established not on bank books..... | 6,300.63 |
| Total claims proved..... | \$316,644.26 |

DISPOSITION OF COLLECTIONS.

| | |
|--------------------------------------|--------------|
| Secured loans paid..... | \$104,223.79 |
| Preferred claims paid..... | 420.27 |
| Legal expenses paid..... | 596.69 |
| All other expenses..... | 3,248.01 |
| Advances to protect collateral..... | 1,877.40 |
| Real estate taken from debtors..... | 22,740.70 |
| Balance on hand..... | 36,924.51 |
| Total disbursements and balance..... | \$170,031.37 |

REPORT OF THE CONDITION OF THE SMELTER CITY STATE BANK, DURANGO, COLO.
 In hands of Receiver, Rowe N. Pingrey, for period ending November 27, 1908.

ASSETS ON HAND AT DATE OF THIS REPORT.

| | Good | Doubtful | Worthless |
|-----------------------------|---------------------|--------------------|---------------------|
| Bills receivable | \$ 10,651.16 | \$ 2,340.60 | \$ 54,628.42 |
| Overdrafts | .06 | 53.00 | 11,636.20 |
| Judgments, claims, etc..... | | 500.00 | |
| Real estate | 3,200.00 | 2,800.00 | |
| Cash items | 34.19 | 50.00 | |
| Due from banks..... | | 642.94 | |
| Furniture and fixtures..... | 50.00 | 174.50 | |
| Cash | 9,381.43 | | |
| Totals | \$ 23,316.84 | \$ 6,564.04 | \$ 66,264.62 |

COLLECTIONS.

| | |
|---|---------------------|
| Amount collected by receiver: | |
| From good assets..... | \$ 19,291.45 |
| From doubtful assets..... | 8,060.99 |
| From worthless assets..... | 20.80 |
| Cash on hand at date of suspension..... | 917.60 |
| Total collections..... | \$ 28,290.84 |

LIABILITIES.

| | |
|--|---------------------|
| Claims proved, for liabilities, shown by books.. | \$118,848.08 |
| Liabilities not proved, as shown by books..... | 13,644.72 |
| Liabilities cancelled by offset and otherwise.. | 7,635.49 |
| Contingent liabilities discharged..... | 15,000.00 |
| Total | \$155,128.29 |
| Claims proved as above..... | 118,848.08 |
| Claims established not on bank books..... | 5,517.46 |
| Total claims proved..... | \$124,365.54 |

DISPOSITION OF COLLECTIONS.

| | |
|---|---------------------|
| Secured loans paid..... | \$ 15,000.00 |
| Preferred claims paid..... | 511.05 |
| Legal expenses paid | 376.65 |
| Receiver paid to date..... | 1,975.00 |
| All other expenses..... | 1,046.71 |
| Balance on hand..... | 9,381.43 |
| Total disbursements and balance..... | \$ 28,290.84 |

STATE BANK OF AMITY. No. 127.

AMITY, COLORADO.

J. L. Mayfield, President

F. B. Easterly, Vice-President

C. B. Wade, Cashier

A. J. Davy, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,257.20 | \$ 4,893.34 | \$ 6,220.77 |
| Loans and discounts (unsecured)..... | 3,385.88 | 6,458.00 | 6,420.81 |
| Overdrafts | 10.64 | ..... | 11.82 |
| Other bonds, stocks and securities..... | 193.60 | 146.15 | 23.98 |
| Furniture and fixtures..... | 1,500.00 | 1,650.00 | 1,650.00 |
| Expense account | 138.69 | 639.01 | 852.16 |
| Due from banks and bankers..... | 2,630.60 | 2,239.97 | 1,694.77 |
| Checks and cash items..... | ..... | 1,025.30 | 25.00 |
| Currency | 704.00 | 140.00 | 301.00 |
| Gold | 180.00 | 40.00 | 145.00 |
| Silver | 173.85 | 57.30 | 53.60 |
| Fractional coin | 26.28 | 8.39 | 7.98 |
| Totals | \$ 11,200.74 | \$ 17,297.46 | \$ 17,406.89 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,000.00 | \$ 5,000.00 |
| Undivided profits | 388.81 | 791.25 | 996.81 |
| Bills payable ..... | ..... | 2,500.00 | ..... |
| Notes rediscounted ..... | ..... | ..... | 5,000.00 |
| Time certificates of deposit..... | 2,176.53 | 2,169.38 | 2,170.23 |
| Individual deposits | 3,635.40 | 6,824.58 | 4,239.85 |
| Due to banks and bankers..... | ..... | 12.25 | ..... |
| Totals | \$ 11,200.74 | \$ 17,297.46 | \$ 17,406.89 |

Examined, April 2, 1908.

NAMES OF STOCKHOLDERS.

J. L. Mayfield.
C. B. Wade.
A. J. Davy.
Thomas Holland.
J. H. Childs.

C. A. Erikson.
D. H. Coker.
M. F. Grogan.
J. H. Newman.
W. A. French.

F. M. Easterly.
Berdetta Easterly.
Bessie Mayfield.
J. Russell Mayfield.

THE LINCOLN STATE BANK. No. 4.

ARRIBA, COLO.

John Boyden, President.

G. W. Jarvis, Vice-President.

S. F. Boyden, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 9,092.45 | \$ 17,419.16 | \$ 16,721.36 |
| Loans and discounts (unsecured)..... | 6,197.20 | 8,470.91 | 9,903.19 |
| Overdrafts | 59.74 | 100.77 | 168.71 |
| Furniture and fixtures..... | 577.84 | 755.23 | 882.73 |
| Banking house | 658.57 | 664.41 | 664.41 |
| Expense account | 1,071.98 | 284.34 | 838.69 |
| Due from banks and bankers..... | 5,874.35 | 1,427.25 | 7,353.98 |
| Checks and cash items..... | ..... | 92.62 | 79.39 |
| Currency | 2,455.00 | 1,539.00 | 1,710.00 |
| Gold | 545.00 | 350.00 | 480.00 |
| Silver | 95.00 | 277.00 | 145.00 |
| Fractional coin | 54.83 | 55.50 | 26.70 |
| Totals | \$ 26,681.96 | \$ 31,436.19 | \$ 38,974.16 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 1,150.18 | 496.59 | 1,485.26 |
| Bills payable ..... | ..... | 2,000.00 | 2,000.00 |
| Time certificates of deposit..... | 1,241.00 | 4,197.25 | 4,728.25 |
| Individual deposits | 19,078.78 | 14,687.35 | 20,685.65 |
| Demand certificates | 212.00 | 55.00 | 75.00 |
| Totals | \$ 26,681.96 | \$ 31,436.19 | \$ 38,974.16 |

Examined, March 10, 1908. November 26, 1908.

NAMES OF STOCKHOLDERS.

S. F. Boyden.

John Boyden.

Geo. W. Jarvis.

STATE BANK OF ASPEN.

ASPEN, COLORADO.

D. H. Moffat, President.

W. S. Cheesman, Vice-President.

F. G. Lyster, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908. |
|---|---------------|----------------|
| Loans and discounts (secured)..... | \$ 72,965.59 | \$ 7,721.16 |
| Loans and discounts (unsecured)..... | 32,802.42 | 93,029.18 |
| Overdrafts | 30,420.67 | 16,660.92 |
| * Other bonds, stocks and securities..... | 32,619.61 | 32,948.98 |
| Furniture and fixtures..... | 4,375.00 | 4,375.00 |
| Other real estate..... | 14,057.57 | 13,688.57 |
| Expense account | 100.00 | 191.64 |
| Due from banks and bankers..... | 23,951.85 | 42,746.83 |
| Checks and cash items..... | 256.72 | 713.12 |
| Currency | 9,016.00 | 10,433.00 |
| Gold | 21,350.00 | 8,680.00 |
| Silver ..... | ..... | 1,890.50 |
| Fractional coin | 3,953.05 | ..... |
| Totals | \$ 245,868.48 | \$ 233,078.90 |

LIABILITIES.

| | | |
|-----------------------------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 5,408.34 | 5,139.84 |
| Time certificates of deposit..... | ..... | 20,000.00 |
| Individual deposits | 157,587.01 | 135,178.43 |
| Due to banks and bankers..... | 4,738.07 | ..... |
| Demand certificates | 23,641.93 | 21,402.53 |
| Certified checks | 854.80 | 1,358.10 |
| Cashiers' checks | 213.92 | ..... |
| Other liabilities | 3,424.41 | ..... |
| Totals | \$ 245,868.48 | \$ 233,078.90 |

Liquidated.

THE FARMERS AND MERCHANTS STATE BANK. No. 11.

BRIGHTON, COLORADO.

Wm. Jennerich, President.

A. S. Leffingwell, Vice-President.

M. E. Bauer, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 3,552.00 | \$ 8,604.73 | \$ 10,143.39 |
| Loans and discounts (unsecured)..... | 4,872.27 | 8,943.00 | 12,390.33 |
| Overdrafts | 298.89 | ..... | 12.25 |
| Furniture and fixtures..... | 1,719.22 | 1,719.22 | 1,719.22 |
| Stationery | 228.60 | 228.60 | 228.60 |
| Expense account | 769.29 | 1,351.45 | 2,022.31 |
| Due from banks and bankers..... | 6,315.89 | 7,976.98 | 2,279.85 |
| Checks and cash items..... | 223.47 | 32.84 | 440.10 |
| Currency | 995.00 | 1,362.00 | 2,007.00 |
| Gold | 230.00 | 145.00 | 300.00 |
| Silver | 280.00 | 661.55 | 844.00 |
| Fractional coin | .45 | 33.65 | 3.90 |
| County and school warrants..... | 850.75 | 538.20 | 2,457.00 |
| Totals | \$ 20,335.83 | \$ 31,597.22 | \$ 34,847.95 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits..... | 645.38 | 1,379.53 | 2,412.59 |
| Time certificates of deposit..... | 1,553.00 | 4,348.25 | 6,725.26 |
| Individual deposits..... | 8,087.45 | 15,769.44 | 15,665.10 |
| Demand certificates..... | 50.00 | 100.00 | 45.00 |
| Totals | \$ 20,335.83 | \$ 31,597.22 | \$ 34,847.95 |

Examined January 9, 1908; August 26, 1908.

NAMES OF STOCKHOLDERS.

Mrs. M. E. Bauer.
M. E. Bauer.
Wm. Jennerich.

D. R. Stotler.
John Neiswinter.
A. S. Leffingwell.

THE BURLINGTON STATE BANK. No. 109.

BURLINGTON, COLORADO.

F. D. Mann, President.

Lewis Vogt, Vice-President.

Geo. O. Gates, Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 300.00 |
| Loans and discounts (unsecured)..... | 10.00 |
| Expense account | 74.00 |
| Due from banks and bankers..... | 5,331.02 |
| Checks and cash items..... | 123.05 |
| Currency | 595.00 |
| Silver | 68.05 |
| Fractional coin | 48.28 |
| Total | \$ 6,549.40 |

LIABILITIES.

| | |
|----------------------------|-------------|
| Capital stock paid in..... | \$ 5,000.00 |
| Undivided profits..... | 27.55 |
| Individual deposits | 1,127.85 |
| Demand certificates | 394.00 |
| Total | \$ 6,549.40 |

Examined November 18, 1908.

NAMES OF STOCKHOLDERS.

J. H. Knapp.
P. B. Godsmann.
A. W. Winegar.

W. W. Brinkley.
Wyatt Roger.

F. D. Mann.
Lewis Vogt.
Geo. O. Gates.

FIRST STATE BANK OF CALHAN. No. 13.

CALHAN, COLORADO.

B. M. Narron, President.

H. B. Slaven, Vice-President.

L. A. Schlessman, Cashier.

J. M. Hamrich, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 23,729.71 | \$ 28,580.35 | \$ 27,031.40 |
| Loans and discounts (unsecured)..... | 20,812.95 | 30,837.07 | 31,795.05 |
| Overdrafts | 416.98 | 466.74 | 887.87 |
| Furniture and fixtures..... | 965.25 | 1,695.96 | 1,709.71 |
| Banking house | 4,361.89 | 4,600.89 | 4,606.89 |
| Due from banks and bankers..... | 18,497.34 | 4,755.94 | 4,561.04 |
| Checks and cash items..... | ..... | 15.00 | 47.83 |
| Currency | 2,464.64 | 1,871.00 | 2,542.00 |
| Gold ..... | ..... | 380.00 | 1,080.00 |
| Silver ..... | ..... | 543.59 | 627.24 |
| Totals | \$ 71,248.76 | \$ 73,746.54 | \$ 74,799.03 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 167.14 | 785.80 | 2,383.07 |
| Bills payable ..... | ..... | 5,000.00 | 10,000.00 |
| Time certificates of deposit..... | 914.97 | 7,240.11 | 8,332.33 |
| Individual deposits | 54,350.65 | 44,734.13 | 38,315.12 |
| Demand certificates | 816.00 | 678.50 | 233.50 |
| Cashiers' checks ..... | ..... | 308.00 | 535.01 |
| Totals | \$ 71,248.76 | \$ 73,746.54 | \$ 74,799.03 |

Examined March 19, 1908.

NAMES OF STOCKHOLDERS.

B. M. Narron.
 H. B. Slaven.
 L. A. Schlessman.
 J. L. Rector.
 Wm. Henderson.
 W. A. Pettey.
 F. E. Palmer.

C. N. Young.
 C. L. Dickerson.
 Russell Gates.
 S. D. McCracken.
 Grant White.
 Simon Skovgaard.

CITIZENS STATE BANK. No. 14.

CANON CITY, COLORADO.

T. B. Coulter, President.

J. W. Cannon, Vice-President.

M. J. Evans, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------------|----------------------|----------------------|
| Loans and discounts (secured)..... | \$ 43,464.88 | \$ 40,512.35 | \$ 48,959.63 |
| Loans and discounts (unsecured)..... | 42,907.26 | 38,215.83 | 49,686.13 |
| Overdrafts | 899.84 | 1,717.71 | 3,283.73 |
| Other bonds, stocks and securities..... | 28,972.52 | 22,244.14 | 23,789.53 |
| Furniture and fixtures..... | 2,389.35 | 2,391.70 | 2,416.96 |
| Expense account | 780.46 | ..... | ..... |
| Due from banks and bankers..... | 20,514.91 | 23,823.19 | 31,390.93 |
| Checks and cash items..... | 209.90 | 337.78 | 737.15 |
| Currency | 6,355.00 | 6,439.00 | 5,232.00 |
| Gold | 1,575.00 | 245.00 | 165.00 |
| Silver | 637.70 | 806.30 | 981.75 |
| Fractional coin | 77.52 | 118.01 | 10.42 |
| Totals | \$ 148,784.34 | \$ 136,851.01 | \$ 166,653.23 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------------|----------------------|----------------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund | 1,000.00 | 1,000.00 | 1,000.00 |
| Undivided profits | 1,978.57 | 1,407.29 | 2,767.57 |
| Bills payable | 10,000.00 | ..... | ..... |
| Time certificates of deposit..... | 28,469.43 | 31,953.74 | 31,647.29 |
| Dividends unpaid ..... | ..... | 16.00 | ..... |
| Individual deposits | 72,942.73 | 71,303.98 | 91,403.79 |
| Demand certificates | 4,327.19 | 1,170.00 | 9,761.20 |
| Other liabilities | 66.42 | ..... | 73.38 |
| Totals | \$ 148,784.34 | \$ 136,851.01 | \$ 166,653.23 |

Examined May 6, 1908.

NAMES OF STOCKHOLDERS.

T. B. Coulter.
M. J. Evans.
G. W. Bethel.
F. L. Smith.
E. C. Hiatt.
A. E. Wilson.

W. H. Trout.
J. W. Dunlap.
D. W. Ross.
W. B. McGee.
L. W. Felter.

THE STATE BANK OF CASTLE ROCK. No. 15.

CASTLE ROCK, COLORADO.

Andrew Nickson, President.
 Samuel R. Ditmars, Vice-President. M. J. Casey, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|
| Loans and discounts (secured)..... | \$ 20,811.46 | \$ 24,615.36 |
| Loans and discounts (unsecured)..... | 18,396.64 | 11,747.84 |
| Overdrafts | 404.36 | 250.91 |
| Other bonds, stocks and securities..... | 299.99 | 250.00 |
| Furniture and fixtures..... | 1,499.00 | 1,499.00 |
| Expense account | 636.07 | 1,256.66 |
| Due from banks and bankers..... | 5,035.58 | 7,461.92 |
| Checks and cash items..... | 159.02 | 154.51 |
| Currency | 1,187.00 | 1,204.00 |
| Gold | 200.00 | 200.00 |
| Silver | 194.80 | 203.10 |
| Fractional coin | 1.41 | 16.69 |
| Other resources | 1,933.97 | ..... |
| Totals..... | \$ 50,759.30 | \$ 48,859.49 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 775.23 | 1,607.44 |
| Bills payable | 8,000.00 | 4,000.00 |
| Time certificates of deposit..... | 11,704.47 | 9,663.38 |
| Individual deposits | 13,614.60 | 18,945.90 |
| Demand certificates | 505.00 | 450.00 |
| Cashiers' checks | 160.00 | ..... |
| Guarantee fund Peoples Bank..... | 6,000.00 | 4,192.77 |
| Totals..... | \$ 50,759.30 | \$ 48,859.49 |

Examined July 20, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|---------------------|---------------------|------------------|
| Claus Berger. | John S. King. | C. W. Reed. |
| John R. Campbell. | John Kinner. | George Robinson. |
| Robert Cann. | May Pierce Metcalf. | Walter Sharp. |
| Chas. L. Dickerson. | Frank Montgomery. | Peter Smidt. |
| Samuel R. Ditmars. | Andrew Nickson. | Upton T. Smith. |
| J. House. | M. M. Noyes. | J. D. Wilson. |
| W. W. Jones. | Era B. Parker. | |

FARMERS STATE BANK. No. 17.

CENTER, COLORADO.

D. S. JONES, President.

D. Miles, Vice-President.

L. R. Sims, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 97,283.36 | \$ 30,193.44 | \$ 27,453.84 |
| Loans and discounts (unsecured)..... | 22,044.93 | 35,959.44 | 61,148.76 |
| Overdrafts | 3.57 | 156.48 | 171.56 |
| Furniture and fixtures..... | 1,779.68 | 1,779.68 | 1,779.68 |
| Banking house | 1,500.29 | 2,500.29 | 2,500.29 |
| Expense account | 1,115.82 | 1,940.60 | 3,164.60 |
| Due from banks and bankers..... | 7,088.18 | 6,129.97 | 13,012.60 |
| Checks and cash items..... | 328.65 | 90.00 | 450.16 |
| Currency | 3,460.00 | 4,458.00 | 2,510.00 |
| Gold | 30.00 | 800.00 | 2,170.00 |
| Silver | 668.00 | 559.00 | 1,220.83 |
| Fractional coin | 376.25 | 171.48 | ..... |
| Totals | \$ 135,678.73 | \$ 84,738.38 | \$ 115,582.32 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|--------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund | 3,000.00 | 3,000.00 | 3,000.00 |
| Undivided profits | 1,118.79 | 5,730.32 | 8,566.49 |
| Bills payable | 5,400.00 | 4,445.23 | 5,000.00 |
| Notes rediscounted | 63,886.69 | ..... | ..... |
| Time certificates of deposit..... | 5,704.42 | 5,554.75 | 6,070.30 |
| Individual deposits | 26,567.83 | 35,988.08 | 62,755.53 |
| Demand certificates | 1.00 | 20.00 | 190.00 |
| Totals | \$ 135,678.73 | \$ 84,738.38 | \$ 115,582.32 |

Examined June 23, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|--------------------|----------------|
| W. E. Ayers. | D. S. Jones. | Luella Sims. |
| Augusta Ahrens. | D. Miles. | L. R. Sims. |
| Geo. A. Bradburn. | Grant E. Newmyer. | John Welty. |
| Jessie Coen. | Hattie J. Newmyer. | Elydia Welty. |
| R. M. Edwards. | J. N. Sims. | Michael White. |

CHEYENNE COUNTY STATE BANK. No. 18.

CHEYENNE WELLS, COLORADO.

H. S. Hamilton, President.

E. P. Hickman, Vice- President.

W. E. Hickman, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 57,451.10 | \$ 51,427.50 | \$ 49,629.40 |
| Loans and discounts (unsecured)..... | 17,486.39 | 26,786.21 | 21,139.08 |
| Overdrafts | 672.26 | 673.57 | 575.13 |
| Other bonds, stocks and securities..... | ..... | 3,409.06 | 4,910.50 |
| Furniture and fixtures..... | 1,290.84 | 1,294.24 | 1,294.24 |
| Banking house ..... | ..... | 1,409.22 | 1,409.22 |
| Expense account | 549.97 | 2,209.07 | 3,494.95 |
| Due from banks and bankers..... | 30,511.76 | 18,340.18 | 25,777.91 |
| Checks and cash items..... | 188.72 | 1,389.37 | 375.77 |
| Currency | 1,856.00 | 483.50 | 1,612.00 |
| Gold | 120.00 | 1,730.00 | 1,310.00 |
| Silver | 280.00 | 573.52 | 480.00 |
| Fractional coin | 14.73 | ..... | 47.38 |
| Totals..... | \$ 111,830.99 | \$ 109,725.44 | \$ 112,055.58 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 6,488.38 | 8,075.64 | 11,509.96 |
| Bills payable | 10,000.00 | ..... | ..... |
| Time certificates of deposit..... | 8,901.31 | 10,034.41 | 10,778.52 |
| Individual deposits | 66,688.18 | 73,011.82 | 71,138.65 |
| Demand certificates | 4,753.12 | 3,603.57 | 3,212.10 |
| Other liabilities ..... | ..... | ..... | 416.35 |
| Totals..... | \$ 111,830.99 | \$ 109,725.44 | \$ 112,055.58 |

Examined March 13, 1908; November 28, 1908.

NAMES OF STOCKHOLDERS.

W. E. Hickman.

E. P. Hickman.

H. S. Hamilton.

FIRST BANK OF MONTEZUMA VALLEY.

CORTEZ, COLORADO.

W. H. Ostenberg, President.

W. J. Nyler, Vice-President.

G. O. Harrison, Cashier.

RESOURCES.

| | Feb. 14, 1908 |
|---|-------------------|
| Loans and discounts (secured)..... | \$ 9,055.24 |
| Loans and discounts (unsecured)..... | 52,641.53 |
| Overdrafts | 634.99 |
| U. S. bonds | 10,000.00 |
| Other bonds, stocks and securities..... | 5,853.39 |
| Premium on bonds..... | 250.00 |
| Furniture and fixtures..... | 1,500.00 |
| Banking house | 310.35 |
| Expense account | 836.44 |
| Due from banks and bankers..... | 14,166.99 |
| Checks and cash items..... | 492.90 |
| Currency | 2,926.00 |
| Gold | 3,250.00 |
| Silver | 512.25 |
| Fractional coin | 126.46 |
| Total | \$ 102,656.54 |

LIABILITIES.

| | |
|-----------------------------------|--------------------|
| Capital stock paid in..... | \$ 30,000.00 |
| Surplus fund | 3,000.00 |
| Undivided profits | 1,463.83 |
| Bills payable | 3,000.00 |
| Time certificates of deposit..... | 23,415.83 |
| Individual deposits | 36,470.13 |
| Demand certificates | 5,306.75 |
| Total | *\$ 102,656.54 |

* Nationalized.

CITIZENS BANK, CRAIG, COLORADO. No. 23.

CRAIG, COLORADO.

A. M. Merrill, President.
 F. S. Hedrick, Vice-President. C. S. Merrill, Cashier.
 H. R. Ely, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 8,720.00 | \$ 7,539.65 | \$ 16,371.82 |
| Loans and discounts (unsecured)..... | 11,373.85 | 14,751.04 | 14,374.04 |
| Overdrafts | 272.93 | 713.49 | 313.84 |
| Other bonds, stocks and securities..... | 1,135.45 | 1,368.59 | 350.00 |
| Furniture and fixtures..... | 1,500.00 | 1,511.00 | 1,511.00 |
| Banking house | 6,000.00 | 6,244.48 | ..... |
| Other real estate..... | ..... | ..... | 250.00 |
| Expense account ..... | ..... | 1,690.85 | 726.51 |
| Due from banks and bankers..... | 3,816.76 | 6,156.19 | 5,881.21 |
| Checks and cash items..... | 126.00 | 145.17 | 44.90 |
| Currency | 985.00 | 1,347.00 | 1,569.00 |
| Gold | 30.00 | 110.00 | 65.00 |
| Silver | 55.55 | 185.75 | 144.50 |
| Fractional coin | 7.38 | 8.13 | 1.36 |
| Other resources ..... | ..... | ..... | 750.18 |
| Totals..... | \$ 34,022.92 | \$ 41,771.34 | \$ 42,353.36 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 531.57 | 1,852.32 | 945.07 |
| Bills payable | 2,000.00 | 1,500.00 | 1,000.00 |
| Notes rediscounted | 1,500.00 | ..... | ..... |
| Time certificates of deposit..... | 6,704.30 | 6,048.96 | 6,799.11 |
| Individual deposits | 12,788.00 | 21,600.31 | 21,866.35 |
| Demand certificates | 458.05 | 605.05 | 1,585.05 |
| Certified checks ..... | ..... | ..... | 30.00 |
| Cashiers' checks | 41.00 | 164.70 | 127.78 |
| Totals..... | *\$ 34,022.92 | \$ 41,771.34 | \$ 42,353.36 |

*Private bank, incorporated August 10, 1908.
 Examined September 8, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|----------------|----------------|----------------------|
| A. M. Merrill. | G. C. Merrill. | W. F. Teagarden. |
| M. S. Merrill. | F. C. Hedrick. | Mrs. A. S. Robinson. |
| M. J. Merrill. | H. R. Ely. | C. S. Merrill. |

BANK OF CRESTED BUTTE. No. 24.

CRESTED BUTTE, COLORADO.

V. E. Metzler, President.

J. W. Rockefeller, Vice-President.

Jos. H. Block, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 29,500.00 | \$ 31,500.00 | \$ 25,500.00 |
| Loans and discounts (unsecured)..... | 10,554.68 | 6,124.08 | 10,629.05 |
| Overdrafts | 2,297.15 | 526.20 | 204.28 |
| Banking house | 5,000.00 | 5,000.00 | 5,000.00 |
| Due from banks and bankers..... | 26,769.87 | 24,906.28 | 34,656.01 |
| Checks and cash items..... | 673.02 | 586.71 | 2,237.49 |
| Currency | 5,500.00 | 8,900.00 | 4,315.00 |
| Gold | 1,000.00 | 5,600.00 | 2,000.00 |
| Silver | 1,049.35 | 1,559.65 | 910.50 |
| Other resources ..... | ..... | ..... | 721.30 |
| Totals | \$ 82,344.07 | \$ 84,702.92 | \$ 86,173.63 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Surplus fund | 10,528.28 | 11,629.53 | ..... |
| Undivided profits ..... | ..... | ..... | 597.71 |
| Time certificates of deposit..... | 25,432.76 | 19,793.24 | 18,572.00 |
| Individual deposits | 24,122.94 | 32,584.91 | 46,885.39 |
| Demand certificates | 7,260.09 | 5,695.24 | 5,118.53 |
| Totals | \$ 82,344.07 | \$ 84,702.92 | \$ 86,173.63 |

*Private bank, incorporated October 1, 1908.

Examined May 12, 1908.

NAMES OF STOCKHOLDERS.

| | |
|--------------------|------------------|
| S. S. Metzler. | Timothy Dowling. |
| V. E. Metzler. | Martin Verzuh. |
| J. W. Rockefeller. | C. J. Diel. |
| Jos. H. Block. | C. L. Ross. |
| M. I. Roth. | S. C. Robinson. |

CRIPPLE CREEK STATE BANK. No. 21.

CRIPPLE CREEK, COLORADO.

David H. Moffat, President.

Thos. Keely, Vice-President.

A. A. Rollestone, Cashier.

U. G. Danford, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 95,180.60 | \$ 92,758.00 | \$ 112,999.74 |
| Loans and discounts (unsecured)..... | 55,921.51 | 83,977.95 | 75,134.30 |
| Overdrafts | 11,494.11 | 6,431.45 | 9,285.06 |
| Other bonds, stocks and securities..... | 18,799.74 | 22,158.75 | 28,087.15 |
| Furniture and fixtures..... | 8,130.26 | 8,130.26 | 8,130.26 |
| Other real estate..... | ..... | 7,541.60 | 7,541.60 |
| Expense account | 206.09 | ..... | 1,067.41 |
| Due from banks and bankers..... | 202,176.35 | 230,967.47 | 193,933.13 |
| Checks and cash items..... | 10,059.96 | 1,800.45 | 4,989.63 |
| Currency | 65,557.00 | 68,863.00 | 59,445.00 |
| Gold | 24,675.00 | 19,035.00 | 32,000.00 |
| Silver | 5,854.50 | 3,284.24 | 3,250.00 |
| Fractional coin ..... | ..... | ..... | 25.38 |
| Totals | \$ 498,055.12 | \$ 544,948.17 | \$ 535,888.66 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 5,000.00 | 5,000.00 | 5,000.00 |
| Undivided profits | 6,287.07 | 5,614.78 | 8,562.55 |
| Time certificates of deposit..... | 50,649.99 | 68,050.22 | 69,153.47 |
| Individual deposits | 324,959.97 | 350,285.33 | 337,833.10 |
| Due to banks and bankers..... | ..... | ..... | 1,802.72 |
| Demand certificates | 52,677.65 | 50,675.70 | 49,140.27 |
| Cashiers' checks | 8,480.44 | 15,322.14 | 14,396.55 |
| Totals | \$ 498,055.12 | \$ 544,948.17 | \$ 535,888.66 |

Examined September 23, 1908.

NAMES OF STOCKHOLDERS.

D. H. Moffat.

Thos. Keely.

A. A. Rollestone.

E. W. Giddings.

Jno. T. Milliken.

Irving Howbert.

THE BANK OF DEL NORTE. No. 25.

DEL NORTE, COLORADO.

Asa F. Middaugh, President.

A. M. Johnson, Vice-President.

E. P. Stoffel, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 20,357.80 | \$ 35,574.65 | \$ 29,644.64 |
| Loans and discounts (unsecured)..... | 32,774.84 | 16,701.58 | 19,450.26 |
| Overdrafts | 76.74 | 1,861.15 | 74.32 |
| Other bonds, stocks and securities..... | 6,155.44 | 6,005.44 | 8,202.47 |
| Furniture and fixtures..... | 1,807.56 | 1,807.56 | 1,807.56 |
| Other real estate..... | 3,723.74 | 5,990.91 | 6,079.40 |
| Expense account | 487.86 | 1,402.93 | 2,265.93 |
| Due from banks and bankers..... | 33,450.68 | 29,767.56 | 34,025.92 |
| Checks and cash items..... | 329.52 | ..... | 2.70 |
| Currency | 9,165.00 | 2,825.00 | 2,672.00 |
| Gold | 70.00 | 2,505.00 | 1,070.00 |
| Silver | 1,540.00 | 1,000.00 | 1,165.00 |
| Fractional coin | 60.36 | 352.12 | 24.93 |
| Stationery | 175.55 | ..... | ..... |
| Totals | \$ 110,175.09 | \$ 105,793.90 | \$ 106,485.13 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,000.00 | \$ 5,000.00 |
| Undivided profits | 503.88 | 3,780.47 | 5,057.21 |
| Time certificates of deposit..... | 31,216.70 | 44,298.48 | 39,893.48 |
| Individual deposits | 70,723.60 | 49,438.41 | 54,022.44 |
| Demand certificates | 2,730.91 | 3,276.54 | 2,512.00 |
| Totals | \$ 110,175.09 | \$ 105,793.90 | \$ 106,485.13 |

Examined January 25, 1908.

NAMES OF STOCKHOLDERS.

Asa F. Middaugh.

Arthur M. Johnson.

E. P. Stoffel

THE RIO GRANDE STATE BANK. No. 28.

DEL NORTE, COLORADO.

Adam J. Weiss, President.

Max Lorig, Vice-President.

Wm. S. Johnson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 8,360.66 | \$ 11,518.49 | \$ 10,307.94 |
| Loans and discounts (unsecured)..... | 4,526.54 | 15,829.63 | 20,018.90 |
| Overdrafts | 31.77 | 373.16 | 265.22 |
| Furniture and fixtures..... | 1,255.50 | 1,528.75 | 1,578.75 |
| Expense account | 1,014.78 | 1,291.10 | ..... |
| Due from banks and bankers..... | 31,319.97 | 9,895.74 | 21,876.07 |
| Checks and cash items..... | 62.75 | 6.99 | 343.50 |
| Currency | 1,916.00 | 1,376.00 | 3,499.00 |
| Gold | 745.00 | 45.00 | 175.00 |
| Silver | 482.75 | 691.45 | 564.50 |
| Fractional coin | 5.23 | 1.00 | 33.92 |
| Totals | \$ 49,770.95 | \$ 42,557.31 | \$ 58,662.80 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits ..... | ..... | ..... | 498.71 |
| Time certificates of deposit..... | 720.00 | 2,600.00 | 4,210.00 |
| Individual deposits | 33,825.99 | 22,510.76 | 38,768.01 |
| Cashiers' checks | 83.00 | 2,349.16 | 186.08 |
| Interest account | 137.11 | 84.53 | ..... |
| Exchange | 4.85 | 12.86 | ..... |
| Totals | \$ 49,770.95 | \$ 42,557.31 | \$ 58,662.80 |

Examined June 24, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-------------------|--------------------|
| Adam J. Weiss. | Mrs. Marx Lorig. |
| W. S. Johnson. | Henrietta Frank. |
| Jno. N. Moser. | Geo. C. Widman. |
| L. L. Chastain. | Albert J. August. |
| Julius H. Weiss. | Irving Weil. |
| David E. Kendall. | Lester Binswanger. |
| Chas. E. Scott. | J. G. Schneider. |
| Nina B. Weiss. | Henry Krug, Jr. |
| Marx Lorig. | |

THE BROADWAY BANK. No. 29.

DENVER, COLORADO.

R. A. Handy, President. E. R. Tibbals, Cashier.
 R. M. Handy, Vice-President. C. M. Hamilton, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 18,777.58 | \$ 30,461.68 | \$ 37,975.29 |
| Loans and discounts (unsecured)..... | 49,301.81 | 64,541.07 | 66,361.64 |
| Overdrafts | 49.46 | 78.47 | 51.35 |
| Furniture and fixtures..... | 3,560.00 | 3,600.00 | 3,600.00 |
| Banking house | 15,000.00 | 15,000.00 | 20,000.00 |
| Expense account | 402.59 | 269.60 | 2,358.93 |
| Due from banks and bankers..... | 17,123.82 | 34,444.03 | 32,240.77 |
| Checks and cash items..... | 1,176.67 | 5,997.55 | 3,647.05 |
| Currency | 4,819.00 | 5,505.00 | 5,203.00 |
| Gold | 2,710.00 | 1,460.00 | 2,835.00 |
| Silver | 1,480.00 | 288.00 | 1,194.00 |
| Fractional coin | 511.81 | 490.97 | 881.15 |
| Totals..... | \$ 114,912.74 | \$ 162,136.37 | \$ 176,348.18 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 1,481.01 | 1,639.35 | 4,911.91 |
| Time certificates of deposit..... | 5,751.45 | 5,586.81 | 7,897.08 |
| Savings accounts ..... | ..... | 4,007.90 | 5,225.16 |
| Dividends unpaid | 24.00 | 1,500.00 | ..... |
| Individual deposits | 54,028.16 | 91,743.59 | 104,529.20 |
| Due to banks and bankers..... | 2,504.25 | 1,225.11 | 187.99 |
| Demand certificates | 967.31 | 5,789.71 | 3,346.84 |
| Certified checks ..... | ..... | 518.00 | ..... |
| Cashiers' checks | 156.56 | 125.90 | 250.00 |
| Totals..... | \$ 114,912.74 | \$ 162,136.37 | \$ 176,348.18 |

Examined January 20, 1908; September 3, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|------------------|-------------------------|------------------|
| R. A. Handy. | R. F. Lamberton. | E. W. Parsons. |
| R. M. Handy. | O. H. Kelsey. | Mary B. Skinner. |
| S. B. Buckley. | C. M. Hamilton. | J. R. Elliott. |
| John C. Skinner. | W. H. Neff. | G. C. Hunt. |
| E. C. Ellett. | W. W. Dingman. | A. D. Ward. |
| M. K. Mabrey. | J. M. Cambell. | E. R. Tibbals. |
| S. Tibbeets. | C. P. & F. W. Heidbrak. | Gabriel Jones. |
| H. W. Risley. | G. C. Piwanka. | J. D. Mabrey. |
| O. H. Leach. | Ella D. Cool. | J. E. Mercer. |
| E. Leach. | J. E. Young. | |

THE DENVER STOCK YARDS BANK. No. 33.

DENVER, COLORADO.

Chas. Fletcher, Jr., President.

C. K. Boettcher, Vice-President.

Joseph S. Davis, Cashier.

Chas. I. Dearden, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 494,254.93 | \$ 302,147.24 | \$ 481,894.08 |
| Loans and discounts (unsecured)..... | 19,862.41 | 128,556.73 | 156,316.08 |
| Overdrafts | 325.69 | 913.05 | 2,929.75 |
| Furniture and fixtures..... | 1,000.00 | 1,000.00 | 1,000.00 |
| Expense account | 1,834.86 | 8,817.23 | 15,122.27 |
| Due from banks and bankers..... | 214,485.15 | 161,657.32 | 299,633.48 |
| Currency | 13,762.00 | 12,699.00 | 14,678.00 |
| Gold | 6,735.00 | 9,890.00 | 7,910.00 |
| Silver | 3,139.00 | 1,824.00 | 1,983.00 |
| Fractional coin | 160.40 | 131.35 | 364.40 |
| Other resources | 25,150.00 | 250.00 | 250.00 |
| Totals | \$ 780,709.44 | \$ 627,885.92 | \$ 982,081.06 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus fund | 20,000.00 | 20,000.00 | 20,000.00 |
| Undivided profits | 4,862.89 | 20,503.56 | 33,437.69 |
| Bills payable ..... | ..... | ..... | 100,000.00 |
| Notes rediscounted | 44,167.88 | ..... | ..... |
| Time certificates of deposit..... | 2,672.00 | 657.85 | 327.00 |
| Savings accounts | 35,072.54 | 76,616.61 | 87,471.64 |
| Individual deposits | 255,373.26 | 313,721.02 | 466,185.84 |
| Due to banks and bankers..... | 103,691.91 | 80,734.86 | 101,298.00 |
| Demand certificates | 205,550.00 | 350.00 | 250.00 |
| Certified checks | 236.65 | 1,238.05 | 341.47 |
| Cashiers' checks | 7,951.28 | 14,063.97 | 72,769.42 |
| Other liabilities | 1,131.03 | ..... | ..... |
| Totals | \$ 780,709.44 | \$ 627,885.92 | \$ 982,081.06 |

Examined April 27, 1908.

NAMES OF STOCKHOLDERS.

G. W. Ballantine.
C. K. Boettcher.
A. H. Veeder, Jr.
Henry Gebhard.
Edward Tilden.

L. A. Carton.
L. F. Swift.
J. O. Armour.
Edward F. Swift.
Edward Morris.

Chas. F. Bean.
Chas. Fletcher, Jr.
Mary M. Sullivan.
Mary M. Sullivan,
Guardian.

STATE MERCANTILE BANK. No. 34.

DENVER, COLORADO.

E. W. Elwell, President.

M. J. Reed, Vice-President.

Howard Klugh, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 13,616.54 | \$ 22,660.94 | \$ 22,615.51 |
| Loans and discounts (unsecured)..... | 12,373.05 | 12,058.21 | 18,653.58 |
| Overdrafts | 6.47 | 645.41 | 2,979.48 |
| Furniture and fixtures..... | 2,000.00 | 1,800.00 | 1,700.00 |
| Expense account | 184.18 | 152.23 | 217.77 |
| Due from banks and bankers..... | 904.54 | 3,043.92 | 5,700.64 |
| Checks and cash items..... | 548.40 | 1,186.41 | 1,026.83 |
| Currency | 2,815.00 | 125.00 | 751.00 |
| Gold | 500.00 | 175.00 | 130.00 |
| Silver | 410.00 | 237.90 | 330.75 |
| Fractional coin | 75.45 | ..... | ..... |
| Totals | \$ 33,433.63 | \$ 42,085.02 | \$ 54,105.56 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 | \$ 30,000.00 |
| Surplus fund | 685.00 | 500.00 | 800.00 |
| Undivided profits | 370.42 | 652.84 | 2,289.42 |
| Bills payable | 2,000.00 | 7,000.00 | 5,800.00 |
| Time certificates of deposit..... | 2,025.00 | 2,725.00 | 4,450.00 |
| Savings accounts ..... | ..... | ..... | 24.00 |
| Dividends unpaid ..... | ..... | .68 | 50.68 |
| Individual deposits | 8,278.21 | 11,045.00 | 9,719.51 |
| Demand certificates ..... | ..... | 150.00 | 110.00 |
| Certified checks ..... | ..... | ..... | 843.70 |
| Cashiers' checks | 75.00 | 11.50 | 18.25 |
| Totals | \$ 33,433.63 | \$ 42,085.02 | \$ 54,105.56 |

Examined February 6, 1908.

NAMES OF STOCKHOLDERS.

| | |
|----------------|-------------------|
| E. W. Elwell. | S. H. Buffington. |
| Howard Klugh. | L. P. Davis. |
| M. J. Reed. | M. B. Wiley. |
| M. E. Berrick. | |

THE ELBERT COUNTY BANK. No. 43.

ELBERT, COLORADO.

Gordon Jones, President.

W. L. Reilly, Vice-President.

J. E. Mayer, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 43,032.79 | \$ 42,329.35 | \$ 21,932.00 |
| Loans and discounts (unsecured)..... | 27,445.50 | 40,007.61 | 43,471.58 |
| Overdrafts | 1.80 | 106.17 | 98.47 |
| Other bonds, stocks and securities..... | 1,805.48 | 1,005.87 | 8,594.35 |
| Furniture and fixtures..... | 1,000.00 | 1,000.00 | 1,000.00 |
| Banking house | 2,500.00 | 2,500.00 | 2,500.00 |
| Expense account | 598.00 | 249.25 | 1,181.65 |
| Due from banks and bankers..... | 33,484.49 | 26,319.53 | 43,358.23 |
| Checks and cash items..... | 1,133.81 | 111.20 | 457.21 |
| Currency | 3,578.00 | 3,427.00 | 1,899.00 |
| Gold | 135.00 | 400.00 | 245.00 |
| Silver | 385.20 | 424.30 | 337.60 |
| Fractional coin | 73.76 | 18.68 | 23.63 |
| Totals | \$ 115,173.83 | \$ 117,898.96 | \$ 125,098.72 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 1,000.00 | 2,500.00 | 2,500.00 |
| Undivided profits | 787.97 | 326.80 | 2,876.23 |
| Time certificates of deposit..... | 22,938.72 | 21,915.03 | 24,063.46 |
| Individual deposits | 77,328.32 | 81,144.23 | 84,148.75 |
| Cashiers' checks | 3,118.82 | 2,012.90 | 1,510.28 |
| Totals | \$ 115,173.83 | \$ 117,898.96 | \$ 125,098.72 |

Examined March 18, 1908; December 3, 1908.

NAMES OF STOCKHOLDERS.

| | |
|----------------|------------------------|
| J. E. Mayer. | John H. Jones. |
| Gordon Jones. | W. D. Reilly. |
| James Ringold. | Gordon Jones, Trustee. |

THE FARMERS STATE BANK OF ELIZABETH. No. 44.

ELIZABETH, COLORADO.

Chas. L. Dickerson, President.

Adam Rinnert, Vice-President.

Chas. W. Reed, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 34,121.22 | \$ 36,478.21 | \$ 25,241.05 |
| Loans and discounts (unsecured)..... | 40,803.15 | 27,170.20 | 34,795.37 |
| Overdrafts | 302.58 | 991.53 | 1,391.84 |
| Furniture and fixtures..... | 1,655.14 | 765.14 | 765.14 |
| Banking house | 3,250.00 | 3,600.00 | 3,600.00 |
| Expense account | 5,731.98 | 1,610.30 | 44.75 |
| Due from banks and bankers..... | 12,324.59 | 19,409.72 | 12,806.24 |
| Checks and cash items..... | 147.50 | 5.18 | 25.76 |
| Currency | 5,417.12 | 1,534.00 | 1,292.00 |
| Gold ..... | ..... | 495.00 | 625.00 |
| Silver ..... | ..... | 665.71 | 780.00 |
| Fractional coin ..... | ..... | 17.79 | 6.18 |
| Other resources | 212.15 | ..... | ..... |
| County school warrants..... | ..... | ..... | 4,216.44 |
| Totals | \$ 103,965.43 | \$ 92,742.78 | \$ 85,589.77 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 7,918.36 | 3,991.72 | 940.75 |
| Bills payable | 5,000.00 | 6,000.00 | ..... |
| Time certificates of deposit..... | 19,102.61 | 14,737.16 | 17,689.15 |
| Individual deposits | 56,944.46 | 47,363.72 | 47,870.75 |
| Due to banks and bankers..... | ..... | 5,650.18 | 4,089.12 |
| Totals | \$ 103,965.43 | \$ 92,742.78 | \$ 85,589.77 |

Examined March 17, 1908; November 30, 1908.

NAMES OF STOCKHOLDERS.

Charles L. Dickerson.
N. L. Gleason, Estate.
Adam Rinnert,
Alice Blazer.

Chas. W. Reed.
A. G. Rinnert,
Chas. F. Hertel.
Wm. E. Miller.

ARAPAHOE STATE BANK NO. 39.

ENGLEWOOD, COLORADO.

L. C. Greenlee, President.

J. A. Grout, First Vice-President.

E. G. Bennett, Second Vice-President.

Frank N. Briggs, Cashier.

C. H. Marker, Assistant Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 1,934.80 |
| Loans and discounts (unsecured)..... | 4,347.57 |
| Furniture and fixtures | 905.02 |
| Expense account | 412.70 |
| Due from banks and bankers..... | 21,654.61 |
| Currency | 1,114.00 |
| Gold | 320.00 |
| Silver | 471.34 |
| Total | \$ 31,160.04 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$ 7,850.00 |
| Undivided profits | 145.08 |
| Time certificates of deposit..... | 201.00 |
| Individual deposits | 22,963.96 |
| Total | \$ 31,160.04 |

Examined September 26, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-------------------|-------------------|
| I. B. Perkins. | John A. Grout. |
| Frank N. Briggs. | J. Foster Symms. |
| Almon E. Hart. | Ladd Sanger. |
| L. C. Greenlee. | Geo. K. Beatty. |
| A. M. Clark. | Geo. F. Higgins. |
| E. G. Bennett. | Chas. Beyer. |
| R. H. Perry. | Mrs. Chas. Beyer. |
| A. A. Cunningham. | E. W. Genter. |
| Wm. Farnsworth. | J. C. Jones. |
| Chas. L. Miller. | R. S. Allen. |

THE ESTES PARK BANK. No. 37.

ESTES PARK, COLORADO.

F. O. Stanley, President. J. D. Stead, First Vice-President.
C. H. Bond, Second Vice-President. S. W. Sherman, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 181.50 | \$ 3,826.26 |
| Loans and discounts (unsecured)..... | 13,677.46 | 19,321.34 |
| Overdrafts ..... | ..... | 98.07 |
| Furniture and fixtures..... | 1,656.17 | 1,634.96 |
| Banking house | 2,681.73 | 2,786.56 |
| Expense account | 583.64 | 1,218.22 |
| Due from banks and bankers..... | 13,585.63 | 9,486.50 |
| Checks and cash items..... | ..... | 30.20 |
| Currency | 2,613.00 | 2,509.00 |
| Gold | 920.00 | 737.50 |
| Silver | 490.00 | 229.60 |
| Fractional coin | 32.29 | 66.10 |
| Totals | \$ 36,421.42 | \$ 41,944.31 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 12,000.00 | \$ 12,000.00 |
| Time certificates of deposit..... | 1,403.00 | 1,939.00 |
| Individual deposits | 22,803.41 | 26,905.88 |
| Discount and interest..... | 187.96 | 959.64 |
| Exchange | 11.05 | 99.79 |
| Rent safety deposit boxes..... | 16.00 | 40.00 |
| Totals | \$ 36,421.42 | \$ 41,944.31 |

Examined June 18, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------------------|-----------------------|--------------------|
| W. T. Parke. | A. A. Ferguson. | H. C. Rogers. |
| J. R. Anderson. | Horace W. Ferguson. | Joe Ryan. |
| Willard H. Ashton. | Jane E. Ferguson. | Sam'l Service. |
| W. L. Beckfield. | Elizabeth M. A. Foot. | Sidney W. Sherman. |
| Alma E. Bond. | H. A. Finlay. | J. D. Stead. |
| C. H. Bond. | Geo. W. Foote. | John H. Simpson. |
| Bogle Bros. | Josie H. Hupp. | F. O. Stanley. |
| H. B. Boyd. | H. E. James. | Sidney F. Sherman. |
| E. L. Baldwin. | H. P. James. | David Warnock. |
| F. W. Crocker. | C. E. Lester. | Dr. Roy Wiest. |
| J. M. Cunningham. | M. J. Lovett. | Lula Theo. Wools. |
| Coulter-Boettcher Pibg. Co. | Enos A. Mills. | F. M. Wright. |
| F. P. Clatworthy. | J. Y. Munson. | G. A. Webb. |
| W. G. Edwards. | Chas. L. Reed. | |

FARMERS AND MERCHANTS BANK OF EVANS. No. 40.

EVANS, COLORADO.

John H. Behrens, President.

E. W. Balfour, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------------|---------------------|
| Loans and discounts (secured)..... | \$ 10,100.00 | \$ 17,277.41 |
| Loans and discounts (unsecured)..... | 27,217.99 | 17,933.12 |
| Overdrafts | 9.21 | 299.64 |
| Furniture and fixtures..... | 827.00 | 830.00 |
| Expense account | 456.66 | 1,032.33 |
| Due from banks and bankers..... | 9,262.84 | 27,300.82 |
| Checks and cash items..... | 50.00 | 5.00 |
| Currency | 900.00 | 1,664.00 |
| Gold | 330.00 | 480.00 |
| Silver | 2,970.00 | 525.00 |
| Fractional coin | 93.76 | 73.19 |
| Totals | \$ 52,217.46 | \$ 67,420.51 |

LIABILITIES.

| | | |
|-----------------------------------|---------------------|---------------------|
| Capital stock paid in..... | \$ 12,500.00 | \$ 12,500.00 |
| Bills payable ..... | ..... | 5,000.00 |
| Time certificates of deposit..... | 1,802.00 | 2,228.00 |
| Individual deposits | 37,585.66 | 45,753.39 |
| Demand certificates | 10.03 | 233.00 |
| Interest account | 270.90 | 1,605.27 |
| Exchange | 48.90 | 100.85 |
| Totals | \$ 52,217.46 | \$ 67,420.51 |

Examined June 17, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-----------------|------------------|
| J. H. Behrens. | Robert Eckhardt. |
| J. A. Behrens. | E. J. Huffsmith. |
| H. F. Behrens. | P. W. Hughes. |
| E. W. Balfour. | P. H. Herriott. |
| Mart Briggs. | E. H. Lucas. |
| E. H. Beeson. | A. C. Overman. |
| W. E. Brubaker. | J. H. Rhoads. |
| M. Camnitzer. | W. F. Smith. |
| J. S. Dunbar. | Thos. Tregoning. |

FLAGLER STATE BANK. No. 132.

FLAGLER, COLORADO.

Lind Nelson, President.

R. B. Hanks, Vice-President.

Carlyle Nelson, Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 8,429.09 |
| Loans and discounts (unsecured)..... | 541.04 |
| Furniture and fixtures..... | 500.00 |
| Banking house | 1,500.00 |
| Expense account | 98.44 |
| Due from banks and bankers..... | 26,078.74 |
| Checks and cash items..... | 200.00 |
| Currency | 3,637.00 |
| Gold | 5.00 |
| Silver | 338.00 |
| Fractional coin | 104.25 |
| Total | \$ 41,431.56 |

LIABILITIES.

| | |
|----------------------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Undivided profits | 375.16 |
| Individual deposits | 30,406.40 |
| Demand certificates | 600.00 |
| Cashiers' checks | 50.00 |
| Total | \$ 41,431.56 |

Examined September 30, 1908.

NAMES OF STOCKHOLDERS.

Lind Nelson.

R. B. Hanks.

Carlyle Nelson.

G. W. F. Klockenteger.

FLORENCE STATE BANK. No. 48.

FLORENCE, COLORADO.

S. P. Large, President.

N. Large, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 55,271.34 | \$ 65,378.03 | \$ 61,025.90 |
| Loans and discounts (unsecured)..... | 24,153.79 | 23,363.45 | 37,177.75 |
| Overdrafts | 3,012.49 | 3,034.70 | 3,913.21 |
| Other bonds, stocks and securities..... | 6,294.05 | 11,396.75 | 12,543.48 |
| Furniture and fixtures..... | 3,145.00 | 3,145.00 | 3,145.00 |
| Expense account | 26.94 | ..... | 185.71 |
| Due from banks and bankers..... | 42,785.38 | 29,832.35 | 65,523.43 |
| Checks and cash items..... | 562.55 | 572.95 | 149.29 |
| Currency | 11,782.00 | 7,007.00 | 6,868.00 |
| Gold | 11,190.00 | 7,919.75 | 4,134.75 |
| Silver | 2,521.50 | 2,647.00 | 2,499.00 |
| Fractional coin | 31.86 | 35.80 | 57.73 |
| Totals..... | \$ 160,766.90 | \$ 154,332.78 | \$ 197,223.25 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 3,454.49 | 1,673.13 | 2,153.23 |
| Time certificates of deposit..... | 15,050.83 | 17,342.82 | 20,217.10 |
| Individual deposits | 108,522.60 | 103,580.50 | 142,906.73 |
| Due to banks and bankers..... | ..... | 138.49 | 86.74 |
| Demand certificates | 3,293.18 | 1,495.59 | 1,848.95 |
| Cashiers' checks | 445.80 | 102.25 | 10.50 |
| Totals..... | \$ 160,766.90 | \$ 154,332.78 | \$ 197,223.25 |

Examined May 4, 1908.

NAMES OF STOCKHOLDERS.

| | |
|----------------|----------------------|
| S. P. Large. | M. V. Large, Estate. |
| N. Large. | J. A. L. Casad. |
| S. S. Large. | M. E. Large. |
| M. J. McCahon. | M. J. Breidenbach. |
| F. Ruby. | |

FOWLER STATE BANK. No. 52.

FOWLER, COLORADO.

C. W. Benedict, President.

W. M. Berry, Vice-President.

Virgil Davis, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 7,997.93 | \$ 14,400.64 | \$ 17,268.25 |
| Loans and discounts (unsecured)..... | 23,522.20 | 30,795.44 | 27,502.15 |
| Overdrafts | 219.18 | 734.93 | 808.17 |
| Furniture and fixtures..... | 1,164.00 | 1,324.30 | 1,374.70 |
| Banking house | 3,000.00 | 3,027.90 | 3,270.21 |
| Expense account | 544.10 | 2.00 | 1,332.21 |
| Due from banks and bankers..... | 43,495.09 | 12,083.31 | 15,652.58 |
| Checks and cash items..... | ..... | 65.56 | 216.71 |
| Currency | 4,826.23 | 2,679.24 | 1,465.00 |
| Silver ..... | ..... | ..... | 336.71 |
| Fractional coin..... | ..... | ..... | 1.54 |
| Totals | \$ 84,768.73 | \$ 65,113.32 | \$ 69,228.23 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 771.64 | 123.84 | 1,903.89 |
| Bills payable ..... | ..... | ..... | 6,000.00 |
| Time certificates of deposit..... | 12,837.12 | 9,239.96 | 4,455.73 |
| Individual deposits | 56,159.97 | 40,749.52 | 41,868.61 |
| Totals | \$ 84,768.73 | \$ 65,113.32 | \$ 69,228.23 |

Examined August 1, 1908.

NAMES OF STOCKHOLDERS.

| | |
|------------------|----------------|
| C. W. Benedict. | A. J. Burnett. |
| James M. Boring. | W. M. Berry. |
| D. L. McPhillym. | E. Frank Hall. |
| Virgil Davis. | Byron H. Dunn. |

THE FRASER VALLEY BANK. No. 53.

FRASER, COLORADO.

Nannie E. Briggs, President.

Hugh J. Harrison, Vice-President.

Frank N. Briggs, Cashier.

H. J. Harrison, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 |
|---|---------------|---------------|
| Loans and discounts (secured)..... | \$ 1,950.00 | \$ 1,987.38 |
| Loans and discounts (unsecured)..... | 1,832.38 | 3,553.07 |
| Overdrafts | 87.44 | 130.44 |
| Other bonds, stocks and securities..... | 233.25 | 275.45 |
| Furniture and fixtures..... | 717.23 | 717.23 |
| Banking house | 1,334.87 | 1,334.87 |
| Expense account | 578.35 | 184.23 |
| Due from banks and bankers..... | 2,858.32 | 5,113.89 |
| Checks and cash items..... | 1,170.34 | 353.70 |
| Currency | 1,218.00 | 692.00 |
| Gold | 1,330.00 | 275.00 |
| Silver | 519.00 | 350.00 |
| Fractional coin | .80 | 6.67 |
| Totals..... | \$ 13,829.98 | \$ 14,973.93 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,000.00 |
| Undivided profits ..... | ..... | 286.03 |
| Time certificates of deposit..... | 550.00 | ..... |
| Individual deposits | 3,700.13 | 5,130.73 |
| Due to banks and bankers..... | 3,621.55 | 3,707.17 |
| Demand certificates | 150.00 | 850.00 |
| Exchange account | 297.01 | ..... |
| Interest account | 431.29 | ..... |
| Rental account | 80.00 | ..... |
| Totals..... | \$ 13,829.98 | \$ 14,973.93 |

*Liquidated November 21, 1908.

Examined August 12, 1908.

THE FIRST BANK OF FRUITA. No. 54.

FRUITA, COLORADO.

W. A. Merriell, President.
 Wm. Schwartz, Vice-President. Arthur J. Lee, Cashier.
 Lester C. Johnson, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------------|----------------------|----------------------|
| Loans and discounts (secured)..... | \$ 45,626.46 | \$ 35,681.71 | \$ 39,292.43 |
| Loans and discounts (unsecured)..... | 80,139.66 | 103,143.75 | 85,977.22 |
| Overdrafts | 2,414.39 | 1,556.78 | 1,485.96 |
| Other bonds, stocks and securities..... | ..... | 10,828.47 | 10,812.41 |
| Furniture and fixtures..... | 3,911.05 | 3,997.05 | 4,136.10 |
| Expense account | 4,485.42 | 6,896.44 | 1,606.78 |
| Due from banks and bankers..... | 11,171.90 | 20,744.20 | 14,932.85 |
| Checks and cash items..... | 2,012.71 | 550.29 | 650.40 |
| Currency | 1,262.00 | 1,356.00 | 1,887.00 |
| Gold | 315.00 | 455.00 | 170.00 |
| Silver | 1,002.89 | 1,093.35 | 1,121.00 |
| Fractional coin ..... | ..... | ..... | 225.34 |
| Warrants | 1,021.75 | ..... | ..... |
| Other resources | 71.00 | ..... | ..... |
| Totals | \$ 153,434.23 | \$ 186,303.14 | \$ 162,297.49 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------------|----------------------|----------------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 2,500.00 | 4,000.00 | 5,500.00 |
| Undivided profits | 7,022.48 | 8,960.17 | 2,783.71 |
| Bills payable ..... | ..... | 12,500.00 | 7,500.00 |
| Notes rediscounted | 31,302.02 | 21,006.39 | 17,128.91 |
| Time certificates of deposit..... | 11,953.25 | 15,305.09 | 16,082.51 |
| Individual deposits | 49,654.08 | 70,500.51 | 61,976.98 |
| Cashiers' checks | 1,002.40 | 3,889.01 | 1,121.72 |
| Other liabilities ..... | ..... | \$1 97 | 203.63 |
| Totals | \$ 153,434.23 | \$ 186,303.14 | \$ 162,297.49 |

Examined April 15, 1908; December 12, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|---------------------|------------------|--------------------|
| W. A. Merriell | Amy E. Case. | S. P. Green. |
| Julia C. Merriell. | G. A. Nahstoll. | J. H. Litton. |
| Frank C. Merriell. | H. G. Ballard. | Arthur J. Lee. |
| George H. Merriell. | C. H. Gosling. | Henry J. Merriell. |
| Katie F. Skelley. | A. L. Gnagey. | Hattie M. Price. |
| Lester C. Johnson. | J. N. Leslie. | Mrs. M. L. Martin. |
| William Schwartz. | H. G. McElFresh. | A. L. Hurst. |
| R. P. Porter. | R. E. Mainard. | Mary E. Penfield. |
| W. S. Chandler. | | |

BANK OF CLEAR CREEK COUNTY. No. 56.

GEORGETOWN, COLORADO.

Jesse M. Copeland, President.

Chas. J. Nicholas, Vice-President.

Fred P. Dewey, Cashier.

James T. Garrett, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 41,157.86 | \$ 38,724.40 | \$ 39,378.12 |
| Loans and discounts (unsecured)..... | 7,751.74 | 13,466.10 | 11,427.65 |
| Overdrafts | 99.94 | 237.69 | 523.71 |
| U. S. bonds | 4,100.00 | 4,100.00 | 4,100.00 |
| Other bonds, stocks and securities..... | 273,675.31 | 273,167.05 | 273,609.93 |
| Furniture and fixtures..... | 2,611.05 | 2,611.05 | 2,611.05 |
| Banking house | 20,000.00 | 20,000.00 | 20,000.00 |
| Expense account | 83.69 | ..... | 6,194.22 |
| Due from banks and bankers..... | 60,701.98 | 57,660.34 | 69,163.80 |
| Checks and cash items..... | 250.28 | 1,987.80 | 6,654.23 |
| Currency | 8,553.00 | 5,291.00 | 8,193.00 |
| Gold | 4,340.00 | 2,940.00 | 4,865.00 |
| Silver | 872.00 | 282.00 | 827.00 |
| Fractional coin | 549.45 | 568.30 | 653.10 |
| Other resources ..... | ..... | ..... | .85 |
| Totals | \$ 424,746.30 | \$ 421,035.73 | \$ 448,201.66 |

LIABILITIES.

| | | | |
|------------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 133,770.60 | 132,363.00 | 136,828.61 |
| Time certificates of deposit | 94,836.05 | 97,355.28 | 94,965.05 |
| Individual deposits | 93,747.44 | 89,968.06 | 112,776.81 |
| Demand certificates | 2,392.21 | 1,349.39 | 3,570.93 |
| Other liabilities ..... | ..... | ..... | 60.26 |
| Totals | \$ 424,746.30 | \$ 421,035.73 | \$ 448,201.66 |

Examined April 22, 1908.

NAMES OF STOCKHOLDERS.

J. M. Copeland.
F. P. Dewey.
Ensign S. Wright.
Fred R. Pneuman.
Chas. J. Nicholas.
Mrs. Ellenor Garrett.
Miss Ellenor Garrett.

James T. Garrett.
Mrs. Elise M. Maxwell.
Mrs. John N. Going.
Mrs. John A. Morris.
Mrs. Marie W. Blickley.
William C. Hood.

Mrs. Edith P. Pneuman.
Mrs. Florence B. Cleaves.
Miss E. E. Maxwell.
Frank A. Maxwell.
P. J. R. Manegold.
Frank Graham.

BANK OF GEORGETOWN. No. 55.

GEORGETOWN, COLORADO.

Henry Seifried, President.

C. J. Seifried, Vice-President.

Fred Anderson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 68,292.81 | \$ 54,438.81 | \$ 50,719.63 |
| Loans and discounts (unsecured)..... | 24,222.76 | 24,400.48 | 24,147.09 |
| Overdrafts | 3.02 | 20.78 | 35.69 |
| Other bonds, stocks and securities..... | 89,254.37 | 92,602.33 | 86,170.41 |
| Furniture and fixtures..... | 1,429.82 | 1,429.82 | 1,429.82 |
| Expense account | 182.99 | 1,337.41 | 1,902.70 |
| Due from banks and bankers..... | 47,788.09 | 59,456.89 | 73,318.55 |
| Checks and cash items..... | 572.24 | 680.15 | 647.67 |
| Currency | 18,282.24 | 10,820.00 | 11,116.00 |
| Gold | 2,490.00 | 2,720.00 | 2,820.00 |
| Silver | 691.00 | 395.00 | 735.00 |
| Fractional coin | 138.65 | 112.00 | 38.02 |
| Totals..... | \$ 253,347.99 | \$ 248,413.67 | \$ 253,080.58 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund | 20,000.00 | 20,000.00 | 20,000.00 |
| Undivided profits | 7,853.29 | 11,799.66 | 14,962.34 |
| Time certificates of deposit..... | 133,785.49 | 122,659.76 | 119,644.40 |
| Individual deposits | 60,391.71 | 62,198.85 | 66,681.54 |
| Demand certificates | 1,317.50 | 1,755.40 | 1,792.30 |
| Totals..... | \$ 253,347.99 | \$ 248,413.67 | \$ 253,080.58 |

Examined April 23, 1908.

NAMES OF STOCKHOLDERS.

Henry Seifried.
C. J. Seifried.
Fred Anderson.

THE GILCREST STATE BANK. No. 46.

GILCHREST, COLORADO.

M. A. Selby, President.

W. K. Gilcrest, Vice-President.

H. U. Keasey, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|
| Loans and discounts (secured) | \$ 5,845.65 | \$ 13,507.81 |
| Loans and discounts (unsecured)..... | 11,085.00 | 16,690.00 |
| Furniture and fixtures..... | 47.50 | 389.04 |
| Banking house | 2,517.52 | 2,679.74 |
| Expense account | 289.45 | 978.33 |
| Due from banks and bankers..... | 12,235.14 | 6,420.26 |
| Checks and cash items..... | 138.52 | 390.52 |
| Currency | 1,346.00 | 990.00 |
| Gold | 145.00 | 10.00 |
| Silver | 837.35 | 421.30 |
| Fractional coin | 8.35 | 21.16 |
| Other resources | 40.81 | 42.81 |
| Totals | \$ 34,536.29 | \$ 42,540.97 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 |
| Bills payable | | 8,000.00 |
| Time certificates on deposit..... | 2,500.00 | 3,330.00 |
| Individual deposits | 12,007.80 | 10,722.09 |
| Other liabilities | 28.49 | 488.88 |
| Totals | \$ 34,536.29 | \$ 42,540.97 |

Examined June 16, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------|------------------|-----------------|
| M. A. Selby. | P. H. Lorenz. | W. S. Haven. |
| W. K. Gilcrest. | Fred Johnson. | E. G. Taylor. |
| H. U. Keasey. | Howard J. Clark. | F. J. Conway. |
| A. L. Lindner. | Kate Williams. | Thos. W. Welsh, |
| P. W. Allen. | Jas. Hale. | J. C. Wiley. |
| A. J. Allen. | C. C. Warden. | Jacob Oster. |

THE GARFIELD COUNTY STATE BANK. No. 57.

GRAND VALLEY, COLORADO.

G. E. Clarkson, President.

F. W. Popple, Vice-President.

R. J. Coddington, Cashier.

I. N. Thompson, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 1,679.75 | \$ 2,116.48 | \$ 2,828.30 |
| Loans and discounts (unsecured)..... | 9,599.60 | 9,284.83 | 10,939.12 |
| Overdrafts | 379.06 | 448.67 | 799.06 |
| Other bonds, stocks and securities..... | ..... | 169.31 | 764.10 |
| Furniture and fixtures..... | 1,259.55 | 1,259.55 | 1,259.55 |
| Banking house | 2,400.00 | 2,400.00 | 2,400.00 |
| Expense account | 709.96 | 1,288.94 | 1,768.05 |
| Due from banks and bankers..... | 2,248.87 | 2,865.94 | 17,956.57 |
| Checks and cash items..... | 8.65 | 1.05 | 16.83 |
| Currency | 1,139.00 | 1,278.00 | 468.00 |
| Gold | 755.00 | 120.00 | 830.00 |
| Silver | 160.00 | 144.00 | 130.00 |
| Fractional coin | 34.05 | 5.15 | 3.48 |
| Totals | \$ 20,373.49 | \$ 21,321.92 | \$ 40,163.06 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 329.18 | ..... | 1,386.07 |
| Bills payable ..... | ..... | 758.33 | ..... |
| Time certificates of deposit..... | ..... | 355.00 | 706.50 |
| Individual deposits | 9,851.96 | 10,013.59 | 27,652.39 |
| Demand certificates | 192.35 | 195.00 | 418.10 |
| Totals | \$ 20,373.49 | \$ 21,321.92 | \$ 40,163.06 |

Examined April 8, 1908; December 9, 1908.

NAMES OF STOCKHOLDERS.

Ed. T. Taylor.
 Jas. Brennan.
 M. H. Streit.
 Geo. E. Clarkson.
 Patrick O'Neil.
 C. A. Swanson.
 Jno. D. Evans.
 A. Havemeyer.

J. F. Wheller.
 R. S. Aplin.
 W. L. Aplin.
 Sadie B. Streit.
 Eshe Waterman.
 R. O. Watsom.
 E. F. Yeoman.

R. J. Coddington.
 Grand Valley Mer. Co.
 H. J. Edington.
 C. W. Wilson.
 Doll Bros. & Smith.
 F. W. Popple.
 Frank Worthen Popple.

THE FARMERS BANK. No. 76.

HARTMAN, COLORADO.

G. W. Sherman, President.

Aug. Buck, Cashier.

Leslie Buck, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 13,679.02 | \$ 12,284.57 | \$ 11,135.99 |
| Loans and discounts (unsecured)..... | 222.50 | 765.50 | 612.29 |
| Overdrafts | 15.33 | 11.63 | 112.33 |
| Furniture and fixtures..... | 2,124.17 | 2,124.17 | 2,124.17 |
| Banking house | 2,223.45 | 2,523.45 | 2,523.45 |
| Expense account | 751.33 | 455.28 | 805.19 |
| Due from banks and bankers..... | ..... | ..... | 1,400.86 |
| Checks and cash items..... | ..... | ..... | 10.00 |
| Currency | 1,255.00 | 365.00 | 77.00 |
| Gold | 430.00 | 800.00 | 400.00 |
| Silver | 217.05 | 63.15 | 61.40 |
| Fractional coin | .14 | 1.03 | 4.11 |
| Totals | \$ 20,917.99 | \$ 19,393.78 | \$ 19,266.79 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 467.85 | ..... | 41.40 |
| Bills payable ..... | ..... | ..... | 3,000.00 |
| Time certificates of deposit..... | ..... | 800.00 | ..... |
| Individual deposits | 6,549.50 | 3,427.98 | 6,113.06 |
| Due to banks and bankers..... | 3,900.64 | 5,165.80 | ..... |
| Other liabilities ..... | ..... | ..... | 112.33 |
| Totals | \$ 20,917.99 | \$ 19,393.78 | \$ 19,266.79 |

Examined April 1, 1908.

NAMES OF STOCKHOLDERS.

Aug. Buck.
August Buck, Sr.
Leslie Buck.

Louisa Buck
J. E. Adamson.
G. W. Sherman.

THE YAMPA VALLEY BANK. No. 60.

HAYDEN, COLORADO.

F. E. Milner, President.

B. T. Shelton, Vice-President.

M. M. Burch, Cashier.

D. L. Sellers, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 37,560.30 | \$ 42,410.72 | \$ 26,330.00 |
| Loans and discounts (unsecured)..... | 26,411.77 | 26,121.64 | 31,561.05 |
| Overdrafts | 9.03 | 62.03 | 187.52 |
| Other bonds, stocks and securities..... | 2,853.12 | 2,990.15 | 3,260.00 |
| Furniture and fixtures..... | 867.40 | 867.40 | 867.40 |
| Other real estate..... | 6,988.00 | 6,988.00 | 6,588.00 |
| Expense account | 178.80 | 5.32 | 1,180.51 |
| Due from banks and bankers..... | 5,430.58 | 6,295.48 | 12,826.83 |
| Checks and cash items..... | 52.88 | 1,401.66 | 572.35 |
| Currency | 2,730.00 | 2,896.00 | 3,070.00 |
| Gold | 325.00 | 410.00 | 165.00 |
| Silver | 713.00 | 531.75 | 585.15 |
| Fractional coin | 78.30 | 68.13 | 6.94 |
| Other resources | 7.10 | ..... | ..... |
| Totals | \$ 84,205.28 | \$ 91,048.28 | \$ 87,200.75 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 467.98 | 1,374.21 | 1,906.13 |
| Bills payable | 10,000.00 | 10,000.00 | ..... |
| Notes rediscounted | 17,000.00 | 20,700.00 | ..... |
| Time certificates of deposit..... | 11,717.20 | 11,713.45 | 13,172.10 |
| Individual deposits | 15,020.10 | 17,260.62 | 42,122.52 |
| Totals | \$ 84,205.28 | \$ 91,048.28 | \$ 87,200.75 |

Examined November 12, 1908.

NAMES OF STOCKHOLDERS.

F. E. Milner.
A. W. Manning.
Louis Emrich.
M. M. Burch.
B. T. Shelton.
J. L. Norvell.

J. J. Jones.
Alva Jones.
S. A. Adair.
James Wadge.
E. Donelson, Est.
D. L. Sellers.

O. I. Cheney.
J. K. Harding.
L. Y. A. Whipple.
Thomas Dunstan.
Dora M. Chase.

THE FIRST STATE BANK OF HILLROSE. No. 62.

HILLROSE, COLORADO.

H. P. Forsythe, President.

E. C. Coffin, Vice-President.

David S. Boyd, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 10,743.56 | \$ 17,439.48 | \$ 19,679.79 |
| Loans and discounts (unsecured)..... | 8,031.33 | 15,021.11 | 21,768.84 |
| Overdrafts | 3.67 | 76.92 | 974.00 |
| Other bonds, stocks and securities..... | ..... | 878.61 | 1,354.89 |
| Furniture and fixtures..... | 639.23 | 639.23 | 657.01 |
| Banking house | 1,835.17 | 1,835.17 | 1,835.17 |
| Expense account | 117.76 | 41.72 | 378.88 |
| Due from banks and bankers..... | 8,589.62 | 4,784.60 | 13,795.23 |
| Checks and cash items..... | 134.00 | 1,225.60 | 3,652.33 |
| Currency | 900.00 | 825.00 | 1,315.00 |
| Gold | 760.00 | 35.00 | 110.00 |
| Silver | 210.00 | 420.00 | 569.60 |
| Fractional coin | 2.17 | 43.99 | 1.71 |
| Other resources | 78.52 | ..... | ..... |
| Totals | \$ 32,045.03 | \$ 43,266.43 | \$ 66,092.45 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits ..... | ..... | 821.96 | 1,441.91 |
| Bills payable ..... | ..... | 3,000.00 | 8,000.00 |
| Notes rediscounted ..... | ..... | ..... | 2,000.00 |
| Time certificates of deposit..... | 7,646.36 | 7,800.41 | 13,044.45 |
| Individual deposits | 14,398.67 | 21,609.73 | 31,596.14 |
| Reserved for taxes..... | ..... | 34.33 | 9.95 |
| Totals | \$ 32,045.03 | \$ 43,266.43 | \$ 66,092.45 |

Examined March 5, 1908.

NAMES OF STOCKHOLDERS.

H. P. Forsyth.
David S. Boyd.
J. H. Roediger.

E. C. Coffin.
E. H. Link.
W. E. Edwards.

HOLLY STATE BANK. No. 63.

HOLLY, COLORADO.

G. W. Stevens, President.

J. A. Pierce, Vice-President.

H. R. Maltby, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 17,493.20 | \$ 15,326.09 | \$ 26,453.50 |
| Loans and discounts (unsecured)..... | 17,056.40 | 24,637.75 | 28,464.64 |
| Overdrafts | 2.99 | ..... | 63.46 |
| Furniture and fixtures..... | 1,702.17 | 1,715.27 | 1,715.27 |
| Banking house | 8,550.00 | 8,550.00 | 8,550.00 |
| Expense account | 1,183.28 | 4,032.52 | 5,051.95 |
| Due from banks and bankers..... | 3,827.98 | 5,574.97 | 11,741.31 |
| Checks and cash items..... | 26.15 | 563.79 | 83.56 |
| Currency | 3,616.00 | 1,440.00 | 2,662.00 |
| Gold | 1,880.00 | 2,505.00 | 1,635.00 |
| Silver | 158.30 | 435.80 | 129.25 |
| Fractional coin | 55.86 | 53.72 | 128.48 |
| Suspense account ..... | ..... | 25.00 | 25.00 |
| Totals | \$ 55,552.33 | \$ 64,859.91 | \$ 86,703.42 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits ..... | ..... | 2,999.66 | 4,567.71 |
| Notes rediscounted ..... | ..... | ..... | 8,005.00 |
| Time certificates of deposit..... | 12,003.00 | 10,740.06 | 11,268.42 |
| Individual deposits | 13,537.28 | 20,924.34 | 32,399.48 |
| Certified checks ..... | ..... | ..... | 70.00 |
| Cashiers' checks | 12.05 | 10.15 | 21.41 |
| Other liabilities ..... | ..... | 185.70 | 371.40 |
| Totals | \$ 55,552.33 | \$ 64,859.91 | \$ 86,703.42 |

Examined April 2, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-------------------|------------------|
| Mabel E. Appel. | J. A. Pierce. |
| Ed. Jones. | G. W. Stevens. |
| Chr. Clasen. | C. L. McPherson. |
| Lewis M. Gee. | O. Olson. |
| F. W. Montgomery. | Rudolph Stock. |
| John Duncan. | |

THE KERSEY STATE BANK. No. 69.

KERSEY, COLORADO.

B. P. Brooks, President.

D. M. Decamp, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 17,182.58 | ..... | \$ 3,104.83 |
| Loans and discounts (unsecured)..... | ..... | \$ 21,863.20 | 19,274.38 |
| Overdrafts ..... | ..... | ..... | 327.10 |
| Furniture and fixtures..... | 1,448.41 | 1,448.41 | 950.00 |
| Banking house | 1,044.04 | 1,444.04 | 2,000.00 |
| Other real estate..... | 3,651.75 | 3,771.36 | ..... |
| Expense account | 3,514.51 | ..... | 401.65 |
| Due from banks and bankers..... | 9,060.15 | 1,217.08 | 2,443.78 |
| Checks and cash items..... | 44.05 | 312.08 | 58.74 |
| Currency | 4,351.55 | 426.00 | 1,740.00 |
| Gold ..... | ..... | 100.00 | 100.00 |
| Silver ..... | ..... | 560.64 | 931.35 |
| Fractional coin ..... | ..... | ..... | 12.46 |
| Other resources | 294.61 | ..... | ..... |
| Totals..... | \$ 40,591.65 | \$ 31,142.81 | \$ 31,344.29 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 3,168.58 | 495.99 | 433.19 |
| Bills payable..... | 4,000.00 | 5,000.00 | ..... |
| Time certificates of deposit..... | 1,000 | ..... | ..... |
| Individual deposits..... | 22,423.07 | 15,646.82 | 20,879.50 |
| Certified checks..... | ..... | ..... | 31.60 |
| Totals..... | *\$ 40,591.65 | \$ 31,142.81 | \$ 31,344.29 |

*Private bank, incorporated August 26, 1908.

Examined September 22, 1908.

NAMES OF STOCKHOLDERS.

| | |
|----------------|------------------|
| B. P. Brooks | H. M. Stockwell. |
| D. M. Decamp. | M. A. Decamp. |
| Fred S. James. | |

THE KIOWA STATE BANK. No. 136.

KIOWA, COLORADO.

Wm. E. Miller, President.
 C. F. Hertel, Vice-President. A. G. Rinnert, Cashier.
 C. W. Reed, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 3,194.85 | \$ 7,373.73 | \$ 9,084.25 |
| Loans and discounts (unsecured) | 513.00 | 11,415.26 | 11,389.35 |
| Overdrafts | 6.80 | 33.73 | 195.81 |
| Furniture and fixtures | | 540.00 | 540.00 |
| Expense account | 63.60 | 600.60 | 898.84 |
| Due from banks and bankers..... | 17,008.70 | 8,139.95 | 8,321.61 |
| Checks and cash items..... | | | 87.30 |
| Currency | 982.82 | 825.00 | 855.00 |
| Gold | | 295.00 | 60.00 |
| Silver | | 174.25 | 77.20 |
| Fractional coin | | .92 | .57 |
| Totals | \$ 21,769.77 | \$ 29,398.44 | \$ 31,509.93 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 2.89 | 156.75 | 677.13 |
| Time certificates of deposit..... | 1,000.00 | 6,399.03 | 2,378.18 |
| Individual deposits | 10,748.58 | 12,815.99 | 18,433.85 |
| Other liabilities | 18.30 | 26.67 | 20.77 |
| Totals | \$ 21,769.77 | \$ 29,398.44 | \$ 31,509.93 |

Examined March 17, 1908; December 2, 1908.

NAMES OF STOCKHOLDERS.

| | |
|---------------------|--------------------|
| Chas. L. Dickerson. | Charles F. Hertel. |
| Adam Rinnert. | Wm. E. Miller. |
| Chas. W. Reed. | Alice A. Blazer. |
| Gleason Estate. | Adam G. Rinnert. |

BANK OF KREMMLING. No. 70.

KREMMLING, COLORADO.

Anton Heini, President.

P. J. Martin, Vice-President.

W. H. Harrison, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 4,037.60 | \$ 4,652.10 | \$ 8,648.14 |
| Loans and discounts (unsecured)..... | 7,065.81 | 16,452.37 | 12,572.97 |
| Overdrafts | 158.79 | 1.15 | 440.68 |
| Other bonds, stocks and securities..... | 805.00 | 310.00 | 1,772.50 |
| Furniture and fixtures | 833.35 | 833.35 | 833.35 |
| Banking house | 2,000.00 | 2,000.00 | 2,000.00 |
| Expense account | 121.40 | 619.90 | ..... |
| Due from banks and bankers..... | 6,974.20 | 11,342.72 | 19,848.12 |
| Checks and cash items..... | 320.50 | 411.38 | 300.52 |
| Currency | 3,634.00 | 1,729.00 | 2,932.00 |
| Gold | 2,100.00 | 3,350.00 | 805.00 |
| Silver | 834.20 | 450.00 | 600.00 |
| Fractional coin | 155.25 | 76.60 | 120.65 |
| Safe deposit boxes | 27.40 | ..... | ..... |
| Other resources ..... | ..... | 27.88 | 22.40 |
| Totals..... | \$ 29,067.50 | \$ 42,256.45 | \$ 50,896.33 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 6,400.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits ..... | ..... | 734.55 | 243.99 |
| Time certificates of deposit..... | 109.00 | 117.00 | 567.00 |
| Individual deposits | 21,620.21 | 29,466.60 | 38,532.33 |
| Due to banks and bankers..... | 15.34 | 140.85 | ..... |
| Demand certificates | 765.95 | 1,745.45 | 1,003.45 |
| Interest, exchange | 87.55 | ..... | ..... |
| Other liabilities | 69.45 | 52.00 | 549.56 |
| Totals..... | \$ 29,067.50 | \$ 42,256.45 | \$ 50,896.33 |

Examined August 13, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|----------------------|------------------|---------------|
| A. Alpert. | Ed W. Davis. | P. J. Martin. |
| Wm. Bauer. | W. H. Harrison. | Sam Peterson. |
| Mrs. Cora H. Becker. | Anton Heini. | E. O. Pinney. |
| Ed Becker. | Jones Cattle Co. | John Stewart. |
| W. C. Call. | | |

LA JARA STATE BANK. No. 77.

LA JARA, COLORADO.

B. L. Van Vechten, President. S. E. Newcomb, Vice-President.
R. J. Kavalec, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 11,200.00 | \$ 6,284.12 | \$ 17,503.32 |
| Loans and discounts (unsecured)..... | 46,900.88 | 60,199.00 | 79,502.44 |
| Overdrafts | 218.29 | 238.58 | 559.13 |
| Furniture and fixtures..... | 1,621.32 | 1,878.32 | 1,993.32 |
| Banking house | 2,667.03 | 2,667.03 | 2,704.23 |
| Other real estate | 375.00 | 375.00 | 375.00 |
| Expense account | 353.15 | 1,811.32 | 3,469.24 |
| Due from banks and bankers..... | 45,912.94 | 24,634.25 | 37,657.53 |
| Checks and cash items..... | 9.06 | 239.20 | 100.00 |
| Currency | 1,417.00 | 2,939.00 | 3,410.00 |
| Gold | 5,575.00 | 375.00 | 30.00 |
| Silver | 2,816.00 | 1,739.00 | 781.00 |
| Fractional coin | 125.93 | 112.18 | 237.91 |
| Totals | \$ 119,191.60 | \$ 103,492.00 | \$ 148,323.12 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 1,706.85 | 4,904.83 | 8,246.60 |
| Time certificates of deposit..... | 4,917.78 | 4,511.59 | 3,583.00 |
| Individual deposits | 77,218.84 | 57,826.99 | 101,493.52 |
| Due to banks and bankers..... | ..... | 1,216.59 | ..... |
| Demand certificates | 5,000.00 | 5,000.00 | 5,000.00 |
| Cashiers' checks | 348.13 | 32.00 | ..... |
| Totals | \$ 119,191.60 | \$ 103,492.00 | \$ 148,323.12 |

Examined April 15, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|--------------------|-----------------|--------------------|
| B. L. Van Vechten. | R. J. Kavalec. | John W. Shawcroft. |
| S. E. Newcomb. | Fred Warshauer. | John Shawcroft. |
| L. D. Eskridge. | R. B. Wallace. | Samuel Jackson. |
| L. A. Norland. | J. T. Wallace. | Christen Jensen. |

THE LA JUNTA STATE BANK. No. 72.

LA JUNTA, COLORADO.

R. A. Steen, President.

A. C. Draper, Vice-President.

G. H. Winchell, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 63,646.62 | \$ 47,441.65 | \$ 47,672.50 |
| Loans and discounts (unsecured)..... | 98,530.08 | 124,227.33 | 97,588.78 |
| Overdrafts | 2,694.89 | 4,012.39 | 1,227.75 |
| Other bonds, stocks and securities..... | ..... | ..... | 19,267.80 |
| Furniture and fixtures..... | 1,000.00 | 1,500.00 | 1,500.00 |
| Other real estate..... | 7,500.00 | 7,500.00 | 7,500.00 |
| Expense account ..... | ..... | ..... | 7,710.41 |
| Due from banks and bankers..... | 40,220.31 | 16,775.49 | 44,642.46 |
| Checks and cash items..... | 4,941.70 | 164.22 | 385.20 |
| Currency | 30,280.00 | 18,370.00 | 19,278.00 |
| Gold | 9,285.00 | 1,810.00 | 2,185.00 |
| Silver | 6,907.00 | 5,107.00 | 3,783.00 |
| Fractional coin | 88.33 | 111.31 | 101.93 |
| Totals | \$ 265,093.93 | \$ 227,019.39 | \$ 252,842.83 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 2,910.94 | 4,422.45 | 11,677.05 |
| Time certificates of deposit..... | 48,326.59 | 47,249.34 | 55,212.14 |
| Dividends unpaid | 480.00 | ..... | ..... |
| Individual deposits | 160,309.93 | 122,111.59 | 134,583.36 |
| Due to banks and bankers..... | ..... | 272.25 | ..... |
| Demand certificates | 2,419.52 | 2,324.86 | 1,370.28 |
| Certified checks | 646.95 | 638.90 | ..... |
| Totals | \$ 265,093.93 | \$ 227,019.39 | \$ 252,842.83 |

Examined July 27, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|--------------------|--------------------|--------------------|
| A. C. Draper. | Jno. Johnson. | Mary S. Near. |
| Lee Ramsey. | Saidee Steen. | J. C. Talliaferro. |
| R. A. Steen. | Annie R. Reynolds. | J. N. Lamb. |
| A. D. Best. | H. R. Church. | R. A. Eddleman. |
| J. E. Gauger. | John H. Holly. | R. G. Dalton. |
| Mollie F. Schmidt. | Edna M. Holly. | T. R. Hoffmire. |
| G. H. Near. | Julia Stanley. | F. D. Wood. |
| Humphrey Best. | J. T. Updike. | G. B. Round. |
| Rosabell Winchell. | W. S. Steen. | H. G. Todd. |
| B. H. Joy. | | |

CITIZENS STATE BANK. No. 102.

LAMAR, COLORADO.

D. B. Nowels, President.
 Chas. Maxwell, Vice-President. J. M. Williams, Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|---|---------------|
| Loans and discounts (secured) | \$ 20,565.84 |
| Loans and discounts (unsecured) | 38,268.43 |
| Overdrafts | 254.01 |
| Other bonds, stocks and securities..... | 154.75 |
| Furniture and fixtures..... | 3,738.50 |
| Expense account | 1,854.86 |
| Due from banks and bankers..... | 23,710.63 |
| Checks and cash items..... | 89.35 |
| Currency | 3,663.00 |
| Gold | 455.00 |
| Silver | 336.00 |
| Fractional coin | 297.25 |
| Total | \$ 93,387.62 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$ 35,000.00 |
| Undivided profits | 1,781.53 |
| Time certificates of deposit..... | 300.00 |
| Individual deposits | 56,192.80 |
| Demand certificates | 70.00 |
| Cashiers' checks | 43.29 |
| Total | \$ 93,387.62 |

Examined September 1, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|---------------------|---------------------|
| John M. Williams. | E. H. Gerecke. | J. K. Doughty. |
| D. B. Nowels. | S. I. Borton. | R. M. Latham. |
| Chas. Maxwell. | Tillie E. Copeland. | W. P. Bell. |
| Geo. A. Everett. | J. F. Davis. | Elizabeth Buckner. |
| G. M. Smith. | Herbert Hadley. | G. W. Burke. |
| Geo. E. Ricker. | Elmer J. Wagner. | Lillie A. Robinson. |
| T. J. Sayler. | G. J. Garvin. | F. M. Hunt. |
| J. R. Smith. | Louise Davies. | John M. Williams. |
| Chas. F. Cook. | | |

THE STATE BANK OF LAMAR.

LAMAR, COLORADO.

M. Strain, President.

B. F. McClure, Vice-President.

L. F. Adams, Cashier.

RESOURCES.

| | Feb. 14, 1908 |
|---|---------------|
| Loans and discounts (secured)..... | \$ 53,731.37 |
| Loans and discounts (unsecured)..... | 95,393.70 |
| Overdrafts | 3,245.06 |
| Other bonds, stocks and securities..... | 6,017.45 |
| Furniture and fixtures..... | 1,500.00 |
| Banking house | 5,000.00 |
| Due from banks and bankers..... | 57,532.11 |
| Checks and cash items..... | 2,196.60 |
| Currency | 10,908.00 |
| Gold | 9,135.00 |
| Silver | 2,324.00 |
| Fractional coin | 94.56 |
| Total | \$ 247,077.85 |

LIABILITIES.

| | |
|-----------------------------------|----------------|
| Capital stock paid in..... | \$ 30,000.00 |
| Surplus fund | 10,000.00 |
| Undivided profits | 1,939.34 |
| Time certificates of deposit..... | 22,119.84 |
| Individual deposits | 141,612.39 |
| Due to banks and bankers..... | 19,236.16 |
| Demand certificates | 20,918.98 |
| Cashiers' checks | 1,251.14 |
| Total | *\$ 247,077.85 |

*Nationalized.

THE BENT COUNTY BANK OF LAS ANIMAS. No. 78.

LAS ANIMAS, COLORADO.

M. D. Thatcher, President.

Jno. A. Thatcher, Vice-President.

P. G. Scott, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 112,957.46 | \$ 121,793.06 | \$ 121,571.29 |
| Loans and discounts (unsecured)..... | 119,061.84 | 154,759.06 | 111,698.04 |
| Overdrafts | 16,239.14 | 10,640.58 | 23,832.78 |
| Other bonds, stocks and securities..... | 250.00 | 250.00 | 5,515.45 |
| Furniture and fixtures..... | 827.00 | 825.00 | 822.50 |
| Other real estate..... | 8,792.33 | 8,792.33 | 9,706.08 |
| Expense account..... | 191.55 | 148.61 | 104.33 |
| Due from banks and bankers..... | 48,801.32 | 40,065.88 | 63,850.40 |
| Checks and cash items..... | 1,360.87 | 871.65 | 1,154.44 |
| Currency | 5,462.86 | 3,399.30 | 6,957.00 |
| Gold | 3,435.00 | 235.00 | 3,805.00 |
| Silver | 1,500 | 755.47 | 1,270.00 |
| Fractional coin..... | 382.28 | 106.33 | 103.12 |
| Totals..... | \$ 319,261.65 | \$ 342,642.27 | \$ 350,390.43 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund..... | 10,000.00 | 5,000.00 | 5,000.00 |
| Undivided profits..... | 7,878.92 | 5,968.65 | 13,274.11 |
| Time certificates of deposit..... | 18,001.88 | 16,786.73 | 16,302.46 |
| Individual deposits..... | 196,303.00 | 210,393.75 | 221,605.85 |
| Due to banks and bankers..... | 4,000.00 | ..... | 265.69 |
| Demand certificates..... | 51,784.35 | 68,300.93 | 57,951.40 |
| Tax reserve..... | 1,293.50 | 1,192.21 | 990.92 |
| Loss reserve..... | ..... | 5,000.00 | 5,000.00 |
| Totals..... | \$ 319,261.65 | \$ 342,642.27 | \$ 350,390.43 |

Examined April 3, 1908.

NAMES OF STOCKHOLDERS.

M. D. Thatcher.

Jno. Thatcher.

P. G. Scott.

THE LA SALLE STATE BANK. No. 130.

LA SALLE, COLORADO.

R. W. DeVinny, President.

D. S. Ellis, Vice-President.

R. B. Carpenter, Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|---------------------------------|---------------|
| Expense account..... | \$ 53.70 |
| Due from banks and bankers..... | 8,750.29 |
| Currency | 1,161.00 |
| Gold | 5.00 |
| Silver | 491.60 |
| Fractional coin..... | 20.05 |
| Total | \$ 10,481.64 |

LIABILITIES.

| | |
|----------------------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Individual deposits..... | 481.64 |
| Total | \$ 10,481.64 |

Examined November 25, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-----------------|---------------------|
| R. W. DeVinny. | T. B. Garrison, Sr. |
| D. S. Ellis. | C. E. Carpenter. |
| S. R. Cox. | R. B. Carpenter. |
| A. T. Van Scoy. | |

THE LA VETA BANK. No. 79.

LA VETA, COLORADO.

H. M. Stockwell, President.

I. M. Snider, Vice-President.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 31,506.93 | \$ 27,687.83 | \$ 26,585.20 |
| Loans and discounts (unsecured)..... | 16,877.11 | 14,330.78 | 13,487.65 |
| Overdrafts | 804.55 | 176.66 | 816.22 |
| Furniture and fixtures..... | 1,850.00 | 1,500.00 | 1,750.00 |
| Banking house..... | 3,700.00 | 3,500.00 | 3,500.00 |
| Other real estate..... | 4,061.80 | ..... | ..... |
| Expense account..... | 494.67 | 84.51 | 927.12 |
| Due from banks and bankers..... | 8,427.57 | 8,196.58 | 10,997.84 |
| Currency | 1,585.00 | 426.00 | 1,692.00 |
| Gold | 115.00 | 540.00 | 1,145.00 |
| Silver | 1,263.90 | 538.20 | 462.65 |
| Fractional coin..... | 28.82 | 23.33 | 76.30 |
| Totals | \$ 70,715.35 | \$ 57,003.89 | \$ 61,439.98 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund..... | 200.00 | 200.00 | 200.00 |
| Undivided profits..... | 236.02 | 164.76 | 994.34 |
| Bills payable | 9,600.00 | 9,000.00 | 6,000.00 |
| Time certificates of deposit..... | 10,090.26 | 4,598.36 | 4,315.10 |
| Individual deposits..... | 37,827.53 | 29,942.09 | 39,592.79 |
| Due to banks and bankers..... | 2,177.44 | 2,526.08 | ..... |
| Demand certificates..... | 544.10 | 523.50 | 284.00 |
| Certified checks..... | 25.00 | ..... | ..... |
| Cashiers' checks..... | 15.00 | 49.10 | 53.75 |
| Totals | \$ 70,715.35 | \$ 57,003.89 | \$ 61,439.98 |

Examined June 30, 1908.

NAMES OF STOCKHOLDERS.

H. M. Stockwell.
I. M. Snider.

D. M. Decamp.
Josephine Stockwell.

THE LIMON STATE BANK. No. 80.

LIMON, COLORADO.

J. M. Baily, President.

W. H. Wells, Vice-President.

J. M. McClure, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 17,219.12 | \$ 20,487.88 | \$ 23,221.42 |
| Loans and discounts (unsecured)..... | 20,531.35 | 27,082.99 | 24,371.69 |
| Overdrafts | 735.76 | 375.81 | 1,192.04 |
| Other bonds, stocks and securities..... | ..... | 50.00 | 50.00 |
| Furniture and fixtures..... | 810.90 | 877.40 | 888.90 |
| Banking house | 924.03 | 924.03 | 924.43 |
| Expense account ..... | ..... | 1,848.40 | ..... |
| Due from banks and bankers..... | 13,674.24 | 13,590.38 | 13,151.95 |
| Currency | 4,350.00 | 1,800.00 | 1,600.00 |
| Gold | 535.00 | 360.00 | 640.00 |
| Silver | 597.00 | 908.00 | 622.00 |
| Fractional coin | 141.94 | 52.38 | 45.78 |
| Totals | \$ 59,579.34 | \$ 68,357.27 | \$ 66,708.21 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 18,750.00 | \$ 18,750.00 |
| Surplus fund | 2,350.68 | ..... | ..... |
| Undivided profits ..... | ..... | 1,096.09 | 588.21 |
| Time certificates of deposit..... | 1,955.00 | 1,345.00 | 1,040.70 |
| Individual deposits | 43,833.66 | 47,166.18 | 46,328.90 |
| Demand certificates | 1,440.00 | ..... | ..... |
| Other liabilities ..... | ..... | ..... | .40 |
| Totals | *\$ 59,579.34 | \$ 68,357.27 | \$ 66,708.21 |

*Private bank incorporated May 4, 1908.

Examined March 9, 1908; November 18, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------|----------------|----------------|
| J. M. Baily. | Russell Gates. | F. M. Carman. |
| W. H. Wells. | Will Will. | J. M. McClure. |
| Henry Ferguson. | Dan. W. Towse. | Frank Tomkins. |
| T. J. Schrader. | Smith Harper. | |

THE LARIMER COUNTY BANK OF LOVELAND. No. 83.

LOVELAND, COLORADO.

Geo. W. Foote, President.

J. Wesley Jones, Vice-President.

J. M. Cunningham, Cashier.

W. A. Thomson, Assistant Cashier.

L. B. Blair, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 77,324.31 | \$ 98,505.72 | \$ 105,176.71 |
| Loans and discounts (unsecured)..... | 200,934.99 | 171,109.33 | 179,589.75 |
| Overdrafts | 2,228.97 | 1,825.44 | 1,609.87 |
| Other bonds, stocks and securities..... | 2,064.73 | 500.00 | 5,249.69 |
| Furniture and fixtures..... | 2,500.00 | 2,500.00 | 2,500.00 |
| Banking house | 20,000.00 | 20,000.00 | 20,000.00 |
| Other real estate..... | 2,000.00 | 2,000.00 | ..... |
| Expense account | 1,014.92 | ..... | 3,521.38 |
| Due from banks and bankers..... | 66,390.20 | 65,572.34 | 48,361.19 |
| Checks and cash items..... | 3,871.38 | 587.94 | 2,110.27 |
| Currency | 4,962.00 | 8,104.00 | 7,213.00 |
| Gold | 4,470.00 | 7,110.00 | 1,710.00 |
| Silver | 2,125.00 | 1,967.49 | 2,062.60 |
| Fractional coin | 100.36 | ..... | 360.22 |
| Warrants ..... | ..... | 2,895.01 | ..... |
| Totals | \$ 389,986.86 | \$ 382,677.27 | \$ 379,464.68 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 25,000.00 | 25,000.00 | 25,000.00 |
| Undivided profits | 7,443.43 | 8,431.33 | 12,653.68 |
| Bills payable | 15,000.00 | 20,000.00 | 40,000.00 |
| Time certificates of deposit..... | 130,699.17 | 116,266.00 | 95,782.88 |
| Savings accounts ..... | ..... | ..... | 3,616.74 |
| Individual deposits | 158,560.14 | 158,324.09 | 149,345.91 |
| Due to banks and bankers..... | ..... | 2,655.96 | 100.00 |
| Demand certificates | 2,417.40 | 1,181.79 | 735.07 |
| Certified checks ..... | ..... | ..... | 25.00 |
| Cashiers' checks | 866.72 | 818.10 | 2,205.40 |
| Totals | \$ 389,986.86 | \$ 382,677.27 | \$ 379,464.68 |

Examined February 3, 1908; November 6, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|------------------------|-------------------------|---------------------------|
| J. R. Anderson. | D. H. Evans, Executor. | Mrs. Virginia V. Jackson. |
| David Anderson. | A. A. Ferguson. | J. Wesley Jones. |
| J. T. Bogle. | Mrs. A. A. Ferguson. | Mrs. Alletta McKeown. |
| Bogle Bros. | Geo. W. Foote. | Samuel Service. |
| Mrs. Nettie W. Brandt. | Mrs. Blanche Fullerton. | Mrs. S. D. Simpson. |
| J. M. Cunningham. | Miss Louise Hannaford. | O. P. Shallenberger. |
| Mrs. J. M. Cunningham. | David Hershman. | H. R. Smith. |
| J. W. Danner (Est.) | Mrs. Jane Hobson. | A. W. Wellman. |
| E. K. C. Evans. | Mrs. Anna M. Gott, Admx | J. M. Waddell. |

THE STATE BANK OF LYONS. No. 84.

LYONS, COLORADO.

Geo. Stickney, President.

L. B. Stickney, Vice-President.

M. W. Turner, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 3,740.70 | \$ 3,785.17 | \$ 3,997.63 |
| Loans and discounts (unsecured)..... | 14,867.01 | 14,651.49 | 14,776.64 |
| Overdrafts | 198.28 | 6.27 | 197.05 |
| Furniture and fixtures..... | 900.00 | 900.00 | 900.00 |
| Expense account | 236.57 | ..... | 702.10 |
| Due from banks and bankers..... | 4,291.72 | 3,883.73 | 12,534.72 |
| Checks and cash items..... | 365.25 | 138.26 | 501.24 |
| Currency | 1,880.00 | 1,396.00 | 1,887.00 |
| Gold | 310.00 | 20.00 | 165.00 |
| Silver | 521.00 | 306.00 | 209.50 |
| Fractional coin | 229.29 | 52.79 | 48.23 |
| Totals | \$ 27,539.82 | \$ 25,139.71 | \$ 35,919.11 |

LIABILITIES.

| | | | |
|----------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 8,004.53 | \$ 7,568.58 | \$ 10,000.00 |
| Undivided profits ..... | ..... | ..... | 854.16 |
| Individual deposits | 13,870.61 | 9,868.33 | 18,563.58 |
| Demand certificates | 5,664.68 | 7,702.80 | 6,501.37 |
| Totals | *\$ 27,539.82 | \$ 25,139.71 | \$ 35,919.11 |

*Private bank incorporated August 1, 1908.

Examined January 31, 1908; August 24, 1908.

NAMES OF STOCKHOLDERS.

L. B. Stickney.

M. W. Turner.

George Stickney.

THE BAUER BANK. No. 86.

MANCOS, COLORADO.

Jno. F. Bauer, President.

Jno. White, Vice-President.

W. E. Faris, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 43,475.41 | \$ 57,296.83 | \$ 59,448.88 |
| Loans and discounts (unsecured)..... | 40,105.38 | 50,882.51 | 55,562.56 |
| Overdrafts | 1.68 | 38.30 | 312.13 |
| Other bonds, stocks and securities..... | 3,389.98 | 3,408.73 | 2,121.37 |
| Furniture and fixtures..... | 1,282.00 | 1,582.00 | 1,582.00 |
| Banking house..... | 3,718.00 | 3,718.00 | 3,718.00 |
| Other real estate..... | 12,081.27 | 12,081.27 | 12,081.27 |
| Expense account..... | 318.07 | 61.89 | 2,071.43 |
| Due from banks and bankers..... | 49,829.94 | 32,587.50 | 41,474.18 |
| Checks and cash items..... | 275.51 | 7,825.70 | 1,258.05 |
| Currency | 5,679.00 | 5,111.00 | 3,121.00 |
| Gold | 7,055.00 | 5,530.00 | 5,950.00 |
| Silver | 530.00 | 806.80 | 319.50 |
| Fractional coin..... | 12.35 | 41.00 | 51.00 |
| Totals | \$ 167,753.59 | \$ 180,911.53 | \$ 189,071.37 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits..... | 1,770.61 | 656.72 | 5,152.42 |
| Time certificates of deposit..... | 35,632.99 | 35,586.89 | 37,946.23 |
| Individual deposits | 80,083.24 | 94,267.92 | 95,972.72 |
| Cashiers' checks..... | 266.75 | 400.00 | ..... |
| Totals | \$ 167,753.59 | \$ 180,911.53 | \$ 189,071.37 |

Private bank, incorporated January 28, 1908.

Examined April 21, 1908.

NAMES OF STOCKHOLDERS.

Jno. F. Bauer.
Jno. White.
A. E. Roessler.

P. B. Toll.
Wm. Roessler.
Fannie E. Higgins.

THE BANK OF MANITOU. No. 85.

MANITOU, COLORADO.

Melven Cornish, President.

H. M. Ogilbee, Vice-President.

J. Frank Campbell, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,105.00 | \$ 23,065.99 | \$ 18,759.41 |
| Loans and discounts (unsecured)..... | 9,568.69 | 6,255.36 | 18,201.36 |
| Overdrafts | | 26.68 | 317.31 |
| Other bonds stocks and securities..... | | 5,503.59 | 5,162.96 |
| Furniture and fixtures..... | 1,241.05 | 1,353.05 | 1,855.55 |
| Expense account..... | 698.33 | 1,574.53 | 2,403.31 |
| Due from banks and bankers..... | 6,115.99 | 26,225.44 | 17,939.82 |
| Checks and cash items..... | 212.81 | 659.70 | 5.30 |
| Currency | 1,540.00 | 3,164.00 | 1,007.00 |
| Gold | 1,100.00 | 975.00 | 770.00 |
| Silver | 694.33 | 386.24 | 750.00 |
| Fractional coin..... | | | 109.53 |
| Totals | \$ 23,276.20 | \$ 69,189.58 | \$ 67,281.55 |

LIABILITIES.

| | | | |
|----------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits..... | 89.09 | 597.33 | 2,522.43 |
| Individual deposits..... | 13,187.11 | 57,924.60 | 54,302.52 |
| Cashiers' checks..... | | 667.65 | 456.80 |
| Totals | \$ 23,276.20 | \$ 69,189.58 | \$ 67,281.55 |

Examined March 19, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------|------------------|--------------------|
| Melven Cornish. | Tony Abbott. | C. A. Pollen. |
| H. M. Ogilbee. | E. E. Nichols. | O. P. Snider. |
| Z. G. Simmons. | C. L. Smith. | Chas. E. Bruce. |
| H. H. Grafton. | B. B. Creighton. | W. A. Davis. |
| Wm. Lennon. | O. O. Dick. | D. D. Escher. |
| L. G. Fellows. | A. M. Wilson. | J. Frank Campbell. |
| W. B. Kirby. | | |

FARMERS AND MERCHANTS BANK. No. 88.

MEAD, COLORADO.

Joseph Biederman, President.

F. G. Ballinger, Vice--President.

J. J. Clennon, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 5,129.09 | \$ 7,923.55 | \$ 7,643.61 |
| Loans and discounts (unsecured)..... | 13,274.91 | 13,295.39 | 12,741.54 |
| Overdrafts | 421.31 | 383.11 | 411.76 |
| Other bonds, stocks and securities..... | | | 191.85 |
| Furniture and fixtures..... | 1,292.11 | 1,300.00 | 1,300.00 |
| Banking house..... | 1,435.00 | 1,450.00 | 1,450.00 |
| Other real estate..... | 790.89 | 800.00 | 800.00 |
| Expense account..... | 607.80 | 1,579.96 | 2 350.05 |
| Due from banks and bankers..... | 6,704.04 | | 3,462.64 |
| Checks and cash items..... | 64.19 | 111.84 | 71.25 |
| Currency | 1,423.00 | 608.00 | 1,115.00 |
| Gold | 100.00 | 860.00 | 170.00 |
| Silver | 321.40 | 700.70 | 274.30 |
| Fractional coin..... | 49.94 | 45.60 | 33.04 |
| Totals | \$ 31,623.68 | \$ 29,058.15 | \$ 32,015.05 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund..... | 500.00 | 500.00 | 500.00 |
| Undivided profits..... | 276.33 | 977.49 | 1,416.98 |
| Bills payable..... | 5,000.00 | 6,000.00 | 5,000.00 |
| Time certificates of deposit..... | 316.00 | 266.00 | 16.00 |
| Individual deposits..... | 15,531.35 | 10 039.19 | 15 082.07 |
| Due to banks and bankers..... | | 1,275.47 | |
| Totals | \$ 31,623.68 | \$ 29,058.15 | \$ 32,015.05 |

Examined February 7, 1908; September 9, 1908.

NAMES OF STOCKHOLDERS.

Joseph Biederman.
 Frank G. Ballinger.
 C. J. Clennon.
 C. B. Goodwin.
 J. J. Griffin.

C. V. Holmes.
 H. M. Hegwood.
 C. J. Johnson.
 L. H. Jackson.
 L. P. Mudd.

P. M. Mead.
 M. J. Perkins.
 Benj. Reese.
 G. E. Young.

MERINO STATE BANK. No. 75.

MERINO, COLORADO.

J. R. Sheely, President.

T. K. Propst, Vice-President.

G. M. Larsen, Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 2,687.70 |
| Loans and discounts (unsecured)..... | 6,139.52 |
| Overdrafts | 1.56 |
| Furniture and fixtures..... | 714.12 |
| Banking house..... | 1,525.34 |
| Expense account..... | 580.34 |
| Due from banks and bankers..... | 10,935.25 |
| Checks and cash items..... | 209.00 |
| Currency | 624.00 |
| Gold | 180.00 |
| Silver | 597.40 |
| Fractional coin..... | 49.04 |
| Total | \$ 24,243.27 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Undivided profits..... | 95.20 |
| Time certificates of deposit..... | 138.28 |
| Individual deposits..... | 14,009.79 |
| Total | \$ 24,243.27 |

Examined September 29, 1908.

NAMES OF STOCKHOLDERS.

| | |
|-----------------|----------------|
| J. R. Sheely. | M. F. Shafer. |
| T. K. Propst. | C. B. Shafer. |
| G. M. Larsen. | A. E. Shafer. |
| S. T. Stockham. | J. H. Daniel. |
| W. E. Shafer. | P. A. Ballard. |

MORRISON STATE BANK. No. 90.

MORRISON, COLORADO.

M. MacLean, President.

D. MacLean, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------------|---------------------|---------------------|
| Loans and discounts (secured)..... | \$ 10,108.00 | \$ 13,110.20 | \$ 11,853.60 |
| Loans and discounts (unsecured)..... | 5,564.90 | 5,877.34 | 6,594.38 |
| Overdrafts | 62.27 | 59.20 | 35.92 |
| Furniture and fixtures | 1,413.82 | 1,353.71 | 1,353.71 |
| Banking house | 6,000.00 | 6,000.00 | 6,000.00 |
| Expense account | 933.28 | 223.33 | 565.07 |
| Due from banks and bankers..... | 3,195.30 | 2,752.69 | 827.16 |
| Checks and cash items..... | 26.12 | 30.40 | 25.00 |
| Currency | 2,621.00 | 1,184.00 | 1,959.00 |
| Gold | 350.00 | 565.00 | 100.00 |
| Silver | 305.50 | 362.55 | 492.00 |
| Fractional coin | 43.45 | ..... | 244.39 |
| Totals..... | \$ 30,623.64 | \$ 31,518.42 | \$ 30,050.23 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------------|---------------------|---------------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund ..... | ..... | 2,000.00 | 2,000.00 |
| Undivided profits | 2,606.48 | 755.07 | 1,693.67 |
| Bills payable ..... | ..... | ..... | 2,500.00 |
| Time certificates of deposit..... | 7,614.47 | 7,254.60 | 3,095.00 |
| Individual deposits | 10,303.59 | 11,508.75 | 10,761.56 |
| Cashiers' checks | 99.10 | ..... | ..... |
| Totals..... | \$ 30,623.64 | \$ 31,518.42 | \$ 30,050.23 |

Examined January 23, 1908.

NAMES OF STOCKHOLDERS.

M. Mac Lean.

D. Mac Lean.

FIRST STATE BANK OF NUNN. No. 139.

NUNN, COLORADO.

B. F. Clark, President.

Boyd C. Wolf, Vice-President.

Amos Entwistle, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,501.50 | \$ 4,673.70 | \$ 3,713.05 |
| Loans and discounts (unsecured)..... | | 3,264.07 | 4,236.29 |
| Overdrafts | | 529.45 | 236.85 |
| Other bonds, stocks and securities..... | | | 1,212.87 |
| Furniture and fixtures | 125.00 | 1,094.34 | 1,094.34 |
| Banking house | 2,110.00 | 2,110.00 | 2,110.00 |
| Other real estate | | | 75.00 |
| Expense account | 432.16 | 976.94 | 1,326.39 |
| Due from banks and bankers..... | 3,528.99 | 128.39 | 4,385.65 |
| Currency | 1,158.00 | 534.00 | 901.00 |
| Gold | 80.00 | 75.00 | |
| Silver | 278.00 | 789.43 | 420.54 |
| Fractional coin | 49.31 | | |
| Other resources | | 72.02 | |
| Totals | \$ 10,262.96 | \$ 14,247.34 | \$ 19,711.98 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,000.00 | \$ 9,600.00 |
| Undivided profits | 11.85 | 305.24 | 701.65 |
| Bills payable | | 1,500.00 | |
| Time certificates of deposit..... | | | 287.00 |
| Individual deposits | 5,251.11 | 6,467.73 | 9,123.33 |
| Due to banks and bankers..... | | 974.37 | |
| Totals | \$ 10,262.96 | \$ 14,247.34 | \$ 19,711.98 |

Examined March 7, 1908; November 20, 1908.

NAMES OF STOCKHOLDERS.

B. F. Clark.

J. H. Leiner.

Boyd C. Wolf.

Amos Entwistle.

THE CITIZENS BANK OF PAGOSA SPRINGS. No. 147.

PAGOSA SPRINGS, COLORADO.

A. J. Nossaman, President.

J. S. Hatcher, Vice-President.

Fred Catchpole, Cashier.

RESOURCES.

| | July 15, 1908 | Nov 27, 1908 |
|--------------------------------------|---------------|--------------|
| Loans and discounts (secured)..... | \$ 13,341.81 | \$ 14,458.79 |
| Loans and discounts (unsecured)..... | 18,865.70 | 27,823.12 |
| Overdrafts | 112.22 | 12.99 |
| Furniture and fixtures | 1,248.66 | 1,376.77 |
| Expense account | 650.55 | 1,259.51 |
| Due from banks and bankers..... | 10,308.05 | 29,839.68 |
| Currency | 7,694.00 | 4,682.00 |
| Gold | 1,095.00 | 1,360.00 |
| Silver | 105.00 | 213.00 |
| Fractional coin | 269.84 | 261.91 |
| Totals..... | \$ 53,690.83 | \$ 81,287.77 |

LIABILITIES.

| | | |
|----------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 16,000.00 | \$ 16,000.00 |
| Undivided profits | 752.38 | 2,418.15 |
| Individual deposits | 32,226.25 | 58,081.62 |
| Demand certificates | 4,712.20 | 4,788.00 |
| Totals..... | \$ 53,690.83 | \$ 81,287.77 |

Examined April 16, 1908.

NAMES OF STOCKHOLDERS.

Myrtle De Motte.
A. J. Nossaman.
A. J. Hollebrands.
J. L. Dowell.
L. W. Smith.
M. M. Parr.
Fred Catchpole.
G. S. Hatcher.
E. A. Kuhn.

H. W. Pollard.
Lucy Grimes.
E. E. Hatcher.
Oscar S. Hatcher.
Della G. Hatcher.
Lenora Hatcher.
Fred E. Bodie.
W. O. Dutton.

J. S. Hatcher.
P. A. Dellar.
E. K. Caldwell.
W. W. Nossaman.
Elias Peterson.
Harry Phelps.
John R. Pierson.
M. De Motte.

THE BANK OF PIERCE. No. 99.

PIERCE, COLORADO.

J. C. Stovall, President.

Gabriel Jones, Vice-President.

C. W. Martin, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 400.30 | \$ 2,440.00 | \$ 7,216.01 |
| Loans and discounts (unsecured)..... | 4,982.89 | 8,415.96 | 14,475.64 |
| Overdrafts ..... | ..... | 100.82 | 152.07 |
| Furniture and fixtures..... | 1,064.60 | 1,064.60 | 1,976.43 |
| Expense account | 69.01 | 350.11 | ..... |
| Due from banks and bankers..... | 6,925.46 | 4,443.72 | 6,899.79 |
| Checks and cash items..... | 241.92 | 31.18 | 27.81 |
| Currency | 575.00 | 1,165.00 | 558.00 |
| Gold | 20.00 | 125.00 | ..... |
| Silver | 378.10 | 409.67 | 700.00 |
| Fractional coin | 2.71 | ..... | 12.37 |
| Totals..... | \$ 14,659.99 | \$ 18,546.06 | \$ 32,018.12 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,000.00 | \$ 10,000.00 |
| Undivided profits | 181.26 | 499.85 | 167.75 |
| Bills payable ..... | ..... | ..... | 3,000.00 |
| Time certificates of deposit..... | ..... | 200.00 | 1,300.00 |
| Individual deposits | 9,308.73 | 12,752.70 | 15,421.37 |
| Demand certificates ..... | ..... | 93.51 | 2,129.00 |
| Cashiers' checks | 162.00 | ..... | ..... |
| Other liabilities | 8.00 | ..... | ..... |
| Totals..... | \$ 14,659.99 | \$ 18,546.06 | \$ 32,018.12 |

Examined January 15, 1908; August 29, 1908.

NAMES OF STOCKHOLDERS.

J. C. Stovall.

C. W. Martin.

A. Jones.

C. M. Hamilton.

Gabriel Jones.

BANK OF COMMERCE. No. 96.

PUEBLO, COLORADO.

Geo. McLagan, President.

A. L. Price, Vice-President.

Walter A. Saunders, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------------|---------------------|---------------------|
| | \$ | \$ | \$ |
| Loans and discounts (secured)..... | 4,258.40 | 6,179.23 | 24,671.25 |
| Loans and discounts (unsecured)..... | | 16,285.42 | 7,546.52 |
| Overdrafts | | 472.74 | 552.46 |
| Other bonds, stocks and securities..... | 4,657.85 | 15,099.09 | 17,575.45 |
| Furniture and fixtures..... | 2,000.00 | 2,500.00 | 2,500.00 |
| Banking house | 8,000.00 | 8,000.00 | 8,000.00 |
| Expense account | 826.26 | 4.20 | 413.30 |
| Due from banks and bankers..... | 40,231.74 | 29,073.70 | 25,082.40 |
| Checks and cash items..... | 3.26 | 7.54 | 864.40 |
| Currency | 2,025.00 | 3,960.00 | 4,637.00 |
| Gold | 1,015.00 | 295.00 | 115.00 |
| Silver | 190.45 | 275.00 | 1,100.00 |
| Fractional coin | 40.00 | 760.48 | 47.35 |
| Totals | \$ 63,247.96 | \$ 82,912.40 | \$ 93,105.13 |

LIABILITIES.

| | | | |
|-------------------------------|---------------------|---------------------|---------------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 199.10 | 209.87 | 1,885.39 |
| Individual deposits | 33,048.36 | 52,604.05 | 60,404.74 |
| Due to banks and bankers..... | | 98.48 | |
| Demand certificates | | | 30.00 |
| Cashiers' checks | .50 | | 785.00 |
| Totals | \$ 63,247.96 | \$ 82,912.40 | \$ 93,105.13 |

Examined May 4, 1908.

NAMES OF STOCKHOLDERS.

G. E. McLagan.
E. F. Ford.
H. H. Churchill.
J. M. Hawkins.

W. H. Kelly.
W. E. Miller.
W. A. Saunders.

THE BESSEMER BANK. No. 100.

PUEBLO, COLORADO.

Geo. H. Williams, President.

J. H. Sandell, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 21,704.11 | \$ 23,920.39 | \$ 23,594.21 |
| Loans and discounts (unsecured)..... | 26,600.02 | 28,412.38 | 27,422.30 |
| Overdrafts | 753.72 | 1,465.52 | 1,672.75 |
| Other bonds, stocks and securities..... | 115.81 | 685.07 | 200.00 |
| Furniture and fixtures..... | 2,693.20 | 2,693.20 | 2,693.20 |
| Banking house | 24,188.00 | 24,188.00 | 24,188.00 |
| Expense account | 496.55 | 245.83 | 1,604.16 |
| Due from banks and bankers..... | 19,211.07 | 312.70 | 5,700.21 |
| Checks and cash items..... | 825.30 | 50.25 | 126.65 |
| Currency | 2,521.00 | 3,650.00 | 4,406.00 |
| Gold | 320.00 | 8,745.00 | 3,530.00 |
| Silver | 1,990.00 | 2,062.00 | 1,961.95 |
| Fractional coin | 22.80 | 442.31 | 183.06 |
| Totals | \$ 101,441.58 | \$ 96,872.65 | \$ 97,282.49 |

LIABILITIES.

| | | | |
|-------------------------------|---------------|--------------|--------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 2,858.19 | 3,049.14 | 5,215.25 |
| Bills payable | 17,500.00 | 10,000.00 | ..... |
| Individual deposits | 49,959.96 | 50,016.32 | 51,540.73 |
| Due to banks and bankers..... | ..... | 3,179.68 | ..... |
| Demand certificates | 630.00 | 445.25 | 10,354.74 |
| Certified checks ..... | ..... | 144.19 | ..... |
| Cashiers' checks | 493.43 | 38.07 | 171.77 |
| Totals | \$ 101,441.58 | \$ 96,872.65 | \$ 97,282.49 |

Examined February 10, 1908; September 15, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|-------------------|-------------------|
| Geo. H. Williams. | A. T. Wohlfort. | John T. Erickson. |
| Thure Wohlfort. | Frank Stansfield. | L. A. Winston. |
| J. H. Sandell. | Bess M. Wohlfort. | |

THE MINNEQUA BANK OF PUEBLO. No. 101.

PUEBLO, COLORADO.

M. D. Thatcher, President.

Fred O. Roof, Vice-President.

H. E. Wheeler, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 122,750.05 | \$ 165,548.98 | \$ 160,452.96 |
| Loans and discounts (unsecured)..... | 92,448.54 | 60,567.55 | 70,455.23 |
| Overdrafts | 868.60 | 432.11 | 1,076.72 |
| Other bonds, stocks and securities..... | 1,338.94 | 2,636.52 | 3,370.18 |
| Furniture and fixtures..... | 1,439.62 | 1,445.62 | 1,707.87 |
| Banking house | 639.50 | 639.50 | 901.45 |
| Expense account | 755.41 | 43.75 | 2,580.31 |
| Due from banks and bankers..... | 90,249.60 | 91,285.80 | 82,796.30 |
| Checks and cash items..... | 8,649.21 | 33,673.38 | 9,714.13 |
| Currency | 5,109.00 | 7,671.00 | 7,999.00 |
| Gold | 13,455.00 | 9,665.00 | 15,275.00 |
| Silver | 10,957.75 | 3,282.75 | 7,111.00 |
| Fractional coin | 408.32 | 302.34 | 381.50 |
| Other resources | | | .10 |
| Interest paid | 393.05 | | |
| Totals..... | \$ 349,462.59 | \$ 377,194.30 | \$ 363,821.75 |

LIABILITIES.

| | | | |
|--------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund | 10,000.00 | 12,000.00 | 12,000.00 |
| Undivided profits | 4,793.95 | 2,358.71 | 9,008.99 |
| Savings accounts | 95,208.37 | 87,515.60 | 89,081.57 |
| Individual deposits | 176,888.49 | 208,617.72 | 188,715.71 |
| Due to banks and bankers | 11,976.77 | 13,273.90 | 12,692.04 |
| Demand certificates | 19,652.25 | 20,791.15 | 20,913.49 |
| Certified checks | 200.00 | 100.00 | |
| Cashiers' checks | 742.76 | 1,819.62 | 817.15 |
| Reserved for taxes..... | | 717.60 | 592.80 |
| Totals..... | \$ 349,462.59 | \$ 377,194.30 | \$ 363,821.75 |

Examined February 13, 1908; September 13, 1908.

NAMES OF STOCKHOLDERS.

M. D. Thatcher.

Fred O. Roof.

H. E. Wheeler.

STATE BANK OF RAMAH. No. 8.
RAMAH, COLORADO.

Lem Gammon, President.

A. T. Thorn, Cashier.

RESOURCES.

| | July 15, 1908 | Nov 27, 1908 |
|---|---------------|--------------|
| Loans and discounts (secured)..... | \$ 3,673.99 | \$ 6,263.49 |
| Loans and discounts (unsecured)..... | 9,403.65 | 9,735.73 |
| Other bonds, stocks and securities..... | 749.55 | 504.10 |
| Furniture and fixtures..... | 1,245.60 | 1,377.00 |
| Banking house | 2,200.00 | 2,200.00 |
| Expense account | 757.80 | 1,220.14 |
| Due from banks and bankers..... | 3,359.64 | 9,156.64 |
| Checks and cash items..... | 147.89 | 168.25 |
| Currency | 1,325.00 | 746.00 |
| Gold | 1,770.00 | 2,190.00 |
| Silver | 52.93 | 105.95 |
| Fractional coin ..... | ..... | 19.23 |
| Totals | \$ 24,686.03 | \$ 33,686.53 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 1,000.00 | 1,000.00 |
| Undivided profits | 260.37 | 939.53 |
| Time certificates of deposit..... | 4,079.00 | 3,753.75 |
| Individual deposits | 8,951.66 | 16,299.00 |
| Demand certificates | 395.00 | 1,530.50 |
| Cashiers' checks ..... | ..... | 163.75 |
| Totals | \$ 24,686.03 | \$ 33,686.53 |

Examined June 4, 1908.

NAMES OF STOCKHOLDERS.

Lem Gammon.
D. C. Dodge.
L. M. Laurie.
A. T. Thorn.

Lee Liptrap.
H. Matheson.
Mary Rector.

PEOPLES HOME BANK. No. 146.

ROCKY FORD, COLORADO.

G. M. Coffman, President. Ralph P. Collins, Vice-President.
 C. C. Coffman, Cashier. T. E. Coffman, Assistant Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 15,815.30 | \$ 11,004.00 |
| Loans and discounts (unsecured)..... | 19,954.52 | 40,347.39 |
| Overdrafts | 32.56 | 54.68 |
| Furniture and fixtures | 2,500.00 | 2,500.00 |
| Expense account | 1,240.00 | 2,862.13 |
| Due from banks and bankers..... | 16,573.82 | 45,470.56 |
| Checks and cash items..... | | 566.24 |
| Currency | 6,736.00 | 5,569.00 |
| Gold | 3,670.00 | 1,205.00 |
| Silver | 1,268.21 | 912.90 |
| Totals | \$ 67,790.41 | \$ 110,491.90 |

LIABILITIES.

| | | |
|-----------------------------------|--------------|---------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 1,717.23 | 3,102.42 |
| Time certificates of deposit..... | 12,205.25 | 12,205.25 |
| Individual deposits | 38,867.93 | 80,184.23 |
| Totals | \$ 67,790.41 | \$ 110,491.90 |

Examined September 22, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|----------------------|----------------------|
| G. M. Coffman. | Mrs. Tacy Coffman. | A. S. Manning. |
| Clyde C. Coffman. | Mrs. C. N. Cauffman. | Mary J. Mayo. |
| Ralph P. Collins. | C. L. Govreau. | Minor & North. |
| H. M. Ingraham. | Dr. S. M. Kellogg. | Wm. C. Steele. |
| I. L. Smirl. | L. D. Nelson. | Charlotte H. Steele. |
| O. E. Adams. | C. E. Rollins. | T. S. St. John. |
| R. L. Adams. | K. W. Rose. | F. M. Harsin. |
| R. R. Adams. | J. M. Elliott. | Mrs. Mary Chritton. |
| W. H. Anderson. | M. W. Hall. | Ruth B. Rose. |
| Geo. Bevens. | Able Hunt. | Louis M. Potts. |
| D. W. Call. | A. D. Isherwood. | |

SAGUACHE COUNTY BANK. No. 107.

SAGUACHE, COLORADO.

Isaac Gotthelf, President.

L. Mayer, Vice-President.

Chas. Tarbell, Cashier.

W. F. Boyd, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 86,247.79 | \$ 79,156.46 | \$ 89,848.56 |
| Loans and discounts (unsecured)..... | 72,228.85 | 69,538.25 | 68,241.28 |
| Overdrafts | 148.85 | 25.70 | 71.44 |
| Other bonds, stocks and securities..... | 2,186.78 | 2,762.33 | 3,162.39 |
| Furniture and fixtures..... | 200.00 | 345.30 | 1,900.00 |
| Banking fixtures | 1,800.00 | 1,800.00 | 1,800.00 |
| Expense account | 512.85 | 44.60 | 2,339.69 |
| Due from banks and bankers..... | 27,898.55 | 68,938.54 | 54,664.05 |
| Checks and cash items..... | 377.40 | 578.33 | 221.75 |
| Currency | 5,751.00 | 5,208.00 | 4,749.00 |
| Gold | 3,105.00 | 5,590.00 | 6,475.00 |
| Silver | 991.40 | 752.55 | 714.00 |
| Fractional coin | 111.55 | 68.45 | 90.80 |
| Totals | \$ 201,560.02 | \$ 234,808.51 | \$ 234,277.96 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund | 20,000.00 | 20,000.00 | 20,000.00 |
| Undivided profits | 1,924.83 | 5,759.02 | 5,878.00 |
| Bills payable | 20,000.00 | ..... | ..... |
| Time certificates of deposit..... | 37,305.00 | 40,209.45 | 41,865.65 |
| Individual deposits | 79,364.94 | 123,196.04 | 122,052.01 |
| Demand certificates | 12,965.25 | 15,644.00 | 14,482.30 |
| Totals | \$ 201,560.02 | \$ 234,808.51 | \$ 234,277.96 |

Examined June 27, 1908.

NAMES OF STOCKHOLDERS.

Isaac Gotthelf.
Leopold Mayer.
Mark Biedell.

Chas. Tarbell.
Wm. F. Boyd.

THE SEIBERT STATE BANK. No. 128.

SEIBERT, COLORADO.

W. C. Caley, President.

H. A. Cheney, Vice-President.

G. W. Klockenteger, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,984.51 | \$ 11,006.06 |
| Loans and discounts (unsecured)..... | 15.00 | 2,998.00 |
| Furniture and fixtures..... | 100.00 | 600.00 |
| Banking house | 523.74 | 1,200.00 |
| Expense account ..... | ..... | 451.60 |
| Due from banks and bankers..... | 11,154.49 | 12,786.88 |
| Checks and cash items..... | 15.00 | 232.10 |
| Currency | 4,051.00 | 3,619.00 |
| Gold | 10.00 | 350.00 |
| Silver | 947.00 | 437.25 |
| Fractional coin | 24.80 | 292.51 |
| Totals | \$ 19,825.54 | \$ 33,973.40 |

LIABILITIES.

| | | |
|-------------------------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 396.78 | 1,080.97 |
| Individual deposits | 9,423.76 | 21,409.30 |
| Due to banks and bankers..... | ..... | 1,483.13 |
| Totals | \$ 19,825.54 | \$ 33,973.40 |

Examined July 7, 1908.

NAMES OF STOCKHOLDERS.

W. C. Caley.

G. W. Klockenteger.

H. A. Cheney.

SEVERANCE STATE BANK. No. 110.

SEVERANCE, COLORADO.

Wm. Bierkamp, Jr., President.

David Wailes, Vice-President.

A. S. Rogers, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 5,817.38 | \$ 8,177.30 | \$ 8,534.59 |
| Loans and discounts (unsecured)..... | 14,761.60 | 19,423.68 | 11,817.60 |
| Overdrafts | 63.05 | 117.87 | 468.20 |
| Furniture and fixtures | 758.45 | 763.35 | 770.85 |
| Expense account | 463.53 | 430.10 | 3,163.30 |
| Due from banks and bankers..... | 4,009.09 | 1,698.66 | 8,289.66 |
| Checks and cash items..... | ..... | ..... | 650.66 |
| Currency | 502.00 | 765.00 | 1,585.00 |
| Gold | 405.00 | 65.00 | 105.00 |
| Silver | 1,032.10 | 462.95 | 359.95 |
| Fractional coin | 77.52 | 51.84 | 38.29 |
| Totals | \$ 27,889.72 | \$ 31,955.75 | \$ 35,783.10 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits ..... | ..... | ..... | 2,672.28 |
| Bills payable | 3,000.00 | 9,000.00 | 6,000.00 |
| Time certificates of deposit..... | 203.30 | 195.90 | 834.25 |
| Individual deposits | 13,863.57 | 11,355.70 | 16,276.57 |
| Demand certificates | 822.85 | 1,404.15 | ..... |
| Totals | \$ 27,889.72 | \$ 31,955.75 | \$ 35,783.10 |
| Examined February 6, 1908. | | | |

NAMES OF STOCKHOLDERS.

David Wailes.
D. E. Severance.
W. F. Hall.
C. A. Nixon.
W. L. Baldrige.
Ben Kemper.

S. D. McCracken.
Grant White.
B. H. Paine.
G. W. Rogers.
A. S. Rogers.

THE BANK OF GRAND COUNTY. No. 114.

SULPHUR SPRINGS, COLORADO.

Frank N. Briggs, President.

Nannie E. Briggs, Vice-President.

A. E. Ferguson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 22,348.63 | \$ 15,507.68 | \$ 19,410.68 |
| Loans and discounts (unsecured)..... | 7,045.06 | 9,112.90 | 6,707.49 |
| Overdrafts | 239.91 | 1.80 | 18.82 |
| Other bonds, stocks and securities..... | 1,421.84 | 1,153.18 | 1,437.81 |
| Furniture and fixtures..... | 800.16 | 800.16 | 800.16 |
| Banking house..... | 5,000.00 | 5,000.00 | 5,000.00 |
| Other real estate..... | 756.50 | 756.50 | 756.50 |
| Expense account..... | 327.51 | 50.64 | 334.10 |
| Due from banks and bankers..... | 18,483.51 | 21,283.37 | 27,537.60 |
| Checks and cash items..... | 307.07 | 347.20 | 32.95 |
| Currency | 1,887.00 | 715.00 | 2,866.00 |
| Gold | 1,480.00 | 865.00 | 1,985.00 |
| Silver | 522.40 | 612.60 | 689.85 |
| Fractional coin..... | 199.90 | 101.68 | 2.71 |
| Totals | \$ 60,829.49 | \$ 56,307.71 | \$ 67,579.17 |

LIABILITIES.

| | | | |
|------------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits..... | 80.87 | 533.22 | 1,675.21 |
| Time certificates of deposits..... | 4,943.65 | 4,272.23 | 4,926.80 |
| Individual deposits..... | 45,059.56 | 41,340.76 | 50,818.47 |
| Due to banks and bankers..... | | | 83.69 |
| Demand certificates..... | 100.00 | 161.50 | 75.00 |
| Certified checks..... | 44.10 | | |
| Exchange | 42.42 | | |
| Interest | 588.14 | | |
| Safety deposit box rentals..... | 20.75 | | |
| Totals | \$ 60,829.49 | \$ 56,307.71 | \$ 67,579.17 |

Examined August 11, 1908.

NAMES OF STOCKHOLDERS.

Frank N. Briggs.

Nannie E. Briggs.

A. E. Ferguson.

THE BANK OF TELLURIDE. No. 115.

TELLURIDE, COLORADO.

W. E. Wheeler, President.

A. J. Clark, Vice-President.

C. D. Waggoner, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 45,356.60 | \$ 62,759.51 | \$ 73,795.24 |
| Loans and discounts (unsecured)..... | 174,511.65 | 157,368.80 | 136,624.61 |
| Overdrafts | 2,889.60 | 2,208.11 | 16,135.69 |
| Other bonds, stocks and securities..... | 39,880.31 | 40,697.90 | 43,544.24 |
| Furniture and fixtures..... | 5,427.88 | 5,427.88 | 5,377.88 |
| Banking house..... | 3,927.55 | 4,152.55 | 4,152.55 |
| Other real estate..... | 1,436.00 | 980.96 | 980.96 |
| Expense account | 2,141.67 | 801.42 | 7,099.21 |
| Due from banks and bankers..... | 271,829.98 | 256,345.68 | 209,322.35 |
| Checks and cash items..... | 2,172.11 | 1,887.09 | 3,343.63 |
| Currency | 12,586.00 | 14,807.00 | 13,365.00 |
| Gold | 40,625.00 | 31,405.00 | 21,775.00 |
| Silver | 2,355.00 | 5,480.00 | 1,790.00 |
| Fractional coin..... | 3,025.35 | 374.60 | 2,505.70 |
| Totals | \$ 608,164.70 | \$ 584,696.50 | \$ 539,812.06 |

LIABILITIES.

| | | | |
|-------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund..... | 25,000.00 | 25,000.00 | 25,000.00 |
| Undivided profits..... | 21,617.08 | 16,447.08 | 30,357.75 |
| Individual deposits..... | 404,826.95 | 373,138.87 | 299,958.91 |
| Due to banks and bankers..... | 37.97 | 2,434.03 | 3,800.87 |
| Demand certificates | 106,682.70 | 117,676.52 | 130,694.53 |
| Totals | \$ 608,164.70 | \$ 584,696.50 | \$ 539,812.06 |

Examined May 25, 1908.

NAMES OF STOCKHOLDERS.

James Brown.
J. L. Brown.
C. P. Coslett.
A. J. Clark.

W. H. Gabbert.
E. N. Lavender.
J. W. Mercer.
J. A. Minor.

John Nicholas.
Annie E. Robinson.
W. E. Wheeler.

FARMERS BANK OF TIMNATH. NO. 117.

TIMNATH, COLORADO.

J. M. Edwards, President.

H. G. Springer, Vice-President.

H. H. Thayer, Vice-President.

E. W. Thayer, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 7,399.88 | \$ 15,359.58 | \$ 16,621.85 |
| Loans and discounts (unsecured)..... | 38,317.34 | 16,423.34 | 17,420.30 |
| Overdrafts | 69.58 | 412.74 | 459.03 |
| Other bonds, stocks and securities..... | ..... | 420.80 | 327.50 |
| Furniture and fixtures..... | 1,000.00 | 1,000.00 | 1,275.00 |
| Banking house..... | 1,500.00 | 1,500.00 | 1,500.00 |
| Expense account..... | ..... | ..... | 625.89 |
| Due from banks and bankers..... | 5,207.41 | 23,869.82 | 24,137.51 |
| Checks and cash items..... | 7.00 | ..... | ..... |
| Currency | 1,775.00 | 776.00 | 1,962.00 |
| Gold | 420.00 | 5.00 | 10.00 |
| Silver | 430.85 | 285.20 | 414.90 |
| Fractional coin..... | 31.13 | 14.22 | 13.30 |
| Totals | \$ 56,158.19 | \$ 60,066.70 | \$ 64,767.28 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Surplus fund..... | 600.00 | 1,000.00 | 1,000.00 |
| Undivided profits..... | 157.30 | 219.73 | 1,084.23 |
| Bills payable..... | 15,000.00 | ..... | ..... |
| Notes rediscounted..... | 3,448.50 | ..... | ..... |
| Time certificates of deposit..... | 618.39 | 2,286.16 | 4,461.16 |
| Individual deposits..... | 21,329.00 | 41,051.83 | 42,932.84 |
| Cashiers' checks..... | 5.00 | 508.98 | 289.05 |
| Totals | \$ 56,158.19 | \$ 60,066.70 | \$ 64,767.28 |

Examined February 5, 1908; October 5, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|----------------|------------------|
| B. F. Clark. | S. A. Thayer. | Almeda Springer. |
| J. M. Edwards. | H. H. Thayer. | G. S. Carpenter. |
| Ellen C. Edwards. | C. A. Duncan. | Frank Paige. |
| E. D. Pearson. | A. W. Morrish. | H. Strauss. |
| H. G. Springer. | John A. Cross. | E. C. Strauss. |
| E. W. Thayer. | Helen Rigdon. | W. B. Akin. |

THE PEOPLES STATE BANK OF TOWNER. No. 144.

TOWNER, COLORADO.

R. B. Christy, President.
J. S. Ritchey, Cashier.

A. S. Christy, Vice-President
Albert Ritchey, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 4,711.59 | \$ 4,082.79 | \$ 4,256.61 |
| Loans and discounts (unsecured)..... | 283.00 | 1,262.67 | 1,941.63 |
| Overdrafts | 2,058.57 | 133.85 | 1,227.47 |
| Furniture and fixtures..... | 300.00 | 300.00 | 300.00 |
| Expense account | 82.65 | 162.22 | 268.17 |
| Due from banks and bankers..... | 5,523.98 | 7,819.62 | 8,643.99 |
| Checks and cash items..... | 632.45 | 132.15 | 340.63 |
| Currency | 281.00 | 125.00 | 284.00 |
| Gold ..... | ..... | 10.00 | 25.00 |
| Silver | 210.00 | 75.00 | 25.70 |
| Fractional coin | 10.20 | 5.49 | .08 |
| Totals..... | \$ 14,093.44 | \$ 14,108.79 | \$ 17,313.28 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 5,000.00 | \$ 5,800.00 | \$ 5,800.00 |
| Undivided profits | 298.34 | 798.95 | 922.96 |
| Time certificates of deposit..... | ..... | ..... | 25.00 |
| Individual deposits | 8,462.20 | 7,458.11 | 10,520.56 |
| Cashiers' checks | 332.90 | 51.73 | 44.76 |
| Totals..... | \$ 14,093.44 | \$ 14,108.79 | \$ 17,313.28 |

Examined August 19, 1908.

NAMES OF STOCKHOLDERS.

R. B. Christy.
J. S. Ritchey.
J. J. Kella.

R. M. Johnson.
L. Thomas.

BANK OF VICTOR. No. 119.

VICTOR, COLORADO.

D. H. Moffat, President.

Thos. Keely, Vice-President.

A. A. Rollestone, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 253,230.95 | \$ 62,603.57 | \$ 174,365.44 |
| Loans and discounts (unsecured)..... | 134,471.90 | 168,866.30 | 84,741.39 |
| Overdrafts | 17,302.78 | 8,539.52 | 11,156.74 |
| Other bonds, stocks and securities..... | 48,950.24 | 48,950.24 | 48,845.55 |
| Furniture and fixtures..... | 4,255.00 | 4,255.00 | 4,255.00 |
| Other real estate..... | 9,624.33 | 10,524.08 | 10,524.08 |
| Expense account | 828.83 | 866.15 | 731.91 |
| Due from banks and bankers..... | 251,580.24 | 419,664.67 | 423,717.87 |
| Checks and cash items..... | 11,600.46 | 6,822.24 | 269.30 |
| Currency | 55,065.00 | 92,573.00 | 71,738.00 |
| Gold | 59,485.00 | 22,975.00 | 13,162.00 |
| Silver | 4,307.00 | 4,505.00 | 3,200.00 |
| Fractional coin | 442.25 | 807.96 | 775.43 |
| Totals | \$ 851,143.98 | \$ 851,952.73 | \$ 847,482.71 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 10,117.89 | 2,046.65 | 2,134.02 |
| Time certificates of deposit..... | 135,620.35 | 136,150.94 | 126,626.87 |
| Individual deposits | 424,153.86 | 436,882.35 | 452,268.80 |
| Due to banks and bankers..... | 80,934.72 | 90,658.94 | 82,751.18 |
| Demand certificates | 165,431.51 | 152,642.35 | 152,518.93 |
| Certified checks | 180.00 | 180.00 | 180.00 |
| Cashiers' checks | 4,705.65 | 3,391.50 | 1,003.41 |
| Totals | \$ 851,143.98 | \$ 851,952.73 | \$ 847,482.71 |

Examined December 14, 1908.

NAMES OF DIRECTORS.

D. H. Moffat.

Thos. Keely.

A. A. Rollestone.

THE CITY BANK. No. 120.

VICTOR, COLORADO.

A. E. Carlton, President.
J. W. Simmons, Cashier.

C. D. Hall, Vice-President.
Myron Porges, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 162,364.75 | \$ 161,045.05 | \$ 140,877.28 |
| Loans and discounts (unsecured)..... | 18,667.44 | 18,640.00 | 24,321.94 |
| Overdrafts | 1,021.24 | 878.56 | 947.17 |
| Other bonds, stocks and securities..... | 6,000.00 | 12,500.00 | 15,493.44 |
| Expense account | 1,433.12 | 294.98 | 3,365.29 |
| Due from banks and bankers..... | 31,643.21 | 31,637.89 | 104,722.53 |
| Checks and cash items..... | 2,241.42 | 2,249.23 | 689.38 |
| Currency | 8,556.00 | 11,210.00 | 7,155.00 |
| Gold | 6,577.50 | 12,250.00 | 10,045.00 |
| Silver | 879.55 | 1,819.70 | 2,211.80 |
| Stationery account ..... | ..... | ..... | 235.23 |
| Totals | \$ 239,384.23 | \$ 252,525.41 | \$ 310,064.06 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Undivided profits | 2,561.37 | 1,797.35 | 9,549.51 |
| Time certificates of deposit..... | 24,992.33 | 22,564.68 | 21,079.90 |
| Dividends unpaid ..... | ..... | 800.00 | ..... |
| Individual deposits | 180,002.68 | 191,128.62 | 244,010.21 |
| Due to banks and bankers..... | ..... | 2,340.41 | ..... |
| Demand certificates | 1,225.95 | 2,640.95 | 2,934.35 |
| Certified checks ..... | ..... | 201.70 | ..... |
| Cashiers' checks | 601.90 | 1,051.70 | 2,467.89 |
| Other liabilities ..... | ..... | ..... | 22.20 |
| Totals | \$ 239,384.23 | \$ 252,525.41 | \$ 310,064.06 |

Examined September 25, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------|-----------------|--------------|
| A. E. Carlton. | J. N. Simmons. | G. S. Wood. |
| C. D. Hall. | F. L. Sigel. | J. H. Myers. |
| Verner Z. Reed. | F. J. Campbell. | W. F. Rock. |

THE NORTH PARK BANK. No. 121.

WALDEN, COLORADO.

F. E. Milner, President.

K. J. MacCullum, Vice-President.

A. A. Hunter, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------------|----------------------|----------------------|
| Loans and discounts (secured)..... | \$ 76,989.56 | \$ 70,786.45 | \$ 74,636.00 |
| Loans and discounts (unsecured)..... | 51,949.77 | 55,314.55 | 51,189.46 |
| Overdrafts | 1,261.90 | 1,162.98 | 1,055.40 |
| Other bonds, stocks and securities..... | 3,000.00 | 4,233.49 | 3,536.84 |
| Furniture and fixtures..... | 1,793.78 | 1,893.78 | 1,893.78 |
| Banking house | 1,500.00 | 1,500.00 | 1,500.00 |
| Expense account | 743.24 | 2,307.65 | 1,514.38 |
| Due from banks and bankers..... | 16,479.91 | 4,571.25 | 17,322.29 |
| Checks and cash items..... | 37.00 | 174.75 | 35.00 |
| Currency | 3,938.63 | 3,275.00 | 2,800.00 |
| Gold | 1,010.00 | 1,355.00 | 710.00 |
| Silver | 255.75 | 411.01 | 301.00 |
| Fractional coin | 7.40 | ..... | .86 |
| Totals | \$ 158,966.94 | \$ 146,985.91 | \$ 156,495.01 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------------|----------------------|----------------------|
| Capital stock paid in..... | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus fund ..... | ..... | ..... | 2,389.27 |
| Undivided profits | 1,968.66 | 3,179.77 | ..... |
| Bills payable ..... | ..... | 25,000.00 | 25,000.00 |
| Notes rediscounted ..... | ..... | 19,100.00 | 9,500.00 |
| Time certificates of deposit..... | 29,130.75 | 28,330.72 | 26,541.97 |
| Individual deposits | 47,567.53 | 41,375.42 | 63,063.77 |
| Due to banks and bankers..... | 50,300.00 | ..... | ..... |
| Totals | \$ 158,966.94 | \$ 146,985.91 | \$ 156,495.01 |

Examined September 16, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|--------------------|------------------|----------------|
| F. E. Milner. | Andrew Peterson. | Ole Thompson. |
| K. J. MacCallum. | Grace Peterson. | V. H. Pease. |
| Fletcher Campbell. | Jacob Johnson. | A. A. Hunter. |
| A. J. Monroe. | H. A. Hunter. | Lillie Hunter. |
| J. J. Hunter. | C. C. Case. | Owen S. Case. |
| W. J. Dawson. | | |

WELDON VALLEY STATE BANK. No. 133.

WELDONA, COLORADO.

Robert W. Schaefer, President. Burton Williams, Vice-President.
M. F. W. Roediger, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 10,070.93 | \$ 8,373.68 | 8,258.64 |
| Loans and discounts (unsecured)..... | 6,884.59 | 7,510.69 | 7,188.56 |
| Overdrafts | .84 | 64.71 | 119.67 |
| Furniture and fixtures..... | 400.00 | 400.00 | 400.00 |
| Banking house | 2,000.00 | 2,000.00 | 2,000.00 |
| Expense account | 199.82 | 711.20 | 1,022.80 |
| Due from banks and bankers..... | 2,246.65 | 2,630.91 | 6,851.17 |
| Checks and cash items | 150.00 | 45.00 | 69.94 |
| Currency | 305.00 | 555.00 | 1,008.00 |
| Silver | 119.05 | 144.75 | 130.00 |
| Fractional coin | 11.33 | 47.60 | 18.36 |
| Totals..... | \$ 22,388.21 | \$ 22,483.54 | \$ 27,067.14 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 732.35 | 1,292.21 | 1,818.01 |
| Bills payable | 3,500.00 | 1,000.00 | 1,000.00 |
| Time certificates of deposit..... | 1,100.00 | 1,000.00 | 1,030.75 |
| Individual deposits | 7,055.86 | 9,191.33 | 13,218.38 |
| Totals..... | \$ 22,388.21 | \$ 22,483.54 | \$ 27,067.14 |

Examined February 27, 1908; September 23, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|------------------|--------------------|-------------------|
| R. M. Handy. | Joe Bertorello. | J. J. Kunzmann. |
| J. H. Roediger. | G. M. Thom. | W. Howard. |
| R. W. Schaefer. | M. F. W. Roediger. | U. J. Warren. |
| B. Williams. | J. W. Zepp. | Grace Griffith. |
| T. M. Van Meter. | R. J. Minter. | Sue L. Dandridge. |
| H. H. Schaefer. | E. B. Williams | |

THE STATE BANK OF WILEY. No. 123.

WILEY, COLORADO.

W. C. Gould, President.

B. B. Brown, Vice-President.

H. G. Lamson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 15,649.90 | \$ 8,846.19 | \$ 7,856.65 |
| Loans and discounts (unsecured)..... | | 16,720.91 | 21,170.47 |
| Overdrafts | 1,159.58 | 816.36 | 745.18 |
| Other bonds, stocks and securities..... | 897.89 | 1,837.55 | 1,309.51 |
| Furniture and fixtures | 1,106.00 | 1,921.55 | 1,938.95 |
| Other real estate | | 600.00 | 600.00 |
| Expense account | 19.08 | 26.90 | 331.49 |
| Due from banks and bankers..... | 16,322.83 | 1,104.42 | 2,216.18 |
| Checks and cash items..... | 184.68 | 332.80 | 586.91 |
| Currency | 1,351.00 | 986.00 | 1,254.00 |
| Gold | 390.00 | 205.00 | 490.00 |
| Silver | 295.00 | 142.00 | 395.75 |
| Fractional coin | 3.11 | 175.41 | 64.45 |
| Totals | \$ 37,379.07 | \$ 33,715.09 | \$ 38,959.54 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 101.10 | | 282.50 |
| Bills payable | | | 3,068.24 |
| Time certificates of deposit..... | 400.00 | 1,069.00 | 1,372.65 |
| Individual deposits | 26,782.06 | 16,671.83 | 23,630.59 |
| Due to banks and bankers..... | | 5,433.68 | |
| Certified checks | | 500.00 | |
| Cashiers' checks | | 40.58 | 605.56 |
| Interest and discount..... | 88.77 | | |
| Exchange | 7.14 | | |
| Totals | \$ 37,379.07 | \$ 33,715.09 | \$ 38,959.54 |

Examined March 31, 1908.

NAMES OF STOCKHOLDERS.

| | |
|----------------|-----------------|
| D. C. Lamson. | M. D. Thatcher. |
| Fred Williams. | W. C. Gould. |
| C. F. Hoag. | B. B. Brown. |
| R. L. Sargent. | H. G. Lamson. |
| C. B. Ray. | Charles Carver. |

STOCKMANS BANK. No. 143.

YAMPA, COLORADO.

H. J. Hernage, President.

J. H. Cole, Vice-President.

S. J. Walker, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 4,657.34 | \$ 3,660.18 | \$ 3,819.95 |
| Loans and discounts (unsecured)..... | 13,075.89 | 17,284.86 | 16,840.15 |
| Overdrafts | 221.96 | 290.33 | 120.67 |
| Furniture and fixtures..... | 1,025.00 | 1,137.50 | 1,137.50 |
| Expense account | 69.35 | 22.94 | 128.71 |
| Due from banks and bankers..... | 4,090.12 | 10,548.94 | 26,634.17 |
| Checks and cash items..... | 533.92 | 2,913.75 | 603.64 |
| Currency | 3,288.00 | 2,727.00 | 1,642.00 |
| Gold | 375.00 | 340.00 | 860.00 |
| Silver | 559.00 | 136.00 | 211.00 |
| Fractional coin | 299.75 | 111.95 | 88.86 |
| Totals | \$ 28,195.33 | \$ 39,173.45 | \$ 52,086.65 |

LIABILITIES.

| | | | |
|----------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 1,980.27 | 1,980.27 | 3,696.45 |
| Undivided profits | 1,469.05 | 1,868.78 | 909.09 |
| Individual deposits | 14,746.01 | 25,189.40 | 37,276.11 |
| Demand certificates ..... | ..... | 135.00 | 205.00 |
| Totals | \$ 28,195.33 | \$ 39,173.45 | \$ 52,086.65 |

Examined November 18, 1908.

NAMES OF STOCKHOLDERS.

H. J. Hernage.
S. J. Walker.
J. B. Male.
Thos. B. Gibbs.

Geo. C. Crossan.
Chas. Egly.
William Male.
J. H. Cole.

John Koll, Sr.
T. P. Lindsey.
Geo. Alber.

THE BANK OF AKRON. No. 3.

AKRON, COLORADO.

Geo. Murray, President.

Fannie Randall, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 54,303.22 | \$ 72,779.74 | \$ 59,002.98 |
| Loans and discounts (unsecured)..... | 41,071.76 | 36,866.55 | 34,391.83 |
| Overdrafts | 6,532.94 | 261.87 | 638.57 |
| Furniture and fixtures..... | 1,000.00 | 1,000.00 | 1,250.00 |
| Banking house | 9,000.00 | 9,000.00 | 9,000.00 |
| Expense account | 258.01 | 1,532.65 | 2,535.91 |
| Due from banks and bankers..... | 12,569.76 | 9,342.77 | 24,490.18 |
| Checks and cash items..... | 1,642.12 | 428.45 | 519.82 |
| Currency | 5,524.00 | 2,465.00 | 3,248.00 |
| Gold | 4,015.00 | 1,410.00 | 565.00 |
| Silver | 480.00 | 637.45 | 437.45 |
| Fractional coin | .02 | ..... | .53 |
| Totals | \$ 136,396.83 | \$ 135,724.48 | \$ 136,080.27 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Surplus fund | 5,545.80 | 5,000.00 | 5,000.00 |
| Undivided profits | 810.99 | 1,007.50 | 4,800.16 |
| Bills payable ..... | ..... | 10,000.00 | ..... |
| Time certificates of deposit..... | 59,646.55 | 56,247.77 | 63,166.01 |
| Individual deposits | 57 363.64 | 47,764.21 | 46,661.59 |
| Due to banks and bankers..... | ..... | ..... | 37.86 |
| Demand certificates | 729.85 | 705.00 | 1,414.65 |
| Totals | \$ 136,396.83 | \$ 135,724.48 | \$ 136,080.27 |

Examined February 18, 1908; September 19, 1908.

NAMES OF OWNERS.

M. C. Henneberry.

Clare B. Thompson.

Geo. Murray.

THE BANK OF ALMA. No. 5.

ALMA, COLORADO.

J. H. Singleton, Cashier.

John C. Singleton, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 8,100.00 | \$ 8,020.00 | \$ 5,500.00 |
| Loans and discounts (unsecured)..... | 3,242.45 | 8,130.90 | 9,698.75 |
| Overdrafts ..... | ..... | ..... | 12.38 |
| Other bonds, stocks and securities..... | 21,000.00 | 38,200.00 | 66,850.00 |
| Furniture and fixtures..... | 1,500.00 | 825.00 | 825.00 |
| Banking house ..... | ..... | 1,000.00 | 1,000.00 |
| Expense account ..... | ..... | ..... | 30.00 |
| Due from banks and bankers..... | 40,397.68 | 20,270.33 | 15,405.69 |
| Checks and cash items..... | 188.95 | 160.61 | 645.49 |
| Currency | 2,219.00 | 3,744.00 | 2,888.00 |
| Gold | 7,255.00 | 3,040.00 | 3,340.00 |
| Silver | 765.30 | 836.00 | 468.00 |
| Fractional coin | 25.49 | 33.20 | 14.73 |
| Totals..... | \$ 84,693.87 | \$ 84,260.04 | \$ 106,678.04 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 15,000.00 | 15,000.00 | 15,000.00 |
| Undivided profits | 2,306.99 | 3,973.14 | 5,530.37 |
| Time certificates of deposit..... | 8,510.44 | 5,295.00 | 5,438.15 |
| Individual deposits | 44,032.31 | 45,498.19 | 60,210.19 |
| Due to banks and bankers..... | ..... | ..... | 4,238.44 |
| Demand certificates | 4,844.13 | 4,493.71 | 6,260.89 |
| Totals..... | \$ 84,693.87 | \$ 84,260.04 | \$ 106,678.04 |
| Examined March 25, 1908. | | | |

NAME OF OWNER.

J. H. Singleton.

TOMKINS BROS., BANKERS. No. 6.

AMETHYST, COLORADO.

H. H. Tomkins, President.

L. H. Tomkins, Vice-President.

W. I. Leary, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,875.79 | \$ 2,650.00 | \$ 2,550.00 |
| Loans and discounts (unsecured)..... | 34,044.11 | 22,700.90 | 27,335.68 |
| Overdrafts ..... | ..... | 564.97 | 734.47 |
| Other bonds, stocks and securities..... | 2,764.17 | 2,042.18 | 2,042.18 |
| Furniture and fixtures..... | 920.00 | 920.00 | 895.00 |
| Expense account | 332.30 | 1,159.30 | ..... |
| Due from banks and bankers..... | 15,098.64 | 18,892.11 | 15,056.60 |
| Checks and cash items..... | 10,230.66 | 847.89 | 860.43 |
| Currency | 3,000.00 | 4,000.00 | 3,000.00 |
| Gold | 2,500.00 | 2,000.00 | 2,000.00 |
| Silver | 4,605.00 | 3,300.00 | 1,200.00 |
| Fractional coin ..... | ..... | ..... | 201.87 |
| Totals..... | \$ 76,370.67 | \$ 59,077.35 | \$ 55,876.23 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 2,687.49 | ..... | ..... |
| Undivided profits ..... | ..... | 1,718.57 | 166.56 |
| Time certificates of deposit..... | 15,661.67 | 7,766.17 | 4,823.57 |
| Individual deposits | 48,021.51 | 39,592.61 | 40,886.10 |
| Totals..... | \$ 76,370.67 | \$ 59,077.35 | \$ 55,876.23 |
| Examined June 26, 1908. | | | |

NAMES OF OWNERS.

H. H. Tomkins.

L. H. Tomkins.

C. A. Webber.

Wallace I. Leary.

ENGLE BROS. EXCHANGE BANK. No. 10.

BRECKENRIDGE, COLORADO.

George Engle, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 18,696.87 | \$ 14,661.34 | \$ 14,811.34 |
| Loans and discounts (unsecured)..... | 34,061.96 | 38,025.56 | 37,401.76 |
| Overdrafts | 884.88 | 1,357.58 | 795.56 |
| Other bonds, stocks and securities..... | 11,000.00 | 11,810.24 | 11,969.14 |
| Furniture and fixtures | 1,500.00 | 1,500.00 | 1,500.00 |
| Banking house | 1,500.00 | 1,500.00 | 1,500.00 |
| Other real estate..... | 1,762.47 | 2,978.51 | 2,062.47 |
| Due from banks and bankers..... | 100,663.46 | 101,962.56 | 91,918.94 |
| Checks and cash items..... | ..... | 75.53 | 323.25 |
| Cash and cash items..... | 10,621.63 | ..... | ..... |
| Currency ..... | ..... | 3,102.00 | 6,136.00 |
| Gold ..... | ..... | 2,680.00 | 1,345.00 |
| Silver ..... | ..... | 370.60 | 1,158.20 |
| Fractional coin ..... | ..... | 102.35 | 47.12 |
| Totals..... | \$ 180,691.27 | \$ 180,126.27 | \$ 170,968.78 |

LIABILITIES.

| | | | |
|----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 | \$ 20,000.00 |
| Time certificate of deposit..... | 8,364.14 | 9,771.84 | 11,771.84 |
| Individual deposits | 126,570.80 | 123,883.29 | 113,358.36 |
| Demand certificates | 18,240.43 | 17,099.14 | 15,611.42 |
| Cashiers' checks | 7,515.90 | 9,372.00 | 10,227.16 |
| Totals..... | \$ 180,691.27 | \$ 180,126.27 | \$ 170,968.78 |

Examined March 23, 1908.

NAME OF OWNER.

George Engle.

STOCK GROWERS BANK. No. 12.

BURLINGTON, COLORADO.

W. D. Selder, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 80,589.86 | \$ 49,485.34 | \$ 42,349.53 |
| Loans and discounts (unsecured)..... | ..... | 25,495.54 | 14,085.55 |
| Overdrafts ..... | ..... | 2.08 | 278.55 |
| Other bonds, stocks and securities..... | 7,000.00 | 9,984.50 | 11,689.18 |
| Furniture and Fixtures | 1,000.00 | 1,115.00 | 1,115.00 |
| Other real estate..... | 325.00 | 325.00 | 325.00 |
| Expense account | 915.73 | 2,683.03 | 51.19 |
| Due from banks and bankers..... | 28,345.24 | 23,736.47 | 41,100.36 |
| Checks and cash items..... | 90.06 | 96.55 | 177.44 |
| Currency | 8,037.00 | 4,777.00 | 5,935.00 |
| Gold | 2,020.00 | 2,610.00 | 1,265.00 |
| Silver | 1,983.85 | 912.10 | 789.63 |
| Fractional coin | 115.92 | 127.88 | 85.91 |
| County warrants and school orders.... | 5,633.98 | ..... | ..... |
| Totals | \$ 136,056.64 | \$ 121,350.49 | \$ 119,247.36 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 6,501.99 | 3,022.98 | ..... |
| Time certificates of deposit..... | 1,084.70 | ..... | ..... |
| Individual deposits | 111,181.45 | 100,540.83 | 104,748.31 |
| Demand certificates | 7,140.87 | 7,786.68 | 4,499.05 |
| Cashiers' checks | 147.63 | ..... | ..... |
| Totals | \$ 136,056.64 | \$ 121,350.49 | \$ 119,247.36 |

Examined March 11, 1908; November 24, 1908.

NAMES OF OWNERS.

Henry J. Weare.

Wm. D. Selder.

BANK OF CARBONDALE.

CARBONDALE, COLORADO.

Wm. M. Dinkel, President.

D. W. Shores, Vice-President.

RESOURCES.

| | Feb. 14, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 3,000.00 |
| Loans and discounts (unsecured)..... | 25,770.43 |
| Furniture and fixtures | 800.00 |
| Other real estate..... | 3,500.00 |
| Due from banks and bankers..... | 13,043.26 |
| Currency | 1,995.00 |
| Gold | 1,750.00 |
| Silver | 1,025.00 |
| Fractional coin | 57.05 |
| Total | \$ 50,940.74 |

LIABILITIES.

| | |
|---------------------------|---------------|
| Undivided profits | \$ 5,823.74 |
| Individual deposits | 34,314.12 |
| Demand certificates | 10,802.88 |
| Total | *\$ 50,940.74 |

*Nationalized.

PEOPLES BANK.

CASTLE ROCK, COLORADO.

U. T. Smith, President.

Jonathan House, Vice-President.

A. L. Mead, Cashier.

RESOURCES.

| | |
|---|-------------------------------|
| Loans and discounts (secured)..... | Feb. 14, 1908 \$ 36,676.71 |
| Loans and discounts (unsecured)..... | 12,657.76 |
| Overdrafts | 351.18 |
| Other bonds, stocks and securities..... | 449.99 |
| Furniture and fixtures..... | 1,499.00 |
| Expense account | 8.58 |
| Due from banks and bankers | 2,629.59 |
| Currency | 248.00 |
| Gold | 90.00 |
| Silver | 208.00 |
| Fractional coin | 2.70 |
| Other resources | 3,385.85 |
| Total | \$ 58,207.36 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in | \$ 10,000.00 |
| Undivided profits | 115.32 |
| Bills payable | 10,000.00 |
| Time certificates of deposit..... | 15,487.53 |
| Individual deposits | 21,774.23 |
| Due to banks and bankers | 165.28 |
| Demand certificates | 505.00 |
| Cashiers' checks | 160.00 |
| Total | \$ 58,207.36 |

Liquidated. See the State Bank of Castle Rock.

Examined January 27, 1908.

BANK OF CEDEREDGE. No. 16.

CEDEREDGE, COLORADO.

H. B. Stockham, President.

H. W. Bull, Vice-President.

Roy A. Downs, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured) | \$ 4,004.25 | \$ 8,648.10 | \$ 18,377.22 |
| Loans and discounts (unsecured) | 5,831.35 | 11,784.64 | 11,121.92 |
| Overdrafts | 1,094.30 | 146.78 | 333.69 |
| Furniture and fixtures | 1,339.03 | 1,340.03 | 1,335.03 |
| Banking house | 8,921.39 | 8,907.44 | 8,907.44 |
| Expense account | 13.55 | 37.92 | 60.60 |
| Due from banks and bankers..... | 8,417.21 | 14,741.13 | 10,928.98 |
| Checks and cash items | 78.25 | 47.90 | 49.80 |
| Currency | 1,054.00 | 845.00 | 595.00 |
| Gold | 455.00 | 720.00 | 1,080.00 |
| Silver | 244.00 | 358.00 | 723.75 |
| Fractional coin | 68.65 | 42.14 | 48.38 |
| Totals | \$ 31,520.98 | \$ 47,619.08 | \$ 53,561.81 |

LIABILITIES.

| | | | |
|------------------------------------|--------------|--------------|--------------|
| Capital stock paid in | \$ 9,500.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 152.26 | 982.65 | 1,984.46 |
| Time certificates of deposit | 1,115.00 | 4,359.89 | 3,870.64 |
| Individual deposits | 20,753.72 | 32,227.57 | 37,518.63 |
| Demand certificates ..... | ..... | 48.97 | 88.34 |
| Cashiers' checks ..... | ..... | ..... | 98.75 |
| Other liabilities ..... | ..... | ..... | 1.00 |
| Totals | \$ 31,520.98 | \$ 47,619.08 | \$ 53,561.81 |

Examined May 20, 1908.

NAMES OF OWNERS.

A. H. Stockham.
W. B. Stockham.
Millard Fairlamb.
L. Wigram.
John Forrest.

Jos. Hogrefe.
Walter G. Hillman.
H. W. Bull.
John Rattakin.
R. A. Downs.

BANK OF CLIFTON. No. 129.

CLIFTON, COLORADO.

J. C. Davis, President.

C. A. Seymour, Vice-President.

W. R. Greene, Cashier.

RESOURCES

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | ..... | \$ 900.00 | \$ 2,975.00 |
| Loans and discounts (unsecured)..... | \$ 9,929.57 | 13,356.88 | 13,739.15 |
| Overdrafts | 7.00 | 398.44 | 38.32 |
| Furniture and fixtures..... | 588.65 | 492.71 | 492.91 |
| Expense account | 16.00 | 25.50 | 63.47 |
| Due from banks and bankers..... | 6,616.22 | 2,703.64 | 6,652.36 |
| Checks and cash items..... | 69.22 | 89.10 | 116.05 |
| Currency | 2,007.00 | 1,113.00 | 335.00 |
| Gold | 125.00 | 510.00 | 75.00 |
| Silver | 440.57 | 257.25 | 171.29 |
| Stationery account ..... | ..... | 88.24 | 107.74 |
| Other resources | 16.57 | ..... | ..... |
| Totals | \$ 19,815.80 | \$ 19,934.76 | \$ 24,766.29 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits ..... | ..... | 21.63 | 191.19 |
| Time certificates of deposit..... | 955.00 | 887.40 | 840.00 |
| Individual deposits | 8,860.80 | 7,355.75 | 9,566.38 |
| Due to banks and bankers..... | ..... | 1,669.98 | 4,168.72 |
| Totals | \$ 19,815.80 | \$ 19,934.76 | \$ 24,766.29 |

Examined, April 14, 1908. December 10, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|-----------------|----------------|----------------|
| J. C. Davis. | J. W. Rigby. | L. B. Hugus. | B. G. Humbert. |
| A. O. Carroll. | C. H. Durant. | C. A. Seymour. | C. E. Baer. |
| B. B. Hugus. | A. P. Wood. | C. W. Brodt. | W. Hayes. |
| A. C. Moulton. | J. A. Hobbs. | J. H. Withers. | Jas. Brobeck. |
| E. S. Beall. | J. D. Reeder. | D. L. Rusk. | W. R. Greene. |
| A. M. Seymour. | H. E. Monson. | L. H. Spilker. | J. B. Smith. |
| C. A. Booth. | R. H. Davis. | C. Jackson. | G. Likes. |
| Wm. Simms. | V. B. Caldwell. | | |

PLATEAU VALLEY BANK. No. 19.

COLLBRAN, COLORADO.

Frank P. Tanner, President.

Fred E. Tanner, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 6,153.24 | \$ 5,446.00 | \$ 5,574.00 |
| Loans and discounts (unsecured)..... | 15,365.49 | 17,623.39 | 18,624.97 |
| Overdrafts | 18.23 | 7.84 | 11.18 |
| Furniture and fixtures | 825.75 | 825.75 | 825.75 |
| Expense account | 99.68 | 331.37 | 419.32 |
| Due from banks and bankers..... | 8,780.83 | 16,268.89 | 21,226.56 |
| Checks and cash items..... | 407.30 | 12.25 | 40.00 |
| Currency | 2,585.00 | 3,690.00 | 2,386.00 |
| Gold | 15.00 | 70.00 | 10.00 |
| Silver | 569.55 | 786.00 | 320.00 |
| Fractional coin | 103.95 | 106.40 | 104.05 |
| Totals | \$ 34,924.02 | \$ 45,167.89 | \$ 49,541.83 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 2,000.00 | 2,000.00 | 2,000.00 |
| Undivided profits | 523.97 | 1,979.27 | 2,726.49 |
| Time certificates of deposit..... | 929.91 | 2,302.66 | 2,975.24 |
| Individual deposits | 20,922.10 | 28,682.18 | 29,518.09 |
| Demand certificates | 548.04 | 203.78 | 2,322.01 |
| Totals | \$ 34,924.02 | \$ 45,167.89 | \$ 49,541.83 |

Examined April 10, 1908; December 8, 1908.

NAMES OF OWNERS.

Frank P. Tanner.

Estate of Thomas G. Underhill, deceased.

BANK OF CRAIG. No. 131.

CRAIG, COLORADO.

J. C. Davis, President.

A. M. Seymour, Cashier.

L. H. Spilker, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 24,545.49 | \$ 24,301.39 | \$ 20,972.00 |
| Loans and discounts (unsecured)..... | 18,790.22 | 19,187.23 | 32,319.79 |
| Overdrafts | 79.35 | ..... | ..... |
| Other bonds, stocks and securities..... | ..... | 187.56 | 66.25 |
| Furniture and fixtures..... | 498.00 | 498.00 | 611.99 |
| Expense account | 122.50 | 658.20 | 355.15 |
| Due from banks and bankers..... | 37,980.66 | 27,125.02 | 68,862.64 |
| Checks and cash items..... | 2,063.35 | 390.23 | 310.21 |
| Currency | 1,979.00 | 3,360.00 | 1,802.00 |
| Gold | 35.00 | 40.00 | 270.00 |
| Silver | 696.79 | 363.09 | 502.45 |
| Warrants | 127.02 | ..... | ..... |
| Stationery ..... | ..... | 195.30 | ..... |
| Other resources | 925.67 | 11.00 | 357.76 |
| Totals..... | \$ 87,843.05 | \$ 76,317.02 | \$ 126,430.24 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 1,306.27 | 1,306.27 | 2,404.20 |
| Time certificates of deposit..... | 17,703.65 | 18,148.75 | 21,023.45 |
| Individual deposits | 57,701.75 | 45,330.74 | 91,495.97 |
| Due to banks and bankers..... | 253.70 | 350.97 | 95.94 |
| Cashiers' checks | 752.68 | 684.38 | 1,347.18 |
| Interest and exchange..... | ..... | 432.91 | ..... |
| Reserved for taxes..... | 125.00 | 63.00 | 63.50 |
| Totals..... | \$ 87,843.05 | \$ 76,317.02 | \$ 126,430.24 |

Examined September 8, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|-----------------|----------------|----------------|
| J. C. Davis. | J. W. Rigby. | L. B. Hugus. | B. G. Humbert. |
| A. O. Carroll. | C. H. Durant. | C. A. Seymour. | C. E. Baer. |
| B. B. Hugus. | A. P. Wood. | C. W. Brodt. | W. Hayes. |
| A. C. Moulton. | J. A. Hobbs. | J. H. Withers. | Jas. Brobeck. |
| E. S. Beall. | J. D. Reeder. | D. L. Rusk. | W. R. Greene. |
| A. M. Seymour. | H. E. Monson. | L. H. Spilker. | J. B. Smith. |
| C. A. Booth. | R. H. Davis. | C. Jackson. | G. Likes. |
| Wm. Simms. | V. B. Caldwell. | | |

J. J. HARRIS & COMPANY, BANKERS. No. 41.

DOLORES, COLORADO.

J. J. Harris, President.

A. F. Harris, Vice-President.

R. S. S. Fox, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 23,635.57 | \$ 34,282.69 | \$ 38,010.64 |
| Loans and discounts (unsecured)..... | 48,198.52 | 61,499.51 | 58,226.26 |
| Overdrafts | 93.09 | 67.43 | 59.16 |
| Other bonds, stocks and securities..... | 1,590.99 | 3,655.22 | 3,520.36 |
| Furniture and fixtures..... | 1,728.22 | 1,728.22 | 1,728.22 |
| Expense account | 344.84 | 1,194.89 | 1,903.98 |
| Due from banks and bankers..... | 75,752.35 | 60,942.51 | 115,535.60 |
| Checks and cash items..... | 190.00 | 444.00 | 595.00 |
| Currency | 1,000.00 | 5,345.00 | 7,031.00 |
| Gold | 1,000.00 | 140.00 | 30.00 |
| Silver | 655.80 | 1,033.05 | 771.35 |
| Fractional coin | 3.34 | .04 | .03 |
| Totals | \$ 154,192.72 | \$ 170,332.56 | \$ 227,411.60 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 1,409.12 | 3,419.15 | 6,342.47 |
| Time certificates of deposit..... | 22,329.00 | 25,480.73 | 30,941.79 |
| Individual deposits | 77,380.03 | 88,437.63 | 129,752.14 |
| Demand certificates | 3,074.57 | 2,595.05 | 10,375.20 |
| Certified checks ..... | ..... | 400.00 | ..... |
| Totals | \$ 154,192.72 | \$ 170,332.56 | \$ 227,411.60 |

Examined April 20, 1908.

NAMES OF OWNERS.

J. J. Harris.

A. F. Harris.

ERIE BANK. No. 45.

ERIE, COLORADO.

William Nicholson, President.
 J. O. V. Wise, Vice-President. James P. Miller, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and Discounts (secured)..... | \$ 12,150.28 | \$ 14,777.81 | \$ 16,592.69 |
| Loans and discounts (unsecured)..... | 6,217.25 | 11,129.77 | 14,875.86 |
| Overdrafts | 333.32 | 181.01 | 392.66 |
| Other bonds, stocks and securities..... | 1,560.00 | 2,201.64 | 1,880.52 |
| Furniture and fixtures..... | 1,000.00 | 1,044.55 | 1,044.55 |
| Banking house..... | 2,003.92 | 2,003.92 | 2,506.29 |
| Other real estate..... | 1,538.06 | 1,523.06 | 1,863.06 |
| Expense account..... | | 973.48 | |
| Due from banks and bankers..... | 22,325.96 | 18,825.13 | 11,569.09 |
| Checks and cash items..... | | 20.00 | 911.00 |
| Currency | 6,854.05 | 1,707.00 | 2,000.00 |
| Gold | | 1,535.00 | 1,400.00 |
| Silver | | 486.00 | 320.00 |
| Fractional coin | | 70.42 | 131.42 |
| Totals..... | \$ 53,982.84 | \$ 56,478.79 | \$ 55,487.14 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 59.07 | 1,008.95 | 207.79 |
| Time certificates of deposit..... | 3,042.00 | 4,092.00 | 3,696.06 |
| Savings accounts | 959.69 | 677.78 | 729.62 |
| Individual deposits | 39,922.08 | 40,700.06 | 40,853.67 |
| Totals..... | \$ 53,982.84 | \$ 56,478.79 | \$ 55,487.14 |

Examined July 11, 1908.

NAMES OF OWNERS.

C. O. Houck.
 Phineas D. Wooley.
 D. E. Evans.
 J. Mitchell, Jr.
 William Nicholson.
 James Brennen, Sr.

J. O. V. Wise.
 William Whiles, Jr.
 Thomas Richards.
 J. E. Oakley.
 John Jennings.

Enoch Vaughn.
 J. J. Steinbaugh.
 Mary E. Miller.
 George I. Miller.
 J. P. Miller.

THE BANK OF EVANS.

EVANS, COLORADO.

H. Van Buskirk, President.

E. W. Balfour, Cashier.

RESOURCES.

| | Feb. 14, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured) | \$ 15,360.00 |
| Loans and discounts (unsecured)..... | 10,834.43 |
| Overdrafts | 1.00 |
| Furniture and fixtures..... | 1,765.49 |
| Expense account | 41.15 |
| Due from banks and bankers..... | 10,172.38 |
| Checks and cash items..... | 1,205.00 |
| Currency | 4,341.00 |
| Gold | 4,120.00 |
| Silver | 4,960.00 |
| Fractional coin | 40.86 |
| Total | \$ 52,841.31 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Time certificates of deposit..... | 2,485.00 |
| Individual deposits | 38,967.56 |
| Demand certificates | 740.00 |
| Interest | 283.38 |
| Exchange | 11.50 |
| Suspense | 352.87 |
| Total | \$ 52,841.31 |

Private bank; incorporated May 4, 1908. See Farmers and Merchants Bank of Evans. Examined January 13, 1908.

THE BANK OF FAIRPLAY. No. 47.

FAIRPLAY, COLORADO.

J. H. Singleton, President.

A. A. Dollison, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 636.00 | \$ 5,136.00 | \$ 5,659.00 |
| Loans and discounts (unsecured)..... | 11,655.00 | 6,585.65 | 10,427.25 |
| Other bonds, stocks and securities..... | 57,121.78 | 73,186.88 | 72,529.94 |
| Furniture and fixtures..... | ..... | 1,000.00 | 1,000.00 |
| Expense account | 91.83 | 51.95 | 62.56 |
| Due from banks and bankers..... | 32,640.13 | 54,014.24 | 51,672.87 |
| Checks and cash items..... | 611.23 | 1,011.31 | 795.41 |
| Currency | 3,483.00 | 2,565.00 | 1,212.00 |
| Gold | 5,980.00 | 3,025.00 | 2,230.00 |
| Silver | 344.00 | 80.00 | 107.00 |
| Fractional coin | 177.81 | 118.43 | 116.09 |
| Totals..... | \$ 112,740.78 | \$ 146,774.46 | \$ 145,812.12 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 10,000.00 | 10,000.00 | 10,000.00 |
| Undivided profits | 1,603.42 | 1,621.17 | 2,394.24 |
| Time certificates of deposit..... | 24,366.33 | 25,993.05 | 26,349.53 |
| Individual deposits | 62,340.81 | 94,396.54 | 93,093.59 |
| Due to banks and bankers..... | 1,069.06 | 5.18 | ..... |
| Demand certificates | 3,361.16 | 4,758.52 | 3,974.76 |
| Totals..... | \$ 112,740.78 | \$ 146,774.46 | \$ 145,812.12 |

Examined March 26, 1908.

NAME OF OWNER.

J. H. Singleton.

FORT LUPTON BANK. No. 50.

FORT LUPTON, COLORADO.

M. B. Rhode, President.

S. J. Rhode, Vice-President

S. J. Rhode, Cashier.

M. B. Rhode, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 32,903.67 | \$ 45,364.72 | \$ 52,545.50 |
| Loans and discounts (unsecured)..... | 24,083.28 | 17,765.90 | 17,831.80 |
| Other bonds, stocks and securities..... | 1,000.00 | 1,000.00 | 1,000.00 |
| Furniture and fixtures..... | 1,000.00 | 1,000.00 | 1,000.00 |
| Banking house | 4,000.00 | 4,000.00 | 4,000.00 |
| Other real estate..... | 50,000.00 | 50,000.00 | 50,000.00 |
| Due from banks and bankers..... | 51,512.19 | 16,161.25 | 43,842.79 |
| Checks and cash items..... | ..... | 104.00 | ..... |
| Currency | 2,150.00 | 2,465.00 | 1,296.00 |
| Gold | 2,350.00 | 100.00 | 1,000.00 |
| Silver | 1,036.00 | 259.00 | 1,075.00 |
| Fractional coin | 37.60 | 19.09 | 70.81 |
| Totals..... | \$ 170,072.74 | \$ 138,238.96 | \$ 173,661.90 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus fund | 51,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits ..... | ..... | 1,150.25 | 2,817.23 |
| Bills payable | 530.00 | ..... | ..... |
| Time certificates of deposit..... | 2,905.00 | ..... | 830.00 |
| Dividends unpaid | 523.09 | ..... | ..... |
| Individual deposits | 88,904.04 | 60,206.71 | 93,444.67 |
| Demand certificates | 1,149.11 | 452.00 | 1,570.00 |
| Certified checks | 61.50 | ..... | ..... |
| Totals..... | \$ 170,072.74 | \$ 138,238.96 | \$ 173,661.90 |

Examined January 11, 1908; August 27, 1908.

NAMES OF OWNERS.

M. B. Rhode.

J. S. Rhode.

THE FARMERS AND MERCHANTS BANK.

GILCREST, COLORADO.

W. K. Gilcrest, President

E. W. Rogers, Cashier.

RESOURCES.

| | Feb. 14, 1908 |
|------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 9,938.62 |
| Overdrafts | 7,816.05 |
| Furniture and fixtures..... | 355.60 |
| Other real estate..... | 2,306.08 |
| Expense account | 1,295.92 |
| Due from banks and bankers..... | 427.28 |
| Currency | 595.00 |
| Silver | 121.30 |
| Fractional coin | 12.31 |
| Other resources | 1,047.06 |
| Total | \$ 23,915.22 |

LIABILITIES.

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Surplus fund | 227.25 |
| Time certificates of deposit..... | 10,000.00 |
| Individual deposits | 3,687.97 |
| Total | \$ 23,915.22 |

Liquidated. See Gilcrest State Bank.

THE BANK OF HAXTUN. No. 61.

HAXTUM, COLORADO.

G. W. Gordon, President.

Selma F. Bentson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 6,860.30 | \$ 8,795.78 | \$ 14,836.77 |
| Loans and discounts (unsecured)..... | 8,783.45 | 10,570.49 | 10,709.15 |
| Overdrafts | 137.75 | 353.05 | 134.84 |
| Furniture and fixtures..... | 1,034.99 | 1,281.99 | 1,377.54 |
| Banking house | 1,128.08 | 1,364.88 | 2,615.66 |
| Expense account | 281.43 | 1.00 | 243.19 |
| Due from banks and bankers..... | 2,553.80 | 1,623.41 | 2,459.30 |
| Checks and cash items..... | 5.00 | 17.15 | 97.50 |
| Currency | 620.00 | 1,023.00 | 675.00 |
| Gold | 20.00 | 365.00 | 680.00 |
| Silver | 325.95 | 238.30 | 40.00 |
| Fractional coin | .64 | 18.41 | 339.76 |
| Totals | \$ 21,751.39 | \$ 25,652.46 | \$ 34,208.71 |

LIABILITIES.

| | | | |
|----------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 342.03 | 107.92 | 1,745.23 |
| Individual deposits | 8,822.48 | 13,132.44 | 19,206.61 |
| Demand certificates | 2,586.88 | 2,412.10 | 3,256.87 |
| Totals..... | \$ 21,751.39 | \$ 25,652.46 | \$ 34,208.71 |

Examined March 2, 1908; October 30, 1908.

NAME OF OWNER.

G. W. Gordon.

BANK OF HAYDEN. No. 135.

HAYDEN, COLORADO.

J. C. Davis, President.

V. B. Caldwell, Vice-President.
A. P. Wood, Cashier.

C. A. Seymour, Vice-President.
J. B. Smith, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 6,524.61 | \$ 6,357.42 | \$ 8,774.35 |
| Loans and discounts (unsecured)..... | 12,404.80 | 14,839.30 | 12,825.46 |
| Overdrafts | 570.50 | 51.49 | 22.66 |
| Other bonds, stocks and securities..... | 248.16 | 582.40 | 323.15 |
| Furniture and fixtures..... | 212.22 | 260.41 | 297.94 |
| Expense account | 11.02 | 151.02 | 285.35 |
| Due from banks and bankers..... | 4,628.66 | 5,618.04 | 10,461.09 |
| Checks and cash items..... | 258.59 | 108.11 | 432.68 |
| Currency | 1,745.00 | 1,808.00 | 1,135.00 |
| Gold | 355.00 | 515.00 | 160.00 |
| Silver | 400.00 | 315.26 | 536.11 |
| Fractional coin | 33.30 | ..... | ..... |
| Other resources | 157.25 | 14.00 | 29.99 |
| Totals..... | \$ 27,549.11 | \$ 30,620.45 | \$ 35,283.78 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund ..... | ..... | 447.42 | ..... |
| Undivided profits | 507.03 | 507.03 | 1,372.04 |
| Time certificates of deposit..... | 4,999.28 | 4,249.28 | 6,656.56 |
| Individual deposits | 11,143.66 | 12,098.28 | 16,151.81 |
| Due to banks and bankers..... | 594.22 | 1,041.37 | 967.80 |
| Cashiers' checks | 232.92 | 2,241.07 | 99.57 |
| Reserve for taxes..... | 72.00 | 36.00 | 36.00 |
| Totals..... | \$ 27,549.11 | \$ 30,620.45 | \$ 35,283.78 |

Examined September 9, 1908.

NAMES OF OWNERS.

A. P. Wood.
J. C. Davis.
B. B. Hugus.
E. S. Beall.
R. H. Davis.
C. E. Baer.
J. D. Reeder.
J. B. Smith.

V. B. Caldwell.
C. A. Seymour.
D. L. Rusk.
J. H. Withers.
B. G. Humbert.
Jas. Brobeck.
H. E. Monson.
A. M. Seymour.

L. B. Hugus.
A. C. Moulton.
C. A. Booth.
Chas. Jackson.
C. H. Durant.
W. R. Greene.
Grover Likes.

L. H. Spilker.
A. O. Carroll.
C. W. Brodt.
Wm. Simms.
J. W. Rigby.
Wm. Hayes.
J. A. Hobbs.

FARMERS AND MERCHANTS BANK. No. 64.

HOLYOKE, COLORADO.

John Heginbotham, President.

W. E. Heginbotham, Vice-President.

S. H. Johnson, Cashier.

Geo. B. Heginbotham, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 77,801.14 | \$ 86,539.49 | \$ 98,800.00 |
| Loans and discounts (unsecured)..... | 27,934.64 | 30,749.22 | 28,748.20 |
| Overdrafts | 4,410.79 | 2,240.30 | 1,259.36 |
| Furniture and fixtures..... | 2,000.00 | 2,000.00 | 2,000.00 |
| Banking house | 8,000.00 | 8,000.00 | 8,000.00 |
| Other real estate..... | 5,000.00 | 5,000.00 | 5,000.00 |
| Expense account | 6.58 | 19.17 | 33.01 |
| Due from banks and bankers..... | 21,765.41 | 18,198.00 | 72,420.63 |
| Currency | 11,000.00 | 6,000.00 | 6,750.00 |
| Gold | 3,125.00 | 4,520.00 | 2,545.00 |
| Silver | 2,150.00 | 1,825.00 | 1,450.00 |
| Fractional coin | 176.92 | 49.82 | 123.72 |
| Totals..... | \$ 163,370.48 | \$ 165,141.00 | \$ 227,119.92 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|---------------|---------------|
| Capital stock paid in..... | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus fund | 15,000.00 | 15,000.00 | 15,000.00 |
| Undivided profits | 593.78 | 83.07 | 303.50 |
| Bills payable | 12,000.00 | 12,000.00 | 12,000.00 |
| Time certificates of deposit..... | 36,855.00 | 43,555.60 | 21,691.27 |
| Individual deposits | 49,360.97 | 62,508.42 | 142,417.19 |
| Demand certificates | 24,500.73 | 6,993.91 | 10,717.96 |
| Totals | \$ *163,370.48 | \$ 165,141.00 | \$ 227,119.92 |

*Nationalized December 1, 1908.

Examined March 3, 1908.

NAME OF OWNER.

John Heginbotham.

PHILLIPS COUNTY BANK. No. 65.

HOLYOKE, COLORADO.

E. N. McPherrin, President.

Ida M. Maddock, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 33,222.01 | \$ 32,062.21 | \$ 38,321.50 |
| Loans and discounts (unsecured)..... | 27,847.20 | 40,326.97 | 40,863.84 |
| Overdrafts | 1,788.11 | 1,572.81 | 1,521.27 |
| Furniture and fixtures..... | 1,028.30 | 1,368.30 | 1,618.30 |
| Banking house | 4,005.48 | 5,000.00 | 5,000.00 |
| Due from banks and bankers..... | 10,996.82 | 6,569.32 | 18,655.97 |
| Checks and cash items..... | 860.86 | 33.50 | 696.56 |
| Currency | 5,111.00 | 2,756.00 | 3,900.00 |
| Gold | 2,130.00 | 1,170.00 | 1,200.00 |
| Silver | 88.00 | 320.00 | 287.00 |
| Fractional coin | 288.62 | 460.57 | 311.05 |
| Other resources | 858.34 | ..... | ..... |
| Totals..... | \$ 88,224.74 | \$ 91,639.68 | \$ 112,375.49 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 10,000.00 | 10,000.00 | 10,000.00 |
| Undivided profits | 17,221.41 | 18,191.24 | 18,549.58 |
| Time certificates of deposit..... | 22,586.33 | 23,781.91 | 30,938.40 |
| Individual deposits | 24,461.55 | 27,212.31 | 42,256.49 |
| Demand certificates | 3,955.45 | 2,442.22 | 507.11 |
| Cashiers' checks ..... | ..... | 12.00 | 123.91 |
| Totals..... | \$ 88,224.74 | \$ 91,639.68 | \$ 112,375.49 |

Examined March 4, 1908; October 31, 1908.

NAME OF OWNER.

E. N. McPherrin.

BANK OF NORTH FORK. No. 66.

HOTCHKISS, COLORADO.

Geo. H. Duke, Cashier.

F. W. Simonds, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured) | \$ 23,859.39 | \$ 19,563.58 | \$ 21,874.97 |
| Loans and discounts (unsecured)..... | 29,135.24 | 37,924.39 | 35,751.30 |
| Overdrafts | 718.49 | 1,366.03 | 1,160.17 |
| Other bonds, stocks and securities..... | 9,500.00 | 9,500.00 | 9,500.00 |
| Furniture and fixtures..... | ..... | 2,000.00 | 2,000.00 |
| Banking house | 6,998.03 | 4,000.00 | 4,000.00 |
| Other real estate | 750.00 | 750.00 | 750.00 |
| Expense account | 310.04 | 1,648.44 | 2,816.37 |
| Due from banks and bankers..... | 25,386.41 | 32,528.34 | 42,190.38 |
| Checks and cash items..... | 1,148.94 | 1,856.93 | 1,641.40 |
| Currency | 2,936.00 | 3,045.00 | 5,140.00 |
| Gold | 2,675.00 | 4,205.00 | 3,475.00 |
| Silver | 925.00 | 546.00 | 701.00 |
| Fractional coin | 231.67 | 151.77 | 102.18 |
| Totals | \$ 104,574.21 | \$ 119,085.48 | \$ 131,102.77 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in.. | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 2,436.09 | 2,376.36 | 3,397.26 |
| Time certificates of deposit..... | 32,864.84 | 35,533.27 | 32,644.11 |
| Individual deposits | 55,094.24 | 69,075.53 | 82,359.00 |
| Due to banks and bankers..... | 2,086.14 | 2,100.32 | 2,662.40 |
| Cashiers' checks ..... | ..... | ..... | 40.00 |
| Other liabilities | 2,092.90 | ..... | ..... |
| Totals | \$ 104,574.21 | \$ 119,085.48 | \$ 131,102.77 |

Examined, May 19, 1908. December 15, 1908.

NAMES OF OWNERS.

George H. Duke. E. M. Duke. S. B. Hartman. F. W. Simonds.

THE FIRST BANK OF ILIFF. No. 145.

ILIFF, COLORADO.

J. P. Dillon, President.

F. E. Frost, Vice-President.

J. M. Sanders, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts(secured)..... | \$ 2,600.00 | \$ 3,999.10 | \$ 6,192.50 |
| Loans and discounts (unsecured)..... | 2,844.05 | 6,511.16 | 9,702.48 |
| Overdrafts ..... | ..... | 35.49 | 507.50 |
| Other bonds, stocks and securities..... | 2,163.75 | 1,545.75 | 1,087.20 |
| Furniture and fixtures..... | 400.95 | 400.95 | 400.95 |
| Expense account | 1,028.53 | 1,515.82 | 1,959.57 |
| Due from banks and bankers..... | 6,972.06 | 3,813.40 | 9,782.28 |
| Checks and cash items..... | ..... | 106.35 | 59.95 |
| Currency | 870.00 | 739.00 | 520.00 |
| Gold | 100.00 | 855.00 | 745.00 |
| Silver | 159.00 | 217.00 | 104.00 |
| Fractional coin | 66.64 | 52.41 | 4.61 |
| Other resources | 1.00 | ..... | ..... |
| Totals | \$ 17,205.98 | \$ 19,791.43 | \$ 31,066.04 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 7,700.00 | \$ 10,100.00 | \$ 10,100.00 |
| Undivided profits | 381.50 | 859.99 | 1,321.94 |
| Time certificates of deposit..... | 3.50 | 1,630.48 | 2,733.60 |
| Individual deposits | 9,120.98 | 7,200.96 | 16,910.50 |
| Totals | \$ 17,205.98 | \$ 19,791.43 | \$ 31,066.04 |

Examined, February 24, 1908. October 29, 1908.

NAMES OF OWNERS.

| | | | |
|------------------|----------------|------------------|-----------------|
| J. P. Dillon. | W. C. Harris. | C. F. Lutin. | H. F. Marlow. |
| F. E. Frost. | T. Z. Gillett. | John Lutin. | W. S. Hadfield. |
| D. A. Bartholow. | E. M. Gillett. | L. W. Davenport. | J. M. Sanders. |
| S. V. Cheairs. | | | |

THE CITIZENS BANK. No. 68.

JULESBURG, COLORADO.

B. F. Clayton, President. L. E. Loveland, Vice-President.
 E. F. Clayton, Cashier. J. S. Wagner, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 16,773.96 | \$ 32,841.93 | \$ 32,470.29 |
| Loans and discounts (unsecured)..... | 45,999.92 | 39,403.47 | 41,579.39 |
| Overdrafts | 1,659.27 | 3,436.04 | 2,033.61 |
| Other bonds, stocks and securities..... | 6,531.71 | 4,111.03 | 3,562.73 |
| Furniture and fixtures..... | 2,000.00 | 2,000.00 | 2,125.00 |
| Banking house | 2,900.00 | 400.00 | ..... |
| Expense account | 2,772.56 | 586.85 | 1,727.60 |
| Due from banks and bankers..... | 7,125.31 | 3,079.72 | 9,969.49 |
| Checks and cash items..... | 2,302.88 | 2,608.82 | 83.45 |
| Currency | 2,926.00 | 3,131.00 | 2,350.00 |
| Gold | 1,020.00 | 1,575.00 | 2,005.00 |
| Silver | 345.00 | 220.00 | 260.00 |
| Fractional coin | 267.85 | 336.25 | 469.56 |
| Totals | \$ 92,624.46 | \$ 93,730.11 | \$ 98,636.12 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 14,000.00 | \$ 14,000.00 | \$ 14,000.00 |
| Surplus fund | 2,000.00 | 3,000.00 | 3,000.00 |
| Undivided profits | 5,977.94 | 3,570.59 | 5,215.96 |
| Bills payable | 4,000.00 | 4,000.00 | 2,000.00 |
| Time certificates of deposit..... | 19,853.12 | 22,685.35 | 25,433.25 |
| Individual deposits | 33,499.69 | 39,443.88 | 38,509.11 |
| Due to banks and bankers..... | 966.15 | ..... | ..... |
| Demand certificates | 12,327.56 | 4,911.98 | 9,399.42 |
| Cashiers' checks ..... | ..... | 2,118.31 | 1,078.38 |
| Totals | \$ 92,624.46 | \$ 93,730.11 | \$ 98,636.12 |

Examined, February 26, 1908. October 27, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|-----------------|----------------|----------------|
| B. F. Clayton. | L. E. Loveland. | B. A. Vaughan. | P. Petersen. |
| H. B. Stewart. | M. L. Babcock. | C. M. Harris. | C. Wostenberg. |
| E. F. Clayton. | | | |

LAFAYETTE BANK. No. 71.

LAFAYETTE, COLORADO.

Mary E. Miller, President.
 Joseph Mitchell, Vice-President. James P. Miller, Cashier.
 E. R. Jones, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 84,230.47 | \$ 56,213.69 | \$ 57,560.97 |
| Loans and discounts (unsecured)..... | 31,056.03 | 22,921.81 | 19,220.93 |
| Overdrafts | 1,369.26 | 214.34 | 244.65 |
| Other bonds, stocks and securities..... | 19,357.80 | 18,782.20 | 15,625.05 |
| Furniture and fixtures..... | 3,441.66 | 3,374.66 | 3,374.66 |
| Banking house | 9,471.77 | 9,471.77 | 9,529.77 |
| Other real estate..... | 5,926.50 | 5,861.36 | 5,896.42 |
| Expense account | 234.24 | 2,412.79 | 4,345.25 |
| Due from banks and bankers..... | 45,796.87 | 51,106.60 | 51,419.26 |
| Checks and cash items..... | 1,171.56 | 237.79 | 1,578.59 |
| Cash | 10,901.11 | ..... | ..... |
| Currency ..... | ..... | 1,639.00 | 1,032.00 |
| Gold ..... | ..... | 3,792.61 | 6,962.61 |
| Silver ..... | ..... | 524.30 | 965.70 |
| Fractional coin ..... | ..... | 164.90 | 97.00 |
| Other resources | 344.26 | 524.26 | 524.24 |
| Totals | \$ 213,301.53 | \$ 177,242.08 | \$ 178,377.13 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 | \$ 20,000.00 |
| Surplus fund ..... | ..... | .16 | .16 |
| Undivided profits | 436.75 | 2,847.43 | 5,148.12 |
| Bills payable | 20,000.00 | 17,500.00 | ..... |
| Time certificates of deposit..... | 10,988.60 | 11,809.98 | 9,113.77 |
| Savings accounts | 3,043.97 | 2,468.96 | 3,752.04 |
| Individual deposits | 97,895.01 | 79,992.60 | 106,484.30 |
| Due to banks and bankers..... | 59,894.70 | 42,562.95 | 33,708.74 |
| Demand certificates | 1,042.50 | 60.00 | 170.00 |
| Totals | \$ 213,301.53 | \$ 177,242.08 | \$ 178,377.13 |

Examined July 9, 1908.

NAMES OF OWNERS.

| | | | |
|----------------------|------------------|--------------------|-------------------|
| Joseph Mitchell, Jr. | F. C. Greenlee. | J. B. Fisher. | Enoch Vaughn. |
| C. O. Houck. | Thomas H. Faull. | J. J. Steinbaugh. | John Jennings. |
| George M. Williams. | J. O. V. Wise. | E. R. Jones. | Mary E. Miller. |
| George Rabb. | Thomas Richards. | C. L. Miller. | James P. Miller. |
| William Barrowman. | J. E. Oakley. | William Nicholson. | George I. Miller. |
| D. E. Evans. | | | |

MINERS & MERCHANTS BANK. No. 74.

LAKE CITY, COLORADO.

M. D. Thatcher, President.

J. A. Thatcher, Vice-President.

J. F. Maurer, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 4,884.10 | \$ 6,601.26 | \$ 8,653.36 |
| Loans and discounts (unsecured)..... | 18,906.25 | 14,886.25 | 24,155.49 |
| Overdrafts | 329.30 | 932.42 | 1,032.38 |
| Other bonds, stocks and securities..... | 8,778.04 | 8,425.50 | 8,600.50 |
| Furniture and fixtures..... | 1,500.00 | 1,000.00 | 1,000.00 |
| Banking house | 7,000.00 | 7,000.00 | 7,000.00 |
| Other real estate..... | 30,831.45 | 31,693.24 | 33,611.72 |
| Expense account | 37.80 | 101.00 | 95.45 |
| Due from banks and bankers..... | 16,165.04 | 21,208.66 | 14,457.22 |
| Checks and cash items..... | 332.04 | 363.80 | 117.58 |
| Currency | 8,395.00 | 7,440.00 | 2,305.00 |
| Gold | 3,855.00 | 3,495.00 | 2,110.00 |
| Silver | 520.00 | 505.00 | 793.00 |
| Fractional coin | 82.46 | 70.01 | 60.22 |
| Other resources | 1,191.63 | 1,819.00 | 1,819.00 |
| Totals | \$ 102,808.11 | \$ 105,541.14 | \$ 105,810.92 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 | \$ 20,000.00 |
| Surplus fund | 12,750.00 | 12,750.00 | 12,750.00 |
| Undivided profits | 1,468.74 | 986.34 | 2,053.29 |
| Time certificates of deposit..... | 18,122.99 | 16,701.19 | 17,955.26 |
| Individual deposits | 39,904.54 | 47,864.81 | 46,444.47 |
| Due to banks and bankers..... | 708.63 | 640.10 | 1,182.35 |
| Demand certificates | 8,061.14 | 4,941.40 | 4,021.15 |
| Reserved for taxes..... | 1,792.07 | 1,657.30 | 1,404.40 |
| Totals | \$ 102,808.11 | \$ 105,541.14 | \$ 105,810.92 |

Examined May 14, 1908.

NAMES OF OWNERS.

M. D. Thatcher.

J. A. Thatcher.

EMERSON & BUCKINGHAM, BANKERS. No. 81.

LONGMONT, COLORADO.

Charles E. Day, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 85,899.80 | \$ 89,714.33 | \$ 77,636.68 |
| Loans and discounts (unsecured)..... | 61,794.84 | 54,452.54 | 64,500.43 |
| Overdrafts | 394.53 | 31.70 | 122.59 |
| Other bonds, stocks and securities..... | 19,500.00 | 19,500.00 | 19,500.00 |
| Expense account | 802.00 | 4,054.22 | 6,627.05 |
| Due from banks and bankers..... | 128,428.47 | 123,116.58 | 119,930.56 |
| Checks and cash items..... | 1,711.59 | 579.62 | 3 356.20 |
| Currency | 2,253.00 | 1,464.00 | 673.00 |
| Gold | 15,120.00 | 10,600.00 | 11,170.00 |
| Silver | 1,422.55 | 1,704.85 | 2,548.68 |
| Fractional coin | .96 | 277.08 | 7.26 |
| Totals | \$ 317,327.54 | \$ 305,494.92 | \$ 306,072.45 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus fund | 20,000.00 | 20,000.00 | 20,000.00 |
| Undivided profits | 1,174.00 | 7,754.39 | 13,633.92 |
| Time certificates of deposit..... | 19,938.01 | 17,108.22 | 14,648.99 |
| Individual deposits | 239,953.95 | 227,060.05 | 224,074.49 |
| Due to banks and bankers..... | 2,039.30 | 697.07 | ..... |
| Demand certificates | 9,222.28 | 7,875.19 | 8,715.05 |
| Totals | \$ 317,327.54 | \$ 305,494.92 | \$ 306,072.45 |

Examined January 29, 1908; September 9, 1908.

NAMES OF OWNERS.

Charles E. Day.

F. M. Downer.

LOUISVILLE BANK. No. 82.

LOUISVILLE, COLORADO.

Mary E. Miller, President.

Joseph Mitchell, Vice-President, James P. Miller, Cashier.
George W. Longmore, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 23,243.73 | \$ 26,907.06 | \$ 28,647.48 |
| Loans and discounts (unsecured)..... | 6,173.51 | 11,109.27 | 15,095.31 |
| Overdrafts | 26.40 | 12.06 | 13.65 |
| Other bonds, stocks and securities..... | 6,696.95 | 9,875.03 | 10,372.75 |
| Furniture and fixtures..... | 2,000.00 | 3,083.60 | 3,131.10 |
| Banking house | 7,000.00 | 7,798.48 | 7,883.45 |
| Other real estate..... | 1,382.10 | ..... | ..... |
| Expense account | 178.82 | 1,340.59 | 2,237.17 |
| Due from banks and bankers..... | 41,090.47 | 24,109.12 | 28,842.04 |
| Checks and cash items..... | 31.47 | 131.52 | 4,376.91 |
| Currency ..... | ..... | 200.00 | 1,964.00 |
| Gold ..... | ..... | 2,800.00 | 2,450.00 |
| Silver ..... | ..... | 841.50 | 1,400.75 |
| Fractional coin ..... | ..... | 92.59 | 38.57 |
| Cash | 6,465.59 | ..... | ..... |
| Other resources ..... | ..... | 67.60 | 245.69 |
| Totals | \$ 94,289.04 | \$ 88,368.42 | \$ 106,698.87 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 15,010.00 | \$ 15,760.00 | \$ 15,760.00 |
| Undivided profits ..... | ..... | 1,492.80 | 2,944.44 |
| Time certificates of deposit..... | 14,084.30 | 13,346.43 | 15,296.92 |
| Savings accounts | 662.50 | 627.39 | 394.87 |
| Individual deposits | 63,797.70 | 52,526.80 | 67,987.64 |
| Demand certificates | 714.75 | 4,615.00 | 4,315.00 |
| Other liabilities | 19.79 | ..... | ..... |
| Totals | \$ 94,289.04 | \$ 88,368.42 | \$ 106,698.87 |
| Examined July 13, 1908. | | | |

NAMES OF OWNERS.

| | | | |
|-------------------|------------------|-------------------|-------------------|
| C. O. Houck. | D. E. Evans. | John Jennings. | Chas. W. Hake. |
| Geo. W. Williams. | J. Mitchell. | E. R. Jones. | James P. Miller. |
| Joseph Humphrey. | F. C. Greenlee. | Enoch Vaughn. | Mary E. Miller. |
| A. C. Goodhue. | George Longmore. | John Tovado. | George I. Miller. |
| W. J. Lee. | F. B. Hamilton. | J. J. Steinbaugh. | |

J. N. BEATY & CO., BANKERS. No. 87.

MANZANOLA, COLORADO.

J. N. Beaty, President.

J. W. Beaty, Vice-President.

W. C. Beaty, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|----------------------|----------------------|----------------------|
| Loans and discounts (secured)..... | \$ 9,180.93 | \$ 32,332.03 | \$ 39,134.10 |
| Loans and discounts (unsecured)..... | 82,998.22 | 60,006.25 | 54,751.30 |
| Overdrafts | 879.83 | 129.48 | 222.77 |
| Furniture and fixtures..... | 490.00 | 490.00 | 490.00 |
| Expense account | 154.11 | 13.70 | 534.62 |
| Due from banks and bankers..... | 34,318.80 | 30,419.87 | 29,609.67 |
| Checks and cash items..... | 886.89 | 51.50 | 459.80 |
| Currency | 2,546.00 | 2,926.00 | 2,305.00 |
| Gold | 2,204.00 | 1,700.00 | 2,000.00 |
| Silver | 500.00 | 241.00 | 250.00 |
| Fractional coin | 151.79 | 160.18 | 229.01 |
| Accrued interest | 1,650.55 | ..... | ..... |
| Warrants | 1,977.77 | 3,539.23 | 4,138.89 |
| Totals | <u>\$ 137,938.89</u> | <u>\$ 132,009.24</u> | <u>\$ 134,125.16</u> |

LIABILITIES.

| | | | |
|-----------------------------------|----------------------|----------------------|----------------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Surplus fund | 5,000.00 | 5,000.00 | 5,000.00 |
| Undivided profits ..... | ..... | 1,617.88 | 3,093.92 |
| Time certificates of deposit..... | 27,323.22 | 27,313.84 | 25,800.58 |
| Individual deposits | 90,579.67 | 74,058.52 | 85,138.66 |
| Due to banks and bankers..... | ..... | 9,000.00 | ..... |
| Exchange | 36.00 | 19.00 | 92.00 |
| Totals | <u>\$ 137,938.89</u> | <u>\$ 132,009.24</u> | <u>\$ 134,125.16</u> |

Examined July 31, 1908.

NAMES OF OWNERS.

J. N. Beaty.

J. W. Beaty.

W. C. Beaty.

BANK OF MEEKER. No. 137.

MEEKER, COLORADO.

J. C. Davis, President.

A. C. Moulton, Cashier

J. W. Rigby, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 54,883.23 | \$ 53,094.69 | \$ 46,002.81 |
| Loans and discounts (unsecured)..... | 68,894.86 | 77,958.74 | 79,560.91 |
| Overdrafts | 1,015.12 | 291.70 | 485.67 |
| Other bonds, stocks and securities..... | 2,058.12 | ..... | ..... |
| Furniture and fixtures..... | 605.67 | 729.29 | 599.05 |
| Expense account | 23.90 | 1,198.89 | 928.30 |
| Due from banks and bankers..... | 51,855.44 | 17,688.61 | 63,563.05 |
| Checks and cash items..... | 41.54 | 31.54 | 55.19 |
| Currency | 3,205.00 | 2,579.00 | 1,234.00 |
| Gold | 1,572.40 | 2,112.40 | 1,737.40 |
| Silver | 510.80 | 639.00 | 271.60 |
| Fractional coin ..... | ..... | .18 | .09 |
| Accrued interest | 4,004.19 | ..... | ..... |
| Warrants ..... | ..... | 2,855.77 | 2,668.40 |
| Totals | \$ 188,670.27 | \$ 159,179.81 | \$ 197,106.47 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 4,581.06 | 4,152.36 | 7,376.54 |
| Time certificates of deposit..... | 64,002.03 | 53,869.43 | 61,864.37 |
| Individual deposits | 107,755.59 | 88,246.17 | 115,593.88 |
| Due to banks and bankers..... | 236.89 | 34.65 | 790.91 |
| Cashiers' checks | 1,883.95 | 2,666.45 | 1,270.02 |
| Reserved for taxes..... | 210.75 | 210.75 | 210.75 |
| Totals | \$ 188,670.27 | \$ 159,179.81 | \$ 197,106.47 |

Examined September 4, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|-----------------|----------------|----------------|
| J. C. Davis. | J. W. Rigby. | L. B. Hugus. | B. G. Humbert. |
| A. O. Carroll. | C. H. Durant. | C. A. Seymour. | C. E. Baer. |
| B. B. Hugus. | A. P. Wood. | C. W. Brodt. | W. Hayes. |
| A. C. Moulton. | J. A. Hobbs. | J. H. Withers. | Jas. Brobeck. |
| E. S. Beall. | J. D. Reeder. | D. L. Rusk. | W. R. Greene. |
| A. M. Seymour. | H. E. Monson | L. H. Spilker. | J. B. Smith. |
| C. A. Booth. | R. H. Davis. | C. Jackson. | G. Likes. |
| Wm. Simms. | V. B. Caldwell. | | |

THE BANK OF MONTE VISTA. No. 89.

MONTE VISTA, COLORADO.

R. B. Wallace, President.

J. T. Wallace, Vice-President.

C. P. Cummings, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 55,969.08 | \$ 49,433.52 | \$ 77,086.08 |
| Loans and discounts (unsecured)..... | 166,141.25 | 211,757.40 | 211,398.16 |
| Overdrafts | 1,001.23 | 9,282.86 | 6,881.89 |
| Other bonds, stocks and securities..... | ..... | 3,115.61 | 6,126.59 |
| Furniture and fixtures..... | 2,539.75 | 2,539.75 | 2,539.75 |
| Banking house | 12,000.00 | 12,000.00 | 12,000.00 |
| Other real estate..... | 4,737.97 | 4,737.97 | 4,737.97 |
| Expense account | 5,642.97 | 3,536.47 | 6,015.31 |
| Due from banks and bankers..... | 102,143.77 | 48,964.41 | 52,718.19 |
| Checks and cash items..... | 501.40 | 932.05 | 929.81 |
| Currency | 6,228.00 | 8,003.00 | 10,205.00 |
| Gold | 4,000.00 | 7,155.00 | 5,000.00 |
| Silver | 545.50 | 1,730.20 | 1,028.38 |
| Fractional coin ..... | ..... | 49.86 | ..... |
| Totals..... | \$ 361,450.92 | \$ 363,238.10 | \$ 396,667.13 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 15,000.00 | 15,000.00 | 15,000.00 |
| Undivided profits | 25,552.17 | 11,074.00 | 22,412.51 |
| Time certificates of deposit..... | 36,093.64 | 34,772.89 | 48,155.95 |
| Individual deposits | 225,952.84 | 237,546.37 | 258,959.63 |
| Demand certificates | 8,852.27 | 7,111.63 | ..... |
| Other liabilities ..... | ..... | 7,733.21 | 2,139.04 |
| Totals..... | \$ 361,450.92 | \$ 363,238.10 | \$ 396,667.13 |

Examined June 22, 1908.

NAMES OF OWNERS.

Robert B. Wallace.

John T. Wallace.

GALLOWAY BROS. & NEALE, BANKERS. No. 91.

NORWOOD, COLORADO.

John R. Galloway, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 14,334.99 | \$ 19,902.50 | \$ 21,522.33 |
| Loans and discounts (unsecured)..... | 11,180.46 | 16,649.43 | 18,140.04 |
| Overdrafts | 96.30 | 968.43 | 1,946.38 |
| Furniture and fixtures..... | 1,141.80 | 832.50 | 832.50 |
| Due from banks and bankers..... | 2,250.95 | 4,787.40 | 12,380.65 |
| Checks and cash items..... | 727.40 | 290.00 | 695.30 |
| Currency | 378.00 | 644.00 | 261.00 |
| Gold | 1,660.00 | 3,955.00 | 2,284.14 |
| Silver | 423.90 | 244.75 | 400.65 |
| Fractional coin | 37.77 | 36.64 | 14.24 |
| Totals..... | \$ 32,231.57 | \$ 48,310.65 | \$ 58,477.23 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 882.43 | 645.55 | 1,303.09 |
| Notes rediscounted | 6,386.70 | 6,286.70 | ..... |
| Time certificates of deposit..... | 2,365.00 | 6,240.00 | 7,468.50 |
| Individual deposits | 12,456.31 | 20,074.65 | 34,705.64 |
| Due to banks and bankers..... | ..... | 63.75 | ..... |
| Cashiers' checks | 141.13 | ..... | ..... |
| Totals..... | \$ 32,231.57 | \$ 48,310.65 | \$ 58,477.23 |

Examined May 26, 1908.

NAMES OF OWNERS.

John R. Galloway.
Al. A. Neale.L. W. Galloway.
Fred Anderson.G. G. Galloway.
H. Rodney Anderson.

THE OLATHE BANKING COMPANY. No. 93.

OLATHE, COLORADO.

T. B. Townsend, President.
 C. B. Akard, Vice-President. E. L. Osborn, Cashier
 G. L. Haight, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 38,430.56 | \$ 40,282.49 | \$ 45,595.10 |
| Loans and discounts (unsecured)..... | 13,184.42 | 14,648.75 | 20,718.96 |
| Overdrafts | 67.46 | 162.41 | 381.88 |
| Furniture and fixtures..... | 1,315.48 | 1,315.48 | 1,321.58 |
| Banking house | 4,559.90 | 4,559.90 | 4,559.90 |
| Expense account | 231.63 | ..... | 1,538.84 |
| Due from banks and bankers..... | 7,294.60 | 2,572.52 | 19,416.98 |
| Checks and cash items..... | 1,145.42 | 1,120.00 | 3,054.39 |
| Currency | 1,829.00 | 818.00 | 952.00 |
| Gold | 1,270.00 | 1,240.00 | 2,150.00 |
| Silver | 413.25 | 345.35 | 119.25 |
| Fractional coin | 7.09 | 4.75 | .82 |
| Totals..... | \$ 69,748.81 | \$ 67,069.65 | \$ 99,809.70 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 20,000.00 | \$ 20,000.00 |
| Undivided profits | 7,904.12 | 1,300.36 | 2,846.87 |
| Time certificates of deposit..... | 8,450.44 | 8,424.69 | 8,224.69 |
| Individual deposits | 42,411.13 | 37,344.60 | 68,738.14 |
| Other liabilities | 983.12 | ..... | ..... |
| Totals..... | \$ 69,748.81 | \$ 67,069.65 | \$ 99,809.70 |

Examined May 15, 1908; December 17, 1908.

NAMES OF OWNERS

T. B. Townsend. C. B. Akard. J. C. Frees, W. A. Thomas.
 E. L. Osborne.

MINERS & MERCHANTS BANK. No. 94.

OURAY, COLORADO.

M. D. Thatcher, President.

E. J. Bent, Cashier.

C. F. Jordan, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 16,475.00 | \$ 14,772.20 | \$ 19,950.00 |
| Loans and discounts (unsecured)..... | 146,082.50 | 133,519.18 | 152,710.03 |
| Overdrafts | 5,844.45 | 7,057.43 | 5,120.17 |
| Other bonds, stocks and securities..... | 105,528.37 | 107,683.50 | 109,921.72 |
| Furniture and fixtures..... | 4,067.51 | 4,067.51 | 4,067.51 |
| Other real estate..... | 9,942.34 | 9,920.00 | 9,920.00 |
| Expense account | 220.02 | 199.47 | 381.80 |
| Due from banks and bankers..... | 116,710.94 | 141,679.23 | 169,529.78 |
| Checks and cash items..... | 175.80 | 3,736.65 | 106.41 |
| Currency | 23,280.00 | 16,000.00 | 23,982.00 |
| Gold | 24,206.00 | 9,000.00 | 320.00 |
| Silver | 3,270.95 | 1,300.00 | 2,085.28 |
| Fractional coin ..... | ..... | 1,606.14 | ..... |
| Totals | \$ 455,803.88 | \$ 450,541.31 | \$ 438,094.70 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus fund ..... | ..... | 2,500.00 | 2,500.00 |
| Undivided profits | 5,968.25 | 2,729.77 | 4,862.69 |
| Time certificates of deposit..... | 149,352.05 | ..... | 125,234.12 |
| Individual deposits | 241,454.66 | 244,925.93 | 248,245.38 |
| Due to banks and bankers..... | 6,519.70 | 9,534.37 | 2,481.56 |
| Demand certificates | 27,509.22 | 165,851.24 | 29,770.95 |
| Totals | \$ 455,803.88 | \$ 450,541.31 | \$ 438,094.70 |

Examined May 23, 1908.

NAMES OF OWNERS.

Jno. A. Thatcher.

M. D. Thatcher.

BANK OF PALISADE. No. 138.

PALISADE, COLORADO.

J. C. Davis, President.

V. B. Caldwell, Vice-President.

C. A. Seymour, Vice-President.

J. D. Reeder, Cashier.

W. V. Wright, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 30,733.79 | \$ 31,776.49 | \$ 46,154.72 |
| Loans and discounts (unsecured)..... | 52,734.16 | 85,777.82 | 81,638.16 |
| Overdrafts | 229.69 | 1,422.28 | 6,548.73 |
| Other bonds, stocks and securities..... | 12,050.51 | 20,786.67 | 28,505.94 |
| Furniture and fixtures..... | ..... | 1,941.63 | 1,813.22 |
| Banking house | 4,368.37 | 4,600.00 | 3,600.00 |
| Expense account | 111.38 | ..... | 1,544.97 |
| Due from banks and bankers..... | 37,915.66 | 25,132.21 | 44,758.47 |
| Checks and cash items..... | 332.29 | 230.57 | 815.66 |
| Currency | 3,479.00 | 3,315.00 | 5,046.00 |
| Gold | 680.00 | 2,082.50 | 2,312.50 |
| Silver | 1,209.80 | 560.00 | 712.10 |
| Fractional coin ..... | ..... | 16.45 | 24.05 |
| Other resources | 1,278.39 | ..... | ..... |
| Totals | \$ 145,123.04 | \$ 177,641.62 | \$ 223,474.52 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Undivided profits | 2,745.70 | 3,481.19 | 8,663.00 |
| Time certificates of deposit..... | 7,992.38 | 19,214.40 | 13,465.63 |
| Individual deposits | 113,861.68 | 138,468.02 | 183,784.74 |
| Due to banks and bankers..... | 1,540.15 | ..... | 274.55 |
| Demand certificates | 3,844.07 | 1,198.95 | 2,146.60 |
| Reserved for taxes..... | 139.06 | 279.06 | 140.00 |
| Totals | \$ 145,123.04 | \$ 177,641.62 | \$ 223,474.52 |

Examined April 9, 1908.

NAMES OF OWNERS.

| | | | |
|---------------------|----------------|----------------|---------------|
| V. B. Caldwell. | C. Jackson. | J. C. Davis. | J. W. Rigby. |
| L. B. Hugus. | B. G. Humbert. | A. O. Carroll. | C. H. Durant. |
| C. A. Seymour. | C. E. Baer. | B. B. Hugus. | A. P. Wood. |
| C. W. Brodt. | W. Hayes. | A. C. Moulton. | J. A. Hobbs. |
| J. H. Withers. | Jas. Brobeck. | E. S. Beall. | J. D. Reeder. |
| D. L. Rusk, Estate. | W. R. Greene. | A. M. Seymour. | H. E. Monson. |
| L. H. Spilker. | J. B. Smith. | C. A. Booth. | R. H. Davis. |
| | G. Likes. | Wm. Simms. | |

FRUIT EXCHANGE BANK. No. 97.

PAONIA, COLORADO.

W. T. Baetjer, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 20,479.48 | \$ 15,071.21 | \$ 16,054.35 |
| Loans and discounts (unsecured)..... | 25,842.18 | 37,666.71 | 35,699.23 |
| Overdrafts | 285.10 | 459.12 | 2,413.96 |
| Other bonds, stocks and securities..... | 1,400.00 | 1,400.00 | 1,400.00 |
| Furniture and fixtures..... | 3,104.05 | 3,104.05 | 3,104.05 |
| Expense account ..... | ..... | 2,238.75 | 3,663.75 |
| Due from banks and bankers..... | 21,633.04 | 27,623.59 | 90,149.49 |
| Checks and cash items..... | 791.32 | 204.14 | 1,038.80 |
| Currency | 818.00 | 1,693.00 | 1,290.00 |
| Gold | 4,475.00 | 4,925.00 | 2,925.00 |
| Silver | 922.00 | 1,167.00 | 1,027.00 |
| Fractional coin | 3.67 | 1.63 | 1.30 |
| Other resources ..... | ..... | .20 | ..... |
| Totals..... | \$ 79,753.84 | \$ 95,554.40 | \$ 158,766.93 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 474.66 | 3,425.78 | 5,383.27 |
| Time certificates of deposit..... | 11,313.82 | 15,021.20 | 19,907.59 |
| Individual deposits | 56,960.36 | 67,107.42 | 123,021.83 |
| Due to banks and bankers..... | ..... | ..... | 54.24 |
| Other liabilities ..... | ..... | ..... | 400.00 |
| Collections | 1,005.00 | ..... | ..... |
| Totals | \$ 79,753.84 | \$ 95,554.40 | \$ 158,766.93 |

Examined May 18, 1908; December 14, 1908.

NAMES OF OWNERS.

W. T. Baetjer.
Geo. H. Duke.S. B. Hartman.
E. M. Duke.

F. W. Simonds.

PITKIN BANK. No. 95.

PITKIN, COLORADO.

R. R. Williams, President.

C. W. Winslow, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 2,240.28 | \$ 3,742.69 | \$ 1,385.01 |
| Loans and discounts (unsecured)..... | 6,599.83 | 5,730.74 | 2,058.61 |
| Overdrafts | 86.69 | 392.29 | 173.78 |
| Other bonds, stocks and securities..... | 18,862.00 | 18,862.00 | 15,667.68 |
| Premium on bonds..... | 83.88 | 55.00 | ..... |
| Furniture and fixtures..... | 500.00 | 500.00 | 500.00 |
| Banking house | 3,500.00 | 3,500.00 | 3,500.00 |
| Expense account | 32.68 | 176.02 | 128.19 |
| Due from banks and bankers..... | 19,313.37 | 10,545.17 | 11,011.03 |
| Checks and cash items..... | 85.02 | 170.75 | 133.95 |
| Currency | 2,071.00 | 1,617.00 | 1,031.00 |
| Gold | 2,150.00 | 1,090.00 | 410.00 |
| Silver | 1,024.00 | 300.00 | 225.00 |
| Fractional coin | 538.77 | 483.12 | 278.75 |
| Totals..... | \$ 57,087.52 | \$ 47,164.78 | \$ 36,503.00 |

LIABILITIES.

| | | | |
|----------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 284.92 | 869.28 | 745.83 |
| Individual deposits | 44,595.42 | 33,622.97 | 24,053.96 |
| Demand certificates | 2,207.18 | 2,672.53 | 1,703.21 |
| Totals..... | \$ 57,087.52 | \$ 47,164.78 | \$ 36,503.00 |

Examined May 22, 1908.

NAMES OF OWNERS.

R. R. Williams.

C. W. Winslow.

THE PLATTEVILLE BANK. No. 98.

PLATTEVILLE, COLORADO.

J. M. Kutch, President.

M. M. Kutch, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 14,870.20 | \$ 22,488.40 | \$ 23,540.10 |
| Loans and discounts (unsecured)..... | 11,714.34 | 12,697.31 | 16,505.00 |
| Overdrafts | 99.24 | .08 | ..... |
| Other bonds, stocks and securities..... | 11,647.43 | 14,422.25 | 14,721.11 |
| Banking house | 5,000.00 | 5,000.00 | 5,000.00 |
| Expense account | 508.88 | 416.21 | 1,116.19 |
| Due from banks and bankers..... | 25,090.29 | 22,011.30 | 23,840.14 |
| Currency | 4,135.00 | 2,500.00 | 2,890.00 |
| Gold | 625.00 | 825.00 | 640.00 |
| Silver | 715.50 | 806.75 | 530.25 |
| Fractional coin | 46.28 | 40.24 | 19.15 |
| Totals..... | \$ 74,452.16 | \$ 81,207.54 | \$ 88,801.94 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 20,000.00 | \$ 20,000.00 | \$ 20,000.00 |
| Undivided profits | 5,360.13 | 8,745.82 | 9,697.62 |
| Time certificates of deposit..... | 9,357.25 | 11,074.66 | 10,941.25 |
| Individual deposits | 39,020.78 | 40,726.90 | 47,417.07 |
| Demand certificates | 714.00 | 160.16 | 246.00 |
| Reserved for taxes..... | ..... | 500.00 | 500.00 |
| Totals..... | \$ 74,452.16 | \$ 81,207.54 | \$ 88,801.94 |

Examined January 10, 1908; August 28, 1908.

NAMES OF OWNERS.

J. M. Kutch.

M. M. Kutch.

DAVID SWICKHIMER, BANKER. No. 104.

RICO, COLORADO.

David Swickhimer, President.

J. H. Goodnight, Cashier.

RESOURCES.

| | July 15, 1908 | Nov. 27, 1908 |
|---|---------------------|---------------------|
| Loans and discounts (secured)..... | \$ 320.00 | \$ 107.00 |
| Loans and discounts (unsecured)..... | 6,813.25 | 8,056.50 |
| Overdrafts | 34.34 | 4.93 |
| Other bonds, stocks and securities..... | 199.55 | 555.90 |
| Due from banks and bankers..... | 10,219.26 | 6,385.18 |
| Checks and cash items..... | 10.00 | 236.30 |
| Currency | 61.00 | 2,441.00 |
| Gold | 1,000.00 | 55.00 |
| Silver | 490.85 | 647.05 |
| Totals | <u>\$ 19,148.25</u> | <u>\$ 18,488.86</u> |

LIABILITIES.

| | | |
|----------------------------|---------------------|---------------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 1,544.04 | 847.66 |
| Undivided profits | 105.24 | ..... |
| Individual deposits | 6,340.79 | 6,344.52 |
| Certified checks ..... | ..... | 100.00 |
| Cashiers' checks | 524.87 | 383.37 |
| Other liabilities | 633.31 | 813.31 |
| Totals | <u>\$ 19,148.25</u> | <u>\$ 18,488.86</u> |

Examined May 27, 1908.

NAME OF OWNER.

David Swickhimer.

BANK OF RIDGWAY. No. 105.

RIDGWAY, COLORADO.

A. E. Walther, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 12,547.56 | \$ 10,754.48 | \$ 6,520.75 |
| Loans and discounts (unsecured)..... | 23,693.00 | 17,191.00 | 20,580.00 |
| Overdrafts | 717.62 | 377.16 | 889.34 |
| Furniture and fixtures..... | 2,155.45 | 500.00 | 500.00 |
| Banking house ..... | ..... | 419.05 | ..... |
| Other real estate | 5,785.28 | 5,169.38 | 5,622.78 |
| Expense account | 477.70 | 6.00 | ..... |
| Due from banks and bankers..... | 26,464.80 | 16,065.44 | 16,785.30 |
| Checks and cash items..... | 319.73 | 531.05 | 50.44 |
| Currency | 100.00 | 882.00 | 1,025.00 |
| Gold | 3,250.00 | 1,215.00 | 1,075.00 |
| Silver | 377.30 | 389.70 | 45.30 |
| Fractional coin ..... | ..... | ..... | .04 |
| Suspense account (Bank of Ouray)..... | ..... | 296.46 | 296.46 |
| Totals..... | \$ 75,888.44 | \$ 53,796.72 | \$ 53,390.41 |

LIABILITIES.

| | | | |
|----------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund ..... | ..... | 117.11 | ..... |
| Undivided profits | 1,093.69 | ..... | 292.71 |
| Individual deposits | 58,681.75 | 38,209.61 | 35,748.20 |
| Demand certificates | 6,113.00 | 5,470.00 | 7,349.50 |
| Totals..... | \$ 75,888.44 | \$ 53,796.72 | \$ 53,390.41 |

Examined May 21, 1908.

NAME OF OWNER.

A. E. Walther.

BANK OF RIFLE. No. 141.

RIFLE, COLORADO.

J. C. Davis, President.

V. B. Caldwell, Vice President.
C. H. Durant, Cashier.

C. A. Seymour, Vice-President.
B. G. Humbert, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 15,396.44 | \$ 15,634.15 | \$ 14,837.31 |
| Loans and discounts (unsecured)..... | 60,636.51 | 54,467.95 | 54,489.19 |
| Overdrafts | 1,205.25 | 394.42 | 2,792.88 |
| Other bonds, stocks and securities..... | 2,436.01 | 2,197.23 | 2,180.71 |
| Furniture and fixtures..... | ..... | 500.00 | 500.00 |
| Expense account | 163.79 | 882.40 | 689.49 |
| Due from banks and bankers..... | 14,441.85 | 19,802.24 | 41,844.50 |
| Checks and cash items..... | 241.19 | 284.40 | 54.00 |
| Currency | 2,693.00 | 2,435.00 | 1,001.00 |
| Gold | 1,015.00 | 655.00 | 2,550.00 |
| Silver | 324.00 | 325.00 | 351.00 |
| Fractional coin | 20.56 | 61.65 | 54.39 |
| Other resources | 1,027.68 | ..... | ..... |
| Totals | \$ 99,601.28 | \$ 97,639.44 | \$ 120,844.47 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 1,435.63 | 1,435.63 | 2,556.15 |
| Time certificates of deposit..... | 51,551.53 | 49,354.81 | 47,109.31 |
| Individual deposits | 36,374.12 | 35,002.00 | 59,676.81 |
| Due to banks and bankers..... | ..... | 552.12 | ..... |
| Demand certificates ..... | ..... | ..... | 34.00 |
| Certified checks ..... | ..... | ..... | 100.00 |
| Cashiers' checks | 60.00 | 43.28 | 975.09 |
| Reserved for taxes..... | 180.00 | 180.00 | 180.00 |
| Interest and exchange..... | ..... | 1,071.60 | 213.11 |
| Totals..... | \$ 99,601.28 | \$ 97,639.44 | \$ 120,844.47 |

Examined April 7, 1908.

NAMES OF OWNERS.

| | | | |
|-----------------|----------------|----------------|----------------|
| J. C. Davis. | L. H. Spilker. | L. B. Hugus. | J. A. Hobbs. |
| A. C. Moulton. | C. E. Baer. | J. H. Withers. | R. H. Davis. |
| C. A. Booth. | W. R. Greene. | C. Jackson. | C. A. Seymour. |
| C. H. Durant. | A. O. Carroll. | W. Hayes. | D. L. Rusk. |
| J. D. Reeder. | E. S. Beall. | J. B. Smith. | B. G. Humbert. |
| V. B. Caldwell. | Wm. Simms, | B. B. Hugus. | Jas. Brobeck. |
| C. W. Brodt. | A. P. Wood. | A. M. Seymour. | G. Likes. |
| | H. E. Monson. | J. W. Rigby. | |

FARMERS & MERCHANTS BANK. No. 106.

ROCKY FORD, COLORADO.

H. Van Buskirk, President.

A. J. Stewart, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 26,898.79 | \$ 24,424.07 | \$ 24,310.86 |
| Loans and discounts (unsecured)..... | 20,433.26 | 23,870.33 | 19,197.37 |
| Overdrafts | 1,797.60 | 887.07 | 1,366.55 |
| Other bonds, stocks and securities..... | 15,650.00 | 15,650.00 | 14,650.00 |
| Furniture and fixtures..... | 2,299.00 | 2,299.00 | 2,299.00 |
| Expense account | 563.92 | 2,312.57 | 4,156.20 |
| Due from banks and bankers..... | 8,052.90 | 4,405.63 | 4,570.95 |
| Checks and cash items..... | 1,365.67 | 3.26 | 645.90 |
| Currency | 8,831.00 | 1,612.00 | 2,871.00 |
| Gold | 2,160.00 | 1,120.00 | 155.00 |
| Silver | 1,300.00 | 1,050.00 | 590.30 |
| Fractional coin | 473.60 | 8.11 | 34.76 |
| Totals..... | \$ 89,825.74 | \$ 77,642.04 | \$ 74,847.89 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 16,511.45 | 30,511.45 | 30,000.00 |
| Undivided profits | 1,214.76 | 5,466.78 | 6,459.80 |
| Time certificates of deposit..... | 8,197.06 | 6,960.33 | 5,108.98 |
| Individual deposits | 42,962.64 | 24,680.70 | 23,279.11 |
| Due to banks and bankers..... | 10,939.83 | 22.78 | ..... |
| Totals..... | \$ 89,825.74 | \$ 77,642.04 | \$ 74,847.89 |

Examined September 21, 1908.

NAME OF OWNER.

H. Van Buskirk.

SEDGWICK BANKING COMPANY. No. 108.

SEDGWICK, COLORADO.

E. D. Hamilton, President.
 E. F. Clayton, Vice-President. W. F. Miles, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 6,285.25 | \$ 5,590.95 | \$ 3,797.25 |
| Loans and discounts (unsecured)..... | 13,392.69 | 20,979.58 | 21,864.58 |
| Overdrafts ..... | ..... | 29.80 | 163.82 |
| Other bonds, stocks and securities..... | ..... | ..... | 1,087.10 |
| Furniture and fixtures..... | 800.00 | 800.00 | 875.00 |
| Banking house | 1,200.00 | 1,200.00 | 1,200.00 |
| Expense account | 548.59 | 190.95 | 713.62 |
| Due from banks and bankers..... | 8,703.25 | 2,394.11 | 6,383.97 |
| Checks and cash items..... | ..... | 87.30 | 16.85 |
| Currency | 1,256.00 | 723.00 | 1,819.00 |
| Gold | 215.00 | 180.00 | 550.00 |
| Silver | 303.05 | 266.75 | 134.70 |
| Fractional coin | 22.67 | 5.60 | 20.08 |
| Totals | \$ 32,726.50 | \$ 32,448.04 | \$ 38,625.97 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund ..... | ..... | 500.00 | 500.00 |
| Undivided profits | 728.73 | 321.02 | 717.95 |
| Bills payable | 3,000.00 | 3,000.00 | 7,000.00 |
| Time certificates of deposit..... | 7,550.00 | 9,829.25 | 4,735.05 |
| Individual deposits | 11,374.10 | 6,254.85 | 11,635.82 |
| Due to banks and bankers..... | 1.01 | 542.92 | 930.55 |
| Demand certificates | 72.66 | 2,000.00 | 3,106.60 |
| Totals | \$ 32,726.50 | \$ 32,448.04 | \$ 38,625.97 |

Examined February 25, 1908; October 28, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|----------------|-----------------|--------------|
| W. F. Miles. | B. F. Clayton. | M. L. Gyger. | Wm. Vernon. |
| H. I. Babcock. | H. B. Stewart. | E. F. Clayton. | P. B. Upson. |
| | John Kaschke. | G. W. Stockham. | |

SEDGWICK COUNTY BANK.

SEDGWICK, COLORADO.

J. W. Broadhead, President.

H. M. Linebarger, Vice-President.

Chas. B. McKinstry, Cashier.

RESOURCES.

| | Feb. 14, 1908 |
|--------------------------------------|---------------|
| Loans and discounts (secured)..... | \$ 7,018.25 |
| Loans and discounts (unsecured)..... | 6,434.52 |
| Overdrafts | 368.03 |
| Furniture and fixtures..... | 700.56 |
| Banking house | 1,820.73 |
| Expense account | 110.91 |
| Due from banks and bankers..... | 7,033.74 |
| Currency | 1,266.00 |
| Gold | 595.00 |
| Silver | 107.00 |
| Fractional coin | 35.93 |
| Totals | \$ 25,490.67 |

LIABILITIES.

| | |
|-----------------------------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 |
| Undivided profits | 553.95 |
| Time certificates of deposit..... | 1,419.00 |
| Individual deposits | 13,515.71 |
| Demand certificates | 2.01 |
| Total | *\$ 25,490.67 |

*Nationalized.

BANK OF STEAMBOAT SPRINGS. No. 142.

STEAMBOAT SPRINGS, COLORADO.

J. C. Davis, President.
 V. B. Caldwell, Vice-President. Henry Schaffnit, Jr., Cashier.
 C. E. Baer, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 6,764.21 | \$ 18,884.30 | \$ 6,151.82 |
| Loans and discounts (unsecured)..... | 13,681.40 | ..... | 14,376.52 |
| Overdrafts | 30.70 | 212.58 | 305.54 |
| Other bonds, stocks and securities..... | 39.75 | 95.00 | 90.00 |
| Furniture and fixtures..... | 441.58 | 487.91 | 486.89 |
| Expense account | 57.25 | 337.55 | 299.35 |
| Due from banks and bankers..... | 9,064.38 | 5,875.33 | 10,142.50 |
| Checks and cash items..... | 641.89 | 1,080.64 | 1,811.44 |
| Currency | 1,625.00 | 1,295.00 | 1,370.00 |
| Gold | 10.00 | 5.00 | ..... |
| Silver | 223.00 | 246.00 | 311.00 |
| Fractional coin | 30.55 | 28.98 | 30.20 |
| Insurance paid ..... | ..... | ..... | 27.45 |
| Other resources | 422.33 | 14.40 | ..... |
| Totals | \$ 33,032.04 | \$ 28,562.69 | \$ 35,402.71 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Undivided profits | 381.75 | 572.34 | 732.97 |
| Time certificates of deposit..... | 8,195.82 | 8,248.15 | 10,977.91 |
| Individual deposits | 13,942.41 | 9,695.20 | 13,459.90 |
| Due to banks and bankers..... | 388.86 | ..... | 171.93 |
| Cashiers' checks | 29.20 | ..... | 13.00 |
| Reserved for taxes..... | 94.00 | 47.00 | 47.00 |
| Totals | \$ 33,032.04 | \$ 28,562.69 | \$ 35,402.71 |

Examined November 16, 1908.

NAMES OF OWNERS.

| | | | |
|----------------|---------------|----------------|-----------------|
| J. C. Davis. | Wm. Simms. | L. B. Hugus. | C. E. Baer. |
| A. O. Carroll. | J. W. Rigby. | C. A. Seymour. | W. Hayes. |
| B. B. Hugus. | C. H. Durant. | C. W. Brodt. | Jas. Brobeck. |
| A. C. Moulton. | A. P. Wood. | J. H. Withers. | W. R. Greene. |
| E. S. Beall. | J. A. Hobbs. | D. L. Rusk. | J. B. Smith. |
| A. M. Seymour. | J. D. Reeder. | L. H. Spilker. | G. Likes. |
| C. A. Booth. | H. E. Monson. | C. Jackson. | V. B. Caldwell. |
| | R. H. Davis. | B. G. Humbert. | |

CITIZENS EXCHANGE BANK. No. 112.

SUGAR CITY, COLORADO.

Geo. Conrad, President.

N. C. Williams, Vice-President.

J. E. Williams, Cashier.

G. C. Lefler, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 30,793.40 | \$ 35,439.95 | \$ 18,118.06 |
| Loans and discounts (unsecured)..... | 4,846.84 | 8,536.84 | 8,620.84 |
| Overdrafts | 557.80 | 623.38 | 303.92 |
| Other bonds, stocks and securities..... | 293.60 | 5,492.31 | 2,936.60 |
| Furniture and fixtures..... | 1,750.00 | 1,750.00 | 1,750.00 |
| Banking house | 3,000.00 | 3,000.00 | 3,000.00 |
| Other real estate..... | 10,000.00 | ..... | ..... |
| Expense account | 2,884.56 | 845.06 | 1,767.37 |
| Due from banks and bankers..... | 763.29 | 4,423.38 | 4,641.28 |
| Checks and cash items..... | 529.00 | 60.84 | 545.00 |
| Currency | 2,500.00 | 1,300.00 | 982.00 |
| Gold | 235.00 | 45.00 | 205.00 |
| Silver | 300.00 | 217.00 | 314.00 |
| Fractional coin | 127.64 | 105.78 | 237.90 |
| Totals | \$ 58,581.13 | \$ 61,839.54 | \$ 43,421.97 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 25,000.00 | \$ 25,000.00 | \$ 10,000.00 |
| Surplus fund ..... | ..... | ..... | 2,600.00 |
| Undivided profits | 2,985.90 | 225.22 | 480.43 |
| Bills payable | 6,500.00 | ..... | 6,500.00 |
| Time certificates of deposit..... | 3,811.80 | 3,123.00 | 2,548.15 |
| Individual deposits | 18,777.70 | 23,651.82 | 19,354.65 |
| Due to banks and bankers..... | 976.23 | 9,500.00 | 1,471.25 |
| Demand certificates | 429.50 | 334.50 | 462.49 |
| Cashiers' checks | 100.00 | 5.00 | 5.00 |
| Totals | \$ 58,581.13 | \$ 61,839.54 | \$ 43,421.97 |

Examined August 18, 1908.

NAMES OF OWNERS.

Geo. Conrad.

Nettie C. Williams.

J. E. Williams.

C. A. REYNOLDS & COMPANY, BANKERS. No. 113.

SWINK, COLORADO.

C. A. Reynolds, President.

J. N. Beaty, Vice-President.

F. P. Morris, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 17,199.05 | \$ 12,000.00 | \$ 9,195.48 |
| Loans and discounts (unsecured)..... | ..... | 12,623.44 | 10,655.00 |
| Overdrafts | 53.15 | ..... | ..... |
| Furniture and fixtures..... | 673.25 | 673.25 | 673.25 |
| Expense account | 568.67 | ..... | 694.45 |
| Due from banks and bankers..... | 11,905.97 | 8,453.34 | 22,806.11 |
| Currency | 3,350.00 | 1,700.00 | 3,110.00 |
| Gold | 3,330.00 | 1,600.00 | 1,020.00 |
| Silver | 755.90 | 430.00 | ..... |
| Fractional coin | 60.15 | 66.42 | 16.25 |
| Totals | \$ 37,896.14 | \$ 37,546.45 | \$ 48,180.54 |

LIABILITIES.

| | | | |
|-------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 500.00 | 500.00 | 500.00 |
| Undivided profits | 1,138.82 | 177.51 | 1,075.85 |
| Individual deposits | 24,003.73 | 21,943.52 | 30,297.22 |
| Due to banks and bankers..... | ..... | 16.30 | ..... |
| Demand certificates | 2,253.59 | 4,909.12 | 6,307.47 |
| Totals | \$ 37,896.14 | \$ 37,546.45 | \$ 48,180.54 |

Examined July 30, 1908.

NAMES OF OWNERS.

Chas. A. Reynolds.

J. N. Beaty.

F. P. Morris.

JOHN AIELLO, BANKER. No. 118.

TRINIDAD, COLORADO.

John Aiello, Cashier.

Joseph Tureck, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 22,030.00 | \$ 43,861.98 | \$ 68,304.50 |
| Loans and discounts (unsecured)..... | 35,365.12 | 36,406.38 | 37,883.49 |
| Overdrafts ..... | ..... | ..... | 73.07 |
| Other bonds, stocks and securities..... | 172,537.50 | 140,830.00 | 132,130.00 |
| Furniture and fixtures..... | 1.00 | 1,000.00 | 1,000.00 |
| Banking house | 75,000.00 | 75,000.00 | 75,000.00 |
| Other real estate..... | 25,000.00 | 25,000.00 | 25,000.00 |
| Expense account | 147.35 | 2,803.40 | 7,954.47 |
| Due from banks and bankers..... | 22,045.69 | 26,097.45 | 44,780.53 |
| Checks and cash items..... | 31.06 | 225.76 | 737.46 |
| Currency | 2,194.00 | 3,197.00 | 5,760.00 |
| Gold | 1,770.00 | 1,180.00 | 290.00 |
| Silver | 640.00 | 580.00 | 510.00 |
| Fractional coin | 9.05 | 2.65 | 6.55 |
| Totals | \$ 356,770.77 | \$ 356,184.62 | \$ 399,430.07 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | ..... | \$ 25,000.00 | \$ 50,000.00 |
| Surplus fund | \$ 290,535.42 | ..... | ..... |
| Undivided profits | 1,432.29 | 256,778.39 | 245,061.97 |
| Time certificates of deposit..... | 39,136.15 | 39,404.95 | 45,370.25 |
| Individual deposits | 24,875.96 | 33,554.36 | 57,832.28 |
| Demand certificates | 553.45 | 1,139.45 | 763.10 |
| Cashiers' checks | 237.50 | 307.47 | 402.47 |
| Totals | \$ 356,770.77 | \$ 356,184.62 | \$ 399,430.07 |

Examined July 17, 1908.

NAME OF OWNER.

John Aiello.

HENRY H. TOMKINS & COMPANY, BANKERS. No. 122.

WESTCLIFFE, COLORADO.

G. B. Beardsley, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 48,922.20 | \$ 55,471.00 | \$ 60,064.29 |
| Loans and discounts (unsecured)..... | 50,214.82 | 72,156.69 | 60,573.90 |
| Overdrafts | 337.61 | 221.46 | 1,800.13 |
| Other bonds, stocks and securities..... | 3,260.57 | 3,318.12 | 3,019.52 |
| Furniture and fixtures | 830.00 | 1,205.00 | 1,205.00 |
| Banking house | 2,700.00 | 2,700.00 | 2,700.00 |
| Other real estate | 7,850.00 | 250.00 | 250.00 |
| Expense account | 1,665.37 | 482.99 | 1,423.13 |
| Due from banks and bankers..... | 39,607.76 | 46,890.26 | 27,497.55 |
| Currency | 5,478.00 | 5,965.00 | 6,200.00 |
| Gold | 5,500.00 | 3,300.00 | 3,500.00 |
| Silver | 650.00 | 600.11 | 721.10 |
| Fractional coin | 150.92 | ..... | ..... |
| Totals | \$ 167,167.25 | \$ 192,560.63 | \$ 168,954.62 |

LIABILITIES.

| | | | |
|-------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 10,000.00 | \$ 10,000.00 | \$ 10,000.00 |
| Surplus fund | 15,000.00 | 15,000.00 | 15,000.00 |
| Undivided profits | 2,881.55 | 795.00 | 2,650.84 |
| Individual deposits | 107,442.02 | 129,407.25 | 103,217.95 |
| Due to banks and bankers..... | ..... | 10,000.00 | 10,000.00 |
| Demand certificates | 31,842.78 | 27,358.38 | 28,085.83 |
| Totals | \$ 167,167.25 | \$ 192,560.63 | \$ 168,954.62 |

Examined May 8, 1908.

NAMES OF OWNERS.

Henry H. Tomkins.

G. B. Beardsley

Lewis H. Tomkins.

THE BANK OF WRAY. No. 124.

WRAY, COLORADO.

W. C. Grigsby, President.

Jno. C. Tuomey, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 105,043.56 | \$ 90,781.59 | \$ 95,380.60 |
| Loans and discounts (unsecured)..... | 23,655.68 | 40,971.53 | 40,894.67 |
| Overdrafts | 2,264.39 | 2,041.68 | 4,377.92 |
| Other bonds, stocks and securities..... | 12,000.00 | 12,000.00 | 11,250.00 |
| Due from banks and bankers..... | 40,213.03 | 54,719.47 | 51,952.38 |
| Checks and cash items..... | ..... | 225.86 | 113.57 |
| Currency ..... | ..... | 1,991.00 | 3,949.00 |
| Gold ..... | ..... | 150.00 | 115.00 |
| Silver ..... | ..... | 367.00 | 73.00 |
| Fractional coin ..... | ..... | 18.97 | 153.46 |
| Cash | 3,037.80 | ..... | ..... |
| Totals | \$ 186,214.46 | \$ 203,267.10 | \$ 208,259.60 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 24,956.09 | 27,903.01 | 32,367.66 |
| Time certificates of deposit..... | 34,885.93 | 1,500.00 | ..... |
| Individual deposits | 76,372.44 | 100,697.12 | 97,995.55 |
| Demand certificates ..... | ..... | 23,166.97 | 27,896.39 |
| Totals | \$ 186,214.46 | \$ 203,267.10 | \$ 208,259.60 |

Examined February 19, 1908; September 20, 1908.

NAME OF OWNER.

W. C. Grigsby.

THE BANK OF YAMPA. No. 125.

YAMPA, COLORADO.

Arnold Powell, President.

S. C. Reid, Vice-President.

B. L. Dart, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 29,851.97 | \$ 29,240.60 | \$ 27,237.85 |
| Loans and discounts (unsecured) | 20,453.41 | 24,139.00 | 22,663.32 |
| Overdrafts | 39.14 | 27.25 | 44.53 |
| Other bonds, stocks and securities..... | | | 866.95 |
| Furniture and fixtures | 1,497.50 | 1,532.50 | 1,640.00 |
| Banking house | 1,000.00 | 1,000.00 | 1,000.00 |
| Due from banks and bankers..... | 7,589.09 | 10,892.92 | 56,525.54 |
| Checks and cash items | 281.88 | 302.75 | 324.92 |
| Currency | 1,026.00 | 3,115.00 | 2,865.00 |
| Gold | 235.00 | 1,065.00 | 720.00 |
| Silver | 426.00 | 630.65 | 563.30 |
| Fractional coin | 29.58 | 15.15 | .27 |
| Totals | \$ 62,429.57 | \$ 71,960.82 | \$ 114,451.68 |

LIABILITIES.

| | | | |
|------------------------------------|--------------|--------------|---------------|
| Capital stock paid in | \$ 15,000.00 | \$ 15,000.00 | \$ 15,000.00 |
| Surplus fund | 5,000.00 | 5,000.00 | 5,000.00 |
| Undivided profits | 160.24 | 1,023.03 | 1,002.26 |
| Bills payable | 3,000.00 | 4,500.00 | ..... |
| Time certificates of deposit | 1,791.05 | 2,343.80 | 3,207.98 |
| Individual deposits | 36,292.46 | 42,704.28 | 88,965.43 |
| Demand certificates | 311.90 | 330.00 | ..... |
| Cashiers' checks | 873.92 | 1,059.71 | 1,276.01 |
| Totals | \$ 62,429.57 | \$ 71,960.82 | \$ 114,451.68 |

Private bank, incorporated January 1, 1909.

Examined November 17, 1908.

NAMES OF OWNERS.

Arnold Powell.
B. L. Dart.
S. C. Reid.
C. E. Hooper.
L. L. Wilson.

D. M. Chapman.
William and J. B. Male.
Wm. Gentry.
H. A. McGaughey.

Sam Fix.
L. M. Van Camp.
Clara Francis.
Frank Bower.

BANK OF YUMA. No. 126.

YUMA, COLORADO.

W. A. Sheedy, President.

H. C. Hoch, Vice-President. J. B. Campbell, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 48,601.40 | \$ 62,354.78 | \$ 41,234.29 |
| Loans and discounts (unsecured)..... | 32,408.02 | 20,562.76 | 35,369.47 |
| Overdrafts | 1,022.33 | 1,832.09 | 1,705.21 |
| Furniture and fixtures..... | 721.80 | 721.80 | 921.80 |
| Banking house | 1,500.00 | 1,500.00 | 1,200.00 |
| Other real estate..... | 700.00 | 700.00 | 800.00 |
| Due from banks and bankers.... | 19,511.02 | 25,553.16 | 59,685.67 |
| Checks and cash items..... | 10.00 | 211.97 | 49.00 |
| Currency | 1,847.00 | 420.00 | 2,669.00 |
| Gold | 2,100.00 | 2,855.00 | 265.00 |
| Silver | 319.00 | 100.00 | 173.00 |
| Fractional coin | 127.76 | 292.70 | 142.33 |
| County and school warrants..... | 1,622.68 | 519.55 | 522.65 |
| Other resources | 130.80 | ..... | ..... |
| Totals | \$ 110,621.81 | \$ 117,623.81 | \$ 144,837.42 |

LIABILITIES.

| | | | |
|----------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 12,000.00 | \$ 12,000.00 | \$ 12,000.00 |
| Surplus fund | 1,500.00 | 1,500.00 | 1,500.00 |
| Undivided profits | 4,755.81 | 2,464.39 | 5,437.06 |
| Bills payable | 5,000.00 | 21,000.00 | ..... |
| Individual deposits | 55,113.31 | 29,898.68 | 94,344.17 |
| Demand certificates | 32,252.69 | 50,760.74 | 31,556.19 |
| Totals | \$ 110,621.81 | \$ 117,623.81 | \$ 144,837.42 |

Examined, February 20, 1908. September 21, 1908.

NAMES OF OWNERS.

W. A. Sheedy.
H. C. Hoch.

J. B. Campbell.
Howard Klugh.

W. D. McGinnis.

THE MERCANTILE BANK & TRUST COMPANY. No. 9.

BOULDER, COLORADO.

Albert A. Reed, President. A. R. Couzens, Vice-President.
Houston Jones, Cashier. Grant McFerson, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 154,533.75 | \$ 134,610.00 | \$ 158,075.00 |
| Loans and discounts (unsecured)*..... | 71,971.05 | 84,910.65 | 73,595.09 |
| Overdrafts | 129.15 | 797.80 | 234.04 |
| Other bonds, stocks and securities..... | 22,666.82 | 43,187.19 | 44,711.76 |
| Furniture and fixtures..... | 7,000.00 | 6,000.00 | 6,000.00 |
| Banking house site..... | 26,000.00 | 26,000.00 | 26,000.00 |
| Expense account | 1,173.70 | 76.04 | 3,901.40 |
| Due from banks and bankers..... | 67,550.91 | 55,337.00 | 105,449.78 |
| Checks and cash items..... | 9,689.92 | 6,300.36 | 8,455.47 |
| Currency | 26,349.00 | 20,030.00 | 18,888.00 |
| Gold | 23,540.00 | 15,960.00 | 9,030.00 |
| Silver | 2,998.10 | 1,861.85 | 1,636.20 |
| Fractional coin | 75.85 | 218.51 | 130.02 |
| Other resources ..... | ..... | 17.05 | ..... |
| Totals | \$ 413,678.25 | \$ 395,306.45 | \$ 456,106.76 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 25,000.00 | 25,000.00 | 25,000.00 |
| Undivided profits | 5,127.63 | 5,349.72 | 11,522.79 |
| Time certificates of deposit..... | 30,556.00 | 26,529.86 | 32,833.13 |
| Savings accounts | 121,738.08 | 112,243.25 | 121,294.51 |
| Individual deposits | 179,044.39 | 174,533.06 | 212,579.17 |
| Certified checks ..... | ..... | 50.00 | ..... |
| Cashiers' checks | 674.20 | 440.00 | 896.28 |
| Tax reserve | 1,221.12 | 1,160.56 | 1,000.00 |
| Interest reserve | 316.83 | ..... | 980.88 |
| Totals | \$ 413,678.25 | \$ 395,306.45 | \$ 456,106.76 |

Examined February 13, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|------------------------|---------------------|--------------------|
| George M. McClure. | H. Lippoldt. | Mary S. Stoddard. |
| U. G. Kerr. | Burton M. Werley. | Myrtle Z. Hawkins. |
| Grant McFerson. | A. R. Couzens. | A. E. Chase. |
| Adam Weber. | Houston Jones. | P. M. Nelson. |
| I. C. Howard. | Albert A. Reed. | O. H. Wangelin. |
| Charles F. Cobb. | J. J. Bernard. | L. B. Overfelt. |
| Mary H. Cowie. | P. J. Werley. | George H. Whitney. |
| Charlotte H. Downer. | W. W. Wolf. | Ira M. De Long. |
| Charles A. Cattermole. | F. J. Buchheit. | James Cowie. |
| Fred White. | Alonzo Coan. | N. H. Silliman. |
| | Charles L. Parsons. | |

THE COLORADO TITLE & TRUST COMPANY. No. 22.
COLORADO SPRINGS, COLORADO.

J. Arthur Connell, President.
 Horace G. Lunt, Vice-President. E. P. Shove, Vice-President.
 Leonard E. Curtis, Vice-President. Irving W. Bonbright, Vice-President.
 W. R. Waterton, Secretary. George E. Nolte, Treasurer.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------|----------------|----------------|
| Loans and discounts (secured)..... | \$ 484,017.28 | \$ 632,623.12 | \$ 580,626.40 |
| Loans and discounts (unsecured)..... | 363,580.37 | 317,923.17 | 351,459.52 |
| Overdrafts | 11,951.35 | 5,175.89 | 4,810.85 |
| Other bonds, stocks and securities..... | 195,995.51 | 226,506.92 | 234,643.06 |
| Furniture and fixtures..... | 24,000.00 | 24,000.00 | 24,000.00 |
| Other real estate..... | 2,961.26 | 2,961.26 | 2,961.26 |
| Due from banks and bankers..... | 723,085.43 | 642,280.53 | 626,032.23 |
| Checks and cash items..... | 13,807.75 | 9,033.04 | 5,393.19 |
| Currency | 57,768.00 | 55,491.00 | 53,352.00 |
| Gold | 7,592.50 | 2,635.00 | 3,120.00 |
| Silver | 1,387.47 | 2,925.51 | 4,785.97 |
| Other resources | 19,820.81 | 24,985.09 | 18,150.41 |
| Totals | \$1,905,967.73 | \$1,946,540.53 | \$1,909,334.89 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|----------------|----------------|
| Capital stock paid in..... | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus fund | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 9,752.70 | 11,543.65 | 17,129.32 |
| Time certificates of deposit..... | 5,603.52 | 3,565.35 | 3,666.90 |
| Savings accounts | 270,284.44 | 267,669.88 | 268,163.12 |
| Individual deposits | 879,911.62 | 1,150,416.64 | 1,131,944.88 |
| Due to banks and bankers..... | ..... | 13,812.61 | 11,819.39 |
| Demand certificates | 25,030.00 | 32,500.00 | 32,500.00 |
| Certified checks ..... | ..... | 160.51 | 315.00 |
| Cashiers' checks | 5,151.79 | 10,667.15 | 4,716.97 |
| Trust funds | 355,333.66 | 101,734.11 | 84,938.06 |
| Reserved for taxes..... | 4,900.00 | 4,470.63 | 4,141.25 |
| Totals | \$1,905,967.73 | \$1,946,540.53 | \$1,909,334.89 |

Examined March 27, 1908.

NAMES OF STOCKHOLDERS.

J. Arthur Connell, E. P. Shove, Philip B. Stewart, C. M. MacNeill, Lida M. Touzalin, Mrs. Nina Lee Page, A. E. Carlton, Pomeroy Inv. Co., Edward D. Page, Henry C. Hall, Mrs. Eliz. Cass Goddard, James F. Burns Mrs. Lavinia Lockhart, Chas. S. Hebard, Mrs. Helen E. Waterman, Mrs. Mary W. Shallenberger, Franklin E. Brooks, P. J. Ryan, Francis J. Hobbs, W. J. Chinn, Wm. F. Slocum, Miss Jane Burns, J. W. Creveling, W. J. Chinn, Trustee, Wm. A. Otis, Chas. T. Fertig, Martha S. Skinner, E. D. Wetmore, Spencer Penrose, Dr. C. B. Penrose, D. S. Dodge, H. C. Chapman, W. S. Boynton, Mrs. W. S. Cheesman, W. A. Bell, Sherwood Aldrich, R. A. F. Penrose, Geo. F. Fry, J. Arthur Connell, Trustee, C. L. Tutt, H. G. Lunt, Leonard E. Curtis, Frank G. Peck, John G. Shields, Irving W. Bonbright, D. B. Fairley, Henry Hine, Wm. P. Bonbright & Co., Clarence P. Dodge, F. M. McMahon, Anna Talpey, Geo. W. McMahon, Mrs. Caroline Clark Davidson, R. P. Davie, James L. Cowan, Geo. E. Nolte, W. R. Waterton, Dunbar Carpenter, Wm. C. Sturgis, Geo. A. Fowler, Miss Ellen T. Brinley, F. Gilpin, J. A. Hayes, Clarence Carpenter, Leigh Page, Geo. R. Buckman, Alanson S. Hall, G. B. Bosworth, Geo. E. Nolte, Treas., Edw. B. Adams, Wilfrid M. Hager.

THE CENTRAL SAVINGS BANK & TRUST CO. No. 30.

DENVER, COLORADO.

W. M. Marshall, President.
 Geo. Richardson, Vice-President. J. V. Cockins, Cashier.
 C. W. Warner, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------|----------------|----------------|
| Loans and discounts (secured)..... | \$ 648,758.52 | \$ 677,061.16 | \$ 707,443.70 |
| Loans and discounts (unsecured)..... | 8,673.94 | 6,132.40 | 3,337.96 |
| U. S. bonds..... | 680.00 | 680.00 | 580.00 |
| Other bonds, stocks and securities..... | 489,437.91 | 525,262.91 | 540,307.92 |
| Furniture and fixtures..... | 16,917.04 | 18,756.31 | 18,756.31 |
| Other real estate..... | ..... | 23,291.40 | 20,491.40 |
| Expense account ..... | ..... | 90.35 | 1,726.91 |
| Due from banks and bankers..... | 324,968.77 | 439,736.22 | 523,147.62 |
| Checks and cash items..... | 2,550.93 | 1,351.96 | 781.21 |
| Currency | 16,051.00 | 19,325.00 | 17,198.00 |
| Gold | 910.00 | 3,055.00 | 2,810.00 |
| Silver | 335.70 | 473.35 | 230.80 |
| Fractional coin | 19.52 | 8.48 | 26.01 |
| Totals | \$1,509,303.33 | \$1,715,224.54 | \$1,836,837.84 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|----------------|----------------|
| Capital stock paid in..... | \$ 250,000.00 | \$ 250,000.00 | \$ 250,000.00 |
| Surplus fund ..... | ..... | 15,000.00 | 15,000.00 |
| Undivided profits | 9,583.60 | 1,679.79 | 20,659.68 |
| Time certificates of deposit..... | 100,088.61 | 85,565.25 | 87,771.10 |
| Savings accounts | 1,136,293.89 | 1,335,072.57 | 1,454,696.71 |
| Demand certificates | 6,528.33 | 16,118.68 | 5,833.45 |
| Cashiers' checks | 6,808.90 | 11,788.25 | 2,876.90 |
| Totals | \$1,509,303.33 | \$1,715,224.54 | \$1,836,837.84 |

Examined June 9, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-------------------|-------------------|----------------------------|
| David Brothers. | Mary L. Minor. | Rock River Investment. Co. |
| Wm. E. Wilson. | A. L. Kenyon. | Louise K. Salzer. |
| U. P. Read. | Sue M. Callahan. | John McDonough. |
| B. F. Salzer. | W. M. Marshall. | W. H. Light. |
| Mrs. C. T. Light. | Geo. Richardson. | C. W. Warner. |
| R. A. Cockins. | F. R. Richardson. | Mary G. Eddy. |
| J. V. Cockins. | Clara L. Green. | Fern Richardson. |
| Ada Cockins. | S. E. Howard. | A. A. Moyer. |
| Margaret Cockins. | | |

THE CONTINENTAL TRUST COMPANY. No. 32.

DENVER, COLORADO.

Wm. E. Hughes, President.

A. L. Abrahams, Vice-President.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--|----------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 384,344.77 | \$ 385,120.17 | \$ 427,589.51 |
| Loans and discounts (unsecured)..... | 1,000.00 | 3,225.00 | 5,995.46 |
| Overdrafts | 180.30 | 1,639.88 | 2,106.18 |
| Other bonds, stocks and securities..... | 301,739.43 | 300,000.00 | 300,000.00 |
| Furniture and fixtures and safety deposit vaults | 27,000.00 | 26,000.00 | 26,000.00 |
| Expense account | 4,103.89 | ..... | 11,616.38 |
| Due from banks and bankers..... | 319,339.55 | 85,000.49 | 70,431.75 |
| Checks and cash items..... | 71.75 | 861.49 | 423.86 |
| Currency | 5,211.00 | 4,562.00 | 6,199.00 |
| Gold | 2,115.00 | 3,115.00 | 1,415.00 |
| Silver | 305.70 | 456.17 | 1,511.26 |
| Other resources ..... | ..... | ..... | 15,395.90 |
| Totals | \$1,045,471.39 | \$ 809,980.20 | \$ 868,684.30 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|---------------|---------------|
| Capital stock paid in..... | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus fund ..... | ..... | 100,621.85 | 100,240.62 |
| Undivided profits | 100,435.51 | 344.72 | 10,502.45 |
| Bills payable | 50,000.00 | ..... | ..... |
| Time certificates of deposit..... | ..... | 19,247.81 | 9,468.42 |
| Individual deposits | 511,869.67 | 337,124.60 | 395,092.81 |
| Due to banks and bankers..... | 50,000.00 | ..... | ..... |
| Demand certificates | 30,199.51 | 6,995.50 | 1,386.25 |
| Certified checks | 565.00 | 1,152.81 | 263.60 |
| Cashiers' checks | 2,401.70 | 4.00 | 6,864.65 |
| Trust funds ..... | ..... | 44,488.91 | 44,865.50 |
| Totals | \$1,045,471.39 | \$ 809,980.20 | \$ 868,684.30 |

Examined August 21, 1908.

NAMES OF STOCKHOLDERS.

C. S. Thomas.
Edwin Ward.
H. F. Thomas.
C. S. Thomas, Jr.

W. E. Hughes.
Richard Peete.
A. L. Abrahams.
Jno. W. Springer.

F. R. Smith.
Beulah W. Wahlgreen.
Edith M. Thomas.
Emma F. Thomas, Trustee.

THE GERMAN AMERICAN TRUST COMPANY. No. 36.

DENVER, COLORADO.

Godfrey Schirmer, President.

A. J. Zang, First Vice-President.

P. J. Fredrich, Second Vice-President.

Wm. F. Dieter, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------|----------------|----------------|
| Loans and discounts (secured)..... | \$ 396,357.68 | \$ 446,447.24 | \$ 525,434.53 |
| Loans and discounts (unsecured)..... | 164,210.88 | 171,147.99 | 173,710.80 |
| Overdrafts | 1,149.51 | 644.56 | 767.27 |
| U. S. bonds..... | 1,000.00 | 1,000.00 | 1,000.00 |
| Other bonds, stocks and securities..... | 314,629.00 | 290,653.65 | 343,205.15 |
| Furniture and fixtures..... | 12,809.00 | 11,080.80 | 11,622.30 |
| Expense account | 3,634.28 | 5,595.55 | 13,545.46 |
| Due from banks and bankers..... | 184,791.19 | 190,676.88 | 285,554.59 |
| Checks and cash items..... | 7,328.47 | 11,190.39 | 11,264.77 |
| Currency | 29,568.00 | 33,571.00 | 29,629.00 |
| Gold | 1,420.00 | 8,940.00 | 11,135.00 |
| Silver | 4,496.13 | 2,280.99 | 5,182.80 |
| Fractional coin | 382.49 | 328.72 | 44.04 |
| Other resources | 92,728.78 | 76,029.65 | 78,445.78 |
| Totals | \$1,214,505.41 | \$1,249,587.42 | \$1,500,541.49 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|----------------|----------------|
| Capital stock paid in..... | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus fund ..... | ..... | ..... | 25,000.00 |
| Undivided profits | 25,017.27 | 41,142.18 | 39,590.17 |
| Time certificates of deposit..... | 359,016.54 | 320,521.46 | 355,485.50 |
| Individual deposits | 444,635.65 | 528,258.19 | 654,735.49 |
| Due to banks and bankers..... | 6,774.86 | 11,694.03 | 4,921.62 |
| Demand certificates | 19,337.59 | 20,470.68 | 25,286.27 |
| Certified checks | 489.71 | 4,943.38 | 2,804.62 |
| Cashiers' checks | 14,778.37 | 9,188.89 | 24,478.39 |
| Reserved for taxes..... | ..... | 2,521.00 | ..... |
| Reserve for interest..... | ..... | 3,521.46 | ..... |
| Trust funds ..... | ..... | 4,811.99 | 62,724.51 |
| Other liabilities | 44,455.42 | 2,514.16 | 5,514.92 |
| Totals | \$1,214,505.41 | \$1,249,587.42 | \$1,500,541.49 |

Examined August 3, 1908.

NAMES OF STOCKHOLDERS.

Adolph J. Zang, Peter J. Friederich, F. L. Sigel, Geo. H. Kaub, August Drumm, H. T. Lamey, John A. Keefe, Frank Kirchhof, Daniel Fuelscher, J. W. Ten Eyck, Joseph E. Taylor, Fred W. Parks, Frank H. Kaub, Arnold Bloedt, Wm. Buck, Fritz Thies, Charles Sigel, Jr., George M. Schmidt, Otto Brohm, Jr., Cyrus Miller, Joseph Sitterle, Carl Moewes, B. Speier, Thos. F. Daly, John F. Schmidt, Louis Groth, Julius F. Schmidt, Mrs. Emilie Campion, John McDonough, Bernhard Beer, Fred Klink, Louis Mack, Chas. F. Hoeckel, John T. Griffith, W. J. Chamberlain, J. P. Paulson, Carl E. Walbrach, Prospero Frazzini, George E. Kline, Frieda Walsen Renshaw, J. E. Button, Millie Walsen Chamberlain, Fred George Walsen, C. A. Lammers, Max Mecklenburg, Pasquale Corte, Maude Kiefer Jahraus, George D. Lawson, Mrs. B. F. Meyer, C. H. Bunte, B. Pletzchner, Paul Weiss, W. F. Dieter, A. R. Seebass, F. W. Althoff, Thos. R. Burch, S. Simon, Mrs. Julia A. Kaufman, Henry Sanders, Joseph Orochi, Mary B. Orochi, Charles Starkloff, Charles Wanner, John E. Phillips, Vaso L. Chucovich, Peter C. Pierson, Max Tietze, Louis H. Walter, Chas. R. Smidt, Otto Kappler, Wm. Gahan, Anna Kaub Sigel, Conrad Walbrach, J. E. Kiefer, David Plessner, George N. Stein, Henry P. Nagel, Jennie C. Humburg, Gus Imm, Frank Dillingham, John D. Hanigan, F. J. Campbell, G. S. Wood, Frederic H. Rhoads, Michael Reuter, Godfrey Schirmer, Jacob Fillius, Wm. Shaefer, A. E. Carlton, Arthur Walbrach, Mrs. E. Bloedorn.

THE INTERNATIONAL TRUST COMPANY. No. 1.

DENVER, COLORADO.

D. H. Moffat, President.

F. G. Moffat, Vice-President.

Theo. G. Smith, Vice-President.

S. G. Gill, Secretary.

P. E. Cleland, Assistant Secretary.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------|----------------|----------------|
| Loans and discounts (secured)..... | \$ 542,773.45 | \$ 596,706.38 | \$ 774,297.04 |
| Loans and discounts (unsecured)..... | 440,000.00 | 202,500.00 | 307,630.00 |
| Overdrafts | 144.48 | 2,678.77 | 563.34 |
| Other bonds, stocks and securities..... | 1,416,900.72 | 1,774,657.52 | 1,771,592.22 |
| Expense account | 12,492.59 | 903.23 | 52,925.11 |
| Due from banks and bankers..... | 1,938,774.35 | 1,852,671.73 | 1,613,123.33 |
| Checks and cash items..... | 2,493.57 | 1,736.10 | 2,057.24 |
| Currency | 9,118.00 | 119,405.00 | 115,483.00 |
| Gold | 7,997.50 | 1,300.00 | 1,967.50 |
| Silver | 500.00 | 2,354.47 | 4,386.21 |
| Fractional coin | 198.50 | 167.01 | 10.02 |
| Totals | \$4,371,393.16 | \$4,555,107.21 | \$4,644,035.01 |

LIABILITIES.

| | | | |
|-----------------------------------|----------------|----------------|----------------|
| Capital stock paid in..... | \$ 250,000.00 | \$ 250,000.00 | \$ 250,000.00 |
| Surplus fund | 250,000.00 | 250,000.00 | 250,000.00 |
| Undivided profits | 94,041.56 | 66,919.97 | 142,616.11 |
| Time certificates of deposit..... | 187,456.64 | 216,616.00 | 227,748.10 |
| Savings accounts | 2,043,732.34 | 2,167,672.50 | 2,228,686.36 |
| Individual deposits | 1,241,118.90 | 1,206,249.11 | 1,116,160.63 |
| Due to banks and bankers..... | 40,003.05 | 97,432.94 | 118,634.90 |
| Demand certificates | 70,754.45 | 65,030.35 | 76,378.32 |
| Certified checks | 2,969.48 | 2,524.80 | 2,368.30 |
| Cashiers' checks | 13,188.25 | 25,918.16 | 16,847.78 |
| Trust deposits | 164,743.63 | 187,289.61 | 170,516.93 |
| Reserve for taxes..... | 4,744.71 | 8,701.93 | 7,650.00 |
| Reserve for interest..... | 8,640.25 | 10,751.84 | 36,427.58 |
| Totals | \$4,371,393.16 | \$4,555,107.21 | \$4,644,035.01 |

Examined September 7, 1908.

NAMES OF STOCKHOLDERS.

Alva Adams.
Estate of Jeffery Beavan.
D. W. Brunton.
Estate of George W. Clayton.
Gladys Cheesman.
Joseph Davis.
Mattie S. Greene.
Theo. Smith.

J. A. Hayes.
John Inglis.
Mrs. Maria T. Kassler.
Thomas Keely.
Jesse W. Lillenthal.
Henry C. Lowe, Trustee.
D. H. Moffat.
F. G. Moffat.

J. A. McClurg.
Caroline N. Piper.
Benjamin F. Poor.
Elizabeth A. Smith.
M. D. Thatcher.
Charles Thurlow.
J. H. P. Voorhies.
Mrs. T. G. Waterman.
John A. Thatcher.

COMMERCIAL BANK & TRUST COMPANY. No. 49.

FORT COLLINS, COLORADO.

B. F. Clark, President.
 H. H. Scott, Vice-President. M. G. Nelson, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 23,359.30 | \$ 37,137.00 | \$ 61,128.50 |
| Loans and discounts (unsecured)..... | 125,244.99 | 105,009.17 | 131,169.38 |
| Overdrafts | 1,046.39 | 1,307.56 | 5,116.10 |
| Other bonds, stocks and securities..... | 9,894.77 | 13,890.25 | 6,321.12 |
| Furniture and fixtures..... | 5,031.50 | 4,980.00 | 4,985.00 |
| Banking house | 15,120.00 | 15,000.00 | 15,000.00 |
| Expense account | 1,091.40 | 429.45 | 4,321.85 |
| Due from banks and bankers..... | 21,103.52 | 8,872.25 | 30,897.08 |
| Checks and cash items..... | 2,652.48 | 1,837.19 | 2,671.53 |
| Currency | 3,730.00 | 5,021.00 | 1,834.00 |
| Gold | 265.00 | 2,800.00 | 365.00 |
| Silver | 1,500.00 | 2,100.00 | 500.00 |
| Fractional coin | 49.49 | 33.70 | .56 |
| Other resources | 447.03 | 500.58 | ..... |
| Totals | \$ 210,535.87 | \$ 198,918.15 | \$ 264,310.12 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund ..... | ..... | 200.00 | 200.00 |
| Undivided profits | 3,357.99 | 3,603.44 | 8,560.27 |
| Bills payable | 25,000.00 | 4,000.00 | 14,000.00 |
| Notes rediscounted | 23,150.00 | ..... | 23,663.00 |
| Time certificates of deposit..... | ..... | 9,480.34 | ..... |
| Savings accounts | 27,178.19 | 36,014.42 | 38,050.41 |
| Individual deposits | 70,313.15 | 77,950.87 | 99,252.29 |
| Due to banks and bankers..... | 3,776.44 | 17,276.77 | 18,628.29 |
| Demand certificates | 6,432.07 | ..... | 11,571.22 |
| Certified checks | 7.00 | ..... | ..... |
| Cashiers' checks | 1,213.03 | 378.31 | 384.64 |
| Other liabilities | 108.00 | 14.00 | ..... |
| Totals | \$ 210,535.87 | \$ 198,918.15 | \$ 264,310.12 |

Examined January 16, 1908; September 6, 1908.

NAMES OF STOCKHOLDERS.

| | | | |
|---------------------|--------------------|-----------------|-----------------|
| B. F. Clark. | May L. Barkley. | J. P. Shearor. | F. M. Wright. |
| M. H. Akin. | Ida L. Cunningham. | P. H. Deppen. | C. O. Johnson. |
| C. H. Corbett. | F. H. Miller. | B. F. Replogle. | W. J. McAnelly. |
| L. Cunningham. | Oliver Chandler. | C. S. Estep. | W. A. Moon. |
| V. C. Talbut. | G. M. Fothergill. | T. H. Eves. | M. G. Nelson. |
| E. C. Heinly. | M. F. Miller. | O. P. Clark. | W. M. Otis. |
| W. N. Armstrong. | L. C. Moon. | H. H. Scott. | J. H. Setzler. |
| M. T. Burwell. | D. L. Clark. | W. F. Clark. | A. M. Garbutt. |
| E. R. Barkley. | D. O. Norton. | A. J. White. | G. A. Carlson. |
| Lillian S. Barkley. | J. J. Herring. | C. W. Zepp. | A. C. Ward. |

THE UNION TRUST & BANKING COMPANY. No. 58.

GRAND JUNCTION, COLORADO.

Wm. E. Dudley, President.

C. D. Smith, Vice-President.

D. T. Stone, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 58,331.75 | \$ 76,165.88 | \$ 54,737.17 |
| Loans and discounts (unsecured)..... | 53,044.75 | 60,380.99 | 68,656.59 |
| Overdrafts | 301.95 | 458.57 | 908.91 |
| Other bonds, stocks and securities..... | 2,447.38 | 1,430.55 | 1,547.99 |
| Furniture and fixtures..... | 4,100.00 | 4,100.00 | 3,500.00 |
| Banking house | 10,900.00 | 10,900.00 | 12,000.00 |
| Expense account | 885.01 | ..... | ..... |
| Due from banks and bankers..... | 31,433.61 | 39,496.38 | 41,419.90 |
| Checks and cash items..... | 2,444.61 | 1,974.93 | 4,842.95 |
| Currency | 12,787.00 | 7,046.00 | 8,119.00 |
| Gold | 6,850.00 | 7,325.00 | 6,040.00 |
| Silver | 4,830.00 | 3,218.50 | 2,470.75 |
| Fractional coin | 318.95 | 363.45 | 128.60 |
| Total | \$ 188,675.01 | \$ 212,860.25 | \$ 204,371.86 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 2,000.00 | 2,000.00 | 2,000.00 |
| Undivided profits | 2,102.99 | 2,147.28 | 3,442.60 |
| Bills payable ..... | ..... | ..... | 10,000.00 |
| Time certificates of deposit..... | 6,695.40 | 8,250.00 | 6,722.00 |
| Dividends unpaid | 160.00 | 320.00 | ..... |
| Individual deposits | 121,432.99 | 138,036.23 | 122,347.54 |
| Demand certificates | 5,781.88 | 12,104.99 | 9,857.97 |
| Cashiers' checks | 501.75 | 1.75 | 1.75 |
| Total | \$ 188,675.01 | \$ 212,860.25 | \$ 204,371.86 |

Examined February 21, 1908; December 23, 1908.

NAMES OF STOCKHOLDERS.

| | | | |
|-------------------|------------------|------------------|------------------|
| G. Van Hoorebeke. | Alice M. Dudley. | H. T. Reed. | D. O. Bullis. |
| R. A. Orr. | D. T. Stone. | E. W. Dinwiddie. | Robert Best. |
| C. D. Smith. | T. B. Scott. | Chas. Burg. | Ida E. Willcutt. |
| W. E. Dudley. | W. M. Smith. | F. A. Lyons. | |

THE CLEAR CREEK & GILPIN TRUST COMPANY. No. 67.

IDAHO SPRINGS, COLORADO.

John Owen, President.
 Erwin L. Regennitter, Vice-President. John A. Wilkins, Vice-President.
 C. I. Spessard, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 40,885.32 | \$ 29,910.00 | \$ 33,491.99 |
| Loans and discounts (unsecured)..... | 2,025.00 | 12,495.00 | 12,146.15 |
| Other bonds, stocks and securities..... | 152.00 | 26.46 | 99.50 |
| Furniture and fixtures..... | 3,413.65 | 3,436.38 | 3,428.38 |
| Banking house | 14,630.52 | 14,630.52 | 14,629.02 |
| Expense account | 210.10 | 19.50 | 852.94 |
| Due from banks and bankers..... | 4,005.84 | 12,031.81 | 11,459.03 |
| Checks and cash items..... | 95.45 | 510.73 | 596.40 |
| Currency | 2,882.00 | 2,204.00 | 2,614.00 |
| Gold | 460.00 | 290.00 | 470.00 |
| Silver | 470.75 | 192.20 | 191.40 |
| Fractional coin | 29.14 | 7.45 | 36.97 |
| Other resources | 1,327.74 | 1,267.36 | 1,478.99 |
| Totals..... | \$ 70,587.51 | \$ 77,021.41 | \$ 81,494.77 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|--------------|--------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 2,395.32 | 2,008.90 | 2,159.26 |
| Time certificates of deposit..... | 90.00 | ..... | ..... |
| Savings accounts | 6,086.61 | 9,278.52 | 8,563.04 |
| Dividends unpaid ..... | ..... | ..... | 21.00 |
| Individual deposits | 11,814.58 | 15,203.99 | 19,558.32 |
| Demand certificates | 200.00 | 140.00 | 212.60 |
| Cashiers' checks | 1.00 | ..... | 330.55 |
| Reserved for taxes..... | ..... | 390.00 | 650.00 |
| Totals..... | \$ 70,587.51 | \$ 77,021.41 | \$ 81,494.77 |

Examined April 20, 1908.

NAMES OF STOCKHOLDERS.

| | | | |
|--------------------------|-------------------|--------------------|-----------------|
| Frederick Ulrich. | John W. Ward. | Charles W. Deems. | Lewis Lindall. |
| Erwin L. Regennitter. | John Owen. | Thomas M. Egan. | J. R. Allison. |
| Caroline E. Batchelder. | Eleanor Cree. | John Oveson. | John Rohner. |
| George A. Yingling. | A. H. Parker. | John Atcheson, Jr. | Simon Dingle. |
| James A. Richmond. | Callie E. Kooken. | H. F. Swanson. | John Nyquist. |
| Charles Christiansen. | John A. Wilkins. | George S. Wilkie. | Frank E. Gove. |
| Elizabeth M. G. Wilkins. | M. C. Faivre. | Mrs. Irving Coe. | S. M. Smith. |
| W. A. Thompson. | E. R. Wilkins. | Thomas Coppard. | W. F. Nichols. |
| Augusta G. Smith. | Louis Baehr. | John Walch. | C. I. Spessard. |
| Percy P. Barbour. | A. L. Anderson. | Carrie J. Straub. | T. C. Bowden. |
| W. H. Thompson. | E. P. Swanson. | Malcolm Lindsey. | Ben T. Owen. |

THE COLORADO SAVINGS & TRUST COMPANY. No. 73.

LA JUNTA, COLORADO.

Fred A. Sabin, President. E. Rourke, First Vice-President.
 Matt Daniher, Second Vice-President. C. A. Beerbohm, Cashier.
 Wilson A. Hart, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 25,958.60 | \$ 38,587.30 | \$ 27,445.90 |
| Loans and discounts (unsecured)..... | 2,784.25 | 9,912.78 | 12,932.01 |
| Overdrafts ..... | ..... | ..... | 65.11 |
| Other bonds, stocks and securities..... | 29,012.50 | 29,067.50 | 30,204.75 |
| Furniture and fixtures..... | 1,150.00 | 1,150.00 | 1,503.14 |
| Banking house | 4,000.00 | 7,202.75 | 24,690.50 |
| Other real estate..... | 8,502.75 | 7,000.00 | 7,056.80 |
| Expense account | 1,331.00 | 180.00 | 1,215.68 |
| Due from banks and bankers..... | 6,349.65 | 8,214.82 | 24,686.63 |
| Checks and cash items..... | ..... | ..... | 76.10 |
| Currency | 655.00 | 4,072.00 | 3,793.00 |
| Gold | 200.00 | 1,605.00 | 1,625.00 |
| Silver | 100.00 | 179.25 | 624.00 |
| Fractional coin | 20.87 | 57.63 | 211.26 |
| Totals..... | \$ 80,064.62 | \$ 107,229.03 | \$ 136,129.88 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|---------------|---------------|
| Capital stock paid in..... | \$ 75,000.00 | \$ 75,000.00 | \$ 75,000.00 |
| Undivided profits | 512.45 | 299.10 | 2,341.78 |
| Time certificates of deposit..... | ..... | 10,000.00 | 18,100.00 |
| Savings accounts | 51.17 | 160.42 | 2,395.21 |
| Individual deposits | 2,201.00 | 21,169.51 | 37,692.89 |
| Demand certificates | 1,700.00 | ..... | ..... |
| Trust funds | 600.00 | 600.00 | 600.00 |
| Totals..... | \$ 80,064.62 | \$ 107,229.03 | \$ 136,129.88 |

Examined July 29, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|----------------------|------------------|---------------------|
| Eugene Rourke. | R. Phillips. | Clara M. Norton. |
| E. H. Rourke. | P. G. Scott. | Beaty Brothers. |
| Robert W. Patterson. | Donald McIntosh. | J. N. Beaty. |
| Frank Finney. | M. D. Thatcher. | Matt Daniher. |
| C. A. Beerbohm. | Wilson A. Hart. | Royal H. Finney. |
| Fred A. Sabin. | H. D. Garwood. | Gertrude C. Finney. |
| | B. M. Spalding. | |

THE MILNER BANK & TRUST COMPANY. No. 111.

STEAMBOAT SPRINGS, COLORADO.

F. E. Milner, President.

J. H. Burroughs, Cashier.

W. S. Kemmer, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 125,429.50 | \$ 144,291.81 | \$ 59,662.64 |
| Loans and discounts (unsecured)..... | 90,490.80 | 92,004.80 | 94,330.14 |
| Overdrafts | 1,485.52 | 1,841.15 | 640.17 |
| Other bonds, stocks and securities..... | 77,410.00 | 67,950.00 | 67,700.00 |
| Furniture and fixtures..... | 3,000.00 | ..... | 3,682.57 |
| Banking house | 11,000.00 | 14,000.00 | 11,000.00 |
| Expense account | 1,183.76 | 98.35 | 2,918.59 |
| Due from banks and bankers..... | 17,417.10 | 12,490.84 | 34,167.52 |
| Checks and cash items..... | 102.24 | 254.70 | 301.14 |
| Currency | 3,570.00 | 7,216.00 | 2,648.00 |
| Gold | 825.00 | 2,580.00 | 2,285.00 |
| Silver | 464.00 | 1,031.20 | 880.70 |
| Fractional coin | 45.80 | 18.26 | 11.90 |
| Other resources ..... | ..... | ..... | 43.69 |
| Totals..... | \$ 332,423.72 | \$ 343,777.11 | \$ 280,272.06 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 4,141.11 | 3,615.64 | 6,826.79 |
| Bills payable | 40,500.00 | 44,034.52 | ..... |
| Notes rediscounted | 158,117.00 | 139,084.00 | 65,150.00 |
| Time certificates of deposit..... | 31,629.25 | 30,836.84 | 30,925.04 |
| Savings accounts | 69.92 | 425.50 | 199.73 |
| Individual deposits | 45,543.95 | 72,970.09 | 122,221.42 |
| Due to banks and bankers..... | 2,064.97 | 1,816.48 | 4,330.22 |
| Demand certificates | 357.52 | 994.04 | 618.86 |
| Totals..... | \$ 332,423.72 | \$ 343,777.11 | \$ 280,272.06 |

Examined November 13, 1908.

NAMES OF STOCKHOLDERS.

F. E. Milner.
Rosa G. Milner.
J. H. Burroughs.
W. S. Kemmer.
J. I. Norvell.
B. L. Jefferson.
Dora M. Chase.
Geo. Wither.
Archie Wither.

Chas. H. Cheney.
Oliver I. Cheney.
C. H. Leckenby.
D. W. Whipple.
L. Y. A. Whipple.
Frederick L. Chase.
D. J. A. Ritchie.
W. H. Allison.
M. Elliott Houston.

J. G. Houston.
Sam. G. Adams.
S. M. Barber.
Daniel Stukey.
Maud E. Biles.
C. Blewitt.
C. E. Bivens.
J. N. McWilliams.

**THE COLORADO SAVINGS BANK OF COLORADO
SPRINGS. No. 20.**

COLORADO SPRINGS, COLORADO.

E. J. Eaton, President.
O. H. Shoup, Vice-President. F. P. Evans, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured) | \$ 291,911.54 | \$ 300,999.57 | \$ 321,643.44 |
| Loans and discounts (unsecured) | 85,292.25 | 95,279.89 | 94,285.85 |
| Overdrafts | 280.23 | 791.85 | 856.72 |
| Other bonds, stocks and securities..... | 26,369.58 | 23,218.43 | 22,084.01 |
| Furniture and fixtures | 2,500.00 | 2,500.00 | 2,800.00 |
| Expense account | 1,555.48 | 298.75 | 5,478.14 |
| Due from banks and bankers | 212,506.78 | 191,209.66 | 222,886.86 |
| Check and cash items | 2,393.79 | 3,773.66 | 2,097.43 |
| Currency | 6,439.00 | 7,853.88 | 4,867.00 |
| Gold | 9,085.00 | 2,740.00 | 745.00 |
| Silver | 375.85 | 1,440.25 | 1,661.40 |
| Fractional coin | 37.20 | 31.48 | 57.67 |
| Totals | \$ 638,746.70 | \$ 630,137.42 | \$ 679,463.52 |

LIABILITIES.

| | | | |
|-------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 25,000.00 | 25,000.00 | 25,000.00 |
| Undivided profits | 6,433.71 | 3,318.13 | 15,113.98 |
| Savings accounts | 201,358.80 | 226,345.46 | 248,178.42 |
| Individual deposits | 240,249.56 | 214,243.79 | 214,930.99 |
| Due to banks and bankers..... | 46,593.89 | 42,111.11 | 48,122.34 |
| Demand certificates | 67,574.60 | 66,707.19 | 67,250.06 |
| Certified checks | 8.65 | 8.65 | 8.65 |
| Cashiers' checks | 1,527.49 | 2,403.09 | 10,859.08 |
| Totals | \$ 638,746.70 | \$ 630,137.42 | \$ 679,463.52 |

Examined March 19, 1908.

NAMES OF STOCKHOLDERS.

W. S. Nichols.
F. F. Costello.
O. H. Shoup.
E. J. Eaton.
S. J. Giles.
J. R. McKennie.
E. W. Giddings.
F. P. Evans.
S. D. McCracken.

B. F. Lowell.
F. L. Rouse.
Jno. Curr.
Wm. Strachan.
Henry McAllister, Jr.
Newton S. Gandy.
Thos. C. Strachan.
Mary C. McAllister.

Jessie Matheson.
Laura F. Madden.
Martha L. Reed.
F. A. Gandy.
J. F. Lilly.
E. C. Sharer.
Frank A. Vorhes.
Jos. G. Dern.

CITIZENS SAVINGS BANK. No. 31.

DENVER, COLORADO.

Elbert Besly, President.

F. T. Osgood, Vice-President.

C. A. Root, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured) | \$ 124,986.20 | \$ 132,082.01 | \$ 128,254.51 |
| Loans and discounts (unsecured) | 4,295.00 | 3,860.00 | 3,800.00 |
| U. S. bonds | 500.00 | 500.00 | 500.00 |
| Other bonds, stocks and securities..... | 44,457.50 | 43,457.50 | 43,457.50 |
| Premium on bonds | 50.00 | 50.00 | 50.00 |
| Furniture and fixtures | 3,000.00 | 3,000.00 | 3,000.00 |
| Other real estate | 8,000.00 | 7,000.00 | 7,000.00 |
| Expense account | 7,042.40 | 3,300.90 | 5,733.42 |
| Due from banks and bankers | 43,414.01 | 35,199.07 | 53,234.32 |
| Checks and cash items | 1,261.89 | 477.45 | 1,033.45 |
| Currency | 7,271.00 | 2,913.00 | 3,954.00 |
| Gold | 1,185.00 | 1,295.00 | 1,530.00 |
| Silver | 250.00 | 80.00 | 49.00 |
| Fractional coin | 263.93 | 158.00 | 202.53 |
| Totals | \$ 245,976.93 | \$ 233,372.93 | \$ 251,798.73 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Undivided profits | 10,438.79 | 5,333.17 | 10,329.56 |
| Time certificates of deposit..... | 47,753.42 | 42,849.84 | 38,214.97 |
| Savings accounts | 69,898.25 | 71,958.95 | 68,273.67 |
| Individual deposits | 89,252.20 | 84,730.36 | 105,537.42 |
| Demand certificates | 680.00 | 963.55 | 1,494.90 |
| Certified checks | 35.52 | 341.60 | 186.20 |
| Cashiers' checks | 2,918.75 | 2,195.46 | 2,762.01 |
| Totals | \$ 245,976.93 | \$ 233,372.93 | \$ 251,798.73 |

Examined August 5, 1908.

NAMES OF STOCKHOLDERS.

Elbert Besly.

F. T. Osgood.

C. A. Root.

THE COLORADO STATE & SAVINGS BANK. No. 92.

DENVER, COLORADO.

—————

William A. McCutchen, President.
Robert S. Brownlee, Vice-President. William L. McCutchen, Cashier.

—————

RESOURCES.

| | Nov. 27, 1908 |
|---------------------------------------|---------------|
| Loans and discounts (secured) | \$ 15,119.85 |
| Loans and discounts (unsecured) | 4,029.57 |
| Furniture and fixtures | 7,281.05 |
| Expense account | 1,160.77 |
| Due from banks and bankers | 25,859.07 |
| Checks and cash items | 168.45 |
| Currency | 2,336.00 |
| Gold | 105.00 |
| Silver | 880.25 |
| Fractional coin | 65.39 |
| Total | \$ 57,005.40 |

LIABILITIES.

| | |
|--------------------------------|--------------|
| Capital stock paid in | \$ 25,000.00 |
| Undivided profits | 1,258.63 |
| Savings accounts | 2,111.13 |
| Individual deposits | 22,182.74 |
| Due to banks and bankers | 5,000.00 |
| Certified checks | 1,450.00 |
| Cashiers' checks | 2.90 |
| Total | \$ 57,005.40 |

Examined December 3, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|-----------------------|-------------------|---------------------|
| William A. McCutchen. | John R. Townsend. | William H. Peeps. |
| Robert S. Brownlee. | W. M. Price, Jr. | George J. Charpiot. |
| William L. McCutchen. | Melville Black. | Dallas J. Osborne. |
| Floyd R. Lilyard. | Sherley Moore. | Alma F. Hemming. |
| Frederick T. Henry | William F. Mason. | |

FEDERAL STATE & SAVINGS BANK. No. 35.

DENVER, COLORADO.

W. T. Ravenscroft, President.

A. J. Bromfield, Vice-President.

J. Mignolet, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 183,442.75 | \$ 201,210.33 | \$ 253,243.36 |
| Loans and discounts (unsecured)..... | 1,450.00 | 27,190.00 | 30,700.92 |
| Overdrafts | 67.18 | 235.13 | 115.41 |
| Other bonds, stocks and securities..... | 229,272.50 | 209,658.50 | 200,539.75 |
| Furniture and fixtures..... | 605.00 | 2,669.26 | 8,813.49 |
| Expense account | 3,118.51 | 1,415.17 | 8,173.88 |
| Due from banks and bankers..... | 179,179.78 | 206,771.84 | 204,086.20 |
| Checks and cash items..... | ..... | 24,211.53 | 3,541.95 |
| Currency | 6,594.00 | 10,082.00 | 10,291.00 |
| Gold | 42,775.00 | 5,940.00 | 1,770.00 |
| Silver | 5,322.50 | 3,005.25 | 778.00 |
| Fractional coin | 26.02 | 97.52 | 350.20 |
| Other resources | 2,202.38 | 2,615.00 | 2,615.00 |
| Totals | \$ 654,055.62 | \$ 695,101.53 | \$ 725,019.16 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Undivided profits | 9,687.70 | 9,576.47 | 17,184.03 |
| Time certificates of deposit..... | 78,245.98 | 80,526.94 | 109,939.47 |
| Savings accounts | 276,605.40 | 286,214.48 | 305,538.58 |
| Individual deposits | 87,922.52 | 202,042.74 | 174,298.40 |
| Due to banks and bankers..... | 97,194.02 | 11,128.29 | 14,401.94 |
| Demand certificates | 1,882.60 | 4,320.76 | 2,082.74 |
| Certified checks | 114.65 | 600.00 | 10.00 |
| Cashiers' checks | 2,402.75 | 691.85 | 1,564.00 |
| Totals | \$ 654,055.62 | \$ 695,101.53 | \$ 725,019.16 |

Examined August 20, 1908.

NAMES OF STOCKHOLDERS.

W. E. Hughes.
John W. Springer.
W. T. Ravenscroft.
A. J. Bromfield.
R. H. McMann.
H. J. Alexander.

G. E. Armstrong.
W. S. Hiff.
A. V. Foster.
J. W. Hair.
J. C. Gunter.
L. B. Bromfield.

J. Mignolet.
J. F. Vail.
W. R. Torbert.
D. A. Cappell.
A. L. Abrahams.
M. M. Schayer.

INTERSTATE SAVINGS BANK. No. 38.

DENVER, COLORADO.

Almon E. Hart, President.

L. C. Greenlee, Vice-President.

F. N. Briggs, Cashier.

R. H. Perry, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 219,699.21 | \$ 214,130.65 | \$ 197,828.79 |
| Loans and discounts (unsecured)..... | ..... | 25,047.00 | 66,020.42 |
| Overdrafts | 30.34 | 78.44 | 18.68 |
| Other bonds, stocks and securities..... | 5,240.00 | 7,058.30 | 9,053.30 |
| Premium on bonds..... | 137.50 | 376.20 | 364.20 |
| Furniture and fixtures..... | 15,049.63 | 14,641.63 | 15,794.88 |
| Other real estate..... | 8,451.94 | 8,451.94 | 7,940.46 |
| Expense account ..... | ..... | 10,148.58 | 16,262.51 |
| Due from banks and bankers..... | 33,067.99 | 106,234.88 | 131,703.03 |
| Checks and cash items..... | 2,646.28 | 5,324.45 | 10,364.97 |
| Currency | 4,985.00 | 2,367.00 | 3,810.00 |
| Gold | 17,257.50 | 1,317.50 | 5,495.00 |
| Silver | 2,011.00 | 865.25 | 1,460.00 |
| Fractional coin | 306.79 | 299.96 | 662.54 |
| Taxes and insurance advanced..... | 765.92 | 590.94 | 575.94 |
| Real estate sold on contract..... | 5,750.00 | 5,625.00 | ..... |
| Other resources | 115.19 | 10.00 | ..... |
| Totals | \$ 315,514.29 | \$ 402,267.72 | \$ 467,354.72 |

LIABILITIES.

| | | | |
|--------------------------------------|---------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 3,804.40 | 18,003.17 | 29,497.25 |
| Time certificates of deposit..... | 32,441.00 | 26,316.00 | 51,483.83 |
| Savings accounts | 79,234.81 | 99,856.14 | 122,036.20 |
| Individual deposits | 45,659.96 | 122,910.69 | 125,661.18 |
| Due to banks and bankers..... | ..... | 10,736.87 | 37,118.61 |
| Demand certificates | 3,600.00 | 1,988.00 | 1,347.80 |
| Certified checks | 329.18 | 438.90 | 194.55 |
| Cashiers' checks | 970.70 | 3,913.39 | 3,489.86 |
| Reserved for taxes and expenses..... | 1,041.21 | ..... | ..... |
| Installment certificate account..... | 61,718.09 | 32,257.86 | 26,576.71 |
| Investment certificate account..... | 32,981.72 | 29,088.71 | 11,691.57 |
| Loan repayment account..... | 3,107.92 | 1,661.08 | 8,257.16 |
| Other liabilities | 625.30 | 5,097.41 | ..... |
| Totals | \$ 315,514.29 | \$ 402,267.72 | \$ 467,354.72 |

Examined July 5, 1908.

NAMES OF STOCKHOLDERS.

Almon E. Hart. Frank N. Briggs. A. W. Clark. I. B. Perkins.
 Lewis C. Greenlee. L. C. Phillips. Charles Jaeger.

THE HOME SAVINGS BANK OF FORT MORGAN. No. 51.
FORT MORGAN, COLO.

John T. Ross, President.
Chas. A. Mason, Vice-President. F. W. Carruth, Cashier.
L. E. Girton, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|--------------------------------------|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 40,607.75 | \$ 62,130.97 | \$ 57,415.65 |
| Loans and discounts (unsecured)..... | 31,400.69 | 33,425.52 | 41,849.05 |
| Overdrafts | 277.72 | 67.61 | 327.10 |
| Furniture and fixtures | 2,419.19 | 2,340.35 | 2,340.35 |
| Other real estate..... | ..... | 78.84 | 78.84 |
| Expense account | 827.18 | 3,095.00 | 4,787.90 |
| Due from banks and bankers..... | 9,905.02 | 11,105.32 | 9,048.06 |
| Checks and cash items..... | 219.48 | 707.16 | 65.22 |
| Currency | 2,022.00 | 3,000.00 | 3,227.00 |
| Gold | 2,145.00 | 2,025.00 | 2,110.00 |
| Silver | 634.55 | 693.80 | 370.40 |
| Fractional coin | 54.54 | 272.63 | 178.37 |
| Totals | \$ 90,513.12 | \$ 118,942.20 | \$ 121,797.94 |

LIABILITIES.

| | | | |
|-----------------------------------|--------------|---------------|---------------|
| Capital stock paid in..... | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Undivided profits | 3,093.59 | 6,269.63 | 9,318.64 |
| Bills payable ..... | ..... | ..... | 7,500.00 |
| Time certificates of deposit..... | 4,568.95 | 5,130.00 | 7,640.25 |
| Savings accounts | 8,054.12 | 15,634.31 | 10,449.33 |
| Individual deposits | 24,657.83 | 40,568.75 | 36,487.57 |
| Cashier's checks | 138.63 | 1,017.30 | 124.14 |
| Installment interest ..... | ..... | 322.21 | 278.01 |
| Totals | \$ 90,513.12 | \$ 118,942.20 | \$ 121,797.94 |

Examined February 17, 1908; September 21, 1908.

NAMES OF STOCKHOLDERS.

| | | | |
|-----------------------|-----------------|----------------|----------------|
| Geo. W. Warner. | F. E. Nothwehr. | James Hurley. | T. F. Grace. |
| E. W. Showalter. | Cooke Brothers. | John T. Ross. | J. T. Devin. |
| Arthur Hotchkiss, Sr. | W. B. Webster. | A. M. Trout. | Geo. D. Leach. |
| Henry W. Clatworthy. | Chas. A. Mason. | David Clanev. | O. E. Smith. |
| Chapman Brothers. | George J. Lyke. | R. S. Moseley. | W. D. Otis. |
| Kate Clatworthy. | Thos. S. Work. | L. E. Girton. | L. D. Carruth. |
| R. J. Nothwehr. | F. W. Carruth. | C. M. Work. | J. C. Work. |
| W. A. Sergeant. | W. S. Simpson. | E. E. Evans. | J. S. Rice. |
| J. E. Monaghan. | Josiah Work. | J. D. Brown. | A. A. Sutton. |
| Frank S. Lydick. | W. A. Hill. | W. J. Mallery. | P. S. Carruth. |
| Daisy V. Brown. | | | |

THE GOLDEN SAVINGS BANK. No. 140.

GOLDEN, COLORADO.

Richard Broad, Jr., President.

J. W. Rubey, Vice-President.

Richard Broad, Jr., Cashier.

RESOURCES.

| | Nov. 27, 1908 |
|---|---------------|
| Loans and discounts (secured) | \$ 4,868.00 |
| Loans and discounts (unsecured) | 81.11 |
| Overdrafts | .35 |
| Other bonds, stocks and securities..... | 9,910.00 |
| Furniture and fixtures | 1,086.95 |
| Banking house | 10,000.00 |
| Expense account | 124.45 |
| Due from banks and bankers | 10,327.97 |
| Checks and cash items | 67.45 |
| Currency | 1,810.00 |
| Gold | 915.00 |
| Silver | 131.00 |
| Fractional coin | 59.94 |
| Total | \$ 39,382.22 |

LIABILITIES.

| | |
|------------------------------------|--------------|
| Capital stock paid in | \$ 25,000.00 |
| Undivided profits | 284.36 |
| Time certificates of deposit | 5,765.05 |
| Individual deposits | 7,976.81 |
| Demand certificates | 356.00 |
| Total | \$ 39,382.22 |

Examined December 9, 1908.

NAMES OF STOCKHOLDERS.

Richard Broad, Jr.

Jesse W. Rubey.

Paul Fecht.

THE WELD COUNTY SAVINGS BANK. No. 59.

GREELEY, COLORADO.

R. F. Graham, President.
 J. L. Ewing, Vice-President. C. N. Jackson, Cashier.
 A. W. Ferguson, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 165,718.93 | \$ 167,042.75 | \$ 193,771.24 |
| Loans and discounts (unsecured) | 16,392.49 | 38,866.85 | 71,590.75 |
| Overdrafts | 7.82 | 239.86 | 141.81 |
| Other bonds, stocks and securities..... | ..... | 300.00 | 300.00 |
| Furniture and fixtures | 3,500.00 | ..... | ..... |
| Expense account | 674.64 | 61.53 | 2,336.35 |
| Due from banks and bankers..... | 39,490.13 | 62,942.76 | 54,768.49 |
| Checks and cash items | 942.75 | 89.06 | 233.30 |
| Currency | 6,197.00 | 5,194.00 | 2,705.00 |
| Gold | 6,190.00 | 7,610.00 | 5,115.00 |
| Silver | 550.00 | 1,648.00 | 2,501.50 |
| Fractional coin | 48.70 | 6.49 | 46.69 |
| Other resources ..... | ..... | ..... | 1,620.00 |
| Totals | \$ 239,712.46 | \$ 284,001.30 | \$ 335,130.13 |

LIABILITIES.

| | | | |
|-----------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus fund | 45,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 5,932.54 | 256.09 | 7,187.92 |
| Bills payable ..... | ..... | ..... | 25,000.00 |
| Time certificates of deposit..... | 2,790.63 | 4,500.63 | 6,600.63 |
| Savings accounts | 122,677.57 | 137,632.82 | 143,352.08 |
| Individual deposits | 37,216.14 | 66,404.45 | 76,259.75 |
| Demand certificates | 485.20 | 94.50 | 15.00 |
| Cashiers' checks | 610.38 | 109.81 | 94.75 |
| Other liabilities ..... | ..... | 3.00 | 1,620.00 |
| Totals | \$ 239,712.46 | \$ 284,001.30 | \$ 335,130.13 |

Examined April 13, 1908; December 18, 1908.

NAMES OF STOCKHOLDERS.

| | | |
|---|------------------|------------------|
| First National Bank, Greeley, Colorado. | J. L. Ewing. | Seth Sears. |
| Katherine E. Jackson. | R. F. Graham. | Julia F. Sears. |
| Willard M. Boomer. | J. S. Gale. | Asa Sterling. |
| N. D. Bartholomew. | C. N. Jackson. | Flora E. Gale. |
| Myra H. Graham. | A. W. Ferguson. | Henry H. Sears. |
| William Mayher. | Lucy P. Currier. | W. B. Starr. |
| A. J. Park. | E. D. I. Ewing. | G. W. Bliss. |
| | Carlton College. | Walter E. Bliss. |
| | S. A. Ewing. | |

THE PUEBLO SAVINGS BANK. No. 103.

PUEBLO, COLORADO.

Alva Adams, President. Jno. A. Thatcher, Vice-President.
 W. K. Dudley, Cashier. Dwight C. Meigs, Assistant Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|----------------|----------------|----------------|
| Loans and discounts (secured)..... | \$ 309,069.99 | \$ 359,713.93 | \$ 427,091.75 |
| Loans and discounts (unsecured)..... | 246,775.51 | 205,853.99 | 210,209.75 |
| Overdrafts | 957.60 | 430.37 | 148.98 |
| Other bonds, stocks and securities..... | 283,288.15 | 286,592.84 | 280,306.72 |
| Other real estate..... | 14,900.66 | 14,900.66 | 14,900.66 |
| Expense account | 191.30 | 440.00 | 580.39 |
| Due from banks and bankers..... | 539,354.51 | 532,886.91 | 493,207.33 |
| Checks and cash items..... | 3,920.65 | 7,620.62 | 3,462.17 |
| Currency | 10,916.00 | 14,802.00 | 20,326.00 |
| Gold | 595.00 | 630.00 | 525.00 |
| Silver | 1,178.75 | 842.00 | 936.00 |
| Fractional coin | 87.60 | 878.10 | 790.30 |
| Other resources | 1,000.00 | 1,006.95 | 1,000.00 |
| Totals | \$1,412,235.72 | \$1,426,598.37 | \$1,453,485.05 |

LIABILITIES.

| | | | |
|--------------------------------------|----------------|----------------|----------------|
| Capital stock paid in | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 10,000.00 | 10,000.00 | 10,000.00 |
| Undivided profits | 5,514.35 | 6,588.18 | 15,928.01 |
| Time certificates of deposit | 3,884.30 | 3,689.30 | 1,889.30 |
| Savings accounts | 1,197,733.63 | 1,229,304.68 | 1,212,147.88 |
| Dividends unpaid ..... | ..... | 135.00 | ..... |
| Individual deposits | 125,019.14 | 113,631.89 | 134,636.20 |
| Due to banks and bankers | 12,000.00 | 6,054.35 | 6,758.04 |
| Demand certificates | 1,493.38 | 1,603.85 | 2,174.40 |
| Cashiers' checks | 1,473.00 | 3,108.93 | 5,274.88 |
| Interest due depositors accrued..... | 3,294.70 | ..... | 13,257.05 |
| Reserved for taxes..... | 1,623.72 | 1,585.54 | 1,354.11 |
| Collections ..... | ..... | 896.65 | ..... |
| Other liabilities | 199.50 | ..... | 65.18 |
| Totals | \$1,412,235.72 | \$1,426,598.37 | \$1,453,485.05 |

Examined April 30, 1908.

NAMES OF STOCKHOLDERS.

M. D. Thatcher, Trustee. John A. Thatcher. Alva B. Adams. Geo. J. Dunbaugh.
 M. D. Thatcher. W. L. Graham. Ward Rice. Dunbaugh & Joy.
 Chris Wilson. Alva Adams. Mary A. Baechle. T. A. Sloan.

THE COMMERCIAL SAVINGS BANK. No. 116.

TRINIDAD, COLORADO.

T. H. Turner, President.

J. C. Coulson, Vice-President.

J. H. Drury, Cashier.

RESOURCES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|---|---------------|---------------|---------------|
| Loans and discounts (secured)..... | \$ 49,364.71 | \$ 58,444.82 | \$ 91,337.26 |
| Loans and discounts (unsecured)..... | 49,126.06 | 69,079.91 | 89,349.65 |
| Overdrafts | | | 21.15 |
| Other bonds, stocks and securities..... | 33,011.07 | 43,861.65 | 34,489.86 |
| Furniture and fixtures | 1,601.00 | 1,600.00 | 1,600.00 |
| Expense account | | 71.20 | 1,391.59 |
| Due from banks and bankers | 78,128.04 | 63,998.65 | 21,333.50 |
| Checks and cash items | 143.50 | 536.23 | 360.73 |
| Currency | 2,685.00 | 1,660.00 | 2,635.00 |
| Gold | 4,120.00 | 1,075.00 | 1,365.00 |
| Silver | 552.00 | 461.00 | 921.00 |
| Fractional coin | 1.07 | .42 | .83 |
| Other resources | | 89.71 | 739.23 |
| Totals | \$ 218,732.45 | \$ 240,878.59 | \$ 245,544.80 |

LIABILITIES.

| | Feb. 14, 1908 | July 15, 1908 | Nov. 27, 1908 |
|------------------------------------|---------------|---------------|---------------|
| Capital stock paid in | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus fund | 2,500.00 | 2,500.00 | 2,500.00 |
| Undivided profits | 1,501.90 | 1,146.39 | 2,724.02 |
| Time certificates of deposit | 31,554.73 | 27,313.73 | 24,526.13 |
| Savings accounts | 109,098.20 | 132,896.04 | 137,642.16 |
| Individual deposits | 23,760.12 | 25,439.26 | 24,862.86 |
| Demand certificates | 317.50 | 502.65 | 484.15 |
| Reserved for taxes | | 1,080.52 | 961.04 |
| Reserved for interest | | | 1,844.44 |
| Totals | \$ 218,732.45 | \$ 240,878.59 | \$ 245,544.80 |

Examined July 15, 1908.

NAMES OF STOCKHOLDERS.

L. H. Turner.
J. C. Coulson.
Frank G. Bloom.
H. J. Alexander.
Jno. A. Thatcher.

M. D. Thatcher.
J. C. Hudelson.
Eli Jeffryes.
F. J. Radford.
C. H. Nichols.

F. R. Wood.
O. L. Davis Lbr. Co.
J. H. Drury.
Fred O. Roof.

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