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BIENNIAL REPORT
OF
STATE
BANK COMMISSIONER
COLORADO
JANUARY 1, 1909, TO JANUARY 1, 1911

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Second Biennial Report

OF THE

State Bank Commissioner

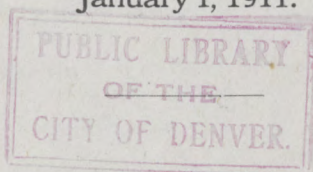
OF

COLORADO

From January 1, 1909

TO

January 1, 1911.



DENVER, COLORADO
THE SMITH-BROOKS PRINTING CO., STATE PRINTERS
1911

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State Bank Commissioner.....HENRY M. BEATTY
January 1 to February 28, 1909

State Bank Commissioner.....EMIL W. PFEIFFER
March 1, 1909, to January 1, 1911

Deputy State Bank Commissioner.....PAUL HARDEY
January 1 to April 15, 1909

Deputy State Bank Commissioner.....SHERWOOD CROCKER
April 16, 1909, to January 1, 1911

Clerk.....MRS. DORA PHELPS BUELL

Stenographer.....MRS. ROSE LAUNDON

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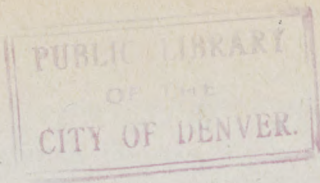
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Second Biennial Report OF THE State Bank Commissioner

Denver, Colorado, January 1, 1911.

To His Excellency,
JOHN F. SHAFROTH,
Governor of Colorado.

Sir—Complying with the requirements of Section 337, Revised Statutes, 1908, I beg leave to submit herewith the second biennial report of the office of State Bank Commissioner, covering the period from January 1, 1909, to and including December 31, 1910, giving the names of the owners and 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 banks during the period, and such other data and information herein affecting the banking situation of the State and the department.

At the date of the first biennial report of the department, January 1, 1909, there were under supervision 143 banks, including 3 banks in the hands of receivers; at this time the total number under supervision, including 3 banks in the hands of receivers, is 186, as follows:

State Banks	121
Private Banks	34
Savings Banks	9
Trust Companies	19
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An exhibit is herewith submitted showing the details of the changes and organizations of the banks in the State.

In order to set forth concisely the growth of the State banks since the organization of this department, the following is submitted:

February 14, 1908, 132 banks showed resources of.....	\$29,594,952.09
February 5, 1909, 140 banks showed resources of.....	32,114,634.00
January 31, 1910, 164 banks showed resources of.....	40,656,635.50
November 10, 1910, 182 banks showed resources of.....	43,213,079.34

An analysis of the figures above stated shows an increase of 50 banks,—nearly 38% in number; and increased resources of \$13,619,027.25,—over 46%.

During the period there have been several instances of mismanagement and thefts by bank officers with resulting losses to stockholders, but depositors have suffered no loss whatever. As a further result of some of these acts, two persons have been imprisoned, and others suffered only to the extent of losing their positions.

In October, 1909, it became necessary to take charge of the Bank of Grand County at Hot Sulphur Springs, Colorado, and after vainly endeavoring to restore the bank to a solvent condition, the closing thereof and the appointment of a receiver became necessary. The receiver, having been successful in litigation in contesting claims in behalf of the bank, is enabled to pay all depositors and have a surplus to apply for the benefit of the stockholders. The assistance to the District Attorney rendered by the County Commissioners of Grand county in the employment of additional counsel in the prosecution of the president of the bank, is worthy of mention.

The receiver of the Smelter City State Bank of Durango, Colorado, made his final report as of March 10, 1909, wherein it is shown that depositors were practically paid in full through the efforts of interested persons, who effected settlements of claims against the bank, by paying cash for all small claims amounting to \$1,715.22; by compromising claims amounting to \$65,509.76; and the remainder, \$67,769.57 received part in cash, part in notes and the balance in stock in a copper company.

The receiver handled in actual cash \$41,723.11, of which was paid in dividends to depositors, \$19,659.21; for preferred claims, \$15,511.05; for legal and other expenses, \$3,179.85; and for receiver's fees, \$3,375.00.

The receiver of the Colorado State Bank, Durango, Colorado, has practically completed the settlement of that bank's affairs, paying depositors 87½ per cent.

The expenses of the receivership have been for legal and other expenses \$14,452.07, and receiver's fees \$11,500.00.

The receiver of the State Bank of Rocky Ford, Rocky Ford, Colorado, is still engaged in closing up its affairs. A dividend of 15 per cent. has been paid on proved claims.

During the period there have been made examinations to the number of 444, producing to the State the sum of \$13,394.45.

The cost of the department has been \$19,495.80.

Under date of April 28, 1909, reports were called for from all banks in response to a request from the Monetary Commission, which developed the fact that of the Western States, Colorado is first with \$250.65 per capita of bank resources. A similar report was called under date of June 30, 1910, the result of which has not yet been published.

The reports, however, show that so far as 171 state banks are concerned there was on deposit approximately \$34,000,000.00 by 123,000 depositors, 68,000 being commercial depositors, 55,000 being savings depositors, an average of \$202,500.00 in each bank, and \$280.00 to each depositor.

In view of the inability of the Commissioner to make examinations of all banks as required by law, on June 30, 1910, a request was made of all banks, that their Boards of Directors, or a committee appointed by them, make examinations of them and report on the forms sent the results thereof. The request was cheerfully complied with, except in a few instances, and the results were quite satisfactory.

Speaking generally, banking conditions have been good over the entire State during the past two years. Naturally, there are some exceptions, especially in the newer localities, caused by various unfavorable crop conditions, and while not apprehensive of any distaster, I hesitate to say that conditions are entirely satisfactory.

So far as I have heard expressions, the bankers are pleased that the law creating this department was enacted and no serious criticisms of the objects of the law have been made. The creation of this department has, in my judgment, been a direct benefit to the banks of the State, as well as to their depositors.

With this brief statement, I desire to pass to the consideration of various subjects, and recommend for enactment legislation affecting the department.

The greatest need of the department is that of additional examiners. To visit and make complete examinations twice each year of 186 banks, scattered as they are throughout this great State, is a physical impossibility for the Commissioner and one deputy. He is wholly unable, with the aid allowed by the existing statute, to comply with the law; therefore, the necessity of more assistants is apparent, and the deficiency should be remedied. There should be at least one examiner for every 75 banks. The appointment of additional examiners would not increase the cost of the department to the State. The fees earned by them would more than pay their salaries and expenses.

By the enactment of such a measure the department can be made more efficient and effective; with a view, first, to prevent the failure of banks and, second,—for so long as banks exist there will be some failures,—to minimize the distress and loss to depositors and stockholders.

As a rule banks fail by reason of the incompetency or dishonesty, or both, of the management, either of which should be discovered by the examiner or by the Board of Directors; therefore, there should be enacted laws requiring certain qualifications of directors and imposing on them certain duties which should be performed.

Under the present statute but three reports are called for each year, on the dates named by the Comptroller of the Currency of

the United States, in his first, third and fifth official calls for reports from National banks. This procedure permits of a lapse of about five months between some reports. We should not be less careful of our banks than the government; hence the recommendation that five reports should be required.

I recommend a reserve requirement of all banks and the approval by the State Bank Commissioner of banks in which a portion of such reserves are to be deposited.

The affairs of insolvent banks should be administered by the State Bank Commissioner. In states where this is done results have been satisfactory to all concerned.

In our laws there are sections prohibiting various acts, which are frequently violated with impunity, for the reason that no penalties are provided. This omission should be corrected.

A revision of the section relative to fees for examinations should be made to correct the inequalities now existing.

No bank should be permitted to engage in business with less than \$10,000.00 capital actually paid in. The present provision, requiring but fifty per cent. of that sum to be paid in before beginning business, should be amended and the payment of all the capital required.

I have observed the practice, or custom, on the part of some banks, of paying for public servants, the cost of a surety bond, in order to obtain on deposit public funds.

I am aware that banks have sometimes paid a portion of a candidate's campaign expenses, hoping to receive a return therefrom, in the use of public funds on deposit.

This evil can be best corrected by prohibiting such expenditures by banks, and the passage of a Public Funds Depository Law in some form, which will give to the public its just return on idle funds.

Some limit as to the number of banks in any section or community should be fixed by statute. Too many banks in small towns is the result of our present law. Where one or two good banks are serving the community, a third or fourth bank entering the field results in a loss to all engaged in the business; weakens the older banks and is of benefit to no one. Fewer and stronger banks should be the object of the law.

In view of the passage of the Postal Savings Bank Law, a new phase has been given to the subject of guaranty of deposits, which has been so prominently before our people during the past two years.

By the enactment of the law creating Postal Savings Banks, the Federal Government has endorsed the principle of guaranty of deposits. It offers to the depositor, up to the amount of five hundred dollars, absolute safety; and, when in the course of business the government redeposits a portion of the funds with a local bank, it requires from such local bank a deposit of securities to

guarantee itself from loss. Notwithstanding its effective and efficient laws and its equally effective and efficient department in the matter of examinations of national banks, the government says in effect to the public who deposit their funds in such institutions,—“So long as the doors are open, a national bank is a solvent and secure depository, but security for government deposits must nevertheless be given.” This involves no inconsistency, but is a salutary precaution against the contingencies of the future.

The mutual guaranty of deposits law has been enacted in Oklahoma, Texas, Nebraska, Kansas and South Dakota, in various forms.

Comptroller of the Currency Murray, before the Monetary Commission, in response to the question, “Have you made up statements about the per cent. of bank losses with reference to bank guaranties by compulsory or voluntary process?” said: “I think that on the total deposits in national banks, the estimate is one twenty-sixth of one per cent. * * * * for the whole forty-five years.”

A company which proposes to insure bank deposits asserts that the banking records of the country show an average loss of one-twentieth of one per cent. and a premium rate of one-fourth of one per cent. per annum would be sufficient to produce large net earnings to the company.

Trust companies engaged in banking business should be deprived of the privilege of owning stocks in other corporations, and should not be permitted to become surety for any person, thereby incurring possible liability and loss.

In support of the suggestion that trust companies should not be permitted to own stocks in other corporations, I call attention to the fact that it is now lawful for any incorporators of a trust company, who own stocks in other corporations, to use them as the basis for such incorporation and carry them as a resource. Or, if a trust company is organized with its capital actually paid in, its Board of Directors may thereafter purchase stocks in other corporations and banks, and, as deposits come to them, continue such purchases.

One result of such a privilege is that a trust company with but \$50,000.00 capital and \$300,000.00 deposits might control a number of small banks or companies engaged in other lines of business. This is not consistent with sound banking.

Faithful service by employees should be recognized; the pay should be the same in all departments for clerks and stenographers engaged in the same lines of work. Therefore, the clerk and the stenographer in this department, who receive but \$1,000.00 per annum, should have their salaries raised to the amount paid in other departments, viz., \$1,200.00.

In my opinion there should be a complete revision of the banking laws of the State to the end that a thoroughly sound, consistent and harmonious code, applicable to all banking institutions and to all forms of banking, may be secured.

Respectfully,

EMIL W. PFEIFFER,
State Bank Commissioner.

BANKS INCORPORATED IN 1909 AND 1910.

Name of Bank	Location	Capitalization
Phillips County State Bank.....	Holyoke	\$ 25,000.00
The Bank of Yampa.....	Yampa	15,000.00
The Citizens Exchange Bank of Sugar City...	Sugar City	10,000.00
Fleming Brothers, Bankers	Denver	30,000.00
Colorado State Bank of Delta.....	Delta	30,000.00
Stratton State Bank	Stratton	10,000.00
Fruit Exchange State Bank.....	Paonia	30,000.00
The Blanca State Bank.....	Blanca	10,000.00
The Ovid State Bank.....	Ovid	10,000.00
The Bank of Crook.....	Crook	10,000.00
Grover State Bank.....	Grover	10,000.00
Citizens State Bank	Yuma	15,000.00
Guaranty State Bank	Walsenburg	30,000.00
Farmers State Bank	Haxtun	12,000.00
Colorado State Bank of Haswell.....	Haswell	10,000.00
New Castle State Bank.....	New Castle	10,000.00
Italian-American Bank	Denver	50,000.00
The Hudson State Bank.....	Hudson	10,000.00
The Aurora State Bank.....	Aurora	10,000.00
The Littleton State Bank.....	Littleton	15,000.00
Bank of Yuma.....	Yuma	20,000.00
The Durango Trust Company.....	Durango	50,000.00
Home State Bank.....	Montrose	30,000.00
The Pierce State Bank.....	Pierce	10,000.00
The Genoa State Bank.....	Genoa	10,000.00
The First State Bank of Milliken.....	Milliken	10,000.00
Security Loan Savings Bank of Montrose.....	Montrose	25,000.00
Ni Wot State Bank.....	Ni Wot	10,000.00
Bank of Center	Center	25,000.00
Proctor State Bank	Proctor	10,000.00
The City Bank and Trust Company.....	Denver	100,000.00
The Pueblo Savings and Trust Company.....	Pueblo	100,000.00
Alfalfa Valley State Bank.....	Wild Horse	10,000.00
First State Bank of Wiggins.....	Wiggins	10,000.00
Laird State Bank	Laird	10,000.00
The La Plata County Bank.....	Durango	25,000.00
First State Bank of Sulphur Springs.....	Hot Sulphur Springs..	10,000.00
The Fort Collins Bank and Trust Company.....	Fort Collins	50,000.00
The Bristol State Bank.....	Bristol	10,000.00
The Hibernia Bank and Trust Company.....	Denver	100,000.00

Name of Bank	Location	Capitalization
Fort Lupton State Bank.....	Fort Lupton	25,000.00
Antonito State Bank	Antonito	15,000.00
Union State Bank of Rifle.....	Rifle	25,000.00
Deer Trail State Bank.....	Deer Trail	15,000.00
Otis State Bank	Otis	10,000.00
First State Bank of Brandon.....	Brandon	10,000.00
Dolores State Bank	Dolores	10,000.00
The Routt County Bank.....	Oak Creek	10,000.00
First State Bank of Mesita.....	Mesita	10,000.00
Colorado State Bank of Limon.....	Limon	20,000.00
The Bank of DeBeque.....	DeBeque	10,000.00
The Haxtun State Bank.....	Haxtun	12,000.00
The Crawford State Bank.....	Crawford	10,000.00
The Costilla County Bank.....	San Acacio	10,000.00
Farmers and Merchants Bank.....	Bayfield	10,000.00
The Farmers State Bank of Las Animas.....	Las Animas	25,000.00
Ignacio State Bank	Ignacio	10,000.00
State Bank of Austin.....	Austin	12,000.00
State Bank of Sugar City.....	Sugar City	10,000.00
First State Bank of Cheraw.....	Cheraw	10,000.00
The Home Savings and Trust Company.....	Denver	100,000.00
The Vallery State Bank.....	Vallery	10,000.00
The Larimer County Bank and Trust Company.....	Loveland	100,000.00
Bank of Moffat.....	Moffat	10,000.00
Stock Growers State Bank.....	Burlington	12,000.00
The Byers State Bank.....	Byers	15,000.00
The Gunnison Bank and Trust Company.....	Gunnison	50,000.00
The First State Bank of Aguilar.....	Aguilar	15,000.00

BANKS LIQUIDATED, NATIONALIZED OR INCORPORATED.

Location	Name of Bank	Date
Amity	State Bank of Amity.....	Liquidated .....July 2, 1910
Burlington	Stock Growers Bank	Liquidated .....Nov. 15, 1910
Burlington	Stock Growers State Bank.....	Incorporated .....Nov. 15, 1910
Canon City	Citizens State Bank.....	Liquidated .....Dec. 31, 1909
Castle Rock	State Bank of Castle Rock.....	Liquidated .....Dec. 31, 1910
Center	Farmers State Bank.....	Nationalized .....May 2, 1910
Denver	Citizens Savings Bank	Liquidated .....May 1, 1909
Elizabeth	The Farmers State Bank of Elizabeth.....	Liquidated .....July 3, 1909
Englewood	Arapahoe State Bank	Nationalized .....Dec. 20, 1910
Fort Lupton	Fort Lupton Bank	Liquidated .....Jan. 31, 1910
Fort Lupton	Fort Lupton State Bank	Incorporated .....Jan. 31, 1910
Holyoke	Phillips County Bank	Liquidated.....Jan. 1, 1909
Holyoke	Phillips County State Bank.....	Incorporated.....Jan. 1, 1909
Julesburg.....	The Citizens Bank	Liquidated .....Dec. 15, 1909
Loveland	The Larimer County Bank of Loveland.....	Liquidated .....Nov. 1, 1910
Loveland	The Larimer County Bank and Trust Company.....	Incorporated .....Nov. 1, 1910
Norwood	Galloway Bros. and Neale.....	Dissolved Partnership.....May 3, 1909
Norwood	Galloway Bros. and Anderson.....	Copartners .....May 3, 1909
Paonia	Fruit Exchange Bank.....	Liquidated .....Apr. 26, 1909
Paonia	Fruit Exchange State Bank.....	Incorporated .....Apr. 26, 1909
Pierce	Bank of Pierce	Liquidated .....Oct. 2, 1909
Pierce	Pierce State Bank	Incorporated .....Oct. 2, 1909
Platteville	The Platteville Bank	Nationalized .....June 21, 1909

Pueblo	The Bessemer Bank	Liquidated	Mch. 29, 1910
Pueblo	The Pueblo Savings Bank	Liquidated	Nov. 1, 1909
Pueblo	The Pueblo Savings and Trust Company.....	Incorporated	Nov. 1, 1909
Rico	David Swickhimer, Banker	Liquidated	Oct. 23, 1909
Rifle	Bank of Rifle	Liquidated	Mch. 23, 1910
Rifle	Union State Bank	Incorporated	Mch. 23, 1910
Sedgwick	Sedgwick Banking Company	Liquidated	Aug. 12, 1909
Sugar City	Citizens Exchange Bank	Liquidated	Apr. 15, 1909
Sugar City	Citizens Exchange Bank of Sugar City.....	Incorporated	Apr. 15, 1909
Wray	The Bank of Wray	Nationalized	Mch. 10, 1909
Yampa	The Bank of Yampa	Liquidated	Jan. 1, 1909
Yampa	The Bank of Yampa	Incorporated	Jan. 1, 1909
Yuma	The Bank of Yuma	Liquidated	July 28, 1909
Yuma	The Bank of Yuma.....	Incorporated	July 28, 1909

CHANGES IN TITLES OF BANKS.

Name of Bank	Location	Date of Change
The Farmers Bank.....	Hartman .....	.....
Changed to		
Hartman State Bank.....	Hartman	Nov. 16, 1909
The La Veta Bank.....	La Veta .....	.....
Changed to		
The La Veta State Bank.....	La Veta	Feb. 11, 1909
Bank of Commerce.....	Pueblo .....	.....
Changed to		
International Bank of Commerce.....	Pueblo	Nov. 11, 1910

BANKS IN HANDS OF RECEIVERS.

Name of Bank	Location	Receiver
State Bank of Rocky Ford.....	Rocky Ford.....	G. M. Hall
Colorado State Bank	Durango	Owen F. Boyle
The Bank of Grand County.....	Hot Sulphur Springs...	Geo. F. Higgins

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEARS 1909 AND 1910, MADE BY THE STATE BANKS, PRIVATE BANKS, SAVINGS BANKS AND TRUST COMPANIES.

RESOURCES	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 9,789,178.86	\$10,406,500.86	\$12,325,253.76	\$12,775,762.97	\$14,040,249.05	\$13,520,060.71
Loans and discounts (unsecured).....	5,613,184.11	6,237,414.74	7,215,934.57	7,536,770.54	8,541,309.51	8,736,862.18
Overdrafts	133,216.97	226,505.85	208,842.83	259,086.82	174,777.19	292,338.81
U. S. bonds	6,180.00	10,680.00	15,380.00	22,970.00	23,091.00	17,791.00
Other bonds, stocks and securities.....	5,447,525.13	4,950,741.16	5,333,060.95	5,949,103.12	6,586,501.61	6,841,388.94
Premium on bonds	414.20	2,433.93	2,744.33	.....	4,504.54	5,648.71
Furniture and fixtures	317,648.04	349,473.74	401,315.29	370,687.76	399,645.19	416,610.49
Banking house	471,867.03	482,009.76	477,037.08	499,172.87	521,208.19	523,050.17
Other real estate	222,371.61	276,949.19	325,129.16	298,893.33	296,635.50	384,676.58
Expense account	99,846.94	308,250.82	397,351.75	179,225.09	326,098.47	12,834.72
Due from banks and bankers.....	8,518,055.86	8,775,917.68	11,248,550.14	10,941,812.53	10,072,210.56	10,627,240.37
Checks and cash items.....	139,429.66	103,987.08	223,129.95	252,399.58	237,572.36	242,355.92
Currency	767,039.50	719,604.00	978,420.82	883,077.30	1,080,138.00	961,668.00
Gold	281,485.01	336,029.40	308,466.00	360,073.00	445,122.90	417,513.00
Silver	130,874.84	116,405.24	122,735.00	149,924.00	166,045.00	176,325.00
Fractional coin	17,691.16	17,199.26	20,562.76	24,469.51	24,495.68	26,220.84
Other resources	158,675.08	98,618.27	133,734.91	153,207.58	9,398.85	10,393.90
Total	\$32,114,684.00	\$33,418,720.98	\$39,747,649.30	\$40,656,635.50	\$42,949,003.60	\$43,213,079.34

LIABILITIES.

Capital stock paid in.....	\$ 4,508,760.00	\$ 4,694,000.00	\$ 5,029,650.00	\$ 5,078,300.00	\$ 5,621,750.00	\$ 5,899,750.00
Surplus fund	1,009,379.45	1,045,470.04	999,407.32	1,280,301.31	1,344,500.19	1,340,315.15
Undivided profits	797,711.15	1,205,012.84	1,436,901.70	796,924.42	1,058,690.49	1,001,591.29
Bills payable	378,397.43	226,035.00	193,300.00	189,300.00	267,600.00	323,270.00
Notes rediscounted	60,506.91	36,307.43	120,174.07	21,011.10	27,940.20	35,038.15
Time certificates of deposit	2,867,302.88	3,167,732.98	3,396,436.47	3,676,492.67	4,001,822.33	4,152,724.20
Savings accounts	6,791,103.66	7,791,129.05	8,473,026.84	9,009,539.75	10,710,436.98	10,815,191.75
Trust funds .....	.....	.....	976,429.85	1,450,389.93	1,164,451.56	521,205.75
Dividends unpaid	1,972.63	1,194.44	.....	493.42	62,286.00	79.99
Individual deposits	13,694,502.16	13,256,412.09	16,701,629.33	16,661,516.81	16,479,263.17	16,926,547.89
Due to banks and bankers.....	632,125.15	688,441.84	811,130.96	862,113.11	922,789.94	893,400.95
Demand certificates	891,304.48	960,616.13	1,092,895.69	1,189,210.92	931,259.98	918,215.43
Certified checks	24,102.40	20,439.79	38,602.81	37,758.14	20,572.57	27,522.94
Cashiers' checks	236,635.32	189,386.33	411,317.13	331,498.94	249,436.19	318,590.86
Other liabilities	220,880.38	136,543.02	66,747.13	71,784.98	86,204.00	39,634.99
Total	\$32,114,684.00	\$33,418,720.98	\$39,747,649.30	\$40,656,635.50	\$42,949,003.60	\$43,213,079.34

ABSTRACT OF REPORTS OF 124 NATIONAL BANKS IN
COLORADO AT THE CLOSE OF BUSINESS,
NOVEMBER 10, 1910.

RESOURCES.

Loans and discounts.....	\$ 61,351,982.27
Overdrafts	601,564.25
United States bonds to secure circulation.....	8,018,510.00
United States bonds to secure deposits.....	1,441,000.00
United States bonds on hand.....	126,500.00
Other bonds, to secure United States deposits.....	1,000.00
Premium on United States bonds.....	45,466.05
Securities, judgments, claims, etc.....	17,444,435.52
Banking house, furniture and fixtures.....	1,346,995.43
Other real estate and mortgages owned.....	662,081.60
Due from other national banks.....	8,766,967.67
Due from State and private banks and bankers.....	2,259,247.30
Due from approved reserve agents.....	20,419,480.31
Checks and other cash items.....	476,146.39
Exchanges for clearing house.....	1,531,224.31
Bills of other national banks.....	869,984.00
Fractional paper currency, nickels and cents.....	39,796.88
Specie	9,465,163.48
Legal tender notes.....	2,127,495.00
Five per cent. redemption fund.....	390,143.97
Due from United States Treasurer.....	53,041.00
Total.....	<u>\$137,438,225.43</u>

LIABILITIES.

Capital stock paid in.....	\$ 10,073,100.00
Surplus fund.....	5,774,480.00
Undivided profits, less expenses.....	2,619,766.99
National bank notes outstanding.....	7,920,152.50
Due to other national banks.....	13,100,190.92
Due to State and private banks and bankers.....	3,832,054.00
Due to trust companies and savings banks.....	4,363,884.36
Due to approved reserve agents.....	1,256.44
Dividends unpaid.....	10,127.00
Individual deposits.....	87,558,033.00
United States deposits.....	1,066,243.63
Deposits of United States disbursing officers.....	376,431.65
Bonds borrowed.....	37,500.00
Notes and bills rediscounted.....	87,300.00
Bills payable.....	509,342.49
Reserved for taxes.....	75,700.01
Other liabilities.....	32,662.44
Total.....	<u>\$137,438,225.43</u>

**TOTAL RESOURCES AND LIABILITIES OF ALL BANKS
IN COLORADO AT CLOSE OF BUSINESS,
NOVEMBER 10, 1910.**

This Includes 124 National Banks, 121 State Banks, 34 Private
Banks, 9 Savings Banks, 18 Trust Companies, or
a Total of 306 Banks.

RESOURCES.

Loans and discounts.....	\$ 83,609,005.16
Overdrafts	893,903.06
Bonds, stocks and securities.....	33,890,625.46
Premium on bonds.....	51,114.76
Banking house, furniture and fixtures.....	2,286,656.09
Other real estate.....	1,046,758.18
Expense account.....	12,834.72
Due from banks and bankers.....	42,072,935.65
Checks and cash items.....	2,249,726.62
Cash on hand.....	14,084,166.20
Other resources.....	10,393.90
Five per cent. redemption fund.....	390,143.97
Due from United States Treasurer.....	53,041.00
Total.....	<u>\$180,651,304.77</u>

LIABILITIES.

Capital stock paid in.....	\$ 15,972,850.00
Surplus fund.....	7,114,795.15
Undivided profits.....	3,621,358.28
National bank notes outstanding.....	7,920,152.50
Bills payable.....	832,612.49
Notes rediscounted.....	122,338.15
Bonds borrowed.....	37,500.00
Dividends unpaid.....	10,206.99
Deposits	122,680,707.10
Due to banks and bankers.....	22,190,786.67
Other liabilities.....	72,297.43
Reserved for taxes.....	75,700.01
Total.....	<u>\$180,651,304.77</u>

FINAL REPORT OF THE CONDITION OF THE SMELTER CITY STATE BANK, DURANGO, COLO.

In hands of Receiver, Rowe N. Pingrey, for period ending March 10, 1909.

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable			
Overdrafts			
Stocks, bonds, etc.....			
Warrants			
Judgments, claims, etc.....			
Real estate.....			
Cash items.....			
Due from banks.....			
Furniture and fixtures.....			
Cash			
Total			

COLLECTIONS.

Amount collected by receiver:	
From good assets.....	\$ 30,584.58
From doubtful assets.....	10,125.13
From worthless assets.....	95.80
Cash on hand at date of suspension.....	917.60
Total collections.....	\$ 41,723.11

LIABILITIES.

Claims proved, for liabilities, shown by books.....	\$129,543.28
Claims in dispute.....	
Liabilities not proved, as shown by books....	1,357.28
Liabilities cancelled by offset and otherwise..	9,227.73
Contingent liabilities discharged.....	15,000.00
Total	\$155,128.29
Claims proved as above.....	\$155,128.29
Claims established not on bank books.....	5,636.61
Total claims proved.....	\$160,764.90

DISPOSITION OF COLLECTIONS.

Secured loans paid.....	\$ 15,000.00
Preferred claims paid.....	511.05
Legal expenses paid.....	1,954.54
Receiver paid to date.....	3,375.00
All other expenses.....	1,225.31
Dividends paid.....	19,657.21
Total disbursements and balance.....	\$ 41,723.11

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

In hands of Receiver, O. F. Boyle, for period ending November 10, 1910.

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable
Overdrafts
Stocks, bonds, etc.....
Warrants
Judgments, claims, etc.....
Real estate.....
Cash items.....
Due from banks.....
Furniture and fixtures.....
Cash	\$ 73.27	.....	.....
Total	\$ 73.27	.....	.....

COLLECTIONS.

Amount collected by receiver:	
From good assets.....	\$123,354.47
From doubtful assets.....	61,312.98
From worthless assets.....	4,387.98
Total collections	<u>\$189,055.43</u>

LIABILITIES.

Claims proved, for liabilities, shown by books.....	\$ 15,318.95
Claims in dispute.....	.....
Liabilities not proved, as shown by books....	357.58
Liabilities cancelled by offset and otherwise..	151,590.13
Contingent liabilities discharged.....	163,342.96
Total	<u>\$330,609.62</u>
Claims proved as above.....	\$ 15,318.95
Claims established not on bank books.....	1,583.21
Total claims proved.....	<u>\$ 16,902.16</u>

DISPOSITION OF COLLECTIONS.

Secured loans paid.....	\$ 47,790.06
Preferred claims paid.....	1,069.91
Legal expenses paid.....	6,127.95
Receiver paid to date.....	11,500.00
All other expenses.....	8,324.12
Dividends paid.....	114,170.12
Balance on hand.....	73.27
Total disbursements and balance.....	<u>\$189,055.43</u>

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLORADO.
 In hands of Receiver, G. M. Hall, for period ending November 10, 1910.

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable	\$ 23,891.38	\$139,332.78	\$ 11,319.63
Overdrafts	1,954.03	3,632.16	880.72
Stocks, bonds, etc.....			
Warrants			
Judgments, claims, etc.....			
Real estate.....	5,150.00	54,640.70	
Cash items.....		1,886.22	
Due from banks.....			
Furniture and fixtures.....			
Cash	2,659.92		
Total	\$ 33,655.33	\$199,491.86	\$ 12,200.35

LIABILITIES.

Claims proved, for liabilities, shown by books.....	\$221,666.50
Claims in dispute.....	15,194.04
Liabilities not proved, as shown by books.....	8,251.20
Liabilities cancelled by offset and otherwise...	155,821.42
Contingent liabilities discharged.....	122,088.77
Total	\$523,021.93
Claims proved as above.....	\$221,666.50
Claims established not on bank books.....	4,257.86
Total claims proved.....	\$225,924.36

COLLECTIONS.

Amount collected by receiver:	
From good assets.....	\$201,254.08
From doubtful assets.....	34,115.65
From worthless assets.....	1,112.20
Cash on hand at date of suspension.....	5,389.07
Total collections.....	\$241,871.00

DISPOSITION OF COLLECTIONS.

Secured loans paid.....	\$131,882.14
Preferred claims paid.....	5,770.14
Legal expenses paid.....	5,298.15
Receiver paid to date.....	3,400.00
All other expenses.....	6,308.24
Dividends paid.....	32,503.53
Collateral advances.....	4,308.18
Real estate taken from debtors.....	49,740.70
Balance on hand.....	2,659.92
Total disbursements and balance.....	\$241,871.00

REPORT OF THE CONDITION OF THE BANK OF GRAND COUNTY, HOT SULPHUR SPRINGS, COLO.

In hands of Receiver, George F. Higgins, for period ending November 10, 1910.

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable.....		\$ 250.00	\$ 4,000.00
Overdrafts	\$ 17.90		3,434.54
Stocks, bonds, etc.....			
Warrants			
Judgments, claims, etc.....	456.01		
Real estate.....			
Transit account.....	79.69		80.00
Due from banks.....	941.45		
Furniture and fixtures.....			
Cash			
Suspense			142.16
Total	\$ 1,495.05	\$ 250.00	\$ 7,656.70

COLLECTIONS.

Amount collected by receiver:	
From good assets.....	\$ 35,398.69
From doubtful assets.....	12,993.24
From worthless assets.....	
Cash on hand at date of suspension.....	2,160.87
 Total collections.	 \$ 50,552.80

LIABILITIES.

Claims proved, for liabilities, shown by books.....	\$ 40,274.87
Claims in dispute.....	4,000.00
Liabilities not proved, as shown by books.....	263.51
Liabilities cancelled by offset and otherwise....	5,604.60
Contingent liabilities discharged.....	
Total	\$ 50,142.98
 Claims proved as above.....	 \$ 40,274.87
Claims established not on bank books.....	1,092.88
Total claims proved.....	\$ 41,367.75

DISPOSITION OF COLLECTIONS.

Secured loans paid.....	
Preferred claims paid.....	\$ 3,554.33
Legal expenses paid.....	2,183.94
Receiver paid to date.....	500.00
All other expenses.....	615.44
Dividends paid	
Balance on hand.....	43,699.09
Total disbursements and balance.	\$ 50,552.80

NO. 208, STATE BANK.

THE FIRST STATE BANK OF AGUILAR, AGUILAR, COLORADO.

H. M. Stockwell, President; F. O. Carson, Vice-President; N. R. Weesner, Cashier.

RESOURCES.

Dec. 30, 1910.

Due from banks and bankers.....	\$ 12,500.00
Currency	2,500.00
	<hr/>
Total	\$ 15,000.00

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00
	<hr/>
Total	\$ 15,000.00

Examined Dec. 30, 1910.

Names of Stockholders—F. O. Carson, H. M. Stockwell, N. R. Weesner, Helen G. Weesner, C. L. Martin, C. M. Mack, S. J. Capps, Phoebe Weesner, A. I. Lindsey.

THE BANK OF AKRON, AKRON, COLORADO.

NO. 3, PRIVATE BANK.

Fannie Randall, Assistant Cashier.

STATE BANK COMMISSIONER.

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RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 58,938.81	\$ 53,113.26	\$ 44,608.23	\$ 42,646.79	\$ 62,007.33	\$ 51,060.47
Loans and discounts (unsecured)	29,541.77	40,412.50	45,850.95	46,099.68	51,299.43	51,637.38
Overdrafts	485.96	169.65	328.79	255.90	105.64	885.66
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Expense account	371.62	1,595.67	2,566.86	33.59	1,581.02	.....
Due from banks and bankers	8,774.38	6,711.45	28,711.70	23,371.10	13,493.00	31,644.84
Checks and cash items.....	20.07	55.07	39.85	102.90	24.30	42.90
Currency	3,400.00	3,083.00	2,945.00	3,712.00	4,532.00	7,093.00
Gold	520.00	565.00	565.00	845.00	1,180.00	1,815.00
Silver	558.76	318.20	586.60	638.90	781.45	966.59
Fractional coin .....	.....	9.06	3.88	.45	.....	.....
Total	\$ 112,861.37	\$ 116,282.86	\$ 136,456.86	\$ 127,956.31	\$ 145,254.17	\$ 155,395.84
LIABILITIES.						
Capital stock paid in	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits	3,267.02	4,259.48	7,703.82	4,903.04	6,845.20	5,633.24
Time certificates of deposit.....	48,404.92	46,947.39	46,407.95	49,522.95	57,300.00	57,803.01
Individual deposits	39,739.43	45,075.99	60,345.09	51,530.32	58,795.54	70,575.16
Demand certificates.	1,460.00	.....	2,000.00	2,000.00	2,313.43	1,384.43
Total	\$ 112,861.37	\$ 116,282.86	\$ 136,456.86	\$ 127,956.31	\$ 145,254.17	\$ 155,395.84

Examined April 15, 1909; February 18, 1910.
Name of Owner, George Murray.

THE BANK OF ALMA, ALMA, COLORADO.

NO. 5, PRIVATE BANK.

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J. C. Singleton, Assistant Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 7,500.00	\$ 8,434.15	\$ 16,834.15	\$ 16,000.00	\$ 16,859.27	\$ 16,395.70
Loans and discounts (unsecured)	6,028.90	7,427.28	7,734.03	7,195.92	10,599.10	5,218.00
Other bonds, stocks and securities	66,850.00	76,850.00	76,850.00	90,850.00	93,710.00	93,710.00
Furniture and fixtures	825.00	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Expense account		158.80				
Due from banks and bankers	43,157.86	25,705.21	56,881.01	99,963.82	37,223.23	54,880.29
Checks and cash items	176.80	48.56	3,005.65	250.62	143.60	6.05
Currency	1,864.00	2,078.00	3,232.00	5,793.00	1,931.00	7,068.00
Gold	3,480.00	3,250.00	4,430.00	3,600.00	5,000.00	5,620.00
Silver	330.00	319.00	151.00	235.25	209.00	279.75
Fractional coin	13.99	21.30	44.30	26.85	32.79	
Total	\$ 131,226.55	\$ 126,117.30	\$ 170,987.14	\$ 225,740.46	\$ 167,532.99	\$ 185,002.79
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits	278.28	2,110.64	5,367.05	681.30	2,979.09	5,916.74
Time certificates on deposit.....	4,475.00	5,851.25	6,856.25	8,874.90	10,568.68	11,711.81
Individual deposits	93,832.08	87,021.77	123,140.75	132,592.40	107,447.08	132,215.33
Due to banks and bankers.....			943.03	51,004.92	12,659.25	
Demand certificates	7,641.19	6,133.64	9,680.06	7,586.94	8,878.89	10,158.91
Total	\$ 131,226.55	\$ 126,117.30	\$ 170,987.14	\$ 225,740.46	\$ 167,532.99	\$ 185,002.79

Examined May 25, 1909; May 24, 1910.
Name of Owner—J. H. Singleton,

BIENNIAL REPORT

THE STATE BANK OF AMITY, AMITY, COLORADO.

J. L. Mayfield, President; C. B. Wade, Vice-President; A. J. Davy, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910
Loans and discounts (secured)	\$ 4,168.44	\$ 4,051.57	\$ 4,419.30	\$ 4,467.19	\$ 7,796.15
Loans and discounts (unsecured)	9,936.77	10,537.10	10,122.47	10,047.36	7,701.18
Overdrafts .....	.21	47.20	36.15	2.77	47.39
Other bonds, stocks and securities	24.00	23.50	368.00	718.00	900.00
Furniture and fixtures	1,650.00	1,650.00	1,650.00	1,500.00	1,500.00
Expense account	96.80	387.64	263.67	50.80	1,056.15
Due from banks and bankers.....	2,291.58	1,217.65	2,460.87	1,445.47	.....
Checks and cash items	3.55	141.22	128.58	.....	.....
Currency	395.00	451.00	547.00	407.00	488.00
Gold	100.00	60.00	130.00	25.00	70.00
Silver	71.65	143.40	91.20	139.10	16.00
Fractional coin	4.59	5.35	5.20	4.69	5.39
Total	\$ 18,742.59	\$ 18,715.63	\$ 20,222.44	\$ 18,807.38	\$ 19,580.26
LIABILITIES.					
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	651.20	1,088.10	1,128.35	721.65	1,616.78
Bills payable	2,000.00	.....	.....	.....	2,000.00
Time certificates of deposit	2,170.23	2,190.23	2,198.31	2,200.26	2,301.81
Dividends unpaid .....	.....	.....	.....	275.42	.....
Individual deposits	3,921.16	5,437.30	6,895.78	5,610.05	2,536.03
Due to banks and bankers.....	.....	.....	.....	.....	1,125.64
Total	\$ 18,742.59	\$ 18,715.63	\$ 20,222.44	\$ 18,807.38	\$ 19,580.26

Examined Feb. 5, 1909; Oct. 9, 1909.

Names of Stockholders—J. L. Mayfield, F. B. Easterly, C. B. Wade, A. J. Davy, J. H. Childs, A. McConnell, Thomas Holland.

*Liquidated July 2, 1910.

ANTONITO STATE BANK, ANTONITO, COLORADO.

NO. 188, STATE BANK.

32

Geo. Riedel, President; T. D. L. Menke, Vice-President; Edwin Rockhill, Cashier.

BIENNIAL REPORT

RESOURCES.	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 14,682.14	\$ 31,700.15
Loans and discounts (unsecured)	24,540.85	30,186.83
Overdrafts	254.31	5,279.74
Other bonds, stocks and securities	609.80	987.23
Furniture and fixtures	2,358.18	2,367.78
Expense account	420.05	.....
Due from banks and bankers.....	14,181.20	12,336.38
Checks and cash items	257.25	1,420.75
Currency	1,731.00	519.00
Gold	1,360.00	825.00
Silver	907.46	381.00
Fractional coin	29.00	.....
Total	\$ 61,421.24	\$ 86,003.86
LIABILITIES.		
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00
Undivided profits	1,066.81	861.59
Time certificates of deposit	6,525.00	8,522.65
Individual deposits	38,395.68	60,213.42
Certified checks	101.75	.....
Cashiers' checks	332.00	1,406.20
Total	\$ 61,421.24	\$ 86,003.86

Examined Feb. 14, 1910; Sept 13, 1910.

Names of Stockholders—Geo. Riedel, Henry F. Jordan, T. D. L. Menke, Fred Warshauer, W. H. Barlow, H. W. Beers, Chas. E. Smith, Max Buchmann, O. H. Shoup, H. H. Russell.

LINCOLN STATE BANK, ARRIBA, COLORADO.

G. E. Hall, President; A. H. Nelson, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 20,451.12	\$ 16,257.14	\$ 20,340.90	\$ 21,670.51	\$ 26,805.36	\$ 18,613.64
Loans and discounts (unsecured)	9,302.35	8,858.25	10,210.33	10,875.20	9,894.97	12,117.48
Overdrafts	99.30	56.20	3,373.81	776.59	57.81	443.45
Furniture and fixtures	957.73	1,007.73	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	664.41	901.91	1,200.00	1,200.00	1,200.00	1,200.00
Expense account	1,139.83	37.38	404.78	309.81	7.80	.....
Due from banks and bankers.....	5,715.78	9,758.81	9,817.05	6,881.10	16,007.86	19,362.88
Checks and cash items.....	926.56	312.43	1,046.97	721.40	258.48	344.75
Currency	1,930.00	2,306.00	4,683.00	1,413.00	2,395.00	2,121.00
Gold	630.00	435.00	445.00	955.00	365.00	470.00
Silver	143.00	980.00	352.00	630.00	927.00	360.21
Fractional coin	35.67	92.06	59.86	162.76	35.28	.....
Total	\$ 41,995.75	\$ 41,002.91	\$ 53,233.70	\$ 46,895.37	\$ 59,254.56	\$ 56,333.41
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,639.15	357.04	1,530.62	755.94	28.10	1,989.87
Bills payable	5,000.00	.....	.....	.....	8,000.00	4,000.00
Notes rediscounted .....	.....	.....	.....	.....	2,000.00	.....
Time certificates of deposit	3,866.60	3,466.60	966.85	825.41	7,210.41	10,434.21
Individual deposits	21,056.50	26,934.27	36,640.70	34,363.49	31,743.87	29,709.33
Due to banks and bankers.....	.....	.....	2,439.53	699.18	67.18	.....
Demand certificates	433.50	245.00	1,656.00	251.35	205.00	200.00
Total	\$ 41,995.75	\$ 41,002.91	\$ 53,233.70	\$ 46,895.37	\$ 59,254.56	\$ 56,333.41
Examined Nov. 9, 1909; Jan. 27, 1910; July 13, 1910. Names of Stockholders—G. W. Klockenteger, G. E. Hall, B. J. Hillsabeck, C. C. Hemming.						

THE ASPEN STATE BANK, ASPEN, COLORADO.

NO. 7, STATE BANK.

34

D. R. C. Brown, President; L. A. W. Brown, Vice-President; George R. Cole, Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 30,991.73	\$ 38,024.42	\$ 77,224.18	\$ 86,197.78	\$ 109,207.97	\$ 114,697.94
Loans and discounts (unsecured).....	42,955.73	40,579.62	44,715.63	49,486.49	46,244.02	37,747.46
Overdrafts	3,998.05	4,940.63	2,516.37	3,781.95	1,915.72	5,259.78
Other bonds, stocks and securities.....	34,971.73	53,345.61	51,780.17	66,633.45	74,830.44	67,683.25
Premium on bonds .....	.....	2,000.00	2,037.50	2,276.50	2,441.50	2,441.50
Furniture and fixtures.....	2,000.00	2,000.00	1,787.00	1,784.00	.....	.....
Other real estate.....	.....	.....	.....	.....	540.79	.....
Expense account	119.46	2,905.91	1,856.63	817.95	.....	.....
Due from banks and bankers.....	188,633.19	130,175.51	129,541.10	142,407.21	98,277.59	72,652.33
Checks and cash items.....	.....	7.00	9.40	.55	.....	.....
Currency	5,385.00	13,455.00	12,341.00	11,395.00	7,730.00	18,824.00
Gold	15,140.00	19,225.00	10,985.00	16,555.00	15,875.00	10,275.00
Silver	2,995.10	1,629.85	2,001.95	1,865.25	1,400.00	2,006.30
Fractional coin .....	.....	.....	.....	12.52	42.25	.....
Other resources	42.00	.....	.....	.....	33.00	.....
Total	\$ 327,231.99	\$ 308,288.55	\$ 336,795.93	\$ 383,213.65	\$ 358,538.28	\$ 331,587.56
LIABILITIES.						
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	615.78	6,149.81	9,879.67	10,000.00	10,000.00	10,000.00
Undivided profits .....	.....	.....	.....	2,305.54	4,826.84	9,223.90
Time certificates of deposit.....	16,538.00	18,503.00	24,249.83	30,960.74	33,092.04	36,186.93
Individual deposits	266,226.43	238,622.38	265,203.85	296,893.21	269,273.62	237,803.32
Demand certificates	18,851.78	20,007.67	12,455.65	18,054.16	16,235.88	12,540.89
Certified checks .....	.....	.....	.....	.....	100.00	800.00
Other liabilities .....	.....	5.69	6.93	.....	9.90	32.52
Total	\$ 327,231.99	\$ 308,288.55	\$ 336,795.93	\$ 383,213.65	\$ 358,538.28	\$ 331,587.56

Examined July 9, 1909; Aug. 13, 1910.

Names of Stockholders—D. R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, C. E. Doolittle.

THE AURORA STATE BANK, AURORA, COLORADO.

NO. 163, STATE BANK.

F. E. Bonifield, President; C. B. Bonifield, Vice-President; C. E. Abbott, Cashier.

STATE BANK COMMISSIONER.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)			\$ 1,935.00	\$ 2,249.00
Loans and discounts (unsecured)	\$ 7,796.24	\$ 8,171.89	9,980.85	9,030.97
Overdrafts			226.42	351.68
Other bonds, stocks and securities	70.15	189.85	183.24	50.78
Furniture and fixtures	1,343.05	1,343.05	1,360.80	1,360.80
Banking house	2,678.02	2,678.02	2,678.02	2,678.00
Expense account	592.21	908.46	1,314.70	.....
Due from banks and bankers	3,361.88	4,863.02	1,770.99	4,824.74
Checks and cash items	177.12	448.11	188.88	6.34
Currency	1,325.00	1,086.00	710.00	680.00
Gold	90.00	160.00	70.00	100.00
Silver	149.00	116.00	120.00	263.90
Fractional coin	14.08	113.92	65.74	.....
Total	\$ 17,596.75	\$ 20,078.32	\$ 20,604.64	\$ 21,596.21
LIABILITIES.				
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,005.22	1,304.82	1,800.55	278.38
Time certificates of deposit		1,060.00	1,534.00	1,698.60
Individual deposits	5,981.53	7,713.50	7,180.09	9,519.23
Demand certificates	610.00	.....	90.00	100.00
Total	\$ 17,596.75	\$ 20,078.32	\$ 20,604.64	\$ 21,596.21

Examined June 26, 1909; Nov. 29, 1909; June 29, 1910.

Names of Stockholders—F. E. Bonifield, C. B. Bonifield, C. E. Abbott,

STATE BANK OF AUSTIN, AUSTIN, COLORADO.

John A. Whiting, President; Porter Plumb, Vice-President; Austin E. Miller, Cashier; Edmund Stabler, Assistant Cashier.

RESOURCES.

Nov. 10, 1910.

Loans and discounts (unsecured).....	\$ 660.00
Furniture and fixtures.....	954.26
Banking house.....	75.00
Expense account.....	477.84
Due from banks and bankers.....	20,425.34
Checks and cash items.....	59.00
Currency	281.00
Gold	20.00
Silver	95.25
Total	\$ 23,047.69

LIABILITIES.

Capital stock paid in.....	\$ 12,000.00
Individual deposits.....	10,852.11
Due to banks and bankers.....	195.58
Total	\$ 23,047.69

Examined Oct. 3, 1910.

Names of Stockholders—J. A. Whiting, Austin E. Miller, H. W. Bull, J. P. Kettle, Porter Plumb, W. E. Steele, E. R. Coffee, J. P. Ratekin.

FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO.

H. J. Campbell, President; F. A. Irwin, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 9,126.70
Loans and discounts (unsecured).....	580.62
Overdrafts	54.38
Furniture and fixtures.....	579.67
Due from banks and bankers.....	15,125.65
Checks and cash items.....	899.81
Currency	929.00
Gold	45.00
Silver	211.60
Total	<u>\$27,552.43</u>
LIABILITIES	
Capital stock paid in.....	\$10,000.00
Undivided profits	28.02
Time certificates of deposit.....	900.00
Individual deposits	16,124.23
Cashiers' checks	500.18
Total	<u>\$27,552.43</u>

Examined Sept. 8, 1910.

Names of Stockholders—W. A. Bay, C. E. Van Duesen, H. H. Gearhart, E. G. Strawn, Wilmer & Pearson, W. R. Maloy, Gibbs Bros., Jenkins & Keen, Wm. Glassner, Lyle Devault, Maud Darnell, C. A. Keith, R. E. Riggle, T. K. Irwin, B. W. Asher, S. J. Vinsonhaler, W. H. Tinnen, E. W. Newland, H. J. Campbell, Mrs. H. J. Campbell.

THE BLANCA STATE BANK, BLANCA, COLORADO.

NO. 148, STATE BANK.

38

T. D. Nash, President; W. F. Cerveny, Vice-President; R. F. Carr, Cashier.

RESOURCES	June 23, 1910	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 2,715.60	\$ 15,932.00	\$ 15,508.20	\$ 29,921.95	\$ 37,832.51
Loans and discounts (unsecured)	3,525.96	2,621.00	11,888.36	22,410.40	17,043.88
Overdrafts	103.28	98.99	65.63	209.37	338.27
Other bonds, stocks and securities .....	.....	572.00	392.20	1,106.95	.....
Furniture and fixtures	609.17	609.17	609.17	854.17	854.17
Expense account	532.05	1,347.48	460.68	1,841.84	.....
Due from banks and bankers.....	15,178.30	15,747.46	12,529.34	13,457.80	7,086.61
Checks and cash items	500.00	6.20	1,298.72	207.90	54.70
Currency	1,616.00	2,307.00	813.00	1,262.00	800.00
Gold	55.00	265.00	460.00	805.00	1,060.00
Silver	354.18	309.88	552.56	526.85	452.79
Fractional coin .....	.....	.....	.....	586.73	.....
Total	\$ 25,189.54	\$ 39,816.18	\$ 44,577.86	\$ 73,190.96	\$ 65,522.93
LIABILITIES					
Capital stock paid in.....	5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	97.21	688.49	169.35	2,253.37	1,069.64
Time certificates of deposit	34.10	357.10	737.27	12,775.27	21,505.00
Individual deposits	20,058.23	33,770.59	33,671.24	48,162.32	32,925.42
Cashiers' checks .....	.....	.....	.....	.....	22.87
Total	\$ 25,189.54	\$ 39,816.18	\$ 44,577.86	\$ 73,190.96	\$ 65,522.93

Examined May 3, 1909; Nov. 17, 1909; Sept. 14, 1910.

Names of Stockholders—J. L. Barrett, J. M. Pinney, C. C. Todd, W. G. Bean, J. A. Stephenson, J. W. Skinkle, Geo. E. Wood, L. Hancock, C. H. W. Smith, E. H. Ellithorpe, Orrin Randolph, J. J. Sumpter, Chas. Hayek, C. S. Minor, R. F. Carr, T. D. Nash, A. F. Neely, Ed. T. Dow, S. J. Taylor, J. W. Kelley, A. M. Weaver, Hus. Hall, Cora Martin, W. F. Cerveny, L. C. Audrain.

BIENNIAL REPORT

NO. 9, TRUST COMPANY.

THE MERCANTILE BANK AND TRUST COMPANY BOULDER COLORADO

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO.

Albert A. Reed, President; N. H. Silliman, Vice-President; A. R. Couzens, Secretary.

RESOURCES	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 152,975.00	\$ 197,965.00	\$ 181,015.00	\$ 145,720.54	\$ 173,608.20	\$ 173,875.10
Loans and discounts (unsecured)	85,696.18	85,336.60	115,361.08	121,292.63	109,471.99	124,098.59
Overdrafts	267.38	274.82	47.89	157.41	123.72	10.40
Other bonds, stocks and securities.....	49,072.26	51,765.57	47,006.19	46,712.13	42,926.84	41,574.27
Furniture and fixtures	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Banking house	26,000.00	26,000.00	26,000.00	26,000.00	26,000.00	26,000.00
Other real estate .....	.....	.....	.....	.....	1,113.49	1,118.49
Expense account	992.23	5,056.87	4,314.60	1,046.57	.....	.....
Checks and cash items	7,581.90	2,765.71	3,068.47	5,519.47	1,862.87	1,218.66
Due from banks and bankers.....	44,744.69	62,277.10	65,694.38	87,359.56	88,738.91	83,960.05
Currency	22,824.00	19,473.00	18,878.00	12,605.00	15,564.00	8,942.00
Gold	6,400.00	11,372.50	4,679.00	13,217.50	6,585.00	3,395.00
Silver	1,549.15	2,496.00	1,355.80	843.85	2,122.70	3,951.68
Fractional coin	208.79	219.54	159.28	137.42	176.63	.....
Total	\$ 404,311.58	\$ 471,002.71	\$ 473,570.69	\$ 466,612.08	\$ 474,294.35	\$ 474,144.84
LIABILITIES						
Capital stock paid in.....	\$ 50,000.00	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	40,000.00	40,000.00	40,000.00
Undivided profits	3,459.06	12,846.29	13,443.68	2,326.78	5,049.54	7,980.58
Time certificates of deposit.....	19,213.13	31,971.11	25,657.13	21,857.37	27,384.87	33,810.61
Savings accounts	115,437.36	124,520.42	132,319.13	139,109.07	146,345.18	134,760.63
Dividends unpaid .....	.....	.....	.....	.....	2,000.00	.....
Individual deposits	174,271.47	197,272.57	218,327.19	196,271.60	188,437.87	193,233.49
Due to banks and bankers.....	.....	10,000.00	.....	2,500.25	539.72	915.29
Demand certificates	10,000.00	10,000.00	.....	10,000.00	10,000.00	10,000.00
Certified checks	24.52	124.72	1,274.52	1,881.52	3,326.02	736.02
Cashiers' checks	257.50	1,910.05	713.00	1,268.00	63.67	798.42
Tax reserve	1,300.00	1,078.89	957.79	1,282.79	1,147.48	887.18
Interest reserve	348.54	1,278.66	878.25	114.70	.....	1,022.62
Total	\$ 404,311.58	\$ 471,002.71	\$ 473,570.69	\$ 466,612.08	\$ 474,294.35	\$ 474,144.84

Examined January 5, 1910; February 10, 1909.

Names of Stockholders—Geo. M. McClure, P. J. Werley, Albert A. Reed, U. G. Kerr, Grant McFerson, F. J. Bucheit, Adam Weber, Alonzo Coan, I. C. Howard, Charles L. Parsons, N. H. Silliman, Chas. F. Cobb, Mary S. Stoddard, Mary H. Cowie, Charlotte H. Downer, A. E. Chase, Chas. A. Cattermole, James Cowie, Ira M. DeLong, P. M. Nelson, Fred White, O. H. Wangelin, H. Lippoldt, Burton M. Werley, Geo. H. Whitney, A. R. Couzens, Bessie S. Cosgriff, Anna J. Wolf, C. D. B. Howell, L. E. Chenault, Ethel Cleveland.

FIRST STATE BANK OF BRANDON, BRANDON, COLORADO.

J. F. Sanger, President; I. S. Ritchey, Vice-President; S. S. Sanger, Cashier.

RESOURCES.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 5,699.47	\$ 4,644.15
Loans and discounts (unsecured)	1,830.00	4,911.50
Overdrafts	315.96	420.16
Furniture and fixtures	600.00	600.00
Expense account	383.17	425.13
Due from banks and bankers	4,222.20	5,502.42
Checks and cash items	104.50	26.29
Currency	786.00	630.00
Gold	125.00	.....
Silver	60.00	250.57
Fractional coin	4.24	.....
Total	\$ 14,130.54	\$ 17,936.85
LIABILITIES.		
Capital stock paid in	\$ 5,000.00	\$ 5,000.00
Undivided profits	102.24	.....
Individual deposits	9,028.30	12,936.85
Total	\$ 14,130.54	\$ 17,936.85

Examined April 2, 1910. Oct. 18, 1910.

Names of Stockholders—J. F. Sanger, I. S. Ritchey, S. S. Sanger, J. Simmons, L. F. Randolph, James Russell, H. C. Schmidt, D. E. Reed, C. D. Blanchard, J. W. McAvoy, Mary Halfpenny, Joe Bell, William Herrenknecht.

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, COLORADO.

Gertrude Engle, W. H. Briggie, Assistant Cashiers.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 14,920.14	14,642.34	\$ 13,707.34	\$ 16,726.34	\$ 16,501.34	\$ 17,172.29
Loans and discounts (unsecured)	37,980.26	40,174.06	40,057.06	30,128.72	32,269.05	38,485.13
Overdrafts	1,148.67	1,159.93	916.34	1.67	.....	.....
Other bonds, stocks and securities	13,483.43	11,388.16	13,854.77	18,903.91	25,925.72	24,741.22
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate	2,062.47	2,062.47	2,062.47	2,062.47	2,077.22	2,077.22
Expense account .....	.....	.....	.....	.....	3,070.36	.....
Due from banks and bankers	77,689.49	66,539.29	85,875.41	96,579.89	57,160.52	82,759.27
Checks and cash items	268.35	310.00	460.90	216.19	11.25	722.00
Currency	3,739.00	4,046.00	7,526.00	5,804.00	4,247.00	4,791.00
Gold	2,255.00	2,545.00	2,220.00	2,315.00	1,985.00	1,450.00
Silver	1,033.45	756.00	589.60	771.00	700.00	407.45
Fractional coin	26.88	.95	52.03	36.67	42.96	.....
Total	\$ 157,607.14	\$ 146,624.20	\$ 170,321.92	\$ 176,545.86	\$ 146,990.42	\$ 175,605.58
LIABILITIES.						
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund .....	.....	.....	.....	618.64	4,341.65	.....
Undivided profits .....	.....	.....	.....	.....	.....	2,210.14
Time certificates of deposit	12,660.84	16,943.66	21,370.96	31,997.00	31,470.14	32,755.95
Individual deposits	99,074.50	90,375.52	113,319.86	118,027.10	88,460.87	116,298.48
Demand certificates	12,961.76	8,321.87	6,212.78	.....	.....	.....
Cashiers' checks	12,910.04	10,983.15	9,418.32	5,902.52	2,717.76	4,341.01
Total	\$ 157,607.14	\$ 146,624.20	\$ 170,321.92	\$ 176,545.86	\$ 146,990.42	\$ 175,605.58
Examined May 12, 1909; May 23, 1910.						
Name of Owner—George Engle.						

STATE BANK COMMISSIONER.

THE FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, COLORADO.

Wm. Jennerich, President; A. S. Leffingwell, Vice-President; M. E. Bauer, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 10,830.47	\$ 10,258.28	\$ 11,214.70	\$ 8,911.85	\$ 10,678.97	\$ 7,084.91
Loans and discounts (unsecured).....	15,308.67	19,666.55	26,114.73	21,104.50	22,414.58	24,933.86
Overdrafts	58.36	107.73	21.74	528.40	249.16	393.56
Other bonds, stocks and securities.....	5,438.79	3,308.94	3,424.04	3,573.54	3,334.20	3,334.20
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Expense account.....	145.83	936.32	740.75	175.46	.....	.....
Due from banks and bankers.....	3,734.80	591.97	14,227.09	6,123.41	2,083.79	3,604.62
Checks and cash items	331.79	124.27	190.92	246.83	157.42	98.75
Currency	2,243.00	1,751.00	1,597.00	517.00	2,676.00	1,240.00
Gold	470.00	620.00	442.50	355.00	500.00	375.00
Silver	258.45	654.60	1,592.40	1,147.50	759.50	1,322.48
Fractional coin	32.72	4.76	1.43	5.36	60.54	.....
Total	\$ 40,552.88	\$ 39,724.42	\$ 61,267.30	\$ 44,388.85	\$ 44,614.16	\$ 44,087.38
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	373.46	1,450.97	1,309.13	661.34	805.32	567.01
Bills payable	5,000.00	.....	.....	.....	.....	.....
Time certificates of deposit	7,375.26	9,125.00	12,775.00	11,905.00	10,535.00	11,382.00
Individual deposits	17,624.16	18,058.23	34,839.43	20,604.06	22,558.97	20,838.34
Demand certificates	180.00	1,090.22	2,293.74	1,133.45	714.87	1,300.03
Certified checks .....	.....	.....	50.00	85.00	.....	.....
Total	\$ 40,552.88	\$ 39,724.42	\$ 61,267.30	\$ 44,388.85	\$ 44,614.16	\$ 44,087.38
Examined July 27, 1909; May 13, 1910; November 25, 1910.						
Names of Stockholders—Wm. Jennerich, A. S. Leffingwell, D. R. Stotler, C. K. Powell, Mrs. M. E. Bauer, M. E. Bauer.						

THE BRISTOL STATE BANK, BRISTOL, COLORADO.

J. S. McMurtry, President; F. S. Buchter, Vice-President; H. L. Moran, Cashier.

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 2,600.00	\$ 9,918.98	\$ 13,205.90
Loans and discounts (unsecured)	4,700.00	13,187.24	12,276.89
Overdrafts .....	.10	31.52	4.14
Furniture and fixtures	750.00	737.00	756.00
Expense account.....	329.05	1,030.56	91.91
Due from banks and bankers	12,554.23	3,725.11	9,096.06
Checks and cash items	401.10	.....	.....
Currency	674.00	874.00	1,777.00
Gold	15.00	170.00	90.00
Silver	253.50	201.50	262.48
Fractional coin	16.19	26.33	.....
Other resources .....	.....	2.39	.....
	\$ 22,293.17	\$ 29,904.63	\$ 37,560.38
Total	\$ 22,293.17	\$ 29,904.63	\$ 37,560.38
LIABILITIES.			
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	128.08	1,134.72	.....
Time certificates of deposit .....	.....	.....	700.00
Individual deposits	12,165.09	18,769.91	26,813.38
Demand certificates .....	.....	.....	47.00
	\$ 22,293.17	\$ 29,904.63	\$ 37,560.38
Total	\$ 22,293.17	\$ 29,904.63	\$ 37,560.38

Examined January 13, 1910; June 23, 1910.

Names of Stockholders—J. S. McMurtry, W. M. Wiley, F. S. Butcher, J. B. Nichols, H. L. Moran.

THE BURLINGTON STATE BANK, BURLINGTON, COLORADO.

NO. 109, STATE BANK.

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F. D. Mann, President; Louis Vogt, Vice-President; George O. Gates, Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 5,284.00	\$ 12,461.02	\$ 14,383.34	\$ 21,896.51	\$ 24,194.59	\$ 23,202.87
Loans and discounts (unsecured)	2,154.96	2,803.15	6,165.05	8,370.75	11,675.70	13,354.54
Overdrafts			42.66	26.93	302.71	149.41
Other bonds, stocks and securities.....		600.74	598.23	766.81	90.75	137.33
Furniture and fixtures	498.38	1,409.23	2,082.77	2,114.17	2,115.42	2,133.17
Expense account	662.10	1,201.07	247.98	638.52	1,487.77	.....
Due from banks and bankers.....	10,131.08	1,643.48	7,900.53	5,649.40	9,092.42	8,837.21
Checks and cash items		49.75	6.02	218.22	1,094.37	89.60
Currency	3,436.00	1,970.00	4,796.00	1,520.00	3,370.00	3,290.00
Gold	250.00	675.00	500.00	505.00	20.00	530.00
Silver	615.05	300.60	747.50	506.20	616.55	502.58
Fractional coin	58.86	58.90	45.36	58.50	12.70	.....
Total	\$ 23,090.43	\$ 23,172.94	\$ 37,515.44	\$ 42,271.01	\$ 54,072.98	\$ 52,226.71
LIABILITIES.						
Capital stock paid in	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	263.69	708.89	307.12	686.55	1,677.05	726.59
Bills payable				5,000.00	5,000.00	4,000.00
Notes rediscounted		410.00				
Individual deposits	17,212.34	15,612.55	24,612.32	25,284.35	35,829.57	35,084.01
Due to banks and bankers.....					69.36	
Demand certificates	614.40	1,441.50	2,596.00	1,300.11	1,497.00	2,416.11
Total	\$ 23,090.43	\$ 23,172.94	\$ 37,515.44	\$ 42,271.01	\$ 54,072.98	\$ 52,226.71

Examined November 11, 1909; July 15, 1910.

Names of Stockholders—F. D. Mann, Louis Vogt, Geo. O. Gates, Wyatt Boger, W. W. Brinkley, P. B. Godsman, J. H. Knapp, A. W. Winegar.

STOCK GROWERS BANK, BURLINGTON, COLORADO.

W. D. Selder, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 35,617.49	\$ 33,450.22	\$ 31,124.46	\$ 33,204.05	\$ 39,628.08	\$ 45,381.45
Loans and discounts (unsecured)	14,854.28	19,413.92	16,956.79	11,672.12	13,185.74	17,223.87
Overdrafts	230.23	40.38	198.01	16.00	.21	31.08
Other bonds, stocks and securities.....	13,288.26	12,286.20	14,211.85	13,925.38	13,052.86	12,544.98
Furniture and fixtures	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00	1,115.00
Other real estate	325.00	325.00	325.00	325.00	325.00	325.00
Expense account	435.50	1,951.21	3,358.81	521.00	2,203.06	.....
Due from banks and bankers	24,818.59	10,266.23	37,863.06	27,113.47	45,247.84	55,327.68
Checks and cash items.....	74.60	.....	31.25	43.37	.71	2.15
Currency	4,852.00	3,817.00	11,490.00	6,504.00	6,433.00	2,579.00
Gold	1,375.00	1,480.00	1,105.00	1,195.00	1,895.00	1,500.00
Silver	956.60	631.00	1,012.70	1,045.55	1,160.00	303.36
Fractional coin	111.72	151.45	70.21	68.06	282.49	.....
Total	\$ 98,054.27	\$ 84,927.61	\$ 118,862.14	\$ 96,748.00	\$ 124,528.99	\$ 136,333.57
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	538.05	2,253.46	3,883.73	683.59	2,331.23	617.47
Time certificates of deposit .....	.....	.....	.....	1,889.80	3,977.96	.....
Individual deposits	84,709.00	65,030.82	98,393.96	79,073.18	97,707.86	116,980.14
Demand certificates	2,807.22	7,643.33	6,584.45	5,101.43	10,511.94	8,735.96
Total	\$ 98,054.27	\$ 84,927.61	\$ 118,862.14	\$ 96,748.00	\$ 124,528.99	\$ 136,333.57

Examined November 12, 1909; July 15, 1910.

Names of Owners—H. G. Weare, W. D. Selder.

Names of Stockholders—H. G. Weare, W. D. Selder, E. C. Baker, H. G. Hoskins, J. A. Selder.

* Incorporated Nov. 15, 1910.

NO. 206, STATE BANK.

THE BYERS STATE BANK, BYERS, COLORADO.

George A. Snow, President; Robert W. Burton, Vice-President; Arthur L. Maxwell, Cashier.

BIENNIAL REPORT

RESOURCES.	Dec. 8, 1910.
Furniture and fixtures.....	\$ 58.00
Banking house	1,933.11
Expense account	278.58
Due from banks and bankers.....	5,294.62
Silver and fractional coin.....	116.33
	<hr/>
Total	\$ 7,680.64
LIABILITIES.	
Capital stock paid in.....	\$ 7,500.00
Individual deposits	180.64
	<hr/>
Total	\$ 7,680.64

Examined Dec. 8, 1910.

Names of Stockholders—G. A. Snow, Eva Snow, M. F. Snow, R. B. Hubbs, Richard Price, David Bertie, R. W. Burton, D. S. Wageley, A. L. Maxwell, E. G. Doss, A. J. Schueke, Dellroy C. Talbot.

FIRST STATE BANK OF CALHAN, CALHAN, COLORADO.

B. M. Narron, President; H. B. Slaven, Vice-President; L. A. Schlessman, Cashier; J. M. Hamrick, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 25,103.34	\$ 25,696.14	\$ 32,335.47	\$ 28,267.79	\$ 24,533.78	\$ 42,067.70
Loans and discounts (unsecured).....	31,276.33	31,912.41	28,332.38	30,510.62	35,295.01	35,004.75
Overdrafts	319.55	1,481.62	1,209.06	865.12	272.20	2,224.03
Other bonds, stocks and securities.....	.....	.....	7.80	116.90	441.00	131.87
Furniture and fixtures.....	1,709.71	1,709.71	1,709.71	1,744.00	1,764.00	1,329.00
Banking house	4,606.89	4,608.59	4,608.59	4,608.59	4,608.59	4,608.59
Expense account .....	.....	1,501.00	2,419.17	112.40	1,634.45	.....
Due from banks and bankers.....	3,922.84	6,995.43	11,340.75	7,412.33	10,673.74	13,041.23
Checks and cash items.....	.....	.....	75.00	68.95	44.00	.....
Currency	767.00	2,041.00	1,198.00	1,826.00	1,810.00	2,374.00
Gold	100.00	170.00	235.00	780.00	155.00	245.00
Silver	672.37	443.43	440.58	344.28	637.22	847.86
Other resources .....	.....	.....	.....	.....	46.00	.....
Total	\$ 68,478.03	\$ 76,559.33	\$ 83,911.51	\$ 76,656.98	\$ 81,914.99	\$ 102,374.06
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	2,000.00	2,000.00	3,000.00
Undivided profits	286.67	2,192.04	4,671.24	1,102.71	3,585.39	1,422.34
Bills payable	10,000.00	10,000.00	.....	.....	.....	.....
Notes rediscounted .....	.....	.....	.....	.....	.....	5,500.00
Time certificates of deposit.....	8,144.89	11,520.77	6,416.29	5,862.49	6,646.13	7,522.38
Individual deposits	33,356.44	36,593.02	56,490.78	52,091.78	54,053.47	69,189.54
Demand certificates	282.50	253.50	333.20	200.00	330.00	656.00
Cashiers' checks	407.53	.....	.....	400.00	300.00	83.80
Total	\$ 68,478.03	\$ 76,559.33	\$ 83,911.51	\$ 76,656.98	\$ 81,914.99	\$ 102,374.06

Examined May 13, 1909; March 7, 1910.

Names of Stockholders—B. M. Narron, H. B. Slaven, J. L. Rector, W. A. Pettey, C. N. Young, F. E. Palmer, William Henderson, J. H. Maxeiner, Russell Gates, L. A. Schlessman, S. D. McCracken, C. C. Robinson.

CITIZENS STATE BANK, CANON CITY, COLORADO.

Thomas B. Coulter, President; J. W. Lannon, Vice-President; M. J. Evans, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.
Loans and discounts (secured)	\$ 50,345.73	\$ 57,975.23	\$ 60,798.71
Loans and discounts (unsecured)	52,483.82	47,765.61	50,357.64
Overdrafts	2,746.03	3,815.60	4,289.21
Other bonds, stocks and securities	25,381.67	23,118.12	20,980.80
Furniture and fixtures	2,616.96	2,616.96	2,620.86
Expense account		2,794.38	2,266.88
Due from banks and bankers	30,805.88	36,092.88	40,057.83
Checks and cash items	444.39	469.67	623.12
Currency	6,735.00	8,827.00	7,441.00
Gold	250.00	682.50	445.00
Silver	599.25	351.10	583.95
Fractional coin	225.62	206.35	128.78
Total	\$ 172,634.35	\$ 184,715.40	\$ 190,593.78
LIABILITIES.			
Capital stock paid in	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,000.00	2,000.00	3,000.00
Undivided profits	596.72	5,535.11	4,033.49
Time certificates of deposit	30,972.73	31,473.73	40,785.98
Individual deposits	108,795.90	115,263.06	111,919.60
Demand certificates	178.00	443.50	835.00
Certified checks	10.00		
Cashiers' checks	81.00		
Other liabilities			19.71
Total	\$ 172,634.35	\$ 184,715.40	\$ 190,593.78

Examined May 6, 1909. Nov. 17, 1909.

Names of Stockholders—D. W. Ross, T. B. Coulter, F. L. Smith, W. B. McGee, M. J. Evans, Geo. W. Bethel, L. W. Felton, W. H. Trout, A. E. Wilson, E. C. Hiatt, J. W. Dunlap.

*Liquidated Dec. 31, 1909.

THE STATE BANK OF CASTLE ROCK, CASTLE ROCK, COLORADO.

Gordon Jones, President; S. R. Ditmars, Vice-President; Michael J. Casey, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 21,096.71	\$ 17,824.70	\$ 16,278.00	\$ 15,919.15	\$ 16,956.35	\$ 16,765.00
Loans and discounts (unsecured).....	12,987.72	11,523.91	10,475.03	9,820.60	16,259.77	20,629.06
Overdrafts	17.96	636.04	258.25	7.74	.....	179.79
Furniture and fixtures.....	1,499.00	929.00	929.00	929.00	929.00	929.00
Expense account	1,582.43	679.26	1,634.22	156.74	1,376.90	.....
Due from banks and bankers.....	3,174.31	2,511.57	6,364.28	10,594.77	4,672.04	6,511.21
Checks and cash items.....	346.86	1,243.27	168.35	156.10	231.26	1,012.35
Currency	1,502.00	1,094.00	941.00	1,953.00	696.00	2,280.00
Gold	190.00	267.50	62.50	95.00	200.00	485.00
Silver	95.50	160.10	202.20	146.20	457.15	433.64
Fractional coin	5.18	7.99	4.82	1.14	2.04	.....
Other resources .....	.....	.....	497.96	.....	.....	.....
Total	\$ 42,497.67	\$ 36,877.34	\$ 37,815.61	\$ 39,779.44	\$ 41,780.51	\$ 49,225.05
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,881.72	1,292.98	2,734.36	1,402.31	2,301.76	875.90
Bills payable .....	.....	3,000.00	.....	.....	.....	.....
Time certificates of deposit.....	7,652.97	7,433.36	7,426.24	8,030.31	12,133.86	12,135.54
Individual deposits	18,318.28	14,701.00	15,205.01	16,896.82	10,468.39	19,340.83
Due to banks and bankers.....	.....	.....	.....	3,000.00	6,031.25	6,072.78
Demand certificates	450.00	450.00	2,450.00	450.00	845.25	500.00
Cashiers' checks .....	.....	.....	.....	.....	.....	300.00
Other liabilities	4,194.70	.....	.....	.....	.....	.....
Total	\$ 42,497.67	\$ 36,877.34	\$ 37,815.61	\$ 39,779.44	\$ 41,780.51	\$ 49,225.05

Examined, Jan. 30, 1909; Sept. 13, 1909; May 28, 1910.

Names of Stockholders—Gordon Jones, Gordon Jones, Trustee; J. C. Kinner, Era B. Parker, Charles L. Dickerson, Anna Jones, George Robinson, Robert Cann, U. T. Smith, S. R. Ditmars, John King, Walter Sharp, John R. Campbell, Andrew Nickson, Reed and Dickerson, M. M. Noyes, M. J. Casey.

* Liquidated Dec. 31, 1910.

BANK OF CEDAREGE, CEDAREGE, COLORADO.

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Roy A. Downs, Cashier; W. C. Overhults, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 21,602.10	\$ 26,102.63	\$ 34,521.54	\$ 43,834.02	\$ 57,644.57	\$ 46,055.06
Loans and discounts (unsecured)	10,250.30	13,606.99	15,842.07	18,837.91	15,460.22	23,268.51
Overdrafts	599.12	765.74	635.85	1,167.62	266.62	859.70
Furniture and fixtures.....	1,335.03	1,335.03	1,331.35	1,278.85	1,275.10	1,100.00
Banking house	8,774.01	8,774.01	8,774.00	8,774.00	8,774.00	8,700.00
Expense account	17.50	50.60	88.30	326.08	.....	.....
Due from banks and bankers	11,526.57	9,338.31	31,280.66	22,212.24	12,648.27	13,784.04
Checks and cash items .....	.....	107.54	47.00	111.06	136.25	170.68
Currency	788.00	675.00	973.00	847.00	2,055.00	195.00
Gold	585.00	1,545.00	1,255.00	1,090.00	735.00	1,000.00
Silver	730.00	417.00	628.10	526.90	356.00	652.69
Fractional coin	134.13	69.15	71.94	25.61	217.28	.....
Total	\$ 56,341.76	\$ 62,787.00	\$ 95,448.81	\$ 99,031.29	\$ 99,568.31	\$ 95,785.68
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits	2,508.15	1,819.05	2,125.63	2,300.03	2,107.19	2,551.91
Time certificates of deposit	4,317.28	6,662.44	8,245.62	7,916.03	11,833.12	9,921.91
Individual deposits	39,489.02	40,479.00	72,118.54	72,169.18	70,921.33	69,246.81
Demand certificates	27.31	943.66	158.22	118.66	279.82	310.00
Cashiers' checks .....	.....	1,882.85	1,800.80	5,527.39	3,426.85	2,755.05
Total	\$ 56,341.76	\$ 62,787.00	\$ 95,448.81	\$ 99,031.29	\$ 99,568.31	\$ 95,785.68

Examined May 21, 1909; April 27, 1910.

Names of Owners—A. H. Stockham, W. B. Stockham, H. W. Bull, J. B. Ratekin, Millard Fairlamb, John Forrest, L. R. Wigram, Roy A. Downs, W. G. Hillman.

BIENNIAL REPORT

BANK OF CENTER, CENTER, COLORADO.

John Welty, President; J. H. Neeley, Vice-President; S. M. True, Cashier.

	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....		\$ 5,487.85	\$ 6,823.45	\$ 7,852.65
Loans and discounts (unsecured).....	\$ 1,008.30	14,173.40	34,201.13	31,871.89
Overdrafts		244.59	90.70	94.44
Furniture and fixtures.....	865.86	1,031.21	1,186.55	1,186.55
Banking house	1,000.00	1,006.10	1,891.05	2,141.05
Expense account	103.34	546.67	1,154.77	.....
Due from banks and bankers.....	15,230.07	11,850.38	10,894.09	9,845.44
Checks and cash items.....		150.00	223.60	1,133.34
Currency	1,370.00	2,525.00	1,968.00	1,287.00
Gold	45.00	280.00	410.00	120.00
Silver	125.00	480.00	210.00	116.45
Fractional coin	16.88	9.42	12.31	.....
Total	\$ 19,764.45	\$ 37,784.62	\$ 59,065.65	\$ 55,648.81
LIABILITIES.				
Capital stock paid in.....	\$ 12,500.00	\$ 23,150.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	166.71	444.11	1,875.82	995.04
Bills payable				5,000.00
Time certificates of deposit.....		100.00		80.00
Individual deposits	6,645.24	11,810.21	32,089.83	23,470.77
Demand certificates	452.50	2,280.30	100.00	1,053.00
Cashiers' checks				50.00
Total	\$ 19,764.45	\$ 37,784.62	\$ 59,065.65	\$ 55,648.81

Examined Oct. 17, 1909; Jan. 21, 1910; Sept. 29, 1910.

Names of Stockholders—John Welty, J. H. Neeley, E. E. Oliver, C. W. Ickes, A. R. Spencer, T. E. Ickes, C. W. Clark, S. R. Spencer, S. M. True, M. C. Ickes, G. B. Bell, G. R. McCrary, H. H. Hollenbeck, J. R. Britton, G. B. Winchell, J. C. Winchell.

FARMERS STATE BANK, CENTER, COLORADO.

NO. 17, *STATE BANK.

D. S. Jones, President; Larkin R. Sims, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.
Loans and discounts (secured)	\$ 17,455.51	\$ 36,951.26	\$ 33,859.13	\$ 36,333.26
Loans and discounts (unsecured)	66,677.17	64,073.29	53,326.22	65,612.26
Overdrafts	230.72	1,455.01	2,373.00	1,407.90
Furniture and fixtures	1,779.68	1,779.68	1,779.68	1,779.68
Banking house	2,500.29	2,500.29	.....	6,000.00
Expense account .....	.....	.....	.....	412.46
Due from banks and bankers	9,860.60	8,579.39	13,448.55	11,830.71
Checks and cash items	296.31	85.90	633.57	5,588.39
Currency	6,207.00	8,046.00	7,190.00	3,888.00
Gold	2,070.00	2,160.00	1,690.00	1,540.00
Silver	598.00	466.00	691.00	506.00
Fractional coin	291.75	309.41	407.88	382.40
Total	\$ 107,967.03	\$ 126,406.23	\$ 120,399.03	\$ 135,281.06
LIABILITIES.				
Capital stock paid in	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	10,000.00
Undivided profits	874.09	4,455.65	7,145.33	3,386.78
Time certificates of deposit	5,942.45	16,685.45	6,719.35	7,144.35
Dividends unpaid .....	.....	.....	.....	15.00
Individual deposits	65,457.10	69,918.44	71,434.35	83,965.04
Demand certificates .....	.....	.....	100.00	51.00
Reserve for taxes	693.39	346.69	.....	718.89
Total	\$ 107,967.03	\$ 126,406.23	\$ 120,399.03	\$ 135,281.06

Examined Jan. 20, 1909; Jan. 21, 1910.

Names of Stockholders—D. S. Jones, Grant E. Newmyer, L. R. Sims, D. Miles, T. N. Sims, W. E. Ayers, R. M. Edwards,

*Nationalized May 2, 1910.

FIRST STATE BANK OF CHERAW, CHERAW, COLORADO.

W. B. Mandeville, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (unsecured)	\$ 675.00
Furniture and fixtures	606.75
Expense account	276.83
Due from banks and bankers	12,674.73
Checks and cash items	283.35
Currency	350.00
Gold	5.00
Silver	206.88
	<hr/>
Total	\$ 15,078.54
LIABILITIES.	
Capital stock paid in	\$ 10,000.00
Time certificates of deposit	174.00
Individual deposits	4,904.54
	<hr/>
Total	\$ 15,078.54

Examined Oct. 17, 1910.

Names of Stockholders—I. W. Strickler, W. B. Mandeville, A. S. Beymer, John R. Bell, A. F. Glase, W. B. Moore, A. J. Grom, F. L. Gregory, Sherman Ball, Christian Rich, D. W. Rich, D. R. Rich, F. R. Ogg, Mrs. John Hesse, Ida B. Little, W. M. Shepard, L. L. Shepard, J. All Evans, C. J. Cover, W. F. Nichols.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, COLORADO.

H. S. Hamilton, President; Wesley Staley, Vice-President; J. M. Staley, Cashier; A. Loehwing, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 48,943.50	\$ 40,745.23	\$ 37,704.67	\$ 38,086.35	\$ 74,613.92	\$ 30,577.29
Loans and discounts (unsecured).....	16,946.33	21,549.78	18,477.08	31,020.01	7,755.00	45,512.19
Overdrafts	448.18	2,699.82	307.88	1,368.81	1,331.45	2,034.97
Other bonds, stocks and securities.....	8,038.90	8,059.93	10,705.85	17,292.86	10,092.18	12,673.67
Furniture and fixtures.....	1,294.24	1,312.24	1,312.24	1,360.02	1,512.60	1,634.49
Banking house	1,409.22	1,409.22	1,409.22	1,409.22	1,409.22	1,409.22
Other real estate.....	.....	.....	3,500.00	3,500.00	3,500.00	3,500.00
Expense account	451.75	1,784.59	3,363.21	225.55	.....	.....
Due from banks and bankers.....	26,748.34	17,950.76	34,756.69	11,897.90	13,000.41	24,182.16
Checks and cash items.....	219.00	7.00	344.80	254.34	1,190.64	13.73
Currency	586.00	1,730.00	1,508.00	434.00	2,896.00	4,424.00
Gold	685.00	1,200.00	890.00	320.00	20.00	35.00
Silver	550.00	210.00	300.00	257.00	111.00	817.91
Fractional coin	17.23	13.28	137.83	110.52	130.11	.....
Total	\$ 106,337.69	\$ 98,671.85	\$ 114,717.47	\$ 107,536.58	\$ 117,562.53	\$ 126,814.63
LIABILITIES.						
Capital stock paid in	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits	3,409.35	5,738.29	4,932.38	1,893.35	1,280.83	2,350.71
Time certificates of deposit.....	12,077.25	18,551.60	13,125.99	12,574.24	11,938.29	13,561.32
Individual deposits	67,041.44	51,356.84	73,912.89	69,858.60	76,700.04	85,510.80
Demand certificates	3,809.65	3,025.12	2,746.21	3,207.39	7,637.41	4,000.15
Cashiers' checks .....	.....	.....	.....	.....	.....	1,327.53
Other liabilities .....	.....	.....	.....	3.00	5.96	64.12
Total	\$ 106,337.69	\$ 98,671.85	\$ 114,717.47	\$ 107,536.58	\$ 117,562.53	\$ 126,814.63

Examined, Sept. 28, 1909; Sept. 1, 1910.

Names of Stockholders—D. H. Staley, Wesley Staley, H. M. Teller, W. E. Hickman, E. P. Hickman, A. Loehwing, W. M. Marshall, Trustee; J. M. Staley, H. S. Hamilton.

BANK OF CLIFTON, CLIFTON, COLORADO.

William R. Greene, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 2,975.00	\$ 4,550.00	\$ 5,376.35	\$ 8,334.06	\$ 5,709.06	\$ 6,505.00
Loans and discounts (unsecured)	12,498.11	11,256.19	16,364.14	16,082.87	17,547.55	16,710.19
Overdrafts	604.74	64.50	56.82	23.91	193.45	.....
Other bonds, stocks and securities .....	.....	.....	2,270.47	236.02	18.75	.....
Furniture and fixtures	492.91	492.91	443.62	399.26	424.26	424.26
Expense account	102.75	459.95	303.96	87.52	4.74	.....
Due from banks and bankers.....	3,034.62	4,738.38	6,601.97	6,526.04	2,416.88	6,452.75
Checks and cash items	99.64	35.20	.....	.....	101.00	10.00
Currency	621.00	967.00	640.00	980.00	910.00	800.00
Gold	65.00	300.00	10.00	30.00	.....	10.00
Silver	512.51	295.90	202.00	140.00	196.00	60.79
Fractional coin .....	.....	.....	57.98	58.87	217.53	.....
Interest and exchange	354.33	85.24	.....	.....	.....	.....
Total	\$ 21,360.61	\$ 23,245.27	\$ 32,327.31	\$ 32,898.55	\$ 27,739.22	\$ 31,057.99
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	555.97	555.97	541.06	35.48	.....	273.03
Time certificates of deposit	915.00	1,105.95	1,480.95	2,380.95	2,500.00	2,500.00
Individual deposits	9,825.56	11,548.70	20,301.17	20,467.12	14,689.22	18,284.96
Demand certificates .....	.....	.....	.....	15.00	.....	.....
Other liabilities	64.08	34.65	4.13	.....	550.00	.....
Total	\$ 21,360.61	\$ 23,245.27	\$ 32,327.31	\$ 32,898.55	\$ 27,739.22	\$ 31,057.99

Examined July 12, 1909; March 21, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, William Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis, H. W. Hansen, A. E. Carroll.

PLATEAU VALLEY BANK, COLLBRAN, COLORADO.

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F. E. Tanner, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 4,262.10	\$ 8,096.85	\$ 6,391.85	\$ 9,347.39	\$ 12,556.90	\$ 9,417.80
Loans and discounts (unsecured).....	15,497.99	19,393.72	23,338.46	21,070.07	22,699.92	24,439.47
Overdrafts	149.88	11.49	77.25	579.63	96.88	1,524.43
Other bonds, stocks and securities.....	.....	.....	338.20	338.20	270.00	270.00
Furniture and fixtures.....	825.75	825.75	825.75	825.75	825.75	825.75
Other real estate.....	.....	.....	.....	200.00	439.75	444.56
Expense account	21.89	424.58	1,224.95	78.33	381.88	.....
Due from banks and bankers.....	21,474.40	13,782.68	11,195.26	18,765.97	9,711.33	12,395.50
Checks and cash items.....	.....	21.40	134.10	37.00	.....	90.95
Currency	1,143.00	1,975.00	1,374.00	1,765.00	3,311.00	2,112.00
Gold	20.00	95.00	50.00	200.00	210.00	25.00
Silver	605.00	355.00	270.00	240.00	255.00	222.15
Fractional coin	82.80	75.70	62.50	75.30	76.55	.....
Total	\$ 44,082.81	\$ 45,057.17	\$ 45,282.32	\$ 53,522.69	\$ 50,834.46	\$ 51,767.61
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,650.00	2,650.00	2,650.00	3,000.00	3,000.00	3,000.00
Undivided profits	256.11	1,615.21	2,802.85	1,002.66	2,443.15	2,997.46
Time certificates of deposit.....	2,300.22	2,152.10	2,382.10	2,841.76	3,197.24	4,474.99
Individual deposits	26,054.74	28,186.32	25,897.03	35,217.49	30,713.94	29,926.90
Due to banks and bankers.....	.....	.....	.....	.....	55.59	1,064.62
Demand certificates	1,821.74	453.54	1,550.34	1,460.78	1,424.54	303.64
Total	\$ 44,082.81	\$ 45,057.17	\$ 45,282.32	\$ 53,522.69	\$ 50,834.46	\$ 51,767.61

Examined July 19, 1909; Aug. 15, 1910.

Names of Owners—Samuel G. McMullin, Frank P. Tanner.

BIENNIAL REPORT

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS, COLO.

E. J. Eaton, President; O. H. Shoup, Vice-President; F. P. Evans, Cashier; T. C. Strachan, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 312,366.47	\$ 361,473.97	\$ 368,744.06	\$ 365,109.34	\$ 432,624.17	\$ 424,286.27
Loans and discounts (unsecured)	97,406.47	141,503.59	176,638.82	152,709.81	171,683.38	172,948.34
Overdrafts	13.20	500.66	288.05	745.15	285.07	660.77
Other bonds, stocks and securities	24,359.68	16,395.16	22,495.34	26,227.07	62,770.91	35,330.46
Furniture and fixtures	2,000.00	2,000.00	2,000.00	.....	.....	.....
Expense account	1,426.82	6,990.99	5,989.24	925.96	.....	.....
Due from banks and bankers	255,210.77	272,029.46	303,899.09	402,666.00	294,807.93	311,082.81
Checks and cash items	12,693.64	4,289.76	7,317.09	4,240.24	4,817.89	2,808.23
Currency	7,460.00	8,983.00	6,760.00	9,035.00	11,216.00	7,617.00
Gold	1,355.00	1,257.50	2,200.00	1,805.00	820.00	3,490.00
Silver	777.90	527.60	1,024.60	356.55	859.15	817.37
Fractional coin	29.13	84.46	61.77	30.73	57.91	.....
Total	\$ 715,099.08	\$ 816,036.15	\$ 897,418.06	\$ 963,850.85	\$ 979,942.41	\$ 959,041.25
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	7,050.51	13,637.30	15,570.68	3,819.74	649.18	11,112.95
Savings accounts	276,105.44	285,418.14	362,372.57	402,258.92	400,525.90	408,533.10
Individual deposits	229,949.33	260,225.82	258,264.27	223,035.29	237,098.34	256,266.56
Due to banks and bankers	60,969.82	113,064.77	113,134.74	165,625.82	155,407.32	101,932.14
Demand certificates	64,788.63	62,284.08	65,086.25	64,981.02	71,075.57	66,358.27
Certified checks	8.65	8.65	8.65	170.78	8.65	98.65
Cashiers' checks	1,226.70	2,897.39	4,480.90	2,509.28	5,177.45	4,739.58
Reserved for interest .....	.....	3,500.00	3,500.00	1,500.00	10,000.00	10,000.00
Total	\$ 715,099.08	\$ 816,036.15	\$ 897,418.06	\$ 963,850.85	\$ 979,942.41	\$ 959,041.25

Examined Feb. 6, 1909; Nov. 5, 1909; Nov. 4, 1910.

Names of Stockholders—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, Jos. G. Dern, Frank A. Vorhes, F. P. Evans.

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, COLORADO.

J. Arthur Connell, President, Horace G. Lunt, Vice-President; Wm. R. Waterton, Secretary; G. E. Nolte, Treasurer.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 704,038.45	\$ 752,482.09	\$ 835,840.12	\$ 900,364.64	\$1,122,024.16	\$1,051,126.70
Loans and discounts (unsecured).....	228,069.52	245,932.32	227,419.07	190,540.09	169,454.51	178,559.19
Overdrafts	5,503.75	3,459.00	4,708.05	2,167.97	5,154.52	2,916.33
Other bonds, stocks and securities.....	299,728.87	176,807.28	188,202.01	188,305.57	130,935.77	161,093.45
Furniture and fixtures.....	22,000.00	22,000.00	18,000.00	.....	.....	.....
Other real estate.....	2,961.26	13,961.26	.....	.....	.....	.....
Due from banks and bankers.....	617,285.06	537,684.58	525,376.72	643,195.50	582,165.62	609,673.07
Checks and cash items.....	4,722.47	4,800.07	9,391.96	12,058.46	8,318.33	15,090.66
Currency	14,975.00	21,486.00	17,289.00	18,581.00	21,040.00	23,699.00
Gold	1,795.00	800.00	1,570.00	2,995.00	865.00	587.50
Silver	2,800.00	2,800.00	2,300.00	2,390.99	3,160.18	4,769.06
Fractional coin	71.35	55.50	49.96	.....	1,292.83	.....
Other resources	22,200.51	16,739.63	20,552.16	10,532.44	.....	.....
Total	\$1,926,151.24	\$1,799,007.73	\$1,850,699.05	\$1,971,131.66	\$2,044,410.92	\$2,047,514.96

LIABILITIES.						
Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	1,105.45	10,415.99	8,912.92	10,337.65	19,720.73	28,605.72
Time certificates of deposit.....	3,939.90	30,867.06	31,500.35	31,633.80	27,564.77	10,006.90
Savings accounts	277,733.30	278,878.51	302,377.99	308,123.94	330,322.40	341,105.48
Trust funds	93,701.89	.....	.....	.....	233,485.99	224,191.85
Dividends unpaid .....	.....	.....	.....	.....	.....	63.99
Individual deposits	1,133,950.64	1,064,448.05	1,086,543.98	1,203,078.54	1,023,586.57	1,021,642.01
Due to banks and bankers.....	13,925.95	21,750.34	18,314.97	24,828.98	41,445.29	60,807.46
Demand certificates	32,650.00	32,500.00	32,500.00	1,000.00	3,150.00	1,125.00
Certified checks	515.00	.....	15.00	.....	.....	20.00
Cashiers' checks	12,612.86	5,114.74	15,984.01	35,653.92	9,392.33	5,129.71
Reserve for taxes.....	6,016.25	5,033.04	4,549.83	6,474.83	5,742.84	4,816.84
Total	\$1,926,151.24	\$1,799,007.73	\$1,850,699.05	\$1,971,131.66	\$2,044,410.92	\$2,047,514.93

Examined March 12, 1909; March 10, 1910.

Names of Stockholders—Edward B. Adams, Sherwood Aldrich, Dr. W. A. Bell, Irving W. Bonbright, Wm. P. Bonbright & Co., G. B. Bosworth, Miss Ellen T. Brinley, Franklin E. Brooks, W. S. Boynton, James F. Burns, Miss Jane Burns, George R. Buckman, Dan D. Casement, J. Arthur Connell, J. Arthur Connell, Trustee; W. J. Chinn, W. J. Chinn, Trustee; A. E. Carlton, J. W. Creveling, Leonard E. Curtis, Dunbar Carpenter, James I. Cowan, Clarence Carpenter, R. P. Davie, D. S. Dodge, Clarence P. Dodge, George F. Fry, D. B. Fairley, George Fowler, Charles T. Fertig, Raynor M. Gardner, Mrs. Elizabeth Cass Goddard, F. Gilpin, Henry C. Hall, Charles S. Hebard, Hannah M. Hebard, Francis J. Hobbs, Harriet R. Hobbs, Henry Hine, J. A. Hayes, Alanson S. Hall, Wilfrid M. Hager, Richard Howe, George M. Irwin, Mrs. Lavinia Lockhart, H. G. Lunt, M. J. Mandelbaum, Mrs. Caroline C. Marks, C. M. MacNeill, F. M. McMahon, George W. McMahon, George E. Nolte, George E. Nolte, Treasurer; William A. Otis, Allen S. Page, Leigh Page, Mrs. Nina Lee Page, The Pomeroy Investment Co., Spencer Penrose, Dr. C. B. Penrose, R. A. F. Penrose, Frank G. Peck, P. J. Ryan, E. P. Shove, Philip B. Stewart, Mrs. Mary W. Shallenberger, William F. Slocum, Martha Scotia Skinner, Mrs. Leila F. Shields, William C. Sturgis, Mrs. Anna Talpey, Mrs. Lida M. Touzalin, C. L. Tutt, Josephine T. Tutt, Charlotte M. Touzalin, Jay E. Treat, Mrs. Helen E. Waterman, W. R. Waterton, E. D. Wetmore, Butler Williamson, W. W. Udick.

BANK OF CRAIG, CRAIG, COLORADO.

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A. M. Seymour, Cashier; L. H. Spilker, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 25,543.38	\$ 36,947.25	\$ 26,584.06	\$ 24,405.68	\$ 26,446.98	\$ 27,323.98
Loans and discounts (unsecured)	31,766.14	31,533.92	40,681.01	47,294.41	62,875.13	55,896.51
Overdrafts			13.98	18.35	22.67	8.55
Other bonds, stocks and securities	121.95	20,387.70	25,201.72	38,959.36	25,760.48	21,125.32
Furniture and fixtures	438.00	438.00	1,588.46	1,469.10	1,492.75	1,327.75
Expense account	133.47	570.82	857.86	134.46	1,151.93	.....
Due from banks and bankers	59,590.53	32,247.95	54,514.65	38,231.76	28,077.95	35,594.88
Checks and cash items	107.51	233.40	557.60	3,228.32	270.60	803.73
Currency	1,770.00	1,621.00	2,442.00	2,014.00	1,748.00	1,089.00
Gold	90.00	35.00	20.00	5.00	85.00	90.00
Silver	551.10	234.66	239.05	570.87	918.93	676.01
Other resources	857.91	.....	.....	.....	.....	.....
Total	\$ 120,969.99	\$ 124,349.70	\$ 152,700.39	\$ 156,331.31	\$ 148,850.42	\$ 143,945.73
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund		1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits	3,868.03	1,963.06	2,763.59	476.69	3,307.80	412.51
Time certificates of deposit.....	26,982.22	42,917.33	54,291.66	53,744.10	54,121.94	45,581.30
Individual deposits	79,127.46	67,775.21	83,775.34	90,888.07	79,948.35	86,731.24
Due to banks and bankers.....	766.36	385.67	578.90	194.45	451.88	.....
Cashiers' checks	111.92	251.43	233.90	28.00	20.45	220.68
Taxes	114.00	57.00	57.00	.....	.....	.....
Total	\$ 120,969.99	\$ 124,349.70	\$ 152,700.39	\$ 156,331.31	\$ 148,850.42	\$ 143,945.73

Examined August 25, 1909; June 11, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr.; C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr.; John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, Wm. Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. W. Hansen, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis.

BIENNIAL REPORT

CITIZENS BANK, CRAIG, CRAIG, COLORADO.

A. M. Merrill, President; C. S. Merrill, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 15,979.95	\$ 17,113.30	\$ 17,453.10	\$ 14,037.48	\$ 17,426.58	\$ 15,785.30
Loans and discounts (unsecured).....	14,715.23	14,787.03	13,029.65	20,059.02	29,654.03	28,443.90
Overdrafts	89.17	392.40	495.74	1,506.39	249.09	440.79
Other bonds, stocks and securities.....	461.30	680.50	1,399.52	1,859.57	417.82	737.96
Furniture and fixtures.....	1,500.00	1,500.00	1,819.55	1,822.35	1,917.35	1,700.00
Other real estate.....	250.00	250.00	250.00	250.00	.....	.....
Expense account	174.93	1,166.60	1,090.44	104.37	.....	.....
Due from banks and bankers.....	5,243.57	6,302.70	6,906.54	5,215.03	6,043.69	9,884.77
Checks and cash items.....	498.26	14.95	476.39	437.30	155.60	116.21
Currency	600.00	1,113.00	1,665.00	246.00	1,669.00	822.00
Gold	120.00	610.00	480.00	465.00	370.00	115.00
Silver	64.30	324.00	214.30	606.50	378.10	624.78
Fractional coin	6.51	.95	18.42	25.24	19.06	.....
Other resources	480.72	149.74	.....	.....	.....	.....
Total	\$ 40,183.94	\$ 44,406.07	\$ 45,298.65	\$ 46,634.25	\$ 58,300.32	\$ 58,670.71
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	73.96	.....	.....	.....	.....
Undivided profits	258.36	1,124.94	1,298.18	540.16	309.31	320.67
Bills payable	5,000.00	5,000.00	2,000.00	.....	2,000.00	.....
Time certificates of deposit	7,023.98	7,599.85	9,732.72	12,269.42	11,455.12	12,200.12
Individual deposits	14,436.90	18,812.27	21,080.25	23,411.58	34,081.89	33,171.24
Demand certificates	3,247.15	1,755.05	1,137.50	287.50	450.00	1,900.00
Cashiers' checks	217.55	40.00	.....	125.59	4.00	1,078.68
Total	\$ 40,183.94	\$ 44,406.07	\$ 45,298.65	\$ 46,634.25	\$ 58,300.32	\$ 58,670.71

Examined August 25, 1909; June 11, 1910; July 9, 1910.

Names of Stockholders—H. R. Ely, F. C. Hedrick, A. M. Merrill, C. S. Merrill, M. S. Merrill, Mrs. A. S. Robinson, W. F. Teagarden, C. A. Van Dorn, Lula F. Merrill.

CRAWFORD STATE BANK, CRAWFORD, COLORADO.

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Samuel B. Hartman, President; D. W. McIntyre, Vice-President; E. A. Browne, Cashier.

RESOURCES.	Nov. 10, 1910
Loans and discounts (unsecured).....	\$ 14,538.72
Overdrafts	950.24
Other bonds, stocks and securities.....	750.76
Furniture and fixtures ..	1,221.50
Banking house	452.86
Due from banks and bankers.....	4,581.08
Checks and cash items	332.40
Currency	567.00
Gold	125.00
Silver	301.09
Total	\$ 23,820.65
LIABILITIES.	
Capital stock paid in	\$ 5,000.00
Undivided profits	139.04
Time certificates of deposit	560.00
Individual deposits	17,732.15
Cashiers' checks	389.46
Total	\$ 23,820.65

Examined July 20, 1910.

Names of Stockholders—S. B. Hartman, W. L. Savage, D. W. McIntyre, W. D. Gould, W. C. Browne, E. A. Browne.

BIENNIAL REPORT

TOMKINS BROTHERS, BANKERS, CREEDE, COLORADO.

Wallace I. Leary, Cashier; C. A. Webber, Assistant Cashier.

STATE BANK COMMISSIONER.

63

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 1,779.00	\$ 2,279.00	\$ 3,395.00	\$ 3,000.75	\$ 1,290.00	\$ 1,637.00
Loans and discounts (unsecured).....	29,424.61	31,112.66	28,659.45	37,805.25	37,056.65	36,827.08
Overdrafts	1,395.05	922.65	1,176.09	2,964.14	1,390.46	2,617.68
Other bonds, stocks and securities.....	2,286.37	416.02	416.02	969.57	463.55	226.25
Furniture and fixtures.....	895.00	895.00	895.00	895.00	895.00	895.00
Expense account	244.92	.....	2,004.63	.....	.....	.....
Due from banks and bankers.....	14,686.84	12,348.22	21,303.46	20,933.98	30,384.36	33,526.87
Checks and cash items.....	376.95	341.55	178.05	1,336.67	59.50	1,161.76
Currency	2,500.00	3,500.00	8,600.00	5,000.00	4,000.00	6,000.00
Gold	1,000.00	500.00	2,500.00	2,600.00	2,000.00	2,700.00
Silver	1,178.31	1,423.27	678.11	891.02	1,156.26	739.94
Total.....	\$ 55,767.05	\$ 53,738.37	\$ 69,805.81	\$ 69,396.38	\$ 78,695.78	\$ 86,331.58
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	274.55	135.77	2,443.73	308.63	458.41	389.00
Time certificates of deposit.....	.....	6,992.50	.....	.....	.....	.....
Individual deposits	39,598.99	36,610.10	48,819.18	50,451.64	58,250.60	67,026.27
Demand certificates	5,893.51	.....	8,542.90	8,636.11	9,986.77	8,916.31
Total.....	\$ 55,767.05	\$ 53,738.37	\$ 69,805.81	\$ 69,396.38	\$ 78,695.78	\$ 86,331.58

Examined January 23, 1909; December 2, 1909; December 12, 1910.

Names of Owners—H. H. Tomkins, L. H. Tomkins, C. A. Webber, Wallace I. Leary.

BANK OF CRESTED BUTTE, CRESTED BUTTE, COLORADO.

NO. 24, STATE BANK.

V. E. Metzler, President; J. W. Rockefeller, Vice-President; J. H. Block, Cashier

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 24,500.00	\$ 22,141.00	\$ 17,829.00	\$ 15,831.00	\$ 25,095.00	\$ 26,584.00
Loans and discounts (unsecured).....	17,296.50	18,900.02	23,628.55	21,563.10	15,004.84	15,405.11
Overdrafts	236.77	834.00	7.42	451.99	178.84	800.00
Furniture and fixtures .....	.....	1,000.00	1,125.00	1,000.00	1,000.00	1,000.00
Banking house	5,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks and bankers.....	18,946.51	28,888.81	37,732.23	40,793.18	55,478.28	55,894.55
Checks and cash items.....	2,851.88	698.75	976.78	3,326.85	449.15	2,387.38
Currency	8,690.00	4,742.00	7,500.00	2,735.00	3,898.00	6,000.00
Gold	3,955.00	3,300.00	3,200.00	3,020.00	3,005.00	5,000.00
Silver	1,240.95	722.95	1,112.95	1,202.00	905.50	813.90
Total	\$ 82,717.61	\$ 85,227.53	\$ 97,111.93	\$ 93,923.12	\$ 109,014.61	\$ 117,884.94
LIABILITIES.						
Capital stock paid in	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	.....	.....	750.00	1,500.00	1,500.00	2,250.00
Undivided profits	623.31	1,841.43	2,136.73	1,285.23	2,859.05	1,840.16
Time certificates of deposit	19,083.10	18,538.45	25,439.53	29,809.67	38,642.47	42,989.82
Individual deposits	40,600.85	43,537.55	47,142.88	38,472.22	48,406.09	52,114.54
Demand certificates	7,410.35	6,310.10	6,642.79	7,856.00	2,607.00	3,690.42
Total	\$ 82,717.61	\$ 85,227.53	\$ 97,111.93	\$ 93,923.12	\$ 109,014.61	\$ 117,884.94

Examined June 7, 1909; July 26, 1910.

Names of Stockholders—V. E. Metzler, May S. Metzler, J. W. Rockefeller, Jos. H. Block, Augusta H. Block, M. I. Roth, Tim Dowling, Martin Verzuh, C. J. Diel, C. L. Ross, S. C. Robinson.

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, COLORADO.

D. H. Moffat, President; A. A. Rolleston, Vice-President; U. G. Danford, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 202,656.85	\$ 156,520.68	\$ 143,421.50	\$ 168,789.95	\$ 173,574.60	\$ 97,995.50
Loans and discounts (unsecured)		95,089.72	158,631.90	201,995.64	159,804.97	232,702.44
Overdrafts	3,853.17	13,900.27	10,045.63	20,269.36	12,378.57	29,387.53
Other bonds, stocks and securities.....	17,892.62	28,861.83	30,220.38	32,846.29	22,291.96	13,931.46
Furniture and fixtures	8,130.26	8,130.26	8,000.00	8,000.00	8,000.00	8,000.00
Other real estate	7,541.60	7,541.60				
Expense account	31.55	691.00				
Due from banks and bankers	218,328.18	135,183.48	172,757.70	51,961.63	58,650.91	187,482.32
Checks and cash items	7,119.24	1,621.91	2,502.91	7,381.67	4,295.13	4,806.32
Currency	68,571.00	20,551.00	51,189.00	52,353.00	44,309.00	39,772.00
Gold	6,535.00	7,242.50	14,595.00	14,365.00	12,712.50	15,682.50
Silver	9,680.00	6,250.00	3,676.00	6,113.00	6,653.55	5,913.45
Fractional coin	4.09	18.55	.64			
Total	\$ 550,343.56	\$ 481,602.80	\$ 595,040.66	\$ 564,075.54	\$ 502,171.19	\$ 635,673.52
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits	8,246.83	12,395.44	14,827.84	14,757.73	15,457.31	16,131.77
Time certificates of deposit	115,699.70	108,898.74	112,113.87	118,986.05	137,491.64	137,977.87
Individual deposits	339,484.59	273,114.48	377,020.64	337,230.67	273,647.25	366,422.85
Due to banks and bankers.....						45,775.44
Demand certificates	17,757.26	17,472.47	18,567.94	30,736.47	18,866.22	13,304.32
Certified checks		713.65				500.00
Cashiers' checks	14,155.18	14,008.02	17,510.37	7,364.62	1,708.77	561.27
Total	\$ 550,343.56	\$ 481,602.80	\$ 595,040.66	\$ 564,075.54	\$ 502,171.19	\$ 635,673.52

Examined July 23, 1909; March 18, 1910; November 18, 1910.

Names of Stockholders—D. H. Moffat, Thomas Keely, A. A. Rolleston, E. W. Giddings, J. T. Milliken, Irving Howbert, F. G. Moffat, U. G. Danford.

THE BANK OF CROOK, CROOK, COLORADO.

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L. S. Loizeaux, President; E. V. Koons, Vice-President; E. L. Stickney, Cashier.

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 270.00	\$ 880.00	\$ 1,104.24	\$ 3,282.33	\$ 3,619.95
Loans and discounts (unsecured).....	4,982.25	3,715.24	5,384.12	12,863.44	14,245.78
Overdrafts	197.04	172.87	397.76	40.14	730.10
Other bonds, stocks and securities.....	248.75	1,027.63	1,692.64	2,938.96	596.27
Furniture and fixtures.....	65.00	186.46	186.46	186.46	431.46
Expense account	446.73	769.10	935.83	1,355.80	296.01
Due from banks and bankers.....	3,074.72	4,898.08	4,871.71	3,167.56	1,431.34
Checks and cash items.....	13.77	172.48	3.00	127.52	124.49
Currency	730.00	985.00	780.00	470.00	1,517.00
Gold	140.00	60.00	.....	10.00	90.00
Silver	189.80	312.90	164.45	338.00	322.66
Fractional coin	5.26	13.70	1.84	15.55	.....
Total.....	\$ 10,363.32	\$ 13,193.46	\$ 15,522.05	\$ 24,795.76	\$ 23,405.06
LIABILITIES.					
Capital stock paid in.....	\$ 5,300.00	\$ 5,300.00	\$ 5,300.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	636.00	636.00
Undivided profits	50.90	278.27	470.69	1,022.90	.....
Bills payable .....	.....	.....	.....	.....	1,500.00
Time certificates of deposit.....	.....	.....	.....	550.00	1,770.00
Individual deposits	4,877.42	7,515.19	9,751.36	12,491.86	9,484.06
Demand certificates	135.00	100.00	.....	95.00	15.00
Total.....	\$ 10,363.32	\$ 13,193.46	\$ 15,522.05	\$ 24,795.76	\$ 23,405.06

Examined April 15, 1909; December 17, 1909; November 15, 1910.

Names of Stockholders—George W. Taylor, E. L. Stickney, E. V. Koons, H. C. Kinney, M. C. Sharp, L. S. Loizeaux, William Miller, Charles W. Elliott.

BIENNIAL REPORT

THE BANK OF DE BEQUE, DE BEQUE, COLORADO.

George D. McKay, President; S. G. McMullin, Vice-President; Frank P. Tanner, Cashier.

RESOURCES.	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 350.00	\$ 1,970.00
Loans and discounts (unsecured)	1,079.95	8,448.75
Overdrafts .....	.....	34.99
Furniture and fixtures .....	.....	394.75
Expense account	56.25	979.61
Due from banks and bankers	8,351.54	11,496.91
Checks and cash items	24.46	148.54
Currency	811.00	1,232.00
Gold	5.00	25.00
Silver	330.04	199.46
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Total	\$ 11,008.24	\$ 24,930.01
 LIABILITIES.		
Capital stock paid in	\$ 5,000.00	\$ 5,000.00
Undivided profits	3.20
Time certificates of deposit	31.00	142.10
Individual deposits	5,262.96	19,370.41
Demand certificates	711.08	417.50
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Total	\$ 11,008.24	\$ 24,930.01

Examined June 16, 1910.

Names of Stockholders—George D. McKay, Frank P. Tanner, Samuel G. McMullin.

DEER TRAIL STATE BANK, DEER TRAIL, COLORADO.

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John Jolly, President; S. Guy Morrow, Vice-President; Wilber K. Smith, Cashier.

RESOURCES.	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 12,923.94	\$ 14,449.79
Loans and discounts (unsecured)	4,479.52	4,939.88
Overdrafts	10.09	112.05
Furniture and fixtures	2,221.13	2,318.23
Banking house	2,563.21	2,605.07
Expense account	650.84	278.10
Due from banks and bankers	9,924.08	10,672.28
Checks and cash items.....	123.39	34.50
Currency	2,646.00	3,021.00
Gold	145.00	1,010.00
Silver	484.65	540.61
 Total	 \$ 36,171.85	 \$ 39,981.51
 LIABILITIES.		
Capital stock paid in.....	\$ 7,500.00	\$ 7,500.00
Undivided profits	290.64	.....
Time certificates of deposit	6,002.20	3,980.76
Individual deposits	22,379.01	28,450.75
Demand certificates .....	.....	50.00
 Total	 \$ 36,171.85	 \$ 39,981.51

Examined March 30, 1910.

Names of Stockholders—Robert McElhose, Wm. H. Davis, Floyd R. Lilyard, George Telfer, W. K. Smith, G. L. Burton, A. M. Sniff, John Jolly, S. Guy Morrow, Jas. A. Scott, Louis Callahan.

BIENNIAL REPORT

THE BANK OF DEL NORTE, DEL NORTE, COLORADO.

Asa F. Middaugh, President; A. M. Johnson, Vice-President; M. H. Simons, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 21,395.28	\$ 20,478.34	\$ 9,037.96	\$ 9,275.44	\$ 9,827.18	\$ 7,015.30
Loans and discounts (unsecured)	24,910.06	21,591.45	33,305.17	34,188.26	43,789.03	41,682.08
Overdrafts	368.37	2,290.82	1,107.56	1,974.43	745.17	697.39
Other bonds, stocks and securities.....	7,814.36	22,144.95	22,972.65	27,217.63	27,327.54	26,881.34
Furniture and fixtures	1,807.56	1,807.56	1,807.56	1,600.00	1,600.00	1,600.00
Other real estate	6,008.10	6,016.72	6,038.66	5,768.66	5,363.18	5,546.48
Expense account	427.90	.....	.....	140.18	836.49	.....
Due from banks and bankers	27,743.39	31,466.52	24,917.93	15,121.10	20,100.09	15,632.03
Checks and cash items .....	.....	.....	1,364.49	550.51	485.00	2,810.30
Currency	4,175.00	4,850.00	6,134.00	6,302.00	4,783.00	3,630.00
Gold	1,350.00	60.00	20.00	45.00	.....	.....
Silver	1,735.31	1,546.39	2,179.30	2,167.25	1,686.85	1,614.31
Fractional coin .....	.....	.....	96.90	90.81	63.48	.....
Total	\$ 97,735.33	\$ 112,252.75	\$ 108,982.18	\$ 104,441.27	\$ 116,607.01	\$ 107,109.23
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	494.45	520.04	1,606.53	231.99	2,632.22	2,576.79
Time certificates of deposit.....	38,120.12	39,144.12	35,633.28	38,711.97	36,932.69	29,484.91
Individual deposits	46,727.96	60,072.79	56,749.90	49,718.46	65,007.60	63,603.03
Demand certificates	2,392.80	2,515.80	4,992.47	5,778.85	2,034.50	1,444.50
Total	\$ 97,735.33	\$ 112,252.75	\$ 108,982.18	\$ 104,441.27	\$ 116,607.01	\$ 107,109.23

Examined Jan. 22, 1909; Dec. 4, 1909; Dec. 13, 1910.

Names of Stockholders—Asa F. Middaugh, Arthur M. Johnson, M. H. Simons.

THE RIO GRANDE STATE BANK, DEL NORTE, COLORADO.

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Adam J. Weiss, President; Marx Lorig, Vice-President; W. S. Johnson, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 14,519.74	\$ 18,518.12	\$ 15,538.95	\$ 19,059.53	\$ 15,736.35	\$ 19,416.40
Loans and discounts (unsecured).....	20,326.13	23,007.90	23,045.11	23,809.76	31,738.61	27,913.00
Overdrafts	336.08	228.60	147.87	115.69	974.63	274.19
Furniture and fixtures.....	1,578.75	1,578.75	1,578.75	1,578.75	1,983.75	1,983.75
Expense account	211.65	1,183.55	2,233.51	139.26	1,448.45	.....
Due from banks and bankers.....	6,889.82	7,474.59	23,488.91	15,241.77	9,460.57	29,231.24
Checks and cash items.....	50.15	60.00	155.29	225.65	289.15	16.40
Currency	4,531.00	3,521.00	3,888.00	3,381.00	4,722.00	2,510.00
Gold	170.00	187.50	362.50	150.00	60.00	350.00
Silver	648.00	350.00	72.70	854.10	630.00	560.56
Fractional coin	84.09	93.42	25.59	53.25	35.62	.....
Total.....	\$ 49,345.41	\$ 56,203.43	\$ 70,537.18	\$ 64,608.76	\$ 67,079.13	\$ 82,255.54
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits	338.08	1,485.96	3,118.71	975.80	2,474.82	1,852.97
Time certificates of deposit.....	5,076.36	5,397.90	4,523.07	7,007.30	6,723.94	4,589.21
Individual deposits	28,870.97	34,259.57	47,805.40	40,099.22	42,380.37	60,113.36
Certified checks .....	.....	.....	.....	106.44	.....	.....
Cashiers' checks	60.00	60.00	90.00	1,420.00	500.00	700.00
Total.....	\$ 49,345.41	\$ 56,203.43	\$ 70,537.18	\$ 64,608.76	\$ 67,079.13	\$ 82,255.54

Examined Jan. 21, 1909; Dec. 4, 1909; Dec. 14, 1910.

Names of Stockholders—Adam J. Weiss, Nina B. Weiss, Julius H. Weiss, John N. Moser, Lester L. Chastain, Chas E. Scott, Wm. S. Johnson, Marx Lorig, Mrs. Marx Lorig, Mrs. Henrietta Frank, David E. Kendall, Geo. C. Widman, Albert J. August, Irving Weil.

BIENNIAL REPORT

COLORADO STATE BANK, DELTA, COLORADO.

I. M. Conklin, President; Geo. W. Bruce, Vice-President; J. W. Jeffers, Cashier.

RESOURCES.	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 4,977.51	\$ 20,328.31	\$ 23,025.02	\$ 26,639.67	\$ 37,496.19
Loans and discounts (unsecured)	4,695.11	14,777.61	20,818.45	33,894.22	22,103.30
Overdrafts	132.83	49.46	356.19	584.40	1,061.75
Other bonds, stocks and securities				305.00	1,531.67
Furniture and fixtures	1,848.45	3,195.94	3,195.94	3,233.94	3,233.94
Expense account	673.92	1,641.15	2,011.04	3,175.42	.....
Due from banks and bankers	11,716.24	19,402.23	4,594.06	3,606.29	10,020.90
Checks and cash items	159.55	400.89	446.55	321.57	282.40
Currency	1,749.00	3,218.00	997.00	2,322.00	2,970.00
Gold	1,710.00	100.00	357.50	150.00	2,235.00
Silver	491.50	490.95	375.85	886.55	452.66
Fractional coin	33.18	11.27	9.80	30.89	.....
Total	\$ 28,187.29	\$ 63,615.81	\$ 56,187.40	\$ 75,149.95	\$ 81,387.81
LIABILITIES.					
Capital stock paid in	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	75.41	882.56	1,381.48	3,302.51	151.49
Bills payable		5,000.00	7,000.00	.....	.....
Time certificates of deposit	1,000.00	6,376.30	1,653.45	3,400.95	6,175.20
Individual deposits	12,111.88	38,300.07	31,004.02	37,641.36	44,811.12
Due from banks and bankers		56.88	148.45	805.13	.....
Cashiers' checks					250.00
Total	\$ 28,187.29	\$ 63,615.81	\$ 56,187.40	\$ 75,149.95	\$ 81,387.81

Examined Apr. 23, 1909; Oct. 19, 1909; July 21, 1910.

Names of Stockholders—Geo. W. Bruce, D. P. Cook, I. M. Conklin, Emma A. Fairlamb, Millard Fairlamb, S. L. Fairlamb, J. E. Gallup, Dr. I. Hunter, Warren Holtzclaw, J. W. Jeffers, Geo. D. Conklin.

THE BROADWAY BANK, DENVER, COLORADO.

NO. 29, STATE BANK.

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

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 34,565.06	\$ 54,274.19	\$ 69,826.78	\$ 78,169.72	\$ 93,191.62	\$ 86,296.62
Loans and discounts (unsecured)	75,497.90	84,353.92	84,152.38	73,731.66	79,943.63	79,088.50
Overdrafts	348.90	385.79	408.69	77.18	147.20	613.18
Furniture and fixtures	3,600.00	3,692.50	3,822.75	3,692.50	3,639.50	4,016.25
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Expense account	562.56	3,729.39	3,035.11	174.50	4,700.71	.....
Due from banks and bankers	59,530.57	43,212.45	56,145.79	61,037.35	38,044.15	48,700.91
Checks and cash items	2,719.63	1,591.99	4,889.14	4,356.36	3,866.68	1,796.06
Currency	4,970.00	5,903.00	5,990.00	8,810.00	7,925.00	8,475.00
Gold	1,320.00	1,535.00	2,077.50	3,072.50	3,117.50	1,545.00
Silver	945.00	1,399.25	1,460.10	1,205.00	1,102.00	2,493.35
Fractional coin	569.20	408.65	431.25	827.15	754.50	.....
Other resources	709.35	330.97	.....	341.88	11.15	16.69
Total	\$ 205,338.17	\$ 220,817.10	\$ 252,239.49	\$ 255,495.80	\$ 256,443.64	\$ 253,041.56
LIABILITIES.						
Capital stock paid in	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	3,931.95	8,299.61	9,366.20	5,061.25	11,924.98	12,262.30
Time certificates of deposit	9,635.89	15,484.82	12,896.34	12,385.01	9,764.30	14,144.08
Savings account	12,225.13	12,056.66	18,744.25	27,231.56	29,866.65	30,076.47
Dividends unpaid	30.00	.....	.....	51.00	.....	.....
Individual deposits	126,740.32	130,572.49	155,150.04	155,783.77	146,941.24	141,659.15
Demand certificates	1,823.24	2,787.49	2,121.09	2,380.56	5,790.69	3,940.33
Certified checks .....	.....	1,193.05	115.00	827.35	1,567.78	99.40
Cashiers' checks	951.64	422.50	3,835.64	1,773.59	588.00	859.83
Other liabilities .....	.....	.....	10.93	11.71	.....	.....
Total	\$ 205,338.17	\$ 220,817.10	\$ 252,239.49	\$ 255,495.80	\$ 256,443.64	\$ 253,041.56
Examined September 27, 1909; September 8, 1910.						
Names of Stockholders—R. M. Handy, J. E. Mercer, S. B. Buckley, J. D. Mabrey, S. Tibbetts, Mrs. O. H. Leach, E. C. Piwanka, E. W. Parsons, Heidbrak Bros., R. A. Handy, C. M. Hamilton, W. H. Neff, J. R. Elliott, H. W. Risley, O. H. Kelsey, Ella D. Cool, Mary B. Skinner, G. Jones, E. R. Tibbals, J. C. Skinner, R. F. Lamberton, H. K. Mabrey, O. H. Leach, J. M. Campbell, G. C. Hunter, Clara Barton, E. C. Ellet.						

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, COLORADO.

Willis M. Marshall, President; J. V. Cockins, Cashier; C. W. Warner, Assistant Cashier.

RESOURCES.

	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 764,669.54	\$ 778,357.57	\$ 919,257.75	\$1,010,768.82	\$1,108,010.04	\$ 966,645.41
Loans and discounts (unsecured)	3,306.96	1,895.30	907.27	244.40	115.88	66.75
United States bonds	580.00	5,580.00	8,780.00	7,780.00	7,800.00	2,500.00
Other bonds, stocks and securities.....	556,307.92	653,193.98	659,247.86	642,300.93	718,717.60	832,938.62
Furniture and fixtures.....	18,756.31	18,756.31	20,390.67	19,940.67	20,275.67	19,525.67
Other real estate.....	20,491.40	20,691.40	40,256.87	38,626.90	33,966.40	55,360.72
Expense account	1,055.50	3,494.99	2,973.54	1,084.92	4,626.86	.....
Due from banks and bankers.....	513,746.43	578,353.79	567,665.63	614,842.11	719,015.11	695,744.33
Checks and cash items.....	1,367.70	2,667.96	2,876.83	3,905.15	1,961.40	7,034.56
Currency	18,496.00	27,199.00	21,080.00	21,359.00	27,192.00	24,257.00
Gold	2,585.00	2,927.50	3,005.00	2,792.50	3,335.00	2,612.50
Silver	265.85	705.05	605.30	711.65	837.20	956.74
Fractional coin	16.34	22.66	7.25	10.01	13.47	.....
Total.....	\$1,901,644.95	\$2,093,845.51	\$2,247,053.97	\$2,364,367.06	\$2,645,866.63	\$2,607,642.30
LIABILITIES.						
Capital stock paid in.....	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus fund	20,000.00	20,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	6,532.45	22,252.05	19,143.99	16,689.39	49,041.86	33,633.28
Time certificates of deposit.....	76,898.47	77,261.95	75,013.70	74,272.07	85,429.25	91,851.62
Savings accounts	1,535,853.01	1,713,352.64	1,859,465.31	1,970,307.27	2,187,733.36	2,181,338.85
Trust funds .....	.....	.....	.....	.....	.....	704.60
Demand certificates	4,434.38	4,385.75	13,742.80	16,014.24	26,539.46	12,532.18
Cashiers' checks	7,926.64	6,593.12	4,688.17	12,084.09	22,122.70	12,581.77
Total.....	\$1,901,644.95	\$2,093,845.51	\$2,247,053.97	\$2,364,367.06	\$2,645,866.63	\$2,607,642.30

Examined March 26, 1909; Aug. 18, 1909; Feb. 24, 1910; Sept. 21, 1910.

Names of Stockholders—B. F. Salzer, David Brothers, Wm. E. Willson, Mrs. C. I. Light, R. A. Cockins, J. V. Cockins, Ada Cockins, Margaret Cockins, Mary L. Minor, A. L. Kenyon, Sue M. Callahan, W. M. Marshall, F. R. Richardson, Clara L. Green, S. E. Howard, The Rock River Investment Co., Louise K. Salzer, John Mc Donough, W. H. Light, C. W. Warner, Mary G. Eddy, Fern Richardson, A. A. Moyer, Mrs. A. M. Read, H. M. Hubert, E. G. Richardson, Frank L. Richardson, Geo. J. Richardson, Alice R. Deardorff.

CITIZENS SAVINGS BANK, DENVER, COLORADO.

Elbert Besley, President; F. T. Osgood, Vice-President; C. A. Root, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909
Loans and discounts (secured).....	\$ 136,457.56
Loans and discounts (unsecured)	3,800.00
U. S. bonds	500.00
Other bonds, stocks and securities	43,457.50
Premium on bonds	50.00
Furniture and fixtures.....	3,000.00
Other real estate	7,000.00
Expense account	7,209.61
Due from banks and bankers.....	66,204.17
Checks and cash items	1,572.10
Currency	3,686.00
Gold	1,570.00
Silver	146.00
Fractional coin	474.64
Total	\$ 275,127.58
LIABILITIES.	
Capital stock paid in	\$ 25,000.00
Undivided profits	9,512.71
Time certificates of deposit	39,179.61
Savings accounts	68,730.82
Individual deposits	127,782.43
Demand certificates	1,923.90
Certified checks	386.20
Cashiers' checks	2,611.91
Total	\$ 275,127.58

Examined March 29, 1909.

Names of Stockholders—Elbert Besley, F. T. Osgood, C. A. Root.

*Liquidated May 1, 1909.

NO. 173, TRUST COMPANY.

THE CITY BANK AND TRUST COMPANY, DENVER, COLORADO.

H. F. Crocker, President; George McLean, Vice-President; Orrin McNutt, Secretary; Page Lawrence, Assistant Secretary.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....		\$ 15,733.10	\$ 140,471.75	\$ 170,284.97
Loans and discounts (unsecured).....		4,700.00	19,946.35	35,511.85
Overdrafts		101.13	853.44	1,165.21
Other bonds, stocks and securities.....		13,440.00	85,699.96	67,213.47
Furniture and fixtures.....		787.83	939.93	939.93
Expense account	\$ 953.53	6,072.85	15,392.64	1,186.00
Due from banks and bankers.....	175,883.90	240,083.16	100,059.39	72,127.40
Checks and cash items.....	603.85	2,112.68	268.75	2,506.05
Currency	5,620.00	5,284.00	5,995.00	5,200.00
Gold	2,102.50	725.00	525.00	90.00
Silver	980.00	550.00	480.00	1,185.45
Fractional coin	174.54	249.70	541.22	.....
Other resources	250.00	404.15	288.33	250.00
Total	\$ 186,068.32	\$ 290,243.60	\$ 371,461.76	\$ 357,659.83
LIABILITIES.				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits	72.83	2,050.39	12,105.93	.....
Time certificates of deposit.....		10,000.00	15,250.00	5,360.00
Savings accounts	30,376.36	71,308.80	77,843.59	99,822.97
Individual deposits	44,446.03	79,695.82	135,021.49	124,850.20
Demand certificates	851.50	15,900.00	20,465.00	15,255.00
Certified checks	47.00	101.94	282.50	.....
Cashiers' checks	274.60	1,186.65	493.25	2,371.66
Total	\$ 186,068.32	\$ 290,243.60	\$ 371,461.76	\$ 357,659.83

Examined November 1, 1909; June 2, 1910.

Names of Stockholders—H. F. Crocker, Orrin McNutt, E. W. Genter, W. K. Cherryholmes, E. C. Rivers, A. D. White, T. S. Foltz, John R. Gemmill, Wilbur F. McCue, George H. King, Florence L. George, D. J. Gourley, George W. Brooks, O. L. Smith, Frank N. Bancroft, Leslie P. Carter, Mary I. Denison, Edwin Van Cise, Andrew Whitson, Marie Anderson, R. L. Hearon, George S. Van Law, A. W. Adam, C. A. Kendrick, O. L. Dines, Thomas H. Hawkins, William C. Mitchell, W. D. Hoover, W. J. Galligan, George L. Nye, Luman M. Bogue, Dennis Dullea, George McLean, Andrew W. Gillette, J. L. Brush, Miss Ruth G. Brush, Miss Ada Brush, Miss Mary J. Brush, J. L. Brush, Jr.; Sterling R. Brush, Robert W. Sample, Frank W. Spencer, John G. Sample, Roy C. Moore, George L. Potter, Elias Ray, Mary P. Chapin, William S. Potter, Phillip T. Potter, Jabez Norman, Elizabeth L. Foster, L. T. Lewis, Deming Sherwood, S. Bock (or C. Bock), Mary S. Monahan, S. H. Shields, John E. Osborne, John H. Gabriel, Frank A. Gillette, T. J. Truss, Catherine Truss, Page Lawrence, Frances Mack Mann, H. O. Granberg, R. L. Melvin (or E. A. Melvin), J. H. Williams.

PUBLIC LIBRARY
OF THE
STATE BANK COMMISSIONER.

LIABILITIES.

Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	115,821.52	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	1,069.47	39,632.65	16,245.76	27,192.49	70,660.81	10,643.81
Bills payable	75,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	10,402.48	16,038.98	13,607.10	82,135.56	83,345.78	80,735.32
Savings accounts .....	.....	.....	13,812.93	30,774.40	97,105.12	164,117.87
Trust funds	37,105.57	58,227.60	99,360.36	105,041.53	66,153.38	96,231.28
Individual deposits	341,089.40	335,582.66	468,530.76	454,564.96	419,889.18	387,813.37
Due to banks and bankers.....	.....	.....	.....	3,007.76	2,798.23	3,372.92
Demand certificates	1,356.00	555.00	260.00	2,970.00	1,440.00	1,748.50
Certified checks	263.60	551.33	363.60	363.60	519.33	386.80
Treasurer's checks	137.00	1,504.45	3,173.24	4,246.75	6,626.22	13,473.40
Total	\$ 882,245.04	\$ 852,092.67	\$1,015,353.75	\$1,110,297.05	\$1,148,538.05	\$1,158,523.27

Examined April 1, 1909; April 12, 1910.

Names of Stockholders—A. L. Abrahams, A. L. Abrahams, trustee; Allen F. Ayres, Luther M. Beck, Frank C. Came, William H. Dickson, Frank England, Paul B. Gaylord, A. G. Hagadorn, E. S. Harper, Charles M. Heberton, Fred T. Henry, Josephine Hill Hughes, Mary M. C. Jacques, Sarah E. Keener, Nellie Kinman, Ruth Kinman, Augustus B. McDavid, Joel K. McDavid, McKnight & Henry, A. B. Middleswarth, Harriet E. Middleswarth, Thomas A. Paden, Frieda W. Renshaw, William E. Renshaw, Charles M. Scarborough, Fred R. Smith, Fernor J. Spencer, John W. Springer, Charles S. Thomas, G. A. Wahlgreen, James H. Wilkins.

THE CONTINENTAL TRUST COMPANY, DENVER, COLORADO.

John W. Springer, President; Paul B. Gaylord, A. L. Abrahams, Vice-Presidents; Luther M. Beck, Secretary-Treasurer; Fred A. Smith, Assistant Secretary.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 451,847.89	\$ 310,949.64	\$ 579,409.65	\$ 683,105.86	\$ 658,758.49	\$ 695,868.47
Loans and discounts (unsecured).....	10,447.00	6,772.00	28,223.50	60,175.04	55,743.73	65,068.24
Overdrafts	271.32	8,006.64	4,295.12	10,154.88	2,705.94	16,397.33
U. S. bonds.....	.....	.....	1,500.00	.....	.....	.....
Other bonds, stocks and securities.....	300,000.00	305,000.00	125,000.00	50,000.00	151,330.00	137,842.00
Furniture and fixtures.....	25,000.00	25,000.00	32,790.00	31,804.80	30,276.70	29,540.00
Expense account	2,504.89	13,432.52	17,602.16	9,677.76	46,004.34	.....
Due from banks and bankers.....	69,666.86	171,018.70	214,795.61	249,062.02	189,393.76	200,452.51
Checks and cash items.....	979.56	3,028.55	412.45	1,423.33	191.21	2,208.00
Currency	4,360.00	5,422.00	7,433.00	7,551.00	11,078.00	7,147.00
Gold	1,005.00	2,455.00	2,400.00	5,345.00	1,412.50	1,130.00
Silver	766.62	1,007.40	1,492.26	1,980.65	1,631.00	2,619.72
Fractional coin .....	.....	.22	.....	16.71	12.38	.....
Other resources .....	.....	.....	.....	.....	.....	250.00
Accrued interest	15,395.90	.....	.....	.....	.....	.....
Total	\$ 882,245.04	\$ 852,092.67	\$1,015,353.75	\$1,110,297.05	\$1,148,538.05	\$1,158,523.27

COLORADO STATE AND SAVINGS BANK, DENVER, COLORADO.

Wm. A. McCutchen, President; Wm. L. McCutchen, Cashier; B. F. Clark, Vice-President.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 37,034.85	\$ 56,294.30	\$ 85,673.16	\$ 114,712.64	\$ 119,921.15	\$ 117,747.61
Loans and discounts (unsecured).....	13,144.20	19,252.00	21,088.30	35,610.26	50,724.43	49,264.23
Overdrafts	346.54	265.64	1,701.88	1,055.43	811.22	1,629.16
Other bonds, stocks and securities.....						250.00
Furniture and fixtures.....	7,811.92	9,839.60	9,972.10	10,252.90	10,288.02	10,294.44
Expense account	3,440.25	6,299.48	2,745.58	754.60		
Due from banks and bankers.....	20,132.65	35,951.80	40,502.17	36,609.52	48,385.21	47,240.39
Checks and cash items.....	698.03	1,972.87	2,160.29	3,120.19	1,987.14	3,565.73
Currency	3,279.00	2,626.00	3,941.00	2,572.00	3,819.00	6,451.00
Gold	285.00	570.00	800.00	300.00	1,950.00	3,200.00
Silver	402.35	1,627.00	434.15	1,337.75	604.65	1,227.34
Fractional coin	66.59	182.05	46.30	86.92	24.40	
Other resources		264.30	258.05			228.35
Total	\$ 86,641.38	\$ 135,145.04	\$ 169,322.98	\$ 206,412.21	\$ 238,515.22	\$ 241,098.25
LIABILITIES.						
Capital stock paid in.....	\$ 25,050.00	\$ 25,050.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund			45.00	500.00	500.00	700.00
Undivided profits	2,677.87	6,181.47	5,413.25	1,338.67	2,243.80	1,686.68
Time certificates of deposit.....	300.00	1,172.00	950.00	1,215.00	5,662.00	12,462.00
Savings accounts	7,957.10	13,269.30	19,015.41	28,076.37	39,902.95	35,345.16
Dividends unpaid				10.00	10.00	
Individual deposits	34,515.81	33,113.34	92,310.79	103,227.91	127,047.45	118,077.12
Due to banks and bankers.....	10,000.00	5,000.00			3,497.27	15,137.80
Demand certificates	395.00	541.00	744.25	1,291.50	1,505.00	1,236.00
Certified checks	171.00	15.00	233.48	530.04	1,419.10	95.00
Cashiers' checks	5,574.60	802.93	560.80	20,214.97	6,719.65	6,358.49
Other liabilities				7.75	8.00	
Total	\$ 86,641.38	\$ 135,145.04	\$ 169,322.98	\$ 206,412.21	\$ 238,515.22	\$ 241,098.25

Examined July 21, 1909; March 14, 1910.

Names of Stockholders—Melville Black, Frederick T. Henry, Floyd R. Lilyard, Wm. F. Mason, Wm. A. McCutchen, Wm. L. McCutchen, Dallas J. Osborne, Wm. Price, Jr., John R. Townsend, Earl V. Lilyard, H. M. Holleman, Clarence M. McCutchen, John B. Banowitz, Edgar B. Dimond, B. F. Clark.

THE DENVER STOCK YARDS BANK, DENVER, COLORADO.

Charles Fletcher, Jr., President; C. K. Boettcher, Vice-President; J. S. Davis, Cashier; Orville R. Jones, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 554,846.90	\$ 522,230.70	\$ 937,236.66	\$ 737,850.97	\$ 637,425.72	\$ 637,042.34
Loans and discounts (unsecured).....	80,254.13	123,535.62	113,090.97	88,936.29	104,699.19	117,651.40
Overdrafts	4,864.85	5,913.33	378.32	2,027.19	376.31	3,508.20
Other bonds, stocks and securities.....						250.00
Furniture and fixtures.....	1,000.00	1,750.00	1,750.00	750.00	750.00	750.00
Expense account	1,764.66	8,720.21	15,669.53	1,483.22	9,141.25	.....
Due from banks and bankers.....	159,022.43	178,395.55	206,622.91	136,455.16	274,272.47	284,242.81
Checks and cash items.....						571.50
Currency	14,100.00	14,169.00	15,050.00	8,649.00	12,625.00	10,112.00
Gold	10,430.00	8,415.00	6,550.00	8,080.00	9,405.00	6,745.00
Silver	4,200.00	2,650.00	2,923.00	3,920.00	2,313.10	3,898.65
Fractional coin	231.80	504.65	605.35	195.15	.....	.....
Other resources	250.00	250.00	250.00	250.00	250.00	.....
Total	\$ 830,964.77	\$ 866,534.06	\$ 1,300,126.74	\$ 988,596.98	\$ 1,051,258.04	\$ 1,064,771.90
LIABILITIES.						
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	16,503.96	32,550.64	42,698.29	33,743.63	54,310.75	49,478.69
Bills payable.....	100,000.00	50,000.00	50,000.00	75,000.00	50,000.00	50,000.00
Time certificates of deposit.....	327.00	25,427.00	30,462.00	30,462.00	30,262.00	28,637.00
Savings accounts.....	78,433.39	110,516.24	116,568.44	105,877.63	123,220.30	121,810.65
Individual deposits.....	370,294.90	369,452.18	653,299.02	464,601.16	471,384.51	490,009.22
Due to banks and bankers.....	82,890.88	98,901.47	111,611.02	90,075.32	142,454.82	54,469.68
Demand certificates.....	250.00	250.00	250.00	250.00	10,250.00	10,250.00
Certified checks.....			227.50	.....	.....	237.05
Cashiers' checks.....	62,264.64	59,436.53	175,010.47	68,587.24	49,375.66	139,879.61
Total	\$ 830,964.77	\$ 866,534.06	\$ 1,300,126.74	\$ 988,596.98	\$ 1,051,258.04	\$ 1,064,771.90

Examined January 12, 1909; November 29, 1909; December 3, 1910.

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, E. F. Swift, Edward Morris, Chas. F. Bean, Chas. Fletcher, Jr.

FEDERAL STATE AND SAVINGS BANK, DENVER, COLORADO.

W. T. Ravenscroft, President; A. J. Bromfield, Vice-President; J. Mignolet, Cashier; C. A. Root, Assistant Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 223,281.39	\$ 348,478.82	\$ 355,035.08	\$ 337,862.17	\$ 369,716.42	\$ 330,211.27
Loans and discounts (unsecured).....	40,640.20	54,264.60	97,299.44	96,000.35	118,087.76	87,702.74
Overdrafts	20.60	2,502.29	247.15	109.96	706.02	103.31
United States bonds					101.00	101.00
Other bonds, stocks and securities.....	196,370.17	201,625.00	219,696.00	276,095.15	209,636.00	247,368.10
Premium on bonds						298.18
Furniture and fixtures	8,500.00	8,500.00	31,373.45	31,231.00	32,500.00	32,500.00
Other real estate		16,855.38	16,914.88	16,914.88	16,914.88	18,424.41
Expense account	2,107.06	15,349.02		2,435.01		
Due from banks and bankers.....	245,021.40	213,591.71	221,377.64	224,606.93	225,993.80	188,377.40
Checks and cash items	1,314.77	879.00	3,276.99	38,585.98	14,453.31	2,552.32
Currency	22,071.00	22,864.00	14,744.82	13,590.75	22,011.00	25,390.00
Gold	3,802.50	2,710.00	9,055.50	4,710.00	2,987.00	5,150.00
Silver	1,360.00	1,906.00	1,339.66	2,558.50	3,230.00	3,851.90
Fractional coin	3.38	30.60		165.22	587.59	
Other resources	4,559.00	250.00	250.00	875.00	410.00	1,220.00
Total	\$ 749,051.47	\$ 889,806.42	\$ 970,610.61	\$1,045,740.90	\$1,017,334.78	\$ 943,250.63

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits	10,557.87	29,366.08	19,155.39	22,925.44	20,048.86	22,264.07
Time certificates of deposit.....	69,987.10	70,595.54	72,701.43	95,809.61	73,465.84	62,027.70
Savings accounts	289,128.15	419,260.81	385,996.09	379,887.78	456,542.85	435,093.82
Dividends unpaid					4,000.00	
Individual deposits	224,450.81	225,883.78	307,683.90	358,341.80	285,059.26	245,934.03
Due to banks and bankers.....	36,172.51	37,821.08	48,044.48	40,239.31	46,991.94	66,159.31
Demand certificates	1,977.75	3,654.06	28,603.26	1,110.18	2,846.48	1,790.98
Certified checks	15,149.76	2,399.65	4,006.20	7,837.50	895.18	8,085.95
Cashiers' checks	1,627.52	825.47	4,419.86	33,589.28	27,484.37	1,894.77
Total	\$ 749,051.47	\$ 889,806.42	\$ 970,610.61	\$1,045,740.90	\$1,017,334.78	\$ 943,250.63

Examined April 1, 1909; April 15, 1910.

Names of Stockholders—W. T. Ravenscroft, A. J. Bromfield, R. H. McMann, A. V. Foster, J. W. Hair, L. B. Bromfield, J. Mignolet, J. F. Valle, W. T. Ravenscroft, Trustee; W. R. Torbert, M. M. Schayer, C. J. Morley, State Finance Corporation, M. C. Foster, W. M. Burgun, J. A. McMullin, C. H. Walker, L. M. Walker, F. I. Henry.

THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO.

Godfrey Schirmer, President; A. J. Zang, P. J. Friederich, Vice-Presidents; Wm. F. Dieter, Secretary; Wm. Schaefer, Assistant Secretary.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 516,134.86	\$ 513,535.52	\$ 531,883.94	\$ 627,507.19	\$ 825,530.47	\$ 810,657.75
Loans and discounts (unsecured).....	183,061.72	211,140.15	248,811.89	363,589.43	514,576.45	508,444.64
Overdrafts	380.86	4,707.01	1,691.50	728.82	2,114.15	874.58
U. S. Bonds.....	1,000.00	1,000.00	1,000.00	11,090.00	11,090.00	11,090.00
Other bonds, stocks and securities.....	354,477.12	315,006.91	432,761.84	629,792.03	1,194,709.74	1,398,059.49
Furniture and fixtures.....	11,657.30	10,760.67	10,780.32	77.37	6,425.31	7,828.41
Other real estate.....	3,577.56	3,577.56	6,456.88	7,147.05	7,239.22	43,269.58
Expense account	3,136.96	1,019.76	26,946.55	50,897.92	17,789.37	.....
Due from banks and bankers.....	268,618.06	232,003.71	440,481.25	432,436.22	617,133.23	773,745.07
Checks and cash items.....	9,028.37	4,546.51	45,400.03	27,473.49	35,749.41	11,483.29
Currency	40,730.00	24,903.00	55,361.00	81,985.00	121,934.00	143,723.00
Gold	7,470.00	9,977.50	20,455.00	28,492.50	49,485.00	64,742.50
Silver	4,580.25	5,326.52	9,162.00	12,338.00	15,724.25	15,363.03
Fractional coin	95.56	.....	86.65	712.74	7.30	.....
Other resources	98,292.84	75,348.05	65,250.00	68,097.09	250.00	250.00
Total	\$1,502,241.46	\$1,412,852.87	\$1,896,528.85	\$2,342,364.85	\$3,419,757.90	\$3,789,531.34
LIABILITIES.						
Capital stock paid in.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund	25,000.00	50,000.00	50,000.00	50,000.00	70,000.00	70,000.00
Undivided profits	16,142.18	2,932.13	50,452.48	80,190.33	25,775.65	33,383.41
Time certificates of deposit.....	353,353.39	381,985.30	355,350.63	382,049.94	592,518.59	678,186.27
Savings accounts .....	.....	.....	258,088.07	521,665.87	921,457.41	1,184,134.11
Trust funds	5,143.59	3,750.19	3,849.39	8,382.78	12,478.42	80,291.84
Dividends unpaid .....	.....	385.00	.....	.....	700.00	.....
Individual deposits	674,819.31	598,587.80	797,634.21	909,751.27	1,202,274.38	1,090,746.69
Due to banks and bankers.....	2,232.16	11,598.19	21,393.46	19,914.10	31,872.45	29,705.71
Demand certificates	19,852.08	28,344.02	18,028.46	26,497.07	35,004.75	90,816.40

Certified checks	2,661.18	4,527.59	16,630.93	7,916.55	2,113.65	7,427.06
Cashiers' checks	13,538.78	17,856.39	22,132.53	35,102.94	22,208.40	23,638.57
Other liabilities	89,493.79	12,886.26	.....	.....	.....	.....
Reserve for taxes.....	.....	.....	894.00	894.00	3,254.20	1,201.28
Reserve for losses.....	.....	.....	2,074.69	.....	.....	.....
Total	\$1,502,241.46	\$1,412,852.87	\$1,896,528.85	\$2,342,364.85	\$3,419,757.90	\$3,789,531.34

Examined March 16, 1909; February 11, 1910.

Names of Stockholders—Mrs. Wm. A. Althoff, F. W. Althoff, Milton L. Anfenger, John S. Armstrong, Arnold Bloedt, William Buck, Otto Brohm, Jr., Bernard Beer, Thos. R. Burch, Mrs. E. Bloedorn, John E. Button, F. Berlin, H. E. Bellamy, Mrs. Louise Bloedt, Carl Boettcher, A. H. Bosworth, Robert G. Bosworth, Leonora N. Bosworth, Max Beer, John J. Burlen, Jos. Besser, Emilie Kaub Campion, W. J. Chamberlain, Vaso L. Chucovich, A. E. Carlton, Millie Walsen Chamberlain, J. H. Causey, Estate of F. J. Campbell, August Drumm, Thos. F. Daly, Frank Dillingham, Lloyd L. Day, W. H. Downs, W. D. Downs, M. F. Downs, K. C. Dillingham, C. C. Dieter, Daniel Fuelscher, Jacob Fillius, Prospero Frazzini, Philip Friederich, Walter Fuelscher, Otto Fuelscher, J. A. Ferguson Investment Co., Louis Groth, John T. Griffith, Wm. Graham, John Gaffy, John D. Hanigan, Jennie C. Humburg, Emil Herzog, Carl Herzog, A. T. Henry, Sr., A. T. Henry, Jr., Gust A. Imm, Maude Kiefer Jahraus, J. B. Johnson, Gordon Jones, A. J. Jahraus, John A. Keefe, Frank H. Kaub, Fred Klink, Mrs. Julia A. Kaufman, Otto Kappler, J. E. Kiefer, George E. Kline, Frank Kirchhof, George H. Kaub, E. H. Kerin, H. T. Lamey, C. A. Lammers, George D. Lawson, John A. Lockwood, Hyman Lipshitz, Wm. Scott Lee, Sallie M. Lee, Cyrus Miller, Karl Moeves, Louis Mack, Mrs. B. F. Meyer, W. C. Mead, Sidney Moritz, Edgar T. Mead, John McDonough, Henry P. Nagel, H. W. Newcomb, Aug. H. Nissen, Joseph Orocchi, Mary B. Orocchi, Elizabeth B. Oakes, Margaret U. Oakes, F. Warren Oakes, Jr., John E. Phillips, David Plessner, J. P. Paulson, C. E. Paul, Peter C. Pierson, Michael Reuter, Freida Walsen Renshaw, Frederick H. Rhoads, F. L. Sigel, Chas. Sigel, Jr., Joseph Sitterle, John F. Schmidt, Julius F. Schmidt, A. R. Seebass, Sol. Simon, Henry Sanders, Chas. Starkloff, Anna Kaub Sigel, Geo. N. Stein, Wm. Schaefer, Godfrey Schirmer Trustee, Godfrey Schirmer, B. Speier, Geo. M. Schmidt, Frank Schirmer, Mrs. Godfrey Schirmer, Bertha Schmidt, Ida L. Seibel, Geo. A. Sippel, W. S. Smith, J. W. Ten Eyck, Joseph B. Taylor, Max Tietze, Fritz Thies, E. J. Trevarrow, C. R. Tuttle, Edward Trevarrow, Conrad Walbrach, Arthur Walbrach, Carl F. Walbrach, Rosa Warner, James N. Wright, A. F. Weisser, Allan R. Wylie, Fred G. Walsen, Grace Campbell West, Harry A. Woodworth, Adolph J. Zang, Minnie L. Zang, Philip A. Zang, Adolph I. Zang, Gertrude M. Zang, Minnie E. Zang, Louisa A. Zang, Chas. F. Hoeckel, Peter J. Friederich.

FLEMING BROTHERS, BANKERS, DENVER, COLORADO.

J. E. Fleming, President; Calvin Fleming, Vice-President; A. F. Holt, Cashier.

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BIENNIAL REPORT

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 17,075.00	\$ 22,600.00	\$ 18,849.97	\$ 23,387.00	\$ 31,976.47
Loans and discounts (unsecured).....	20,253.15	38,976.69	53,739.19	44,483.91	48,190.24
Overdrafts	524.89	1,374.07	4,270.22	319.80	3,104.80
Furniture and fixtures.....	3,767.01	3,767.01	3,767.01	3,767.01	3,857.01
Expense account	750.64	1,885.83	572.72	1,925.79	.....
Due from banks and bankers.....	57,356.07	68,439.59	19,696.94	21,829.87	21,565.85
Checks and cash items.....	.....	2,145.70	20.00	364.90	103.21
Currency	2,657.00	1,637.00	3,751.00	4,231.00	1,988.00
Gold	885.00	980.00	1,895.00	2,240.00	4,300.00
Silver	1,227.60	1,389.40	1,559.20	3,210.75	4,464.72
Fractional coin	107.86	145.04	162.77	21.54	.....
Other resources .....	.....	.....	.....	74.76	.....
Total	\$ 104,604.22	\$ 143,340.33	\$ 108,284.02	\$ 105,856.33	\$ 119,550.30
LIABILITIES.					
Capital stock paid in.....	\$ 24,500.00	\$ 25,500.00	\$ 25,500.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	762.93	2,893.86	1,902.04	4,629.61	3,209.62
Time certificates of deposit.....	460.00	17,488.80	16,673.80	5,659.80	5,934.69
Savings accounts .....	.....	1,952.25	3,429.48	4,541.93	6,418.87
Individual deposits	71,983.29	95,465.57	60,773.70	59,715.07	72,857.62
Demand certificates	6,898.00	.....	.....	.....	.....
Certified checks .....	.....	38.00	.....	85.00	103.20
Cashiers' checks .....	.....	1.85	5.00	1,204.92	1,026.30
Other liabilities .....	.....	.....	.....	20.00	.....
Total	\$ 104,604.22	\$ 143,340.33	\$ 108,284.02	\$ 105,856.33	\$ 119,550.30

Examined Apr. 5, 1909; Dec. 16, 1909; Oct. 24, 1910.

Names of Stockholders—J. E. Fleming, Calvin Fleming, D. Carson Fleming, W. W. Dale, E. E. Shumway, James E. Young, A. A. Cunningham, W. B. Robinson, D. C. Wyatt, Charles C. King, P. D. Rothwell, A. F. Holt, P. H. Chartrand, Robert Morton Fleming.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO.

John E. Hesse, President; Wm. R. Leonard, M. C. Harrington, W. O. Reynolds, Vice-Presidents; S. J. Young, Secretary-Treasurer.

RESOURCES.	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 51,572.39	\$ 45,178.25
Loans and discounts (unsecured).....	33,143.70	76,016.60
Overdrafts	177.78	1,173.36
Other bonds, stocks and securities.....	164,043.66	166,922.75
Premium on bonds.....	122.00	115.00
Furniture and fixtures.....	1,301.68	1,301.68
Expense account	6,678.26	.....
Due from banks and bankers.....	45,877.01	36,698.64
Checks and cash items.....	2,026.00	1,051.14
Currency	2,150.00	3,613.00
Gold	350.00	2,625.00
Silver .....	.....	1,164.87
Fractional coin	581.48	.....
Total	\$ 308,023.96	\$ 335,860.29
LIABILITIES.		
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00
Surplus fund	30,000.00	30,000.00
Undivided profits	8,947.38	2,394.11
Time certificates of deposit	22,680.21	32,397.29
Savings accounts	23,761.89	29,649.99
Individual deposits	66,671.64	110,216.31
Due to banks and bankers.....	10,046.66	157.67
Demand certificates	44,209.49	29,538.66
Cashiers' checks	1,706.69	1,506.26
Total	\$ 308,023.96	\$ 335,860.29

Examined Feb. 11, 1910. Aug. 5, 1910.

Names of Stockholders—John E. Hesse, F. A. Eickhoff, Louis J. Sauer, S. J. Young, W. O. Reynolds, Larry Maroney, J. J. Cella, R. A. Sullivan, John F. Reardon, Jos. Fernholz, A. Schober, A. L. Carroll, George Prior, William R. Leonard, J. Frances Leonard, E. G. Monyhan, Walter E. Sauer, J. T. Slattey, M. C. Harrington, John McGregor, Thomas McGovern, Harrington-Plummer Merc. Co., James Leonard, H. J. Gehn, J. D. Lavin, Huston Roper, Jr., John A. MacLeod, B. R. Reynolds, Harry J. Reynolds.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, COLORADO.

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Frank L. Bishop, President; M. A. McLaughlin, Vice-President; D. A. Barton, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 81,000.00
Loans and discounts (unsecured).....	2,565.00
Furniture and fixtures.....	4,678.60
Due from banks and bankers.....	32,380.70
Checks and cash items	2,172.28
Currency	3,937.00
Gold	2,275.00
Silver	962.19
Total	\$ 129,970.77
LIABILITIES.	
Capital stock paid in.....	\$ 100,000.00
Time certificates of deposit.....	100.00
Savings accounts	2,636.32
Individual deposits	25,941.70
Cashiers' checks	1,292.75
Total	\$ 129,970.77

Examined October 20, 1910.

Names of Stockholders—M. A. McLaughlin, George W. Vallery, Frank W. Broad, H. Brown Cannon, Frank E. Mulvihill, Theo. L. Meier, James J. Jacobs, D. A. Barton, Frank L. Bishop, Thos. F. Galligan, J. C. Hutchison, Jennie S. Glendinning, Robt. M. Simons.

INTERSTATE SAVINGS BANK, DENVER, COLORADO.

A. E. Hart, President; L. C. Greenlee, Vice-President; F. N. Briggs, Cashier, Ralph H. Perry, Assistant Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 213,133.93	\$ 249,698.61	\$ 244,927.15	\$ 220,676.44	\$ 271,253.42	\$ 253,604.63
Loans and discounts (unsecured)	72,419.98	87,475.44	87,967.28	100,334.99	141,205.58	139,983.86
Overdrafts	34.03	60.68	66.64	34.43	83.41	81.23
Other bonds, stocks and securities	30,256.90	27,819.28	79,895.56	82,974.87	111,540.72	212,105.39
Premium on bonds.....	364.20	433.93	706.83	630.24	1,441.04	2,294.03
Furniture and fixtures	15,867.88	15,994.64	16,054.84	16,104.94	16,148.01	16,788.01
Other real estate	7,940.46	12,240.46	13,216.23	6,609.33	14,839.51	22,090.51
Expense account	1,434.28	8,790.75	9,794.74	1,740.01	13,194.33	.....
Due from banks and bankers.....	108,700.19	166,765.98	247,020.37	244,450.50	221,803.50	188,724.00
Checks and cash items.....	13,848.28	14,039.16	13,680.84	19,195.06	17,239.71	19,024.80
Currency	9,629.00	10,472.00	14,929.00	17,193.00	39,899.00	25,363.00
Gold	5,367.50	7,462.50	7,107.50	9,128.00	10,550.00	17,760.00
Silver	1,470.00	570.00	5,685.00	6,700.00	2,960.59	8,954.45
Fractional coin	456.97	1,072.10	1,561.15	2,731.54	.....	.....
Other resources	804.34	572.92	988.18	2,524.42	3,323.09	4,721.05
Total	\$ 481,727.94	\$ 603,468.45	\$ 743,601.31	\$ 731,027.77	\$ 865,481.91	\$ 911,494.96
LIABILITIES.						
Capital stock paid in	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	20,000.00	40,000.00	40,000.00
Undivided profits	7,553.00	15,806.01	25,585.10	10,741.38	26,394.50	16,060.66
Time certificates of deposit	47,452.75	61,002.85	37,487.24	43,175.57	57,447.23	60,277.33
Savings accounts	124,816.60	159,955.01	187,888.10	203,961.49	241,342.01	286,349.51
Individual deposits	162,204.91	229,911.02	356,414.34	342,724.53	321,263.54	348,936.63
Due from banks and bankers.....	35,873.97	23,525.99	18,036.18	11,288.78	21,913.00	30,892.88
Demand certificates	2,142.32	10,005.76	5,169.83	6,388.72	6,684.76	2,341.25
Certified checks	989.62	855.62	8,644.10	2,537.55	1,573.00	358.95
Cashiers' checks	3,497.99	3,757.97	14,181.64	17,031.81	9,606.65	9,849.15
Other liabilities	37,196.78	38,748.22	30,194.78	23,177.94	39,252.22	16,428.60
Total	\$ 481,727.94	\$ 603,468.45	\$ 743,601.31	\$ 731,027.77	\$ 865,481.91	\$ 911,494.96

Examined April 13, 1909; April 21, 1910.

Names of Stockholders—Charles Jaeger, I. B. Perkins, Almon E. Hart, L. C. Greenlee, F. N. Briggs, A. W. Clark, Paul Hardey, Samuel Nelson, Walter G. Christie, W. H. Martin, Howard W. Wilson, Valdo F. Wilson, Nannie E. Briggs, J. Foster Symes.

THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO.

David H. Moffat, President; Theo. G. Smith, F. G. Moffat, Vice Presidents; S. G. Gill, Secretary; P. E. Cleland, Assistant Secretary.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$1,089,477.49	\$1,294,564.30	\$1,778,278.02	\$2,119,304.27	\$1,851,257.62	\$1,584,162.49
Loans and discounts (unsecured)	256,400.00	228,766.50	236,015.00	174,100.00	409,370.93	282,055.72
Overdrafts	1,172.18	4,122.02	8,517.44	6,429.23	9,505.76	2,474.11
Other bonds, stocks and securities.....	1,710,227.01	1,363,866.25	1,612,580.62	1,959,188.14	1,632,958.77	1,484,395.02
Expense account		63,824.43	56,560.54	18,147.85		
Due from banks and bankers.....	1,376,822.64	1,920,904.52	2,346,978.30	2,129,174.86	2,149,694.15	1,826,284.90
Checks and cash items.....	1,747.85	686.77	404.98	2,016.43	6,681.65	512.50
Currency	48,376.00	21,038.00	119,874.00	28,390.00	114,614.00	33,354.00
Gold	2,085.00	1,340.00	2,405.00	5,275.00	29,200.00	1,995.00
Silver	2,200.00	1,168.67	3,407.00	811.00	2,683.19	1,290.78
Fractional coin	169.18	11.17	166.48	716.06		
Total	\$4,488,677.35	\$4,900,292.63	\$6,165,187.38	\$6,443,552.84	\$6,205,966.07	\$5,216,524.52

LIABILITIES.

Capital stock paid in.....	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus fund	250,000.00	250,000.00	* 250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	67,133.97	181,905.40	208,410.51	103,959.32	59,885.51	169,519.82
Time certificates of deposit.....	228,242.34	241,303.50	309,114.26	101,824.91	102,288.84	102,335.79
Savings accounts	2,326,295.97	2,647,589.59	2,948,234.60	3,075,959.32	3,438,659.37	3,236,937.14
Trust funds	138,368.71	164,149.07	866,981.43	1,329,292.01	845,366.14	108,174.25
Dividends unpaid					50,000.00	
Individual deposits	959,206.90	860,066.12	1,020,926.06	1,006,890.73	887,051.58	851,939.41
Due to banks and bankers.....	166,922.98	207,423.56	212,047.72	259,867.11	259,055.34	214,829.02
Demand certificates	8,877.15	7,366.23	9,450.56	4,054.73	6,766.72	3,173.75
Certified checks	2,323.20	6,103.10	5,112.88	5,096.10	4,717.65	2,245.00
Cashiers' checks	72,272.14	38,285.87	84,909.36	35,539.26	38,470.55	27,370.34
Other liabilities					13,704.37	
Reserve for taxes	9,532.22	7,871.36		9,220.00		
Reserve for interest	9,501.77	38,228.83		11,849.35		
Total	\$4,488,677.35	\$4,900,292.63	\$6,165,187.38	\$6,443,552.84	\$6,205,966.07	\$5,216,524.52

Examined July 14, 1909; February 1, 1910.

Names of Stockholders—Alva Adams, Jeffery Beavan, Estate of, D. W. Brunton, George W. Clayton, Estate of, Gladys Cheesman Evans, Joseph Davis, Mattie S. Greene, J. A. Hayes, Mrs. Maria T. Kassler, Thomas Keely, Jesse W. Lilienthal, Henry C. Lowe, Trustee, D. H. Moffat, F. G. Moffat, Theo. G. Smith, Caroline N. Piper, Benjamin F. Poor, M. D. Thatcher, Charles Thurlow, J. H. P. Voorhies, Mrs. T. G. Waterman, John A. Thatcher, James Inglis, George S. Inglis, Mary E. Carroll.

ITALIAN AMERICAN BANK, DENVER, COLORADO.

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Prospero Frazzini, President; Cesare Frazzini, Vice-President; Felicito Frazzini, Cashier.

RESOURCES.	June 23 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 5,701.78	\$ 33,473.20	\$ 42,800.00	\$ 56,267.50	\$ 63,730.00
Loans and discounts (unsecured).....	5,490.00	18,402.60	17,698.81	30,038.95	39,420.10
Overdrafts		89.10	199.87	1,422.39	1,490.31
Other bonds, stocks and securities.....		9,632.50	1,989.50		362.31
Furniture and fixtures	3,000.00	3,031.00	3,031.00	3,031.00	3,141.00
Banking house	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Expense account		1,300.32	389.47	1,483.28	
Due from banks and bankers.....	11,674.91	2,685.34	1,726.71	8,182.15	10,989.24
Checks and cash items.....	5.50	4,006.05	532.10	433.76	5,978.10
Currency	120.00	1,370.00	736.95	11,366.00	10,806.00
Gold	330.00	15.00	45.00	5,650.00	465.00
Silver	28.00	163.30	97.00	626.10	319.35
Fractional coin .....	.56	4.66	.62	12.09	
Other resources				150.00	
Total	\$ 40,350.75	\$ 88,173.07	\$ 83,247.03	\$ 132,663.22	\$ 150,701.41
LIABILITIES.					
Capital stock paid in.....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	233.01	3,487.70	3,912.50	3,801.03	5,944.52
Bills payable				6,000.00	5,000.00
Time certificates of deposit.....	2,030.00	21,400.05	22,825.06	32,226.13	43,935.52
Individual deposits	3,081.94	18,478.16	11,290.49	28,458.52	32,270.72
Demand certificates		9,642.16	10,048.38	11,863.20	13,256.90
Certified checks				70.30	
Cashiers' checks	5.80	165.00	170.60	22.89	293.75
Other liabilities				221.15	
Total	\$ 40,350.75	\$ 88,173.07	\$ 83,247.03	\$ 132,663.22	\$ 150,701.41

Examined June 1, 1909; December 11, 1909; October 25, 1910.

Names of Stockholders—Prospero Frazzini, Cesare Frazzini, Felicito Frazzini, Antonino Frazzini.

BIENNIAL REPORT

THE STATE MERCANTILE BANK, DENVER, COLORADO.

E. W. Elwell, President; M. J. Reed, Vice-President; Howard Klugh, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 24,479.05	\$ 30,353.85	\$ 42,135.00	\$ 39,660.00	\$ 46,959.73	\$ 48,754.00
Loans and discounts (unsecured).....	20,397.65	25,876.16	30,530.67	28,209.54	26,175.53	24,228.01
Overdrafts	315.26	2,756.20	843.95	4,975.30	1,912.95	2,130.94
Furniture and fixtures.....	1,600.00	1,500.00	1,300.00	1,200.00	1,000.00	1,000.00
Other real estate.....	1,214.60	1,214.60	1,214.60	1,214.60	1,214.60	1,214.60
Expense account	202.79	1,666.37	286.41	.....	.....	.....
Due from banks and bankers.....	7,226.88	7,138.18	4,565.75	7,739.30	4,207.88	6,128.05
Checks and cash items.....	4,958.58	282.72	761.92	186.67	1,257.83	524.20
Currency	1,195.00	627.00	215.00	735.00	720.00	774.00
Gold	70.00	140.00	125.00	130.00	80.00	2,220.00
Silver	259.67	450.00	343.20	315.20	370.00	455.90
Fractional coin .....	.....	.08	.10	.10	165.45	.....
Total	\$ 60,704.88	\$ 72,005.16	\$ 82,321.60	\$ 84,465.71	\$ 84,063.97	\$ 87,429.70
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,100.00	1,400.00	2,000.00	2,300.00	2,900.00	3,300.00
Undivided profits	869.96	4,183.73	2,248.25	1,438.00	.....	1,943.01
Bills payable	4,800.00	7,800.00	2,800.00	2,800.00	6,800.00	6,270.00
Time certificates of deposit.....	5,905.00	6,847.00	21,299.00	24,362.15	21,814.20	21,415.00
Savings accounts	96.80	242.85	107.55	39.51	19.60	.....
Dividends unpaid .....	.68	.....	.....	.....	900.00	.....
Individual deposits	17,471.93	21,337.18	23,049.30	22,698.65	21,086.38	22,247.99
Demand certificates	110.00	176.00	755.00	801.40	515.00	2,232.50
Certified checks	150.00	.....	7.50	.....	.....	.....
Cashiers' checks	200.51	18.40	55.00	26.00	28.79	21.20
Total	\$ 60,704.88	\$ 72,005.16	\$ 82,321.60	\$ 84,465.71	\$ 84,063.97	\$ 87,429.70

Examined March 31, 1909; December 15, 1909; December 1, 1910.

Names of Stockholders—E. W. Elwell, M. J. Reed, Howard Klugh, M. E. Berrick, S. H. Buffington, M. B. Wiley.

DOLORES STATE BANK, DOLORES, COLORADO.

H. J. Porter, President; Langley S. Foote, Vice-President; Randolph Williamson, Cashier.

RESOURCES.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,982.69	\$ 7,225.01
Loans and discounts (unsecured).....	2,560.40	3,275.50
Overdrafts		4.65
Furniture and fixtures	1,639.60	1,417.55
Banking house		2,605.71
Expense account	1,231.07	1,217.24
Due from banks and bankers.....	8,647.71	20,220.68
Checks and cash items.....		241.03
Currency	230.00	1,723.00
Gold	110.00	1,240.00
Silver	51.00	173.59
Fractional Coin	9.87	
Total	\$ 20,462.34	\$ 39,343.96
LIABILITIES.		
Capital stock paid in.....	\$ 5,000.00	\$ 5,900.00
Undivided profits	166.98	
Time certificates of deposit.....	291.00	597.00
Individual deposits	15,004.36	32,846.96
Total	\$ 20,462.34	\$ 39,343.96

Examined April 23, 1910.

Names of Stockholders—George G. Foote, Langley S. Foote, Randolph Williamson, H. J. Porter, Malcolm McCwaig, James L. Trimble.

J. J. HARRIS & COMPANY, BANKERS, DOLORES, COLORADO.

Roy S. S. Fox, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 49,702.23	\$ 57,331.26	\$ 51,346.37	\$ 60,403.57	\$ 67,312.33	\$ 65,814.12
Loans and discounts (unsecured).....	59,121.58	70,841.74	55,714.20	54,190.82	60,130.46	48,524.38
Overdrafts	20.77	38.45	.15	5.79	125.78	43.03
Other bonds, stocks and securities.....	5,573.98	7,925.96	6,982.27	7,046.38	10,005.88	9,350.91
Furniture and fixtures	1,728.22	1,728.22	1,728.22	1,741.22	1,771.22	1,771.22
Expense account	329.11	1,555.52	2,847.62	323.84	1,774.26	.....
Due from banks and bankers.....	83,230.22	35,352.49	107,823.63	87,349.82	49,513.47	101,583.44
Checks and cash items	179.40	255.34	.....	.....	3,550.00	2,020.75
Currency	1,450.00	1,412.00	761.00	813.00	2,098.00	2,594.00
Gold	280.00	1,580.00	2,210.00	4,900.00	75.00	60.00
Silver	612.70	657.70	1,050.15	1,132.80	829.20	799.28
Fractional coin .....	.03	.96	.08	4.43	5.76	.....
Total	\$ 202,228.24	\$ 178,679.64	\$ 230,463.69	\$ 217,911.67	\$ 197,196.36	\$ 230,561.13
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	6,866.32	11,210.59	14,367.30	14,898.88	20,098.15	20,299.05
Time certificates of deposit.....	36,964.00	40,855.59	35,090.40	37,105.95	26,979.09	24,181.37
Individual deposits	103,119.93	71,938.29	123,581.04	110,532.12	96,106.04	132,474.11
Demand certificates	5,264.66	4,675.17	7,424.95	5,374.72	3,930.66	3,606.59
Certified checks	13.33	.....	.....	.....	82.42	.....
Total	\$ 202,228.24	\$ 178,679.64	\$ 230,463.69	\$ 217,911.67	\$ 197,196.36	\$ 230,561.13

Examined June 11, 1909; April 23, 1910.

Names of Owners—J. J. Harris; A. F. Harris.

THE DURANGO TRUST COMPANY, DURANGO, COLORADO.

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John L. McNeil, President; Alfred P. Camp, Vice-President; A. W. Ayres, Cashier.

BIENNIAL REPORT

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 38,031.45	\$ 47,367.98	\$ 57,379.62	\$ 65,892.55
Loans and discounts (unsecured).....	1,860.70	1,278.70	9,820.10	18,611.39
Overdrafts				8.77
Other bonds, stocks and securities.....	15,300.00	42,163.29	48,720.09	44,663.49
Furniture and fixtures.....	85.00	175.54	4,731.95	4,731.95
Expense account	2,074.17	439.04	487.97	119.36
Due from banks and bankers.....	47,907.89	23,642.32	32,439.90	34,277.78
Checks and cash items.....			218.35	892.02
Currency	430.00	455.00	2,465.00	2,783.00
Gold	20.00	40.00	515.00	405.00
Silver	12.00	18.00	354.00	1,238.15
Fractional coin	22.70	31.30	266.70	.....
Total	\$ 105,748.91	\$ 115,611.17	\$ 157,398.68	\$ 173,623.46
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	1,175.71	38.59	483.90	.....
Time certificates of deposit.....	15,172.43	6,892.43	4,415.00	5,145.00
Savings accounts	26,186.13	37,277.69	60,845.48	68,479.73
Trust funds				4,000.00
Individual deposits	9,450.89	18,416.07	40,482.30	35,220.05
Demand certificates	2,550.00	1,410.00	900.00	10,732.50
Cashiers' checks	1,213.75	1,576.39	272.00	46.18
Total	\$ 105,748.91	\$ 115,611.17	\$ 157,398.68	\$ 173,623.46

Examined July 30, 1909; December 22, 1909; September 10, 1910.

Names of Stockholders—A. W. Ayres, O. F. Boyle, Charles Boettcher, A. P. Camp, Dr. J. L. Camp, E. T. Jeffery, John L. McNeil, Miss Mary G. MacLean, Glenn A. Scouton, T. M. Toll, Katharine W. Toll, Charles C. Upham, Wm. P. Valle, W. F. Weightman, Albert J. Gibbs, Mrs. Minnie B. Lowe, K. A. Gagg and Juliet T. Blakely.

THE LA PLATA COUNTY BANK, DURANGO, COLORADO.

T. K. Irwin, President; W. F. Darlington, Vice-President.

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 7,786.35	\$ 46,001.35	\$ 66,966.37
Loans and discounts (unsecured).....	2,819.46	5,928.74	10,342.43
Overdrafts		130.74	169.28
Furniture and fixtures.....	1,220.00	3,250.00	3,650.00
Expense account.....	537.41	419.00	.....
Due from banks and bankers.....	16,187.80	25,585.68	24,841.03
Checks and cash items.....	.....	4,338.44	3,965.82
Currency	2,843.00	2,707.00	5,502.00
Gold	4,000.00	2,540.00	4,925.00
Silver	917.95	2,294.38	1,129.27
Fractional coin.....	4.71	.....	.....
Total	\$ 36,316.68	\$ 93,195.33	\$ 121,491.20
LIABILITIES.			
Capital stock paid in.....	\$ 13,800.00	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	218.07	.....	1,411.52
Time certificates of deposit.....	1,726.55	6,267.85	7,980.55
Savings accounts.....	.....	2,766.24	2,979.95
Individual deposits.....	20,572.06	68,455.24	84,166.75
Due to banks and bankers.....	.....	.....	8,952.43
Cashiers' checks.....	.....	706.00	1,000.00
Total	\$ 36,316.68	\$ 93,195.33	\$ 121,491.20

Examined December 22, 1909; September 9, 1910.

Names of Stockholders—C. A. Ball, J. E. Bradford, W. T. Darlington, C. E. Dudley, H. Ellis, Ellis and Smith, F. A. Irwin, Lucy M. Irwin, A. D. Jellison, J. B. Lazear, J. J. Molane, L. A. Nelson, C. H. Snyder, Mrs. S. D. Strayer, D. and H. C. Turrill, J. W. Turner and J. H. Woods, Van Daneker and Alexander J. J. Zuck.

THE ELBERT COUNTY BANK, ELBERT, COLORADO.

Gordon Jones, President; Wm. D. Reilly, John H. Jones, Vice-Presidents; Joseph E. Mayer, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 24,411.00	\$ 21,128.10	\$ 17,178.60	\$ 17,133.65	\$ 17,915.50	\$ 17,575.00
Loans and discounts (unsecured).....	42,584.04	41,911.07	45,119.29	39,719.90	51,690.87	60,364.88
Overdrafts	235.49	72.24	13.42	44.46	89.58	137.32
Other bonds, stocks and securities.....	12,536.32	8,844.94	10,436.04	9,818.67	4,161.98	8,068.59
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	989.81
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Expense account	348.78	1,353.63	1,164.94	250.09	1,526.74	.....
Due from banks and bankers.....	13,401.52	8,179.56	24,638.54	23,071.47	25,038.56	37,395.78
Checks and cash items.....	45.00	.....	24.15	69.85	.....	48.00
Currency	2,733.00	1,866.00	2,771.00	2,142.00	2,023.00	763.00
Gold	380.00	435.00	570.00	1,175.00	750.00	660.00
Silver	449.80	628.50	301.10	430.35	482.80	284.12
Fractional coin	42.18	32.99	65.39	23.76	88.71	.....
Total	\$ 100,667.13	\$ 87,952.33	\$ 105,782.47	\$ 97,379.20	\$ 107,267.74	\$ 129,186.50
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	5,000.00	5,000.00	5,000.00
Undivided profits	672.98	2,759.07	3,077.42	1,705.83	4,362.93	2,332.06
Time certificates of deposit.....	23,549.28	21,004.04	20,452.46	23,105.28	27,677.41	30,107.40
Individual deposits	61,636.44	50,271.27	67,551.15	55,007.85	58,910.17	80,320.72
Cashiers' checks	1,308.43	417.95	1,201.44	2,560.24	1,317.23	1,426.32
Total	\$ 100,667.13	\$ 87,952.33	\$ 105,782.47	\$ 97,379.20	\$ 107,267.74	\$ 129,186.50

Examined June 4, 1909; January 3, 1910.

Names of Stockholders—Gordon Jones, B. U. Jamison, James Ringold, Elbert County Investment Co., Lee Ramsey, W. D. Reilly, J. H. Jones, J. E. Mayer.

THE FARMERS STATE BANK OF ELIZABETH, ELIZABETH, COLORADO.

Charles L. Dickerson, President; Adam Rinnert, Vice-President; C. W. Reed, Cashier; A. G. Rinnert, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.
Loans and discounts (secured).....	\$ 21,915.47	\$ 26,038.01
Loans and discounts (unsecured).....	32,251.50	30,038.73
Overdrafts	1,463.75	329.85
Furniture and fixtures.....	765.14	765.14
Banking house	3,600.00	3,600.00
Expense account	475.40	886.85
Due from banks and bankers.....	10,210.36	12,416.17
Checks and cash items.....	37.00	178.88
Currency	2,448.00	1,302.00
Gold	210.00	520.00
Silver	519.44	269.95
Fractional coin.....	.....	6.61
Total	\$ 73,896.06	\$ 76,352.19
LIABILITIES.		
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00
Undivided profits.....	843.44	1,140.73
Bills payable .....	.....	5,500.00
Time certificates of deposit.....	19,970.16	14,334.54
Individual deposits.....	29,964.48	33,453.40
Due to banks and bankers.....	8,117.98	6,923.52
Total	\$ 73,896.06	\$ 76,352.19

Examined June 2, 1909.

Names of Stockholders—Charles L. Dickerson, Charles W. Reed, Charles F. Hertel, Alice A. Blazer, Adam Rinnert, Newton L. Gleason, William E. Miller, Adam G. Rinnert.

*Liquidated July 3, 1909.

ARAPAHOE STATE BANK, ENGLEWOOD, COLORADO.

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F. N. Briggs, President; J. A. Grout, Vice-President; George F. Higgins, Vice-President; A. E. Ferguson, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts.....	\$ 4,618.36	\$ 11,640.02	\$ 14,770.06	\$ 24,873.41	\$ 35,211.47	\$ 26,761.21
Loans and discounts (unsecured)	5,577.92	9,886.95	13,866.28	12,328.01	18,958.19	24,425.18
Overdrafts		9.55			2.74	
Other bonds, stocks and securities.....	2,544.71	3,095.80	7,162.98	7,435.82	8,185.15	9,227.59
Furniture and fixtures.....	1,130.52	1,140.52	1,340.52	1,340.52	1,340.52	1,340.52
Other real estate.....						1,500.00
Expense account.....	791.44	1,394.07	2,307.29	229.80	1,577.28	
Due from banks and bankers.....	13,955.32	11,345.69	15,382.02	13,691.44	18,992.87	30,218.34
Checks and cash items.....		4.65	7,707.40	118.46	10.00	17.25
Currency	1,415.00	1,707.00	1,891.00	2,527.00	3,979.00	1,522.00
Gold	375.00	160.00	47.50	847.50	1,080.00	165.00
Silver	389.00	203.65	400.00	200.00	800.00	659.44
Fractional coin.....			12.63	14.22	66.88	
Total	\$ 30,797.27	\$ 40,587.90	\$ 57,887.68	\$ 63,606.18	\$ 90,204.10	\$ 95,836.53
LIABILITIES.						
Capital stock paid in.....	\$ 7,850.00	\$ 9,950.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 17,100.00
Surplus fund						210.00
Undivided profits.....	430.66	1,439.06	2,678.46	686.27	2,584.71	1,772.03
Time certificates of deposit.....	1,561.00	2,346.00	3,995.50	3,219.58	4,680.99	6,044.19
Savings accounts				3,164.15	8,782.61	12,635.11
Individual deposits.....	20,905.61	26,822.84	33,798.72	40,999.68	58,724.54	56,530.20
Demand certificates.....	50.00	30.00	2,240.00	536.50	405.00	120.00
Certified checks.....			175.00		26.25	15.00
Cashiers' checks.....						1,410.00
Total	\$ 30,797.27	\$ 40,587.90	\$ 57,887.68	\$ 63,606.18	\$ 90,204.10	\$ 95,836.53

Examined April 21, 1909; January 19, 1910.

Names of Stockholders—J. C. Long, Joseph Kille, J. Simon, C. R. Ferguson, W. W. Beitenman, James O'Brien, John Gravesen, B. R. Ferkin, Thomas Auld, Theodore Taylor, C. A. Ellis, J. H. Downer, Skerritt Bros., H. Grieger, Charles Beyer, J. Camenisch, C. L. Miller, L. Wollenweber, F. N. Briggs, J. Foster Symes, A. E. Ferguson, Harry R. Hively, George F. Higgins, J. A. Grout, Alice Lewis, C. Thede, D. T. Hively, Valdo Wilson, Howard W. Wilson, A. W. Clark, R. C. Williams, Catherine Beyers.

*Nationalized December 20, 1910.

BIENNIAL REPORT

ERIE BANK, ERIE, COLORADO.

James P. Miller, Cashier; James Brennan, Jr., Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 15,436.95	\$ 20,960.69	\$ 22,864.75	\$ 21,948.76	\$ 25,410.71	\$ 22,160.12
Loans and discounts (unsecured).....	16,653.91	15,428.87	15,380.48	13,816.46	16,794.91	24,091.05
Overdrafts	579.29	1.88	392.72	174.35	158.97	116.12
Other bonds, stocks and securities.....	2,374.56	1,974.15	1,935.00	1,962.74	1,861.05	1,836.85
Furniture and fixtures.....	1,573.30	1,748.30	1,748.30	1,748.30	1,857.80	1,857.80
Banking house	2,506.29	2,572.44	2,573.44	2,573.44	2,573.44	2,573.44
Other real estate.....	1,893.66	1,889.26	1,898.26	1,898.26	1,898.26	1,898.26
Expense account		1,133.51	2,116.69	2,704.04	1,091.83	.....
Due from banks and bankers.....	13,379.75	7,040.40	12,591.44	21,356.24	6,544.23	8,649.05
Checks and cash items.....						5.00
Currency	1,500.00	1,150.00	1,700.00	2,000.00	2,500.00	800.00
Gold	800.00	1,850.00	1,320.00	1,500.00	1,800.00	400.00
Silver	300.00	400.00	400.00	300.00	300.00	265.91
Fractional coin	118.38	149.11	120.26	122.03	118.48	.....
Total	\$ 57,116.09	\$ 56,298.61	\$ 65,041.34	\$ 72,104.62	\$ 62,909.68	\$ 64,653.60
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund			700.00	700.00	.....	.....
Undivided profits	499.48	1,353.42	2,630.65	3,858.00	1,829.16	1,197.21
Bills payable						5,000.00
Time certificates of deposit.....	3,236.06	4,546.06	5,042.18	4,769.68	4,696.56	4,486.38
Savings accounts	720.47	636.17	492.57	492.24	515.05	567.17
Individual deposits	42,660.08	39,762.96	46,175.94	52,273.10	43,833.61	40,402.84
Demand certificates				11.60	35.30	.....
Other liabilities					2,000.00	3,000.00
Total	\$ 57,116.09	\$ 56,298.61	\$ 65,041.34	\$ 72,104.62	\$ 62,909.68	\$ 64,653.60

Examined January 23, 1909; January 10, 1910; November 11, 1910.

Names of Owners—C. O. Hauck, R. E. Evans, P. D. Woolley, William Nicholson, J. Brennan, Sr.; Chas. Richards, J. E. Oakley, J. Mitchell, Jr.; J. O. V. Wise, John Jennings, Mary E. Miller, George I. Miller, James P. Miller, William Whites, J. J. Steinbaugh, C. W. Birch, Theo. Hopkins, E. L. Davis, William Jackson, T. R. Jackson, E. Vaughn.

THE ESTES PARK BANK, ESTES PARK, COLORADO.

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

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	6,661.06	\$ 12,107.28	\$ 32,150.57	\$ 26,739.68	\$ 9,139.00	\$ 12,848.83
Loans and discounts (unsecured).....	17,383.82	24,207.21	16,141.88	12,313.10	24,766.39	20,977.67
Overdrafts	86.77	198.52	34.29	298.20	210.12	177.37
Furniture and fixtures.....	1,671.55	1,782.73	1,370.53	1,411.50	1,411.50	1,409.50
Banking house.....	2,786.56	2,890.56	2,890.56	2,875.00	2,883.70	2,880.00
Expense account.....	150.51	774.88	1,015.19	197.76	122.16	.....
Due from banks and bankers.....	6,681.92	1,648.42	10,326.18	11,105.12	12,265.97	21,366.59
Checks and cash items.....	41.49	.....	82.00	83.35	47.95	.....
Currency	1,089.00	2,504.00	2,748.00	956.00	4,040.00	1,566.00
Gold	797.50	647.50	277.50	282.50	750.00	515.00
Silver	247.75	199.45	325.50	303.65	361.05	1,275.78
Fractional coin.....	83.25	61.87	43.77	74.91	27.17	.....
Total	\$ 37,681.18	\$ 47,022.42	\$ 67,405.97	\$ 56,640.77	\$ 56,025.01	\$ 63,016.74
LIABILITIES.						
Capital stock paid in.....\$	12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits.....	359.87	1,836.65	2,007.17	640.92	710.17	1,211.47
Bills payable .....	.....	.....	.....	5,000.00	.....	.....
Time certificates of deposit.....	2,477.00	2,669.00	2,575.25	1,986.25	2,117.25	3,564.65
Dividends unpaid .....	.....	.....	.....	72.00	24.00	12.00
Individual deposits.....	22,844.31	30,966.77	49,858.30	31,895.49	35,934.83	43,521.62
Due to banks and bankers.....	.....	.....	.....	5,011.11	5,063.51	2,500.00
Demand certificates.....	.....	50.00	965.25	35.00	175.25	207.00
Total	\$ 37,681.18	\$ 47,022.42	\$ 67,405.97	\$ 56,640.77	\$ 56,025.01	\$ 63,016.74

Examined August 24, 1909; August 23, 1910.

Names of Stockholders—E. L. Baldwin, Alma E. Bond, C. H. Bond, H. B. Boyd, Coulter-Boettcher Plumbing Company, F. W. Crocker, P. F. Josephine Edwards, G. W. Foote, Jane E. Ferguson, Albert Hayden, Jr., Julian Hayden, H. P. James, C. E. Lester, M. J. Lovett, J. Y. Munson, W. T. Parke, Joe Ryan, Gertrude E. Sherman, Sidney W. Sherman, F. O. Stanley, J. S. Stead, J. H. Simpson, G. A. Webb, Lulu Theo Woods, F. M. Wright.

NO. 40, STATE BANK.

FARMERS AND MERCHANTS BANK OF EVANS, EVANS, COLORADO.

J. H. Behrens, President; E. W. Balfour, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 21,549.00	\$ 19,863.00	\$ 12,241.50	\$ 10,305.00	\$ 12,357.00	\$ 7,685.00
Loans and discounts (unsecured).....	13,601.85	21,486.42	25,291.72	23,597.72	28,124.25	31,574.01
Overdrafts	28.02	39.51	195.74	67.11	75.05	127.90
Furniture and fixtures.....	830.00	1,035.00	1,035.00	1,035.00	1,000.00	1,000.00
Banking house .....	.....	.....	3,000.00	3,000.00	3,000.00	3,000.00
Expense account	1,428.80	181.15	2.10	436.24	287.40	.....
Due from banks and bankers.....	22,421.17	7,669.56	20,270.08	32,964.70	9,236.33	5,910.77
Checks and cash items.....	.....	.....	72.50	.....	.....	.....
Currency	2,171.00	523.00	2,196.00	2,442.00	3,705.00	1,255.00
Gold	830.00	200.00	165.00	915.00	500.00	1,365.00
Silver	1,100.00	335.00	650.00	600.00	1,000.00	1,168.89
Fractional coin	48.95	44.94	13.06	90.25	80.24	.....
Total	\$ 64,008.79	\$ 51,377.58	\$ 65,132.70	\$ 75,453.02	\$ 59,365.27	\$ 53,086.57
LIABILITIES.						
Capital stock paid in.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Undivided profits	2,853.76	1,447.58	1,538.06	2,237.37	1,109.27	917.66
Bills payable .....	.....	.....	2,000.00	.....	.....	5,000.00
Time certificates of deposit.....	4,086.00	2,939.00	5,704.00	4,781.00	4,771.00	7,257.00
Dividends unpaid .....	.....	.....	.....	.....	1,152.00	.....
Individual deposits	44,044.03	33,174.23	42,562.64	49,462.65	39,583.00	26,781.91
Demand certificates	275.00	643.00	578.00	1,022.00	.....	380.00
Certified checks	250.00	250.00	250.00	5,450.00	250.00	250.00
Other liabilities .....	.....	423.77	.....	.....	.....	.....
Total	\$ 64,008.79	\$ 51,377.58	\$ 65,132.70	\$ 75,453.02	\$ 59,365.27	\$ 53,086.57

Examined August 19, 1909; February 9, 1910; June 14, 1910.

Names of Stockholders—J. H. Behrens, J. A. Behrens, H. F. Behrens, E. H. Beeson, Robert Eckhardt, E. J. Huffsmith (estate), P. H. Herriott, E. H. Lucas, E. W. Balfour.

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STATE BANK COMMISSIONER.

THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

A. A. Dollison, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,136.00	\$ 4,500.00	\$ 4,400.00	\$ 3,400.00	\$ 3,600.00	\$ 3,600.00
Loans and discounts (unsecured).....	8,848.64	11,538.39	15,860.34	14,537.57	15,943.19	20,543.64
Other bonds, stocks and securities.....	72,901.37	80,309.00	79,454.61	80,235.25	115,325.75	115,228.50
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Expense account.....	264.00	215.15	80.37	.....	.....	.....
Due from banks and bankers.....	49,111.01	42,179.45	68,533.05	95,248.68	59,519.00	55,249.45
Checks and cash items.....	322.55	2,719.59	648.81	259.71	932.09	619.33
Currency	4,403.00	1,848.00	3,306.00	3,561.00	4,375.00	5,026.00
Gold	3,195.00	4,005.00	3,135.00	3,155.00	3,355.00	3,780.00
Silver	107.00	241.00	166.00	105.00	180.00	525.38
Fractional coin.....	87.62	168.74	154.51	222.27	107.14	.....
Other resources.....	.....	.....	.....	900.00	.....	.....
Total	\$ 145,376.19	\$ 148,724.32	\$ 176,738.69	\$ 202,624.48	\$ 204,337.17	\$ 205,572.30
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	309.02	773.28	3,000.14	899.31	2,221.35	5,139.26
Time certificates of deposit.....	27,808.40	27,854.09	35,043.87	54,038.58	43,861.32	41,586.90
Individual deposits.....	94,050.42	93,062.16	115,111.08	124,565.99	133,822.95	129,364.41
Due to banks and bankers.....	.....	3,798.79	.....	.....	.....	5,321.40
Demand certificates.....	3,208.35	3,236.00	3,583.60	3,120.60	4,431.55	4,160.33
Total	\$ 145,376.19	\$ 148,724.32	\$ 176,738.69	\$ 202,624.48	\$ 204,337.17	\$ 205,572.30

Examined May 26, 1909; May 25, 1910.

J. H. Singleton, owner.

FLAGLER STATE BANK, FLAGLER, COLORADO.

W. H. Lavington, President; J. A. White, Vice-President; W. L. Price, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 20,377.90	\$ 23,641.41	\$ 42,980.98	\$ 36,791.58	\$ 45,731.05	\$ 40,194.85
Loans and discounts (unsecured).....	850.00	2,581.55	13,694.75	19,974.32	22,320.25	21,348.45
Overdrafts					3,818.90	450.58
Furniture and fixtures.....	700.00	1,000.00	1,000.00	1,200.00	1,200.00	1,200.00
Banking house	1,800.00	1,800.00	1,800.00	2,100.00	2,100.00	2,100.00
Expense account	97.10	224.71	636.42	130.67	1,283.85	
Due from banks and bankers.....	12,032.24	6,392.14	9,129.76	8,287.27	15,234.26	24,558.43
Checks and cash items.....	246.00	488.63	462.66	634.63	52.90	382.50
Currency	2,560.00	2,281.00	1,759.00	940.00	2,934.00	3,384.00
Gold	425.00	625.00	1,900.00	1,100.00	1,200.00	625.00
Silver	1,060.00	680.00	415.00	166.00	623.00	459.76
Fractional coin	186.82	289.22	203.67	54.75	181.64	
Total	\$ 40,335.06	\$ 40,003.67	\$ 73,982.24	\$ 71,379.22	\$ 96,679.87	\$ 94,703.57
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,900.00	\$ 10,000.00	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	623.06	675.94	1,173.72	1,515.61	3,266.69	2,348.46
Bills payable				5,000.00	12,800.00	
Notes rediscounted				4,834.00	6,000.20	
Time certificates of deposit						1,139.50
Individual deposits	29,134.41	25,525.23	61,239.62	47,274.61	46,438.48	66,215.61
Due to banks and bankers		2,000.00				
Demand certificates	577.59	1,802.50	1,568.90	2,755.00	3,174.50	
Total	\$ 40,335.06	\$ 40,603.67	\$ 73,982.24	\$ 71,379.22	\$ 96,679.87	\$ 94,703.57

Examined November 9, 1909; January 27, July 14, September 27, December 5, 1910.

Names of Stockholders—Earl Brown, H. W. Brown, W. L. Price, C. J. Farr, James Howell, T. H. McCallum, T. J. Huntzinger, J. A. White, C. C. Hemming, W. H. Lavington, R. S. Brownlie, Leon Lavington, H. C. White, Frank James, S. Madole, A. A. Williams, Anna Quinn, Watters Bros., P. H. Hendrick, O. L. Davison, Mary Luper, J. A. Verhoff, John Doughty.

FLORENCE STATE BANK, FLORENCE, COLORADO.

S. P. Large, President; N. Large, Cashier; M. Eakin, Assistant Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 44,505.34	\$ 55,044.91	\$ 52,360.16	\$ 54,712.10	\$ 50,179.29	\$ 51,895.24
Loans and discounts (unsecured).....	32,479.21	32,470.65	31,631.12	35,144.98	32,672.41	30,264.75
Overdrafts	2,553.79	6,141.63	8,648.14	8,370.33	1,537.36	2,864.47
Other bonds, stocks and securities.....	3,708.73	899.58	3,929.48	3,241.02	4,921.71	5,480.00
Furniture and fixtures	3,145.00	3,145.00	3,145.00	3,145.00	3,145.00	3,145.00
Banking house					18,000.00	18,000.00
Other real estate		3,033.36	3,039.25	3,073.38	3,169.08	3,175.41
Expense account				3,442.66	1,981.07	
Due from bank and bankers.....	11,787.08	4,482.73	15,973.52	24,901.36	21,254.46	27,726.76
Checks and cash items.....	784.30	847.41	294.85	450.52	353.10	942.00
Currency	6,942.00	6,076.00	5,415.00	7,204.00	9,749.00	10,765.00
Gold	2,740.00	2,755.00	610.00	1,275.00	605.00	2,330.00
Silver	1,628.52	1,658.65	1,882.50	2,031.00	2,675.00	2,582.64
Fractional coin	29.95	16.16	21.18	118.60	204.02	.....
Total	\$ 110,303.92	\$ 116,571.08	\$ 126,950.20	\$ 147,109.95	\$ 150,446.50	\$ 159,171.27
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	2,177.66	2,161.47	378.61	6,677.88	2,813.97	12.89
Time certificates of deposit.....	22,047.74	29,504.57	41,583.16	43,883.28	58,157.18	72,656.70
Individual deposits	53,285.72	51,043.49	51,904.67	63,290.41	56,576.89	54,725.81
Due to banks and bankers.....						407.16
Demand certificates	1,531.95	3,630.30	3,012.12	3,208.38	2,898.46	1,368.71
Certified checks		170.00				
Cashiers' checks	1,260.85	61.25	71.64	50.00		
Total	\$ 110,303.92	\$ 116,571.08	\$ 126,950.20	\$ 147,109.95	\$ 150,446.50	\$ 159,171.27

Examined May 27, 1909; November 18, 1909; May 5, 1910; December 29, 1910.

Names of Stockholders—Samuel P. Large, Newton Large, M. J. McCahon, Mary E. Large, S. S. Large, M. M. Breidenbach, Julia A. Large, estate Mary V. Large, Frank Ruby.

THE FORT COLLINS BANK AND TRUST COMPANY, FORT COLLINS, COLORADO.

C. R. Welch, President; S. H. Clammer, Vice-President; T. S. Jones, Cashier.

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 46,603.24	\$ 63,451.14	\$ 87,430.01
Loans and discounts (unsecured).....	61,118.80	74,917.68	46,042.61
Overdrafts	563.62	867.97	1,722.66
Other bonds, stocks and securities.....	4,489.50	5,397.05	5,373.57
Furniture and fixtures.....	2,022.00	3,498.51	3,574.90
Expense account	1,563.75	3,501.16	.....
Due from banks and bankers.....	20,248.48	7,545.05	15,554.82
Checks and cash items.....	4,786.80	5,878.25	238.93
Currency	4,360.00	6,458.00	2,474.00
Gold	1,685.00	2,010.00	1,570.00
Silver	430.50	200.00	684.47
Fractional coin	9.93	35.54	.....
Total.....	\$147,881.62	\$173,760.35	\$164,665.97
LIABILITIES.			
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	230.76	2,341.34	970.74
Bills payable .....	.....	10,000.00	15,000.00
Time certificates of deposit.....	29,500.00	39,515.50	35,600.00
Savings accounts	3,197.50	5,750.94	1,939.03
Individual deposits	64,703.86	66,147.82	61,056.20
Demand certificates .....	.....	4.75	.....
Cashiers' checks	250.00	.....	100.00
Total.....	\$147,881.62	\$173,760.35	\$164,665.97

Examined June 3, 1910.

Names of Stockholders—R. T. Caldwell, W. C. Hollingsworth, T. S. Jones, C. E. Daniels, W. C. McKeown, Harry VanHorn, Lon James, S. H. Clammer, J. S. Stanley, C. M. Garrett, W. A. Garrett, H. E. Karnes, Carbutt, Clammer & Sarchet, H. M. Ruby, C. R. Welch.

STATE BANK COMMISSIONER.

THE COMMERCIAL BANK AND TRUST COMPANY, FORT COLLINS, COLORADO.

L. C. Moore, President; T. H. Eves, H. H. Scott, C. W. Zepp, Vice-Presidents; M. G. Nelson, Cashier; A. J. Whistleman, Assistant Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 58,386.57	\$ 69,838.15	\$ 102,349.47	\$ 94,330.43	\$ 97,341.25	\$ 98,797.12
Loans and discounts (unsecured)	124,692.13	133,707.08	151,047.99	138,998.85	160,500.80	130,004.12
Overdrafts	3,194.05	2,172.82	5,135.68	3,287.20	1,430.10	6,304.11
Other bonds, stocks and securities	4,654.03	3,657.15	1,757.21	2,228.52	1,332.61	746.28
Furniture and fixtures	4,757.35	4,100.00	4,100.00	4,000.00	3,000.00	3,000.00
Banking house	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Expense account	1,167.49	116.39	3,270.17	1,141.27	1,390.46	.....
Due from banks and bankers	30,588.33	64,059.62	37,809.01	40,489.20	32,675.38	37,658.73
Checks and cash items	4,372.28	1,161.02	3,424.62	3,493.74	5,256.28	1,521.25
Currency	3,508.00	4,361.00	3,759.00	3,765.00	9,908.00	11,642.00
Gold	675.00	745.00	1,555.00	2,125.00	2,820.00	3,055.00
Silver	1,302.00	790.00	1,315.00	909.00	1,052.65	671.81
Fractional coin	53.23	56.93	178.38	176.58	.....	.....
Other resources .....	.....	.....	.....	1,352.17	.....	.....
Total	\$ 252,350.46	\$ 299,765.16	\$ 330,701.53	\$ 311,296.96	\$ 331,707.53	\$ 308,400.42

LIABILITIES.

Capital stock paid in	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	200.00	200.00	200.00	5,000.00	9,000.00	9,000.00
Undivided profits	5,811.47	5,729.69	10,742.36	7,256.86	2,856.81	2,788.79
Bills payable	4,000.00	.....	5,000.00	5,000.00	.....	.....
Notes rediscounted	20,706.91	.....	60,302.99	12,277.10	5,490.00	2,990.00
Time certificates of deposit .....	.....	.....	.....	.....	.....	53,533.63
Savings account.....	39,190.93	44,833.69	44,892.34	42,739.03	43,561.57	40,842.20
Individual deposits	107,833.23	166,716.03	124,224.62	133,802.97	152,438.71	130,362.70
Due from banks and bankers	7,700.06	16,358.21	13,319.17	10,405.56	7,985.39	11,914.93
Demand certificates	12,700.83	14,391.29	20,645.07	37,400.23	60,230.47	5,000.00
Certified checks .....	.....	500.00	.....	.....	.....	113.00
Cashiers' checks	4,207.03	1,036.25	1,374.98	2,398.37	144.58	1,855.17
Other liabilities .....	.....	.....	.....	16.84	.....	.....
Total	\$ 252,350.46	\$ 299,765.16	\$ 330,701.53	\$ 311,296.96	\$ 331,707.53	\$ 308,400.42

Examined September 3, 1909; December 22, 1910.

Names of Stockholders—L. C. Moore, B. F. Clark, C. J. Corbett Estate, E. R. Barkley, Lillie S. Barkley, L. May Barkley, Oliver Chandler, Gordon M. Fothergill, M. F. Miller, D. L. Clark, D. O. Norton, T. H. Eves, H. H. Scott, C. W. Zepp, F. M. Wright, W. J. McAnelly, W. A. Moon, M. G. Nelson, W. M. Otis, O. S. Jones, M. Ella Zepp, R. W. Fleming, W. M. Ault, W. W. Edwards, A. J. Whistleman, R. D. Whistleman, I. R. Burshong.

FORT LUPTON STATE BANK, FORT LUPTON, COLORADO.

M. B. Rhode, President; S. J. Rhode, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 50,500.00	\$ 57,875.00	\$ 66,840.00	\$ 56,135.00	\$ 66,881.24	\$ 61,506.40
Loans and discounts (unsecured).....	20,807.33	26,771.80	21,286.65	21,767.69	31,008.87	34,388.19
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	2,000.00	2,000.00	2,000.00
Banking house	4,000.00	4,000.00	4,000.00	3,500.00	.....	.....
Other real estate.....	1,500.00	1,500.00	1,500.00	1,500.00	.....	.....
Expense account .....	.....	.....	.....	.....	1,996.79	.....
Due from banks and bankers.....	63,885.80	18,837.47	24,790.12	73,678.09	13,758.45	24,450.68
Checks and cash items.....	40.00	10.40	53.25	44.73	.....	187.13
Currency	2,165.00	1,715.00	3,243.00	4,595.00	1,490.00	2,475.00
Gold	1,215.00	1,215.00	105.00	1,340.00	1,625.00	1,105.00
Silver	925.00	559.00	1,209.00	1,420.00	552.00	1,150.82
Fractional coin	13.56	7.75	24.00	46.95	30.86	.....
Total.....	\$ 146,551.69	\$ 113,991.42	\$ 124,551.02	\$ 166,027.46	\$ 119,343.21	\$ 127,263.22
LIABILITIES.						
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits .....	.....	1,661.86	2,710.77	.....	2,874.06	3,150.49
Time certificates of deposit.....	750.00	795.00	1,095.00	3,300.00	2,200.00	2,554.50
Dividends unpaid	150.95	.....	.....	375.16	.....	.....
Individual deposits	116,342.16	85,906.56	93,556.25	129,991.70	85,238.22	94,523.13
Demand certificates	4,308.58	628.00	2,189.00	7,360.60	4,030.93	2,035.10
Total.....	\$ 146,551.69	\$ 113,991.42	\$ 124,551.02	\$ 166,027.46	\$ 119,343.21	\$ 127,263.22

Examined July 27, 1909; February 1, 1910; November 10, 1910.

Names of Stockholders—G. S. Allsebrook, W. J. Burge, W. T. Burge, L. T. Davis, Doris M. Decker, H. H. Ewing, Frank M. Gebbie, L. C. Hause, Van B. Kelsey, S. Junge, G. S. Landell, W. B. Mayfield, S. A. McEvers, G. G. Philip, M. B. Rhode, Helen Rhode, T. A. Rhode, S. J. Rhode, Chas. Safford, Aug. Schmidt, E. E. Standen, Jacob Rosenbrook, B. F. Twombly, E. J. Whiteside, I. W. Wallace.

*Incorporated January 25, 1910.

THE HOME SAVINGS BANK OF FORT MORGAN, FORT MORGAN, COLORADO.

C. A. Mason, President; G. W. Warner, Vice-President; F. W. Carruth, Cashier; Atlee C. Riker, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 60,636.38	\$ 57,971.78	\$ 63,009.97	\$ 70,700.25	\$ 75,397.60	\$ 80,423.75
Loans and discounts (unsecured)	35,221.34	37,717.81	45,452.09	44,100.20	48,895.51	43,312.02
Overdrafts	537.21	32.69	469.33	602.05	254.40	399.76
Other bonds, stocks and securities					3,223.67	3,745.96
Furniture and fixtures	2,340.35	2,340.35	2,340.35	2,340.35	2,340.35	2,340.35
Other real estate	3,782.95	3,753.29	3,612.12	3,761.31	3,726.78	3,647.38
Expense account	487.34	2,699.97	5,249.20	392.06	2,716.97	.....
Due from banks and bankers.....	12,001.73	15,623.41	22,032.92	22,950.62	14,158.44	11,752.52
Checks and cash items.....	17.18	134.55	229.75	799.40	298.30	248.50
Currency	2,672.00	2,031.00	5,575.00	2,626.00	2,953.00	2,476.00
Gold	1,760.00	1,500.00	1,415.00	1,255.00	1,295.00	1,850.00
Silver	731.40	768.10	1,034.45	1,234.50	1,955.34	1,222.87
Fractional coin	192.18	268.94	296.65	206.32	.....	.....
Total	\$ 120,380.06	\$ 124,841.89	\$ 150,716.83	\$ 150,968.06	\$ 157,215.36	\$ 151,419.11
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	1,834.08	4,940.02	8,561.73	2,776.34	7,165.05	3,682.33
Bills payable	9,500.00	.....	4,000.00	.....	.....	6,000.00
Time certificates of deposit.....	7,818.59	10,128.84	5,748.51	5,367.92	7,080.42	7,117.90
Savings accounts	10,593.64	16,530.60	21,004.38	23,866.78	25,382.65	24,414.87
Individual deposits	40,258.87	42,937.07	59,552.78	68,307.72	66,577.00	58,900.11
Cashiers' checks.....	113.64	76.10	1,657.22	471.00	462.55	1,303.90
Other liabilities	261.24	229.26	192.21	178.30	547.69	.....
Total	\$ 120,380.06	\$ 124,841.89	\$ 150,716.83	\$ 150,968.06	\$ 157,215.36	\$ 151,419.11

Examined April 12, 1909; February 17, 1910; November 2, 1910.

Names of Stockholders—C. A. Mason, Thos. Work, F. W. Carruth, W. S. Simpson, W. A. Hill, Jas. Hurley, G. W. Warner, E. W. Showalter, A. M. Trout, David Claney, Chapman Bros., F. S. Lydick, R. S. Moseley, Henry Clatworthy, Kate Clatworthy, W. A. Sergeant, C. M. Work, Daisy V. Brown, T. F. Grace, Geo. D. Leach, W. D. Otis, Louise Carruth, J. C. Work, J. S. Rice, A. A. Sutton, Mrs. P. S. Carruth, G. B. Riker, A. C. Riker, Dora M. Riker, L. O. and E. H. Girton, Louise Warner.

FOWLER STATE BANK, FOWLER, COLORADO.

C. W. Benedict, President; A. J. Burnett, Vice-President; Virgil Davis, Cashier; M. W. Gipe, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 11,123.06	\$ 20,366.60	\$ 73,138.78	\$ 46,219.65	\$ 43,544.23	\$ 46,330.68
Loans and discounts (unsecured)	42,379.38	42,538.29	.....	36,648.12	31,620.65	32,290.73
Overdrafts	323.04	494.71	457.54	815.75	379.41	2,176.67
Other bonds, stocks and securities.....	.....	.....	.....	.....	.....	1,414.80
Furniture and fixtures.....	1,523.25	1,533.25	1,533.25	2,435.70	2,701.44	2,733.99
Banking house	3,270.21	3,300.21	2,095.70	3,486.55	5,174.42	5,174.42
Other real estate.....	.....	976.30	.....	.....	.....	.....
Expense account	297.12	1,647.60	1,380.15	578.28	2,392.07	.....
Due from banks and bankers.....	20,692.22	15,053.85	20,806.29	31,456.66	23,993.80	23,050.37
Checks and cash items.....	257.81	84.50	356.78	11.00	753.02	3,316.42
Currency	2,295.00	2,617.00	2,282.00	3,022.00	4,260.00	2,498.00
Gold .....	.....	55.00	.....	.....	40.00	1,030.00
Silver	906.58	700.90	855.08	859.59	852.87	1,071.57
Fractional coin .....	.13	3.12	.....	.....	.....	.....
Total	\$ 83,067.80	\$ 89,371.33	\$ 102,905.57	\$ 125,533.30	\$ 115,711.91	\$ 121,087.15
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	726.98	3,438.58	3,409.92	2,270.98	6,380.11	2,558.94
Bills payable .....	.....	.....	9,000.00	5,000.00	.....	15,000.00
Time certificates of deposit.....	3,366.64	4,283.34	3,481.14	21,123.47	22,717.65	11,084.68
Individual deposits	63,944.18	56,649.41	62,014.51	72,138.85	61,612.40	66,831.82
Cashiers' checks .....	.....	.....	.....	.....	1.75	211.67
Other liabilities	30.00	.....	.....	.....	.....	.....
Tax reserve .....	.....	.....	.....	.....	.....	400.04
Total	\$ 83,067.80	\$ 89,371.33	\$ 102,905.57	\$ 125,533.30	\$ 115,711.91	\$ 121,087.15

Examined April 8, 1909; October 4, 1909; October 3, 1910.

Names of Stockholders—C. W. Benedict, A. J. Burnett, Virgil Davis, D. L. McPhillimy, Jas. M. Boring, Walter M. Berry, Byron H. Dunn, E. Frank Hall, Irwin Gibson, B. R. Davis, L. R. Clark, I. L. Smirl, W. L. Williams, Geo. A. Thornton, E. I. Holley.

THE FIRST BANK OF FRUITA, FRUITA, COLORADO.

W. A. Merriell, President; William Schartz, Vice-President; Arthur J. Lee, Cashier; H. G. McElfresh, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 37,454.27	\$ 36,574.85	\$ 49,113.23	\$ 57,123.42	\$ 45,140.94	\$ 46,413.60
Loans and discounts (unsecured).....	54,696.40	61,856.95	71,264.26	78,557.96	88,312.83	89,940.25
Overdrafts	1,864.96	4,060.23	3,228.27	5,099.00	3,568.98	2,521.56
Other bonds, stocks and securities.....	10,373.15	1,615.82	7,782.27	1,277.65	7,733.38	3,936.17
Furniture and fixtures.....	4,129.75	4,191.25	4,181.25	4,189.25	3,751.25	3,830.27
Other real estate.....	1,200.00	1,027.50	220.25	.....	7,000.00	7,250.73
Expense account.....	398.10	2,192.90	3,600.22	401.58	.....	.....
Due from banks and bankers.....	33,753.78	32,797.68	54,758.97	30,750.60	36,645.45	40,928.99
Checks and cash items.....	1,058.69	201.02	643.66	1,646.05	573.32	1,561.40
Currency	1,926.00	1,364.00	4,244.00	2,252.00	2,150.00	1,766.00
Gold	140.00	565.00	535.00	455.00	700.00	510.00
Silver	479.85	916.89	485.20	911.06	1,017.31	1,364.83
Fractional coin.....	.....	.....	92.99	.....	.....	.....
Total	\$ 147,474.95	\$ 147,364.09	\$ 200,149.57	\$ 182,663.57	\$ 196,593.46	\$ 200,023.80
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	5,500.00	5,500.00	5,500.00	5,500.00	7,000.00	7,000.00
Undivided profits.....	1,182.59	5,538.73	5,346.25	2,349.10	4,087.68	4,018.32
Bills payable.....	7,500.00	.....	.....	.....	.....	16,000.00
Time certificates of deposit.....	15,117.07	15,695.06	13,298.93	24,598.28	19,181.71	15,779.23
Individual deposits.....	68,107.78	65,325.62	121,696.89	100,207.09	110,159.15	102,530.68
Demand certificates .....	.....	.....	3,550.00	.....	5,907.10	4,538.67
Certified checks.....	.....	425.00	757.50	.....	137.10	.....
Cashiers' checks.....	67.51	4,705.97	.....	9.10	120.72	106.85
Other liabilities.....	.....	173.66	.....	.....	.....	.....
Total	\$ 147,474.95	\$ 147,364.09	\$ 200,149.57	\$ 182,663.57	\$ 196,593.46	\$ 200,023.80

Examined July 13, 1909; March 24, 1910.

Names of Stockholders—Julia A. Merriell, Frand C. Merriell, W. A. Merriell, Katie F. Skelley, George H. Merriell, Lester Johnson, W. S. Chandler, Amy E. Case, H. G. Ballard, C. H. Gosling, A. L. Gnagey, H. G. McElfresh, S. P. Green, J. H. Litton, Arthur, J. Lee, H. C. Merriell, Hattie E. Price, M. L. Martin, A. L. Hurst Estate, Mary E. Penfield, Mayme Keefe, H. W. White, R. C. Cooper.

THE GENOA STATE BANK, GENOA, COLORADO.

W. C. Caley, President; G. W. Klockenteger, Vice-President; J. R. Caley, Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 2,655.60	\$ 5,889.15	\$ 9,907.49	\$ 10,016.37
Loans and discounts (unsecured).....	4,999.50	5,344.13	10,125.80	7,858.22
Furniture and fixtures.....	1,289.22	1,367.95	1,654.20	1,654.20
Banking house.....	.....	1,142.99	1,225.53	1,375.53
Other real estate.....	50.00	.....	.....	.....
Expense account.....	15.95	350.05	972.50	.....
Due from banks and bankers.....	8,903.57	6,354.83	8,300.63	9,092.63
Checks and cash items.....	194.30	.....	50.00	321.66
Currency	2,831.00	1,719.00	4,900.00	2,290.00
Gold	265.00	815.00	535.00	60.00
Silver	928.80	789.55	800.32	457.77
Fractional coin.....	51.84	37.36	.....	.....
 Total	 \$ 22,184.78	 \$ 23,840.01	 \$ 38,471.47	 \$ 33,126.38
 LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	189.76	672.10	1,993.68	874.71
Individual deposits.....	11,995.02	13,167.91	26,477.79	22,251.67
 Total	 \$ 22,184.78	 \$ 23,840.01	 \$ 38,471.47	 \$ 33,126.38

Examined September 4, 1909; January 28, 1910; August 31, 1910.

Names of Stockholders—W. C. Caley, G. W. Klockenteger, R. A. Beeney, M. T. Caley and J. R. Caley.

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, COLORADO.

J. M. Copeland, President; C. J. Nicholas, Vice-President; F. P. Dewey, Cashier; James T. Garrett, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 49,850.40	\$ 46,212.16	\$ 38,565.26	\$ 43,165.69	\$ 44,682.28	\$ 45,540.99
Loans and discounts (unsecured).....	12,792.75	15,395.16	13,605.91	15,181.09	16,474.42	15,726.56
Overdrafts	562.50	4,003.82	929.01	849.11	1,203.46	3,780.87
United States bonds.....	4,100.00	4,100.00	4,100.00	4,100.00	4,100.00	4,100.00
Other bonds, stocks and securities.....	272,719.93	279,067.87	278,008.04	277,030.60	280,327.49	277,584.95
Furniture and fixtures.....	2,611.05	2,611.05	2,611.05	2,611.05	2,611.05	2,611.05
Banking house.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Expense account.....	927.17	3,201.86	6,227.30	31.76	3,082.79	.....
Due from banks and bankers.....	60,134.29	49,365.29	66,323.01	64,240.74	59,515.53	55,909.89
Checks and cash items.....	1,457.01	106.15	241.89	128.55	55.00	201.59
Currency	3,707.00	6,181.00	5,797.00	7,745.00	7,996.00	6,980.00
Gold	4,605.00	1,972.50	1,580.00	1,280.00	765.00	1,145.00
Silver	433.00	180.00	1,330.00	1,013.00	481.00	2,182.35
Fractional coin.....	524.55	513.75	207.15	287.65	405.45	.....
Total	\$ 434,424.65	\$ 432,910.61	\$ 439,525.62	\$ 437,664.24	\$ 441,699.47	\$ 435,763.25
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	131,778.42	133,127.94	138,574.05	133,664.27	141,408.85	137,757.83
Time certificates of deposit.....	95,894.12	97,556.62	103,228.79	107,657.23	108,316.94	112,888.86
Individual deposits.....	103,695.95	98,350.12	94,701.71	93,382.55	89,670.55	83,302.60
Demand certificates.....	3,055.93	3,875.93	3,020.03	2,898.93	2,185.93	1,735.00
Other liabilities.....	.23	.....	1.04	61.26	117.20	78.96
Total	\$ 434,424.65	\$ 432,910.61	\$ 439,525.62	\$ 437,664.24	\$ 441,699.47	\$ 435,763.25

Examined April 8, 1909; April 18, 1910.

Names of Stockholders—Jesse M. Copeland, Frederick P. Dewey, E. S. Wright, Fred. R. Pneuman, C. J. Nicholas, Mrs. Ellenor Garrett, Miss Ellenor Garrett, James T. Garrett, Elise M. Maxwell, Ida F. Loane, Mrs. John A. Morris, Marie W. Pearson, Will C. Hood, Edith P. Pneuman, Florence B. Cleaves, Miss E. E. Maxwell, Frank A. Maxwell, J. R. Manegold, Frank Graham.

BANK OF GEORGETOWN, GEORGETOWN, COLORADO.

Henry Seifried, President; C. J. Seifried, Vice-President; Henry J. Crist, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 45,099.63	\$ 44,599.63	\$ 31,840.88	\$ 29,840.88	\$ 36,440.88	\$ 38,102.76
Loans and discounts (unsecured).....	18,595.57	20,239.75	17,537.63	18,107.54	19,085.74	36,124.46
Overdrafts	21.12	122.22	269.73	277.58	74.41	692.16
Other bonds, stocks and securities.....	86,958.92	87,853.90	99,416.32	106,576.25	110,578.96	96,188.53
Furniture and fixtures	1,429.82	1,429.82	1,429.82	1,429.82	1,429.82	1,429.82
Expense account.....	174.50	863.49	4,742.83	87.44	.....	.....
Due from banks and bankers.....	83,238.09	80,553.73	85,890.29	81,125.47	72,164.60	71,988.48
Checks and cash items	1,958.69	1,463.58	1,435.68	1,045.61	41.50	717.35
Currency	8,049.00	5,277.00	7,867.00	6,582.00	8,636.00	6,036.00
Gold	2,975.00	2,795.00	2,615.00	1,805.00	705.00	820.00
Silver	559.00	367.00	391.00	398.00	426.00	965.18
Fractional coin	30.88	38.69	11.71	92.29	89.18	.....
Total	\$ 247,668.59	\$ 245,603.81	\$ 253,447.89	\$ 247,367.88	\$ 249,672.09	\$ 253,064.74
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	10,731.40	12,877.52	16,365.28	12,590.16	14,807.68	16,711.10
Time certificates of deposit.....	109,366.75	112,326.18	113,788.70	116,289.31	107,065.68	115,520.96
Individual deposits.....	74,938.14	69,494.61	69,363.41	64,887.91	75,493.23	68,721.28
Demand certificates.....	2,632.30	905.50	3,935.50	3,600.50	2,805.50	2,111.40
Total	\$ 247,668.59	\$ 245,603.81	\$ 253,447.89	\$ 247,367.88	\$ 249,672.09	\$ 253,064.74

Examined April 8, 1909; April 18, 1910.

Names of Stockholders—Henry Seifried, C. J. Seifried, Henry J. Crist.

THE GILCREST STATE BANK, GILCREST, COLORADO.

M. A. Selby, President; P. W. Allen, Vice-President; Edith O. Gage, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 14,098.26	\$ 21,660.82	\$ 15,955.85	\$ 15,369.95	\$ 18,117.22	\$ 18,792.30
Loans and discounts (unsecured).....	14,843.26	13,766.74	24,542.02	19,058.48	13,862.74	15,267.73
Overdrafts	4.49	.....	.....	.....	13.62	86.27
Furniture and fixtures.....	389.04	682.67	982.67	982.67	982.67	982.67
Banking house	2,679.74	2,679.74	2,679.74	2,679.74	2,679.74	2,679.74
Expense account	1,266.28	1,835.73	2,360.47	2,613.39	.....	.....
Due from banks and bankers.....	7,827.40	5,269.61	2,064.36	8,206.22	5,073.94	1,749.28
Checks and cash items.....	65.00	65.00	1,951.98	160.50	295.50	270.00
Currency	475.00	855.00	375.00	1,175.00	1,140.00	642.00
Gold .....	.....	75.00	60.00	20.00	.....	.....
Silver	381.40	204.30	263.80	400.00	304.00	426.80
Fractional coin	6.45	14.08	12.65	26.26	10.87	.....
Other resources	47.31	.....	68.55	.....	.....	.....
Total	\$ 42,083.63	\$ 47,108.69	\$ 51,317.09	\$ 50,692.21	\$ 42,480.30	\$ 40,896.79
LIABILITIES.						
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits	1,005.74	1,678.50	1,851.12	3,055.31	631.53	400.21
Bills payable	10,000.00	10,000.00	10,000.00	8,000.00	12,500.00	12,500.00
Time certificates of deposit.....	3,290.00	5,240.00	5,351.00	5,351.00	2,851.00	2,800.00
Individual deposits	7,772.06	10,190.19	14,114.97	14,285.90	6,497.77	5,196.58
Other liabilities	15.83	.....	.....	.....	.....	.....
Total	\$ 42,083.63	\$ 47,108.69	\$ 51,317.09	\$ 50,692.21	\$ 42,480.30	\$ 40,896.79

Examined August 13, 1909; December 9, 1909; April 19, 1910.

Names of Stockholders—M. A. Selby, W. K. Gilcrest, A. L. Linder, P. W. Allen, Weld Co. Abstract Co., Jennie Johnston, J. E. Oster, Kate Williams, J. C. Wylie, Edith O. Gage, W. S. Haven, James Hale, C. F. Conway.

GOLDEN SAVINGS BANK, GOLDEN, COLORADO.

R. Broad, Jr., President; J. W. Rubey, Vice-President; R. Broad, Jr., Cashier; Paul Ficht, Secretary.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	10,454.00	\$ 13,258.00	\$ 13,750.60	\$ 20,698.00	\$ 25,046.00	\$ 25,773.00
Loans and discounts (unsecured).....	1,770.80	2,821.00	3,653.50	3,516.40	3,984.25	3,672.45
Overdrafts				52.58	.80	
Other bonds, stocks and securities.....	11,265.20	12,693.68	21,906.55	22,091.51	19,678.03	18,849.56
Furniture and fixtures.....	1,094.95	1,109.95	1,109.95	1,000.00	1,000.00	1,000.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Expense account	81.82	550.78	1,368.44	168.20	1,311.33	
Due from banks and bankers.....	11,010.95	15,184.83	20,141.34	11,505.44	14,580.88	17,632.98
Checks and cash items.....	104.10	183.64	570.44	310.48	195.87	340.68
Currency	2,647.00	3,202.00	2,769.00	2,838.00	2,195.00	1,572.00
Gold	1,115.00	245.00	230.00	695.00	192.50	1,885.00
Silver	258.00	96.75	103.00	251.50	165.50	115.20
Fractional coin	8.25	37.15	55.55	40.10	20.44	
Total	\$ 49,810.07	\$ 59,382.78	\$ 75,658.37	\$ 73,167.21	\$ 78,370.60	\$ 80,840.87
LIABILITIES.						
Capital stock paid in.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits	593.36	1,678.19	3,196.08	2,194.32	4,416.68	3,788.23
Time certificates of deposit.....	8,536.51	13,652.96	18,571.81	20,698.56	21,110.14	22,697.01
Individual deposits	15,668.70	17,531.63	27,521.98	24,635.83	26,367.78	28,977.13
Demand certificates	11.50	1,520.00	1,368.50	638.50	1,476.00	378.50
Total	\$ 49,810.07	\$ 59,382.78	\$ 75,658.37	\$ 73,167.21	\$ 78,370.60	\$ 80,840.87

Examined October 1, 1909; July 7, 1910.

Names of Stockholders—R. Broad, Jr.; J. W. Rubey, Paul Ficht.

THE UNION TRUST AND BANKING COMPANY, GRAND JUNCTION, COLORADO.

W. E. Dudley, President; C. D. Smith, Vice-President; D. T. Stone, Cashier; E. W. Dinwiddie, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 62,003.58	\$ 77,100.55	\$ 70,581.05	\$ 52,960.10	\$ 71,008.92	\$ 59,730.31
Loans and discounts (unsecured).....	59,206.47	61,963.23	87,136.73	110,695.84	117,472.88	112,169.45
Overdrafts	356.55	1,655.03	1,113.12	969.04	1,772.97	1,800.95
Other bonds, stocks and securities.....	1,619.94	1,682.26	2,622.06	3,170.99	4,855.33	5,440.91
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Banking house.....	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Expense account.....	509.73	.....	.....	.....	.....	.....
Due from banks and bankers	29,777.19	32,055.41	44,538.14	48,112.30	41,367.15	32,396.32
Checks and cash items.....	789.86	1,273.25	4,342.55	5,581.80	6,626.94	4,711.79
Currency	4,824.00	5,661.00	5,535.00	8,262.00	9,327.00	4,818.00
Gold	4,565.00	6,410.00	3,530.00	5,570.00	3,300.00	5,210.00
Silver	3,042.50	3,011.50	1,734.00	1,558.00	2,184.50	2,840.27
Fractional coin.....	102.60	249.05	401.25	344.57	364.19	.....
Total	\$ 182,297.42	\$ 206,566.28	\$ 237,033.90	\$ 252,724.64	\$ 273,779.88	\$ 244,618.00
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	4,000.00	4,000.00	4,000.00	5,000.00	5,000.00	5,000.00
Undivided profits.....	1,080.79	2,427.33	1,887.61	657.59	3,203.66	2,444.81
Bills payable .....	.....	10,000.00	.....	.....	10,000.00	.....
Time certificates of deposit.....	8,427.50	13,638.86	14,863.85	15,545.13	16,428.28	20,934.00
Savings accounts.....	1,476.20	1,476.20	5,353.19	12,650.52	18,019.19	20,642.42
Dividends unpaid.....	200.00	.....	.....	.....	.....	.....
Individual deposits.....	110,511.91	121,322.28	149,946.68	157,376.44	157,130.59	136,314.42
Due to banks and bankers.....	136.86	.....	.....	.....	.....	.....
Demand certificates.....	7,938.61	3,699.86	10,982.57	11,494.96	13,998.16	9,282.35
Cashiers' checks.....	1.75	1.75	.....	.....	.....	.....
Total	\$ 182,297.42	\$ 206,566.28	\$ 237,033.90	\$ 252,724.64	\$ 273,779.88	\$ 244,618.00

Examined July 14, 1909; March 26, 1910.

Names of Stockholders—N. A. Glasco, R. A. Orr, C. D. Smith, W. E. Dudley, D. T. Stone, T. B. Scott, W. M. Smith, H. T. Reed, E. W. Dinwiddie, Charles Burg, B. E. Corcoran, D. O. Bullis, T. C. Caldwell, S. B. Lacy, George Lander, Ida E. Wilcutt.

THE GARFIELD COUNTY STATE BANK, GRAND VALLEY, COLORADO.

George E. Clarkson, President; R. O. Watson, Vice-President; J. H. Norris, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 11,854.75	\$ 13,432.18	\$ 23,007.10	\$ 22,515.32	\$ 16,328.86	\$ 17,378.74
Loans and discounts (unsecured).....	4,853.30	16,335.50	15,585.95	14,899.89	25,296.49	24,575.18
Overdrafts	3,146.26	2,114.84	1,883.12	2,672.14	427.93	657.07
Other bonds, stocks and securities.....	2,071.85	.....	516.83	1,233.76	.....	.....
Furniture and fixtures.....	1,364.55	1,439.55	1,529.55	1,539.55	1,543.05	1,584.55
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Expense account.....	2,203.29	2,805.47	4,167.56	207.53	.....	.....
Due from banks and bankers.....	16,542.30	2,413.26	18,376.26	7,164.05	5,358.41	12,655.31
Checks and cash items.....	187.70	151.38	5.00	.....	.....	157.87
Currency	1,580.00	1,006.00	2,196.00	3,381.00	1,368.00	1,330.00
Gold	90.00	770.00	550.00	155.00	990.00	785.00
Silver	402.00	350.00	336.00	188.00	287.35	409.29
Fractional coin.....	8.66	7.67	65.42	262.93	29.34	.....
Total	\$ 47,004.66	\$ 43,525.85	\$ 70,928.79	\$ 56,919.17	\$ 54,329.43	\$ 62,233.01
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,672.64	2,573.59	3,542.56	374.28	2,233.86	526.17
Bills payable.....	.....	3,285.00	.....	7,500.00	10,000.00	.....
Notes rediscounted.....	.....	.....	.....	.....	.....	3,590.00
Time certificates of deposit.....	1,526.50	5,340.00	4,606.00	6,559.13	4,657.38	2,736.00
Individual deposits.....	32,574.17	21,391.81	51,991.68	32,416.26	27,438.19	45,267.09
Demand certificates.....	1,231.35	985.45	788.55	69.50	.....	113.75
Total	\$ 47,004.66	\$ 43,525.85	\$ 70,928.79	\$ 56,919.17	\$ 54,329.43	\$ 62,233.01

Examined July 10, 1909; January 13, 1910; June 17, 1910.

Names of Stockholders—Geo. E. Clarkson, T. N. Thompson, M. H. Streit, C. W. Wilson, A. Havemeyer, R. S. Aplin, Marion Aplin, C. A. Swanson, Ed. T. Taylor, M. Elion, R. O. Watson.

THE WELD COUNTY SAVINGS BANK, GREELEY, COLORADO.

R. F. Graham, President; Jessie S. Gale, Vice-President; C. N. Jackson, Cashier; A. W. Ferguson, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 184,098.20	\$ 188,309.63	\$ 175,505.28	\$ 196,888.24	\$ 216,387.18	\$ 142,703.55
Loans and discounts (unsecured).....	82,339.89	60,922.62	145,534.56	132,945.40	93,931.69	125,236.33
Overdrafts	77.90	715.88	632.10	651.14	162.42	1,235.81
Other bonds, stocks and securities.....	300.00	675.00	675.00	675.00	3,544.32	3,274.40
Furniture and fixtures.....	1.00	1.00	1.00	1.00	1.00	1.00
Expense account	799.80	4,014.23	3,749.61	129.05	.....	.....
Due from banks and bankers.....	39,220.17	114,830.74	42,728.53	38,449.62	71,383.22	57,359.07
Checks and cash items.....	603.51	359.96	3,633.66	1,535.82	698.97	2,774.02
Currency	4,013.00	2,826.00	4,035.00	7,589.00	4,657.00	3,800.00
Gold	2,625.00	8,320.00	3,815.00	1,270.00	4,790.00	6,685.00
Silver	1,304.00	1,183.00	1,205.00	690.00	1,947.86	704.53
Fractional coin	86.26	114.96	125.65	118.04	.....	.....
Other resources	290.00	.....	.....	.....	.....	.....
Total	\$ 315,758.73	\$ 382,273.02	\$ 381,640.39	\$ 380,942.31	\$ 397,503.66	\$ 343,773.71
LIABILITIES.						
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	7,094.00	15,857.17	16,224.86	14,457.40	18,150.17	21,196.93
Bills payable .....	.....	.....	.....	20,000.00	.....	.....
Notes rediscounted .....	.....	.....	24,000.00	.....	.....	.....
Time certificates of deposit.....	6,139.38	5,793.38	2,658.49	2,071.43	3,120.64	2,890.64
Savings accounts	149,331.81	181,246.30	160,152.44	161,326.64	160,583.38	138,102.28
Dividends unpaid .....	.....	.....	.....	.....	2,000.00	.....
Individual deposits	77,795.09	103,933.22	103,346.65	102,896.36	136,733.02	102,897.01
Demand certificates .....	.....	138.00	.....	63.00	75.00	100.00
Certified checks .....	.....	.....	7.50	.....	.....	.....
Cashiers' checks	108.45	304.95	250.45	5,127.48	1,841.45	3,586.85
Other liabilities	290.00	.....	.....	.....	.....	.....
Total	\$ 315,758.73	\$ 382,273.02	\$ 381,640.39	\$ 380,942.31	\$ 397,503.66	\$ 343,773.71

Examined September 10, 1909; September 23, 1910.

Names of Stockholders—N. D. Bartholomew, C. F. Bell, G. W. Bliss, W. E. Bliss, W. M. Boomer, E. D. I. Ewing, J. L. Ewing, S. A. Ewing, A. W. Ferguson, First National Bank, J. S. Gale, R. F. Graham, M. H. Graham, Margaret E. Gordon, C. N. Jackson, K. E. Jackson, Jackson & Ferguson, Wm. Mayher, W. B. Starr, Asa Sterling, S. Sears, H. H. Sears, J. F. Sears.

GROVER STATE BANK, GROVER, COLORADO.

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W. A. Leathers, President; Henry Thompson, Vice-President; E. C. Abbey, Cashier.

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 9,891.61	\$ 12,498.33	\$ 12,735.65	\$ 27,646.53	\$ 23,351.76
Loans and discounts (unsecured).....	225.00	14,356.11	11,332.31	7,193.77	6,731.22
Overdrafts	576.80	173.68	.....	.....	.....
Furniture and fixtures.....	1,101.74	1,103.59	1,093.79	1,264.13	1,782.10
Banking house.....	1,707.52	2,086.47	2,088.47	2,095.67	2,111.67
Expense account.....	335.16	1,074.52	207.35	.....	.....
Due from banks and bankers.....	8,847.84	8,643.19	15,322.19	16,015.70	8,592.14
Checks and cash items.....	15.00	15.65	382.10	74.24	.....
Currency	1,065.00	320.00	1,805.00	1,228.00	97.00
Gold	105.00	60.00	50.00	85.00	.....
Silver	147.80	295.00	168.00	410.00	803.99
Fractional coin.....	4.07	38.07	45.99	57.94	.....
Total	\$ 24,022.54	\$ 40,664.61	\$ 45,230.86	\$ 56,070.98	\$ 43,469.88
LIABILITIES.					
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	.....	390.77	3,000.00	.....
Undivided profits.....	104.11	1,144.40	555.60	9.53	4,281.87
Time certificates of deposit.....	1,670.00	1,028.65	2,998.65	4,685.91	5,452.04
Individual deposits.....	12,048.43	26,771.23	30,244.94	36,946.48	23,702.38
Cashiers' checks.....	200.00	1,720.33	1,040.90	1,429.06	33.59
Total	\$ 24,022.54	\$ 40,664.61	\$ 45,230.86	\$ 56,070.98	\$ 43,469.88

Examined April 24, 1909; October 26, 1909; October 18, 1910.

Names of Stockholders—E. C. Abbey, Frank W. Altman, George E. Abbott, C. L. Beatty, B. F. Blocklinger, Thomas A. Cosgriff, Emil Kiene, W. A. Leathers, Cora M. Parker, George W. Parker, Elizabeth Pier, Richard Piper, Henry Thompson.

BIENNIAL REPORT

NO. 207, TRUST COMPANY.

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, COLORADO

C. W. Winslow, President; H. C. Bartlett, Vice-President; W. W. McKee, Cashier.

	Dec. 23, 1910.
RESOURCES.	
Furniture and fixtures.....	\$ 2,626.35
Checks and cash items.....	27,600.00
Total.....	\$ 30,226.35
LIABILITIES.	
Capital stock paid in.....	\$ 30,000.00
Individual deposits.....	226.35
Total.....	\$ 30,226.35

Examined Dec. 23, 1910.

Names of Stockholders—A. E. Hyzer, Joseph Metroz, H. H. Fogg, W. W. McKee, C. W. Winslow, Grace Lejune, E. P. Creighton,
Fannie B. Whipp, H. C. Bartlett, T. W. Gray.

STATE BANK COMMISSIONER.

*HARTMAN STATE BANK, HARTMAN, COLORADO.

J. S. McMurtry, President; J. B. Harden, Vice-President; F. H. Punttenney, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	7,638.17	\$ 9,224.22	\$ 19,492.22	\$ 24,267.38	\$ 20,248.27	\$ 18,650.43
Loans and discounts (unsecured).....	958.55	14,157.99	18,956.34	12,233.37	20,492.98	14,603.27
Overdrafts	39.60	89.48	1,501.68	382.63	482.76	35.98
Other bonds, stocks and securities.....		18.75	103.85	114.92	591.75	894.83
Furniture and fixtures.....	2,124.17	2,183.67	2,183.67	2,000.00	2,000.00	2,000.00
Banking house.....	2,723.45					
Expense account.....		89.13	44.61	229.65		
Due from banks and bankers.....	2,241.33	5,563.96	1,152.88		1,828.27	9,697.54
Checks and cash items.....		27.75	9.00	26.87	19.15	
Currency	1,020.00	813.00	396.00	696.00	1,590.00	1,740.00
Gold	130.00	30.00	10.00	30.00		305.00
Silver	102.00	329.45	150.00	243.00	214.00	409.24
Fractional coin.....	2.10	13.19	130.12	180.39	258.58	
Other resources.....	619.39					
Total	\$ 17,598.76	\$ 32,540.59	\$ 44,130.37	\$ 40,404.21	\$ 47,725.76	\$ 48,336.29
LIABILITIES.						
Capital stock paid in.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	298.88	132.22	1,233.87	1,660.34	2,038.29	2,422.61
Bills payable.....					3,000.00	
Notes rediscounted.....					5,000.00	2,400.00
Time certificates of deposit.....			135.00	191.00	150.00	150.00
Individual deposits.....	7,299.88	22,408.37	32,761.50	28,339.68	27,507.47	33,283.68
Due to banks and bankers.....				213.19		
Tax reserve.....					30.00	80.00
Total	\$ 17,598.76	\$ 32,540.59	\$ 44,130.37	\$ 40,404.21	\$ 47,725.76	\$ 48,336.29

Examined Feb. 3, 1909; Oct. 9, 1909; June 23, 1910.

Names of Stockholders—J. S. McMurtry, J. B. Harden, J. G. Christopher, J. Ray Brown, Aug. F. Buck, G. W. Sherman, F. H. Punttenney.

* Nov. 16, 1909, name changed from The Farmers Bank.

COLORADO STATE BANK OF HASWELL, HASWELL, COLORADO.

Boon Best, President, E. E. Kimball, Vice-President; F. P. January, Cashier.

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 3,153.25	\$ 6,539.96	\$ 6,152.11	\$ 13,876.89	\$ 21,340.85
Loans and discounts (unsecured).....	2,130.00	6,288.84	14,738.51	26,077.73	18,697.95
Overdrafts .....	.....	.....	.....	.....	34.90
Other bonds, stocks and securities.....	188.45	541.88	1,244.05	5,742.04	5,658.91
Premium on bonds.....	.....	.....	.....	500.00	500.00
Furniture and fixtures.....	110.25	797.37	797.37	797.37	797.37
Banking house.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Expense account.....	9.18	.....	5.05	392.87	.....
Due from banks and bankers.....	22,792.03	24,820.79	15,495.80	16,658.66	29,570.81
Checks and cash items.....	.....	66.84	339.15	820.70	532.21
Currency	1,100.00	515.00	604.00	934.00	1,073.00
Gold	60.00	175.00	300.00	185.00	185.00
Silver	175.00	268.67	365.00	176.50	475.77
Fractional coin.....	6.82	.....	45.94	35.95	.....
Other resources.....	.....	.....	.....	4.93	.93
Total	\$ 30,974.98	\$ 41,264.35	\$ 41,336.98	\$ 67,432.64	\$ 80,117.70
LIABILITIES.					
Capital stock paid in.....	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	.....	65.17	145.48	1,034.99	1,415.29
Time certificates of deposit.....	.....	270.00	295.00	2,657.57	3,258.46
Individual deposits.....	25,974.98	30,889.18	30,761.50	52,928.73	63,757.65
Demand certificates.....	.....	40.00	135.00	810.85	476.40
Cashiers' checks.....	.....	.....	.....	.50	1,209.90
Total	\$ 30,974.98	\$ 41,264.35	\$ 41,336.98	\$ 67,432.64	\$ 80,117.70

Examined May 7, 1909; December 28, 1909; October 19, 1910.

Names of Stockholders—Brown & Butler, Whitacre & Spencer, E. T. Whitacre, Chas. Brown, E. E. Kimball, H. S. Brubaker, Raymond Miller, Boon Best, A. W. Hollingsworth, Adolph Anderson, M. D. Allen, S. G. Hogue, F. P. January.

THE BANK OF HAXTUN, HAXTUN, COLORADO.

Ellen B. Bentson, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 17,890.80	\$ 4,837.50	\$ 6,297.29	\$ 13,535.21	\$ 12,340.15	\$ 4,080.65
Loans and discounts (unsecured).....	9,196.70	21,955.06	25,672.07	20,009.04	20,797.13	22,780.29
Overdrafts	153.38	40.86	557.50	41.43	359.52	236.94
Furniture and fixtures.....	1,377.54	1,377.54	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,116.55	3,269.70	2,000.00	2,000.00	2,000.00	2,000.00
Expense account	540.56	96.32	508.31	33.00	366.22	.....
Due from banks and bankers.....	6,125.79	7,142.84	1,535.60	437.94	6,453.39	1,429.91
Checks and cash items.....	133.91	107.41	.....	26.90	51.83	2,023.10
Currency	1,300.00	780.00	2,155.00	1,507.00	582.00	1,452.00
Gold	710.00	285.00	325.00	75.00	140.00	545.00
Silver	334.10	170.90	423.85	177.45	219.35	285.29
Fractional coin.....	16.56	24.53	12.57	6.41	17.86	.....
Total	\$ 40,900.85	\$ 40,077.66	\$ 40,487.19	\$ 38,849.38	\$ 44,327.45	\$ 35,838.18
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,644.82	2,000.00	.....	.....	1,773.39	.....
Undivided profits.....	.....	294.22	698.85	176.45	.....	1,342.32
Individual deposits.....	26,144.32	25,031.09	26,329.29	25,222.30	27,672.61	19,886.96
Due to banks and bankers.....	.....	.....	.....	146.73	.....	.....
Demand certificates.....	3,111.75	2,752.35	3,459.05	3,303.90	4,881.45	4,614.90
Total	\$ 40,900.85	\$ 40,077.66	\$ 40,487.19	\$ 38,849.38	\$ 44,327.45	\$ 35,838.18

Examined Aug. 2, 1909; March 2, 1910; Nov. 17, 1910.

Owner—G. W. Gordon.

FARMERS STATE BANK, HAXTUN, COLORADO.

D. W. Scott, President; E. E. Intermill, Vice-President; Emil Larson, Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 10,411.30	\$ 8,086.03	\$ 11,231.09	\$ 11,540.88
Loans and discounts (unsecured).....	11,479.65	16,177.26	40,822.51	27,893.00
Overdrafts	973.73	1,687.50	834.33	357.16
Other bonds, stocks and securities.....	.....	1,150.08	235.00	92.00
Furniture and fixtures.....	749.58	749.58	1,082.58	749.58
Banking house .....	.....	.....	.....	334.50
Expense account	799.49	307.06	982.78	.....
Due from banks and bankers.....	1,943.69	2,062.71	2,225.53	7,530.56
Checks and cash items.....	129.35	91.60	359.24	81.59
Currency	1,592.00	951.00	1,002.00	1,582.00
Gold	5.00	125.00	250.00	.....
Silver	45.00	11.00	100.00	299.78
Fractional coin	101.14	45.43	73.83	.....
Total	\$ 28,229.93	\$ 31,444.25	\$ 59,198.89	\$ 50,460.55
LIABILITIES.				
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund .....	.....	.....	.....	1,000.00
Undivided profits	550.23	181.88	2,252.49	990.87
Bills payable .....	.....	.....	6,000.00	6,000.00
Time certificates of deposit.....	4,340.54	6,110.54	9,665.50	10,321.11
Individual deposits	10,537.73	11,241.47	28,800.55	19,069.37
Demand certificates	801.43	1,910.36	480.35	60.00
Cashiers' checks .....	.....	.....	.....	1,019.20
Total	\$ 28,229.93	\$ 31,444.25	\$ 59,198.89	\$ 50,460.55

Examined August 2, 1909; March 2, 1910; November 16, 1910.

Names of Stockholders—Manuel Anderson, Edwin Finch, D. D. Finch, Edw. E. Intermill, W. H. Perry, Emil Larson, D. W. Scott, J. A. Swedlund, W. A. Trowbridge, John Winterbourne.

HAXTUN STATE BANK, HAXTUN, COLORADO.

S. Drake, President; Edwin Finch, Vice-President; Dudley Finch, Cashier.

RESOURCES.	Nov. 10, 1910
Loans and discounts (secured).....	\$ 3,051.21
Loans and discounts (unsecured).....	8,303.48
Overdrafts	128.54
Furniture and fixtures.....	1,372.00
Expense account.....	53.71
Due from banks and bankers.....	4,469.02
Checks and cash items.....	127.53
Currency	1,238.00
Gold	100.00
Silver	230.16
Total	\$ 19,071.65
LIABILITIES.	
Capital stock paid in.....	\$ 12,000.00
Individual deposits.....	7,071.65
Total	\$ 19,071.65

Examined July 6, 1910; Nov. 16, 1910.

Names of Stockholders—S. Drake, Edwin Finch, Dudley Finch, George L. Coleman.

BANK OF HAYDEN, HAYDEN, COLORADO.

A. P. Wood, Cashier; Leslie Kinsey, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 12,108.84	\$ 13,508.82	\$ 13,384.19	\$ 13,722.36	\$ 13,750.46	\$ 11,834.29
Loans and discounts (unsecured).....	10,979.27	13,773.82	17,537.95	21,424.71	24,656.69	23,335.25
Overdrafts	1.56	55.45	202.03	61.60	111.24	818.45
Other bonds, stocks and securities.....	325.00	287.40	824.09	2,944.57	990.00	1,361.11
Furniture and fixtures.....	211.35	275.02	294.16	115.49	479.38	872.23
Expense account	49.00	367.30	475.41	94.00	712.30	.....
Due from banks and bankers.....	4,346.70	6,579.29	13,113.35	7,676.69	6,235.16	2,159.40
Checks and cash items.....	1,384.60	715.45	181.01	231.97	632.58	915.08
Currency	1,985.00	1,898.00	1,358.00	1,840.00	1,523.00	996.00
Gold .....	.....	5.00	265.00	.....	160.00	95.00
Silver	677.71	538.65	338.15	600.00	307.68	185.04
Fractional coin .....	.....	.....	3	77.66	.....	.....
Total	\$ 32,069.03	\$ 38,004.20	\$ 47,973.37	\$ 48,789.05	\$ 49,558.49	\$ 42,521.85
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	551.57	.....	.....	.....
Undivided profits	1,141.26	751.90	1,183.06	155.45	1,452.35	460.23
Time certificates of deposit.....	6,886.56	7,226.11	8,286.63	8,019.24	5,735.35	4,429.86
Individual deposits	10,547.71	18,609.59	27,573.18	28,359.22	31,213.84	26,157.67
Due to banks and bankers.....	3,216.50	761.87	63.33	2,255.14	1,094.60	1,474.09
Certified checks .....	.....	.....	100.00	.....	.....	.....
Cashiers' checks	190.00	636.73	215.60	.....	62.35	.....
Other liabilities	87.00	18.00	.....	.....	.....	.....
Total	\$ 32,069.03	\$ 38,004.20	\$ 47,973.37	\$ 48,789.05	\$ 49,558.49	\$ 42,521.85

Examined August 24, 1909; June 10, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, Trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, R. G. Brodt, E. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, William Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. Mc Williams, J. W. Rigby, Will Simms, A. P. Wood, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis, H. W. Hansen, Mrs. C. W. Brodt.

THE YAMPA VALLEY BANK, HAYDEN, COLORADO.

F. E. Milner, President; Byron T. Shelton, Vice-President; M. M. Burch, Cashier; D. L. Sellers, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 22,652.60	\$ 18,127.50	\$ 28,393.75	\$ 33,427.25	\$ 32,818.25	\$ 33,545.16
Loans and discounts (unsecured).....	37,998.16	37,064.20	31,697.88	27,589.03	34,339.38	32,000.55
Overdrafts	6.00	388.33	192.15	313.19	466.10	550.87
Other bonds, stocks and securities.....	3,735.00	3,795.00	3,750.00	3,595.00	3,146.65	3,320.12
Furniture and fixtures.....	867.40	901.05	941.05	978.55	1,029.30	1,055.05
Banking house.....	.....	850.00	.....	850.00	.....	.....
Other real estate.....	6,588.00	6,588.00	7,438.00	6,588.00	7,458.72	7,458.72
Expense account.....	389.82	1,234.06	1,289.07	247.71	.....	.....
Due from banks and bankers.....	13,947.24	13,709.80	11,476.94	8,992.21	5,507.32	11,284.84
Checks and cash items.....	1,230.06	643.00	697.90	1,640.11	616.12	106.05
Currency	2,200.00	2,678.00	2,580.00	2,585.00	2,005.00	1,885.00
Gold	70.00	155.00	35.00	160.00	365.00	215.00
Silver	559.75	518.45	425.10	339.00	627.30	740.60
Fractional coin.....	.....	.....	.06	.36	.....	.....
Total	\$ 90,244.03	\$ 86,652.39	\$ 88,916.90	\$ 87,305.41	\$ 88,379.14	\$ 92,161.96
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	2,540.61	1,467.39	2,264.08	420.62	350.03	809.96
Bills payable.....	.....	5,000.00	.....	10,000.00	15,000.00	15,000.00
Time certificates of deposit.....	12,613.40	10,507.76	7,053.00	6,439.76	4,878.21	5,849.30
Individual deposits.....	45,090.02	39,677.24	42,099.82	40,445.03	38,150.90	40,502.70
Total	\$ 90,244.03	\$ 86,652.39	\$ 88,916.90	\$ 87,305.41	\$ 88,379.14	\$ 92,161.96

Examined Aug. 24, 1909; June 10, 1910.

Names of Stockholders—F. E. Milner, Milner Bank and Trust Company, Louis Emrick, M. M. Burch, B. T. Shelton, J. L. Norvell, J. J. Jones, Alva Jones, S. A. Adair, James Wadge, E. Donelson Estate, D. L. Sellers, O. I. Cheney, J. R. Harding Estate, L. Y. A. Whipple, Thomas Dunstan, Dora M. Chase.

THE FIRST STATE BANK OF HILLROSE, HILLROSE, COLORADO.

J. H. Roediger, President; W. E. Edwards, Vice-President; David S. Boyd, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 12,393.79	\$ 11,989.98	\$ 15,509.75	\$ 10,608.70	\$ 15,181.20	\$ 29,482.23
Loans and discounts (unsecured).....	20,985.85	18,252.46	25,924.69	26,167.66	24,610.35	26,365.45
Overdrafts	800.23	836.37	1,238.68	421.24	211.91	293.95
Other bonds, stocks and securities.....	1,819.56	2,678.28	2,610.79	3,562.53	1,892.29	2,899.69
Furniture and fixtures.....	992.26	994.36	1,014.81	1,099.01	1,099.01	1,099.01
Banking house	2,035.67	2,035.67	2,035.67	2,035.67	2,035.67	2,035.67
Expense account .....	.....	124.15	792.45	170.69	927.14	.....
Due from banks and bankers.....	8,815.93	8,936.89	10,421.32	5,260.97	5,392.00	5,766.90
Checks and cash items.....	115.92	50.46	465.07	10.00	77.90	426.05
Currency	1,047.00	878.00	1,081.00	1,931.00	1,466.00	1,954.00
Gold	120.00	50.00	25.00	220.00	150.00	15.00
Silver	255.00	153.00	251.00	442.00	323.00	558.40
Fractional coin	51.89	43.63	44.52	1.16	21.11	.....
Other resources .....	.....	100.04	.....	129.75	.....	.....
Total	\$ 49,433.10	\$ 47,123.29	\$ 61,414.75	\$ 52,060.38	\$ 53,387.58	\$ 70,896.38
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00
Undivided profits	1,179.20	1,783.70	2,424.38	3,370.98	4,724.35	6,855.36
Bills payable	5,000.00	5,000.00	8,000.00	5,000.00	7,000.00	5,000.00
Time certificates of deposit.....	12,144.10	13,313.45	13,857.70	6,080.86	9,858.01	20,654.04
Dividends unpaid	1,000.00	.....	.....	.....	.....	.....
Individual deposits	20,099.85	17,026.14	27,107.86	27,603.54	21,787.72	23,386.98
Certified checks .....	.....	.....	.....	5.00	.....	.....
Cashiers' checks .....	.....	.....	24.81	.....	17.50	.....
Reserved for taxes.....	9.95	.....	.....	.....	.....	.....
Total	\$ 49,433.10	\$ 47,123.29	\$ 61,414.75	\$ 52,060.38	\$ 53,387.58	\$ 70,896.38

Examined Sept. 17, 1909; June 2, 1910.

Names of Stockholders—H. P. Forsyth, J. H. Roediger, E. H. Link, E. C. Coffin, W. E. Edwards Estate, W. L. Bonnett, Fred Wahlert, G. C. Huston, D. S. Boyd,

HOLLY STATE BANK, HOLLY, COLORADO.

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G. W. Stevens, President; J. A. Pierce, Vice-President; John D. Shull, Assistant Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. '31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 22,848.55	\$ 23,554.75	\$ 30,478.90	\$ 26,442.93	\$ 24,243.37	\$ 30,649.57
Loans and discounts (unsecured).....	32,178.14	25,267.98	27,191.30	24,955.01	35,307.48	30,948.54
Overdrafts			52.92			7.68
Other bonds, stocks and securities.....				1,000.00	1,440.00	1,920.00
Furniture and fixtures.....	1,715.27	2,484.77	3,318.17	3,304.81	3,304.81	3,304.81
Banking house.....	8,550.00	8,550.00	8,550.00	8,500.00	8,500.00	8,500.00
Expense account.....	191.21	1,867.96	1,315.56	343.24		
Due from banks and bankers.....	8,824.48	6,728.09	7,958.88	2,245.78	3,536.82	6,133.50
Checks and cash items.....	99.31		12.50	41.09	279.69	78.00
Currency	1,931.00	3,580.00	3,916.00	5,325.00	5,287.00	2,417.00
Gold	2,045.00	330.00	385.00	815.00	300.00	780.00
Silver	247.25	133.70	183.25	299.00	628.15	327.08
Fractional coin.....	118.18	96.93	90.69	55.82	90.37	
Other resources		13.80				
Total	\$ 78,748.39	\$ 72,607.98	\$ 83,453.17	\$ 73,327.68	\$ 82,917.69	\$ 85,066.18
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	236.81	2,855.54	2,787.34	1,500.81	1,358.64	2,874.67
Bills payable.....						16,500.00
Notes rediscounted.....			2,573.65		5,450.00	
Time certificates of deposit.....	11,972.42	12,716.50	9,566.42	5,371.76	6,795.42	4,444.54
Individual deposits.....	35,944.92	26,716.47	38,248.76	34,791.04	37,858.62	31,220.47
Due to banks and bankers.....				290.32	888.60	
Demand certificates.....			275.00			8.00
Certified checks					35.00	
Cashiers' checks.....		319.47	2.00	1,373.75	3.00	18.50
Other liabilities.....	594.24				528.41	
Total	\$ 78,748.39	\$ 72,607.98	\$ 83,453.17	\$ 73,327.68	\$ 82,917.69	\$ 85,066.18

Examined Feb. 4, 1909; Oct. 9, 1909; June 24, 1910.

Names of Stockholders—Rudolph Stock, Mabel E. Appel, L. M. Gee, John Shull, O. Olson, J. A. Pierce, John Duncan, C. Clasen, G. W. Stevens.

PHILLIPS COUNTY STATE BANK, HOLYOKE, COLORADO.

A. P. Cronk, President; J. H. Painter, Vice-President; Robert L. Johnson, Cashier; M. J. Hardaway, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 23,713.42	\$ 31,310.75	\$ 30,172.23	\$ 31,999.70	\$ 29,875.30	\$ 28,026.55
Loans and discounts (unsecured).....	21,730.86	38,176.37	45,716.73	41,856.73	48,353.96	48,458.48
Overdrafts	1,138.11	1,659.35	1,401.29	2,009.30	1,633.40	4,056.68
Other bonds, stocks and securities.....	.....	.....	897.00	.....	.....	.....
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other real estate.....	.....	.....	.....	.....	.....	7,831.35
Expense account.....	86.65	1,239.97	2,677.18	388.97	2,525.38	.....
Due from banks and bankers.....	27,731.13	22,823.74	27,440.35	17,502.67	20,179.85	18,373.14
Checks and cash items.....	766.58	160.59	3,108.55	86.85	4,534.32	671.00
Currency	4,286.00	3,023.00	4,761.00	2,659.00	1,858.00	2,893.00
Gold	965.00	950.00	925.00	1,997.50	2,052.50	1,362.50
Silver	191.00	469.20	1,028.65	905.10	323.00	819.73
Fractional coin.....	386.72	5.40	51.29	71.05	615.89	.....
Other resources .....	.....	.....	18.63	1,200.14	.....	.....
Total	\$ 89,495.47	\$ 108,318.37	\$ 126,697.90	\$ 109,177.01	\$ 120,451.60	\$ 120,992.43
LIABILITIES.						
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund .....	.....	.....	.....	500.00	500.00	500.00
Undivided profits.....	25.79	1,955.51	4,254.28	1,533.94	3,741.53	3,086.51
Time certificates of deposit.....	27,132.14	34,146.86	29,306.37	29,586.35	39,001.53	39,825.50
Individual deposits.....	36,758.45	46,891.22	66,113.13	51,204.22	51,356.14	50,659.82
Due to banks and bankers.....	.....	.....	68.85	.....	.....	164.40
Demand certificates.....	500.15	324.78	1,951.70	1,352.50	175.00	1,240.00
Cashiers' checks.....	28.94	.....	.....	.....	677.40	516.20
Other liabilities .....	.....	.....	3.57	.....	.....	.....
Total	\$ 89,495.47	\$ 108,318.37	\$ 126,697.90	\$ 109,177.01	\$ 120,451.60	\$ 120,992.43

Examined August 3, 1909; March 3, 1910; November 13, 1910.

Names of Stockholders—A. P. Cronk, J. H. Painter, F. M. Smith, G. D. Cronk, W. L. Irwin, J. L. Slack, Robert L. Johnson, Geo.

T. Donnelly, E. N. McPherrin, E. S. Burns, R. G. McKibben, A. Scheunemann, R. N. White, J. L. Johnson, Sr., A. A. Shafer.

*Incorporated January 1, 1909.

BANK OF NORTH FORK, HOTCHKISS, COLORADO.

George H. Duke, Cashier; Fred W. Simonds, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 21,149.48	\$ 18,778.20	\$ 14,999.15	\$ 14,852.35	\$ 25,985.64	\$ 24,695.19
Loans and discounts (unsecured).....	37,234.87	37,755.94	48,650.95	39,363.04	56,883.21	65,843.92
Overdrafts	1,942.64	1,992.43	570.89	641.33	563.61	1,059.69
Other bonds, stocks and securities.....	9,500.00	10,963.06	11,496.45	12,403.45	10,909.34	10,747.09
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	4,000.00	4,000.00	4,207.30	4,000.00	4,750.00	4,750.00
Other real estate.....	750.00	750.00	750.00	750.00	.....	.....
Expense account	449.66	1,716.44	3,026.71	253.13	1,513.69	.....
Due from banks and bankers.....	50,180.98	61,925.29	77,751.12	104,315.39	77,365.07	33,504.43
Checks and cash items.....	108.50	2,411.99	2,635.94	3,727.06	1,314.14	2,091.55
Currency	4,067.00	4,138.00	7,171.00	5,387.00	1,835.00	2,296.00
Gold	4,110.00	2,507.50	2,220.00	4,240.00	2,915.00	3,055.00
Silver	1,082.00	1,172.00	594.00	953.00	1,158.00	892.68
Fractional coin	4.56	110.33	48.46	71.95	103.49	.....
Other resources .....	.....	.....	.....	.....	1,000.00	.....
Total	\$ 136,079.69	\$ 149,721.18	\$ 175,621.97	\$ 192,457.70	\$ 187,796.19	\$ 150,435.55
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	.....	2,500.00	2,500.00
Undivided profits	903.01	3,636.93	5,655.03	3,127.71	3,738.15	2,749.64
Time certificates of deposit.....	33,410.57	33,406.17	24,520.68	23,472.16	23,549.55	22,603.78
Savings accounts .....	.....	.....	.....	.....	.....	8.52
Individual deposits	85,853.64	93,798.80	124,092.22	141,834.07	145,636.97	96,093.33
Due to banks and bankers.....	5,731.77	8,860.06	11,342.04	14,023.76	2,026.52	14,298.62
Cashiers' checks	180.70	19.22	12.00	.....	345.00	2,181.66
Total	\$ 136,079.69	\$ 149,721.18	\$ 175,621.97	\$ 192,457.70	\$ 187,796.19	\$ 150,435.55

Examined April 21, 1909; April 25, 1910.

Names of Owners—George H. Duke, E. M. Duke, S. B. Hartman, F. W. Simonds.

THE BANK OF GRAND COUNTY, HOT SULPHUR SPRINGS, COLORADO.

Frank N. Briggs, President; Nannie E. Briggs, Vice-President; A. E. Ferguson, Cashier.

STATE BANK COMMISSIONER.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.
Loans and discounts (secured)	\$ 22,150.68	\$ 22,510.00
Loans and discounts (unsecured).....	8,701.55	8,374.72
Overdrafts	44.96	.25
Other bonds, stocks and securities.....	1,428.87	1,040.06
Furniture and fixtures.....	800.16	1,000.16
Banking house	5,000.00	5,000.00
Other real estate.....	756.50	197.10
Expense account	816.06	471.69
Due from banks and bankers.....	24,353.34	22,464.33
Checks and cash items.....	959.66	3,352.56
Currency	1,946.00	2,859.00
Gold	1,935.00	395.00
Silver	486.25	405.10
Fractional coin	100.65	12.54
Total	\$ 69,479.68	\$ 68,082.51
 LIABILITIES:		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	2,500.00
Undivided profits	2,338.62	847.92
Time certificates of deposit.....	6,438.00	5,720.00
Individual deposits	50,543.34	49,014.59
Due to banks and bankers.....	159.72	.....
Total	\$ 69,479.68	\$ 68,082.51

Examined Aug. 3, 1909. Oct. 15, 1909.

Names of Stockholders—Frank N. Briggs, Nannie E. Briggs, A. E. Ferguson.

Ownership of stock changed on Aug. 28, 1909, Chas. H. Bowlds purchasing the entire capital stock and becoming president of the bank.

*Receiver appointed Oct. 26, 1909.

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, COLORADO.

J. F. Church, President; Edward Becker, Vice-President; A. M. Staley, Cashier.

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BIENNIAL REPORT

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,853.90	\$ 10,812.79	\$ 15,972.03
Loans and discounts (unsecured).....	2,424.34	10,915.18	12,633.45
Overdrafts .....	.....	63.84	36.66
Other bonds, stocks and securities.....	1,075.10	852.59	599.79
Furniture and fixtures.....	180.00	818.60	827.85
Banking house.....	5,000.00	4,998.75	4,994.40
Other real estate.....	101.10	101.10	101.10
Expense account.....	385.31	2,010.28	205.40
Due from banks and bankers.....	38,293.55	34,250.00	40,723.34
Checks and cash items.....	.....	.....	20.00
Currency	1,464.00	2,175.00	737.00
Gold	600.00	760.00	585.00
Silver	1,044.50	427.10	585.38
Fractional coin.....	70.53	67.84	.....
Total	\$ 57,482.33	\$ 68,253.07	\$ 78,021.40
LIABILITIES.			
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	154.36	1,210.41	.....
Time certificates of deposit.....	300.00	2,977.73	5,350.45
Individual deposits.....	47,027.97	53,923.81	62,149.95
Demand certificates.....	.....	50.00	483.25
Cashiers' checks.....	.....	91.12	37.75
Total	\$ 57,482.33	\$ 68,253.07	\$ 78,021.40

Examined December 24, 1909; March 25, 1910.

Names of Stockholders—W. M. Marshall, J. F. Church, Katherine E. Church, Mrs. E. L. Foster, Edmund Becker, Edna B. Staley, D. H. Staley, Wesley Staley, A. M. Staley, L. W. Kennedy, Palmer G. Howard, E. A. Morgan.

HUDSON STATE BANK, HUDSON, COLORADO.

A. J. Stybr, President; H. L. Bowles, Vice-President; J. H. Hume, Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 411.25	\$ 3,892.42	\$ 6,143.00	\$ 4,921.45
Loans and discounts (unsecured).....	16,039.45	12,769.55	12,369.52	13,209.30
Overdrafts	1,027.09	643.25	479.24	151.37
Other bonds, stocks and securities.....	.....	1,427.80	1,848.10	1,835.70
Furniture and fixtures.....	377.82	390.02	390.02	390.02
Expense account	757.07	1,028.61	1,577.07	303.32
Due from banks and bankers.....	3,593.48	8,152.47	3,850.06	970.42
Checks and cash items.....	186.06	.....	12.00	.....
Currency	55.00	979.00	673.00	1,181.00
Gold	70.00	150.00	150.00	35.00
Silver	134.90	75.10	237.68	497.65
Fractional coin	4.70	19.86	.....	.....
Total	\$ 22,656.82	\$ 29,528.08	\$ 27,729.69	\$ 23,495.23
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	363.80	754.37	1,332.18	.....
Bills payable .....	.....	.....	.....	2,000.00
Time certificates of deposit.....	.....	100.00	356.50	1,056.50
Individual deposits	12,193.02	18,597.51	15,586.01	10,438.73
Demand certificates	100.00	76.20	455.00	.....
Total	\$ 22,656.82	\$ 29,528.08	\$ 27,729.69	\$ 23,495.23

Examined August 16, 1909; February 16, 1910; May 11, 1910.

Names of Stockholders—A. J. Stybr, Mary Honska, J. H. Hume, H. L. Bowles, J. N. Bowles, F. A. Hensley, C. M. Ireland, A. M. Kearns, M. R. Stewart, J. B. Cukyendall, E. L. Overman.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, COLORADO.

John Owen, President; John A. Wilkins, H. F. Swanson, Vice-Presidents; C. L. Spessard, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 32,568.43	\$ 32,561.33	\$ 23,125.80	\$ 23,005.80	\$ 23,018.70	\$ 23,666.60
Loans and discounts (unsecured)	12,940.15	12,062.55	13,293.15	13,626.65	14,361.30	15,693.54
Overdrafts		157.25	7.10	403.14	.48	61.72
Other bonds, stocks and securities	99.50	77.86	261.00	289.86	109.09	616.61
Furniture and fixtures.....	3,431.88	3,431.88	3,521.88	3,521.88	3,500.00	3,500.00
Banking house	14,629.02	14,629.02	14,629.02	14,629.02	14,600.00	14,600.00
Other real estate			11,400.77	11,632.05	12,122.55	12,122.55
Expense account	220.76	1,566.67	1,225.39	683.76	414.61	.....
Due from banks and bankers.....	2,266.48	9,960.71	7,069.43	10,689.71	20,117.71	12,283.14
Checks and cash items.....	125.56	11.50	16.24	114.80	57.60	109.70
Currency	2,175.00	2,161.00	2,714.00	2,641.00	3,938.00	3,790.00
Gold	260.00	180.00	167.50	340.00	440.00	282.50
Silver	190.30	219.40	252.90	478.45	432.20	434.07
Fractional coin	28.55	9.65	28.91	14.06	51.79	.....
Other resources	1,670.38	754.40	791.80	525.03	556.50	898.79
Total	\$ 70,606.01	\$ 77,783.22	\$ 78,504.89	\$ 82,595.21	\$ 93,720.53	\$ 88,059.22
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits	2,055.07	3,610.20	2,465.82	2,178.63	1,271.18	2,006.52
Savings accounts	8,632.72	9,753.43	11,292.23	11,883.42	16,967.45	17,142.33
Dividends unpaid	6.00	.....	.....	.....	1,500.00	.....
Individual deposits	8,892.22	13,292.62	13,815.77	17,844.21	22,950.22	18,590.37
Demand certificates	175.00	490.00	385.42	.....	382.00	320.00
Cashier's checks .....	.....	.....	51.70	.....	.....	.....
Reserved for taxes.....	845.00	636.97	493.95	688.95	649.68	.....
Total	\$ 70,606.01	\$ 77,783.22	\$ 78,504.89	\$ 82,595.21	\$ 93,720.53	\$ 88,059.22

Examined Apr. 9, 1909; Jan. 18, 1910; Nov. 29, 1910.

Names of Stockholders—J. R. Allison, John Atcheson, Jr., Percy P. Barbour, Caroline E. Batchelder, Mrs. Louis Baehr, T. C. Bowden, Charles Christiansen, Mrs. Irving Coe, Eleanor Cree, Charles W. Deems, Anne E. Dingle, Geo. W. Dutton, Trustee, Thos. M. Egan, John E. Faivre, Frank E. Gove, Leontine Kientz, Callie E. Kooker, Lewis W. Lindall, Malcolm Lindsey, A. J. McAndrews, W. F. Nichols, John Nyquist, Caroline A. Ogden, John Overson, Ben T. Owen, Frances M. Owen, John Owen, A. H. Parker, Erwin L. Regennitter, James A. Richmond, John Rohner, Ida May Slusser, Augusta G. Smith, S. M. Smith, C. L. Spessard, Rosalie W. Spessard, Carrie J. Straub, E. P. Swanson, H. F. Swanson, W. A. Thompson, W. H. Thompson, Frederick Ulrich, John W. Ward, John Walch, George S. Wilkie, E. M. G. Wilkins, John A. Wilkins, George A. Yingling, E. R. Wilkins.

IGNACIO STATE BANK, IGNACIO, COLORADO.

W. H. Bosse, President; Hans Aspaas, Vice-President.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (unsecured).....	\$ 1,265.95
Furniture and fixtures.....	469.15
Expense account	368.32
Due from banks and bankers.....	5,663.79
Checks and cash items.....	101.00
Currency	150.00
Silver	51.75
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Total	\$ 8,069.96
LIABILITIES.	
Capital stock paid in.....	\$ 5,000.00
Time certificates of deposit.....	5.00
Individual deposits.....	2,745.47
Cashiers' checks.....	319.49
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Total	\$ 8,069.96

Examined September 27, 1910.

Names of Stockholders—W. H. Bosse T. A. Anthony, Rex M. Shultz, Hans Aspaas, L. M. Sutton, E. W. Stang, S. D. Rahetson, L. C. Patrick.

STATE BANK COMMISSIONER.

THE FIRST BANK OF ILIFF, ILIFF, COLORADO.

Jos. M. Sanders, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,530.15	\$ 7,020.15	\$ 14,707.57	\$ 11,864.39	\$ 11,219.94	\$ 8,594.68
Loans and discounts (unsecured).....	6,082.04	9,800.81	8,571.97	12,810.72	9,378.89	7,508.59
Overdrafts	128.06	283.43	440.57	28.34	68.83	297.31
Other bonds, stocks and securities.....	1,546.57	1,448.33	1,275.08	2,236.98	667.40	834.15
Furniture and fixtures.....	469.60	469.60	486.70	486.70	1,647.70	1,725.70
Banking house			2,846.25	4,392.36	6,846.37	6,846.37
Other real estate.....		401.40				
Expense account	2,201.97	2,660.70	3,196.97	147.45	912.27	
Due from banks and bankers.....	19,266.76	9,583.42	3,198.55	10,198.67	2,882.75	3,476.23
Checks and cash items.....			316.50	292.70	1,209.42	2,319.29
Currency	1,123.00	700.00	1,040.00	975.00	512.00	1,350.00
Gold	450.00	995.00	1,030.00	1,275.00	1,210.00	1,095.00
Silver	44.00	140.00	105.00	70.00	260.00	284.42
Fractional coin	48.27	8.20	1.03	16.77	12.86	
Total.....	\$ 36,890.42	\$ 33,511.09	\$ 37,126.19	\$ 44,795.08	\$ 36,828.43	\$ 34,331.74
LIABILITIES.						
Capital stock paid in.....	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00
Surplus fund				500.00	500.00	500.00
Undivided profits.....	2,026.63	2,717.75	3,563.60	405.24	1,531.20	936.02
Bills payable					3,000.00	3,000.00
Time certificates of deposit.....	2,313.60	418.10	798.00	628.00	634.07	1,317.07
Individual deposits	22,390.19	20,274.54	22,563.19	33,061.84	20,785.75	15,478.65
Due to banks and bankers.....					277.41	
Cashiers' checks	60.00	.70	101.40	100.00		
Total.....	\$ 36,890.42	\$ 33,511.09	\$ 37,126.19	\$ 44,795.08	\$ 36,828.43	\$ 34,331.74

Examined September 16, 1909; June 1, 1910.

Names of Owners—J. P. Dillon, S. V. Cheairs, E. M. Gillett, L. W. Davenport, Fred Lutin, T. Z. Gillett, L. T. Gillett, J. M. Sanders.

THE CITIZENS BANK, JULESBURG COLORADO.

E. F. Clayton, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909
Loans and discounts (secured)	\$ 37,378.37	\$ 39,878.44	\$ 46,960.45
Loans and discounts (unsecured)	44,214.31	69,392.33	75,908.90
Overdrafts	770.81	2,725.38	1,816.30
Other bonds, stocks and securities	3,604.78	119.07	534.93
Furniture and fixtures.....	2,125.00	2,825.00	2,825.00
Expense account	2,495.05	609.87	2,518.59
Due from banks and bankers	17,941.45	4,498.84	25,447.19
Checks and cash items	267.88	652.77	840.07
Currency	2,708.00	2,980.00	7,800.00
Gold	2,505.00	2,615.00	3,540.00
Silver	260.00	950.00	710.00
Fractional coin	277.66	216.10	148.50
Total	\$ 114,548.31	\$ 127,462.80	\$ 169,049.93
LIABILITIES.			
Capital stock paid in	\$ 14,000.00	\$ 14,000.00	\$ 14,000.00
Surplus fund	3,000.00	3,000.00	5,000.00
Undivided profits	6,773.63	6,219.95	4,399.61
Bills payable	2,000.00	.....	.....
Time certificates of deposit	27,955.33	45,742.18	41,468.63
Individual deposits	53,058.52	43,726.18	83,431.62
Demand certificates	6,702.21	14,033.02	13,652.21
Cashiers' checks	1,053.62	741.47	7,097.86
Total	\$ 114,548.31	\$ 127,462.80	\$ 169,049.93

Examined June 11, 1909.

Names of Owners—B. F. Clayton, E. F. Clayton, L. E. Loveland, Myron L. Babcock, B. A. Vaughan, P. Peterson, C. M. Harris,
C. Wortenberg, H. B. Stewart.

*Nationalized December 5, 1909.

THE KERSEY STATE BANK, KERSEY, COLORADO.

W. R. Williams, President; F. J. Edgar, Vice-President; Louis B. Tucker, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 4,938.85	\$ 4,696.35	\$ 6,300.20	\$ 10,418.30	\$ 13,450.44	\$ 8,265.97
Loans and discounts (unsecured).....	19,972.58	37,817.61	34,368.23	26,011.69	27,415.63	23,667.84
Overdrafts	62.10	344.95	363.75	91.51	154.77	303.81
Other bonds, stocks and securities.....			2,933.62	1,078.60	329.45	2,434.35
Furniture and fixtures.....	1,000.00	1,050.00	1,150.00	1,150.00	1,150.00	1,160.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Expense account	926.31	1,439.20	688.12	127.41	1,141.97	.....
Due from banks and bankers.....	13,949.20	906.62	6,453.19	10,660.63	3,725.80	7,927.56
Checks and cash items.....				1.35	.....	132.84
Currency	2,305.00	695.00	1,195.00	1,798.00	536.00	647.00
Gold	565.00	235.00	60.00	215.00	20.00	300.00
Silver	382.00	418.25	423.50	203.15	528.70	390.38
Fractional coin	104.87	96.88	127.00	62.07	46.40	.....
Total	\$ 46,205.91	\$ 49,699.86	\$ 56,062.61	\$ 53,817.71	\$ 50,499.16	\$ 47,229.75
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	933.38	2,123.22	1,639.32	1,354.41	3,268.15	2,704.10
Bills payable		4,000.00	4,000.00	.....	5,000.00	.....
Time certificates of deposit	164.10	2,049.76	530.95	643.62	1,381.77	1,400.41
Individual deposits	35,108.43	30,526.88	34,418.78	41,819.68	30,849.24	33,125.24
Due to banks and bankers.....			5,468.56	.....	.....	.....
Demand certificates			5.00	.....	.....	.....
Total	\$ 46,205.91	\$ 49,699.86	\$ 56,062.61	\$ 53,817.71	\$ 50,499.16	\$ 47,229.75

Examined September 14, 1909; May 27, 1910.

Names of Stockholders—B. P. Brooks, F. S. James, W. R. Williams, F. J. Edgar, Nellie E. Tucker, L. B. Tucker.

THE KIOWA STATE BANK, KIOWA, COLORADO.

Gordon Jones, President; W. D. Reilly, Vice-President; A. M. Rex, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 6,564.55	\$ 4,233.13	\$ 9,382.96	\$ 10,220.27	\$ 24,792.85	\$ 17,353.25
Loans and discounts (unsecured)	12,425.16	13,499.87	17,911.57	18,166.60	7,477.81	25,688.55
Overdrafts	295.31	111.03	21.28	46.22	7.03	24.97
Other bonds, stocks and securities			5,624.21	4,703.00	2,254.51	1,287.94
Furniture and fixtures	540.00	551.00	651.75	582.10	582.10	433.88
Expense account	1,105.93	509.01	630.67	344.19	1,147.65	.....
Due from banks and bankers	5,567.95	5,425.96	8,041.32	5,261.45	7,236.73	1,546.57
Checks and cash items	229.34	37.93	323.97	141.64	213.31	1,102.57
Currency	895.00	1,297.00	1,514.00	255.00	1,191.00	849.00
Gold	185.00	215.00	90.00	140.00	35.00	45.00
Silver	76.85	41.45	109.30	262.95	302.00	163.93
Fractional coin .....	.84	4.41	.67	2.30	.97	.....
Other resources	1.26	7.94	473.78	.....	.....	378.22
Total	\$ 27,887.19	\$ 25,933.73	\$ 44,774.58	\$ 40,125.72	\$ 45,240.96	\$ 48,873.88
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,086.19	938.97	1,203.41	541.20	1,517.60	1,080.51
Time certificates of deposit	4,003.18	2,583.20	8,629.95	9,763.85	5,815.95	4,762.50
Individual deposits	12,482.54	12,328.16	22,609.86	19,813.17	27,907.41	32,970.13
Due to banks and bankers .....	.....	.....	331.36	.....	.....	60.74
Demand certificates .....	.....	.....	2,000.00	.....	.....	.....
Other liabilities	315.28	83.40	.....	7.50	.....	.....
Total	\$ 27,887.19	\$ 25,933.73	\$ 44,774.58	\$ 40,125.72	\$ 45,240.96	\$ 48,873.88

Examined June 3, 1909; January 3, 1910.

Names of Stockholders—Gordon Jones, J. E. Mayer, Lee Ramsey, B. U. Jameson, G. L. Hames, F. P. Murry, W. D. Reilly, Jennie L. Gleason, Alice A. Blazier, W. E. Miller, C. W. Reed, Elbert County Investment Co., James Ringold, A. M. Rex, Frank Dondero.

BANK OF KREMMLING, KREMMLING, COLORADO.

Anton Heini, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 10,904.55	\$ 13,110.65	\$ 13,473.18	\$ 14,969.15	\$ 20,257.85	\$ 22,788.80
Loans and discounts (unsecured).....	20,539.54	22,099.94	16,919.52	19,735.86	26,936.19	27,328.89
Overdrafts	111.21	2.33	5.65	61.75	63.99	36.43
Other bonds, stocks and securities.....	1,085.00	692.90	175.00	2,198.57	1,950.41	3,848.86
Furniture and fixtures.....	783.35	783.35	783.35	802.85	800.00	800.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Expense account		80.45		117.95	1,225.60	
Due from banks and bankers.....	26,196.65	15,116.55	39,587.05	32,393.08	14,368.01	34,510.86
Checks and cash items.....	159.00	86.55	1,096.63	487.26	112.35	4,000.00
Currency	3,776.00	3,140.00	2,000.00	4,300.00	1,112.00	3,400.00
Gold	395.00	1,015.00	500.00	525.00	1,225.00	1,000.00
Silver	490.00	400.00	600.00	550.00	650.00	669.15
Fractional coin	60.60	49.50	44.20	55.00	66.15	
Other resources.....	18.40	19.20	425.40			250.00
Total	\$ 66,519.30	\$ 58,596.42	\$ 77,609.98	\$ 78,196.47	\$ 70,767.55	\$ 100,632.99
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	423.32	710.31	1,311.58	700.15	2,607.65	1,816.42
Time certificates of deposit.....	582.00	309.00	2,683.00	2,684.00	705.15	2,378.15
Dividends unpaid		25.00				
Individual deposits	54,616.88	43,410.16	61,827.28	64,277.32	57,002.75	85,923.42
Due to banks and bankers.....		113.74				
Demand certificates	813.45	3,939.45	1,493.00	535.00	452.00	515.00
Other liabilities	83.65	88.76	295.12			
Total	\$ 66,519.30	\$ 58,596.42	\$ 77,609.98	\$ 78,196.47	\$ 70,767.55	\$ 100,632.99

Examined August 4, 1909; June 7, 1910.

Names of Stockholders—Wm. Bauer, Cora H. Becker, Edmund Becker, Ed W. Davis, W. H. Harrison, Anton Heini, Jones Cattle Co., P. J. Martin, and E. O. Pinney.

LAFAYETTE BANK, LAFAYETTE, COLORADO.

James P. Miller, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 60,884.29	\$ 57,250.34	\$ 61,402.10	\$ 70,255.12	\$ 54,024.08	\$ 47,630.09
Loans and discounts (unsecured).....	26,637.48	29,056.30	27,633.08	33,184.23	29,065.40	44,778.82
Overdrafts	135.57	3,510.40	236.90	493.05	400.32	1,418.37
Other bonds, stocks and securities.....	21,642.79	7,327.50	18,069.40	18,101.17	14,121.42	15,834.43
Furniture and fixtures.....	3,374.66	3,374.66	3,621.30	3,627.95	3,527.95	3,527.95
Banking house	9,599.07	9,599.07	9,625.47	9,625.47	9,625.47	9,775.47
Other real estate.....	5,876.12	5,863.12	5,939.12	5,939.12	5,939.12	6,024.12
Expense account	57.15	2,535.25	6,278.88	3.00	2,942.76	.....
Due from banks and bankers.....	64,111.07	38,111.16	63,529.81	91,050.61	54,442.36	41,363.59
Checks and cash items.....	551.89	10.00	1,691.11	43.75	329.52	735.92
Currency	1,062.50	677.00	729.00	4,547.00	1,917.00	2,003.00
Gold	3,560.61	3,685.00	4,022.50	3,592.50	4,225.00	1,900.00
Silver	1,375.00	830.38	2,365.00	1,776.50	1,492.96	1,284.91
Fractional coin	225.09	95.00	246.01	119.01	.....	.....
Other resources	451.01	251.01	83.00	.....	.....	.....
Total.....	\$ 199,544.30	\$ 162,176.29	\$ 205,472.68	\$ 242,358.48	\$ 182,053.36	\$ 176,276.67
LIABILITIES.						
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	1,000.16	1,000.16	2,749.15	2,749.15	2,749.15	5,419.15
Undivided profits	580.88	3,214.74	6,816.82	2,779.03	4,488.43	1,071.69
Bills payable .....	.....	.....	.....	.....	.....	10,000.00
Time certificates of deposit.....	9,063.77	12,610.44	12,288.18	24,133.18	27,420.38	29,446.38
Savings accounts	6,303.00	5,877.40	6,543.33	6,324.93	6,368.63	5,743.01
Individual deposits	124,517.85	99,288.27	116,772.76	129,364.88	99,829.08	77,115.86
Due to banks and bankers.....	37,758.64	20,000.28	39,667.44	56,177.31	21,112.74	18,580.58
Demand certificates	320.00	185.00	635.00	830.00	85.00	.....
Other liabilities .....	.....	.....	.....	.....	.....	8,900.00
Total.....	\$ 199,544.30	\$ 162,176.29	\$ 205,472.68	\$ 242,358.48	\$ 182,053.36	\$ 176,276.67

Examined April 23, 1909; Jan. 7, 1910.

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

LAIRD STATE BANK, LAIRD, COLORADO.

NO. 177, STATE BANK.

M. B. Holland, President; John Brown, Vice-President; Buffer Roberts, Cashier.

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,352.75	\$ 17,033.55	\$ 11,540.80
Loans and discounts (unsecured).....	.....	.....	6,222.00
Furniture and fixtures.....	539.68	559.88	559.88
Expense account	341.68	675.27	.....
Due from banks and bankers.....	8,951.22	3,916.31	5,193.84
Checks and cash items.....	193.74	44.90	68.32
Currency	2,211.00	1,600.00	758.00
Gold	45.00	70.00	160.00
Silver	74.75	140.00	108.39
Fractional coin	40.12	52.21	.....
 Total	\$ 17,749.94	\$ 24,092.12	\$ 24,611.23
 LIABILITIES.			
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	192.06	1,606.75	1,303.97
Individual deposits	7,471.88	11,961.52	12,925.66
Demand certificates	86.00	523.85	381.60
 Total	\$ 17,749.94	\$ 24,092.12	\$ 24,611.23

Examined Nov. 3, 1910.

Names of Stockholders—M. B. Holland, John Brown, Rufus F. Roberts, Thomas Ashton, W. T. Auld, L. G. Galbreath, P. J. Sullivan.

THE LA JARA STATE BANK, LA JARA, COLORADO.

B. L. Van Vechten, President; Christen Jensen, Vice-President; R. J. Kavalec, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 10,795.15	\$ 18,612.07	\$ 35,076.25	\$ 32,239.83	\$ 47,554.83	\$ 52,982.33
Loans and discounts (unsecured).....	67,531.72	76,130.85	95,238.20	100,558.90	99,064.82	108,227.36
Overdrafts	713.06	1,023.64	811.49	1,100.83	1,401.54	1,050.79
Furniture and fixtures.....	2,283.84	2,647.66	2,670.16	2,691.91	2,691.91	2,691.91
Banking house	2,707.53	3,082.53	3,084.53	3,099.98	3,071.98	3,071.98
Other real estate.....	375.00	.....	.....	.....	.....	.....
Expense account	589.64	2,203.43	4,419.29	833.80	3,481.29	.....
Due from banks and bankers.....	68,830.88	24,869.28	84,636.71	60,288.14	21,054.87	36,170.87
Checks and cash items.....	1.00	.....	31.50	.....	45.22	513.95
Currency	1,261.00	6,561.00	3,523.00	7,029.00	5,859.00	2,166.00
Gold	1,505.00	880.00	1,740.00	1,120.00	20.00	.....
Silver	1,377.75	781.00	918.75	1,257.00	1,069.75	864.73
Fractional coin	146.41	26.52	105.30	32.35	79.71	.....
Total.....	\$ 158,117.98	\$ 136,817.98	\$ 232,255.18	\$ 210,251.74	\$ 185,394.42	\$ 207,739.92
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,850.45	2,850.45	2,850.45	6,000.00	10,000.00	10,000.00
Undivided profits	719.77	4,808.07	10,511.27	1,657.27	4,936.15	2,338.59
Bills payable .....	.....	.....	.....	.....	20,000.00	20,000.00
Notes rediscounted.....	.....	.....	.....	.....	.....	5,500.00
Time certificates of deposit.....	5,178.00	4,392.00	12,310.00	6,515.40	17,419.80	17,099.61
Individual deposits	119,155.24	88,528.71	169,725.61	160,897.81	97,244.52	117,573.12
Demand certificates .....	.....	5,000.00	5,000.00	5,000.00	5,500.00	5,000.00
Cashiers' checks	214.52	1,238.75	1,857.85	181.26	293.95	228.60
Total.....	\$ 158,117.98	\$ 136,817.98	\$ 232,255.18	\$ 210,251.74	\$ 185,394.42	\$ 207,739.92

Examined January 25, 1909; November 16, 1909; September 12, 1910.

Names of Stockholders—B. L. Van Vechten, S. E. Newcomb (deceased); L. D. Eskridge, L. A. Norland, R. J. Kavalec, Christen Jensen, Samuel Jackson, John Shawcroft, John W. Shawcroft.

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, COLORADO.

F. A. Sabin, President; Frank Finney, Eugene Rourke, Vice-Presidents; C. A. Beerbohm, Cashier; W. A. Hart, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 27,713.50	\$ 39,535.15	\$ 43,045.73	\$ 41,875.51	\$ 42,619.01	\$ 51,886.13
Loans and discounts (unsecured).....	20,754.91	28,869.14	31,882.17	34,160.13	60,964.05	52,109.55
Overdrafts	63.48	1,180.72	217.74	1,746.59	16.28	647.83
Other bonds, stocks and securities.....	32,702.30	29,931.25	21,081.82	20,278.12	23,268.11	35,460.41
Furniture and fixtures.....	5,106.00	5,413.75	5,000.00	5,000.00	5,000.00	4,000.00
Banking house	24,596.85	24,719.01	24,758.26	24,758.26	24,758.26	20,000.00
Other real estate.....	7,389.05	8,054.05	8,000.00	8,000.00	.....	.....
Expense account	2,157.86	4,316.89	2,584.25	.....	.....	.....
Due from banks and bankers.....	20,464.58	12,112.03	23,400.50	37,787.71	48,192.35	36,116.94
Checks and cash items.....	322.18	258.39	38.30	377.75	113.70	1,693.89
Currency	4,541.00	7,159.00	5,637.00	4,862.00	9,109.00	11,145.00
Gold	2,110.00	1,780.00	1,370.00	1,527.50	1,720.00	1,700.00
Silver	525.00	470.25	470.25	737.50	667.00	908.62
Fractional coin	360.23	148.69	217.54	319.23	66.22	.....
Total	\$ 148,806.94	\$ 163,828.07	\$ 167,703.56	\$ 181,430.30	\$ 216,493.98	\$ 215,668.37
LIABILITIES.						
Capital stock paid in.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund .....	.....	.....	3,000.00	3,000.00	3,000.00	5,000.00
Undivided profits	3,423.91	6,100.44	5,895.50	3,149.13	10,546.95	3,412.77
Time certificates of deposit.....	20,000.00	20,024.83	21,331.31	26,035.31	27,165.03	25,864.67
Savings accounts	4,733.69	9,503.21	12,523.21	14,792.16	34,129.04	37,079.61
Trust funds	1,266.67	11,904.97	6,238.67	7,673.61	6,967.63	7,611.93
Individual deposits	44,382.67	41,269.62	42,689.87	49,735.74	58,608.33	59,378.89
Demand certificates .....	.....	25.00	1,025.00	1,011.05	1,073.00	1,120.50
Certified checks .....	.....	.....	.....	.....	.....	1,200.00
Cashiers' checks .....	.....	.....	.....	1,033.30	4.00	.....
Total	\$ 148,806.94	\$ 163,828.07	\$ 167,703.56	\$ 181,430.30	\$ 216,493.98	\$ 215,668.37

Examined April 10, 1909; Oct. 7, 1909; Oct. 8, 1910.

Names of Stockholders—Eugene Rourke, E. H. Rourke, R. Phillips, Clara M. Norton, P. G. Scott, Donald McIntosh, W. Patterson, Frank Finney, C. A. Beerbohm, Fred A. Sabin, R. Phillips, M. D. Thatcher, Wilson A. Hart, B. M. Spalding, Beaty Bros., J. N. Beaty, Mary Daniher, Ed. Daniher, Royal H. Finney, Gertrude C. Finney.

THE LA JUNTA STATE BANK, LA JUNTA, COLORADO.

Robert A. Steen, President; A. C. Draper, Vice-President; G. H. Winchell, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 48,839.49	\$ 48,384.71	\$ 48,364.55	\$ 39,054.93	\$ 60,720.93	\$ 45,949.93
Loans and discounts (unsecured).....	102,601.73	112,368.98	115,106.15	110,084.55	118,217.50	133,062.24
Overdrafts	901.11	2,450.74	5,997.91	6,344.29	6,074.63	1,493.59
Other bonds, stocks and securities.....	16,248.37	10,738.64	7,465.83	7,453.87	11,435.95	9,192.57
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate.....	7,500.00	7,500.00	7,500.00	7,500.00	2,800.00	2,800.00
Expense account.....	1,036.22	4,135.46	8,191.76	1,048.65	4,788.88	.....
Due from banks and bankers.....	43,990.76	36,750.30	99,351.73	84,756.60	36,059.60	56,297.57
Checks and cash items.....	864.14	1,503.81	807.07	1,854.43	806.33	757.45
Currency	14,033.00	14,115.00	16,403.00	16,067.00	16,026.00	14,964.00
Gold	1,420.00	1,575.00	1,220.00	180.00	1,820.00	1,595.00
Silver	4,161.00	4,826.00	3,117.00	3,730.00	3,555.00	5,086.49
Fractional coin.....	1,106.45	2,606.80	1,071.18	798.82	1,338.64	.....
Other resources.....	.....	.....	.....	.....	.....	1,062.88
Total	\$ 244,202.27	\$ 248,455.44	\$ 316,096.18	\$ 280,373.14	\$ 265,143.51	\$ 273,761.72
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits.....	3,722.24	6,225.79	12,939.38	6,047.85	10,985.84	4,372.96
Time certificates of deposit.....	48,363.29	44,862.20	48,154.83	49,516.15	54,957.02	55,466.90
Dividends unpaid.....	185.00	.....	.....	.....	.....	.....
Individual deposits.....	137,800.75	144,569.31	203,110.47	168,994.37	145,261.85	163,035.65
Demand certificates.....	4,130.99	2,089.10	1,216.81	5,638.28	3,332.31	886.21
Certified checks.....	.....	709.04	674.69	176.49	606.49	.....
Total	\$ 244,202.27	\$ 248,455.44	\$ 316,096.18	\$ 280,373.14	\$ 265,143.51	\$ 273,761.72

Examined February 10, 1909; October 7, 1909; October 7, 1910.

Names of Stockholders—A. C. Draper, Lee Ramsey, R. A. Steen, A. D. Best, J. E. Gauger, Mollie F. Schmidt, G. H. Near, Humphrey Best, R. Winchell, B. H. Joy, John Johnson, Saidee Steen, Annie R. Reynolds, John H. Holly, Edna M. Holly, Julia Stanley, John T. Updike, Mary S. Near, J. C. Talliaferro, John N. Lamb, R. A. Eddleman, R. G. Dalton, Thomas R. Hoffmire, F. D. Wood, G. B. Round, H. G. Todd,

MINERS AND MERCHANTS BANK, LAKE CITY, COLORADO.

J. F. Maurer, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	8,806.36	\$ 8,231.30	\$ 6,988.00	\$ 6,509.00	\$ 7,019.00	\$ 8,345.00
Loans and discounts (unsecured).....	23,644.79	10,578.95	19,435.70	19,444.80	15,085.87	23,458.78
Overdrafts	1,701.96	1,124.00	1,245.56	898.89	300.56	57.52
Other bonds, stocks and securities.....	10,064.57	10,123.01	10,568.98	11,651.73	10,858.21	10,457.71
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other real estate.....	34,918.00	35,993.00	35,693.00	26,318.00	26,353.00	26,353.00
Expense account.....	5.30	75.25	27.65	.....	.....	.....
Due from banks and bankers.....	4,208.84	18,132.90	10,520.29	10,608.95	22,232.58	8,734.73
Checks and cash items.....	178.58	45.00	5.00	91.10	15.00	.....
Currency	3,925.00	5,955.00	5,690.00	3,745.00	6,186.00	2,725.00
Gold	2,280.00	1,845.00	975.00	1,135.00	1,375.00	1,145.00
Silver	675.00	698.00	598.00	370.00	615.00	1,169.74
Fractional coin.....	48.00	73.99	112.46	112.10	109.77	.....
Total	\$ 98,456.40	\$ 100,875.40	\$ 99,859.64	\$ 88,884.57	\$ 98,149.99	\$ 90,446.48
LIABILITIES.						
Capital stock paid in.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	12,750.00	12,750.00	12,750.00	5,000.00	5,000.00	5,000.00
Undivided profits.....	1,133.40	1,517.35	3,681.27	2,138.12	2,956.36	3,735.90
Time certificates of deposit.....	16,074.18	16,015.05	19,411.14	20,195.86	19,474.64	19,429.34
Individual deposits.....	43,310.32	46,529.41	37,730.14	36,485.90	43,945.20	36,826.84
Due to banks and bankers.....	385.15	812.11	979.22	678.97	1,230.45	450.23
Demand certificates.....	2,948.95	1,676.05	3,836.52	2,484.37	4,243.22	3,923.96
Reserved for taxes.....	1,854.40	1,575.43	1,471.35	1,901.35	1,300.12	1,080.21
Total	\$ 98,456.40	\$ 100,875.40	\$ 99,859.64	\$ 88,884.57	\$ 98,149.99	\$ 90,446.48

Examined June 3, 1909; July 28, 1910.

Names of Owners—John A. Thatcher, M. D. Thatcher.

CITIZENS STATE BANK OF LAMAR, LAMAR, COLORADO.

Charles Maxwell, Vice-President; John M. Williams, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1919.
Loans and discounts (secured).....	\$ 19,100.28	\$ 24,694.89	\$ 20,173.74	\$ 23,691.69	\$ 37,248.03	\$ 62,564.16
Loans and discounts (unsecured).....	60,399.85	68,417.17	110,149.62	129,444.08	134,207.37	80,673.33
Overdrafts	366.50	3,061.68	5,239.84	8,545.43	3,445.75	4,921.44
Other bonds, stocks and securities.....	1,946.33	2,013.51	2,376.35	2,112.44	1,863.39	4,721.75
Furniture and fixtures.....	4,243.47	4,335.85	4,404.85	3,500.00	3,500.00	3,500.00
Due from banks and bankers.....	22,039.34	22,706.18	52,172.31	12,597.89	71,709.46	42,159.82
Checks and cash items.....	2,118.83	266.50	5,430.84	1,109.12	237.92	239.33
Currency	3,213.00	4,540.00	3,945.00	3,433.00	4,978.00	7,233.00
Gold	80.00	965.00	3,300.00	2,095.00	4,850.00	5,405.00
Silver	300.00	397.00	200.00	211.00	114.00	939.93
Fractional coin.....	297.43	691.59	634.75	544.32	401.00	.....
Total	\$ 114,105.03	\$ 132,089.37	\$ 208,027.30	\$ 187,283.97	\$ 262,554.92	\$ 212,357.76
LIABILITIES.						
Capital stock paid in.....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus fund.....	.....	.....	.....	3,500.00	3,500.00	3,500.00
Undivided profits.....	116.46	998.62	3,832.64	574.03	1,851.72	1,614.63
Time certificates of deposit.....	370.00	1,325.00	6,320.10	4,047.10	3,085.45	3,750.00
Individual deposits.....	78,543.57	94,647.20	162,501.60	144,071.04	218,509.85	165,907.01
Due to banks and bankers.....	.....	.....	.....	6.30	.....	.....
Demand certificates.....	25.00	68.40	258.13	.....	400.00	200.00
Certified checks.....	.....	.....	.....	.....	.....	2,200.00
Cashiers' checks.....	50.00	50.15	114.83	85.50	207.90	186.12
Total	\$ 114,105.03	\$ 132,089.37	\$ 208,027.30	\$ 187,283.97	\$ 262,554.92	\$ 212,357.76

Examined October 8, 1909; March 2, 1910; October 21, 1910.

Names of Stockholders—John M. Williams, Charles Maxwell, George A. Everett, George E. Ricker, Charles F. Cook, E. H. Gerecke, S. I. Borton, Tillie E. Copeland, J. F. Davis, G. J. Garvin, Glen E. Kirkpatrick, J. K. Doughty, R. M. Latham, Elizabeth Buckner, F. M. Hunt, E. R. Jones, I. L. Maxwell, J. T. Kirkpatrick, John M. Williams and Charles Maxwell.

THE LA SALLE STATE BANK, LA SALLE, COLORADO.

R. W. DeVinny, President; D. S. Ellis, Vice-President; R. B. Carpenter, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 7,099.60	\$ 14,537.05	\$ 17,666.55	\$ 18,165.97	\$ 24,814.57	\$ 21,531.98
Loans and discounts (unsecured).....	5,319.72	7,339.69	18,534.23	29,007.88	13,546.79	17,347.10
Overdrafts	1.25	346.36	463.05	311.04	122.68	327.37
Furniture and fixtures.....	456.00	556.00	1,367.61	1,460.00	1,602.50	1,602.50
Banking house.....	.....	300.00	2,138.20	2,130.00	2,187.70	2,180.00
Expense account.....	449.58	916.79	1,669.81	308.82	1,693.15	.....
Due from banks and bankers.....	1,187.86	4,696.87	2,094.63	6,108.24	4,368.52	44.14
Checks and cash items.....	14.50	45.20	45.00	58.80	6.25	20.00
Currency	1,143.00	751.00	2,807.00	1,201.00	1,914.00	1,811.00
Gold	130.00	95.00	105.00	70.00	.....	10.00
Silver	601.40	323.50	372.10	814.00	647.00	681.78
Fractional coin.....	21.85	85.04	43.45	166.68	168.71	.....
Total	\$ 16,424.76	\$ 29,992.50	\$ 47,306.63	\$ 59,802.43	\$ 51,071.87	\$ 45,555.87
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	.....	.....	100.00	100.00	400.00
Undivided profits.....	220.23	866.52	1,521.26	496.11	2,000.85	254.65
Bills payable.....	.....	2,500.00	5,500.00	.....	7,500.00	5,000.00
Time certificates of deposit.....	.....	60.00	2,559.70	5,909.70	5,070.00	3,420.00
Savings accounts .....	.....	.....	1.00	82.34	883.15	811.57
Individual deposits.....	6,092.37	16,411.68	24,929.95	39,208.98	21,909.92	21,042.30
Due to banks and bankers.....	.....	.....	.....	.....	.....	1,100.94
Demand certificates.....	112.16	154.30	2,794.72	4,005.30	3,607.95	3,526.41
Total	\$ 16,424.76	\$ 29,992.50	\$ 47,306.63	\$ 59,802.43	\$ 51,071.87	\$ 45,555.87

Examined Aug. 31, 1909; May 12, 1910; Nov. 26, 1910.

Names of Stockholders—C. E. Carpenter, R. B. Carpenter, S. R. Cox, R. W. DeVinny, D. S. Ellis, Wm. B. Hughes, J. C. Hubbard, T. B. Garrison, Sr., C. B. Norris, T. W. Olsen, James A. Stewart, A. T. Van Scoy.

THE BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

M. D. Thatcher, President; J. A. Thatcher, Vice-President; P. G. Scott, Cashier; Wm. J. A. Scott, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 105,362.91	\$ 107,469.44	\$ 117,472.87	\$ 122,240.19	\$ 129,756.31	\$ 124,459.98
Loans and discounts (unsecured).....	141,375.81	182,881.76	182,572.20	187,827.17	159,886.55	191,129.26
Overdrafts	16,533.72	9,571.74	12,120.12	17,456.61	11,885.09	29,478.68
Other bonds, stocks and securities.....	9,181.55	799.82	4,000.78	5,318.81	8,350.75	12,514.94
Furniture and fixtures.....	822.50	822.50	700.00	.....	.....	.....
Other real estate.....	9,886.99	8,792.33	8,792.33	8,792.33	8,792.33	8,792.33
Expense account.....	16.40	49.25	81.23	.....	.....	.....
Due from banks and bankers.....	99,532.34	26,169.46	47,888.22	22,893.01	74,455.72	27,516.20
Checks and cash items.....	532.49	336.18	946.08	396.14	204.09	316.75
Currency	9,584.00	11,461.00	10,106.00	6,674.00	9,876.00	9,656.00
Gold	4,875.00	635.00	150.00	145.00	.....	.....
Silver	360.00	819.00	712.00	528.00	380.00	1,881.07
Fractional coin.....	571.67	719.06	1,587.90	1,222.02	2,019.30	.....
Interest .....	.....	27.52	178.62	.....	.....	.....
Total	\$ 398,635.38	\$ 350,554.06	\$ 387,308.35	\$ 373,493.28	\$ 405,606.14	\$ 405,745.21
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	4,447.89	8,538.41	12,854.82	9,061.93	9,564.59	16,897.19
Time certificates of deposit.....	14,737.80	26,137.08	20,403.22	42,235.36	67,117.30	64,305.76
Individual deposits.....	285,636.51	211,899.84	234,703.28	201,174.79	235,352.10	241,475.46
Due to banks and bankers.....	137.29	.....	726.34	.....	.....	886.70
Demand certificates.....	52,384.97	62,835.01	77,524.17	79,624.68	52,312.86	42,180.10
Other liabilities.....	5,000.00	5,000.00	5,000.00	.....	.....	.....
Reserved for taxes.....	1,290.92	1,143.72	1,096.52	1,396.52	1,259.29	.....
Total	\$ 398,635.38	\$ 350,554.06	\$ 387,308.35	\$ 373,493.28	\$ 405,606.14	\$ 405,745.21

Examined Feb. 8, 1909; Oct. 7, 1909; Oct. 22, 1910.

Names of Stockholders—M. D. Thatcher, John A. Thatcher, P. G. Scott.

THE FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, COLO.

T. J. Herron, President; John Cameron, First Vice-President; A. W. Johnson, Second Vice-President; L. B. Herron, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,119.60
Loans and discounts (unsecured).....	13,481.87
Furniture and fixtures.....	596.75
Due from banks and bankers.....	44,974.52
Checks and cash items.....	2,864.65
Currency	1,855.00
Gold	35.00
Silver	545.60
Total	\$ 70,472.99
LIABILITIES.	
Capital stock paid in.....	\$ 36,150.00
Undivided profits.....	440.81
Individual deposits.....	33,882.18
Total	\$ 70,472.99

Examined Sept. 10, 1910.

Names of Stockholders—W. G. McAfee, John Cameron, A. W. Wight, H. G. Bell, Richard Thaxton, A. F. Klinkerman, John Klinkerman, Mrs. H. Lanvermeyer, Balwin Bros., Mrs. J. R. Blackburn, A. B. Ham, Mrs. F. E. Foote, John Johnson, Alfred Johnson, A. W. Johnston, J. N. Raber, J. M. Bowman, T. J. Herron, L. B. Herron, Joe Hoffman, W. G. Branson, Mrs. Mary Manifer, F. V. Askew, R. F. Klett.

THE LA VETA STATE BANK, LA VETA, COLORADO.

H. M. Stockwell, President; I. M. Snider, Vice-President; Frank O. Carson, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 34,878.80	\$ 36,990.03	\$ 32,106.23	\$ 46,207.13	\$ 49,579.20	\$ 53,768.75
Loans and discounts (unsecured).....	13,869.80	15,301.40	26,649.90	17,559.71	21,948.97	23,236.31
Overdrafts	206.27	290.51	569.75	91.05	214.46	203.39
Other bonds, stocks and securities.....	.....	.....	.....	.....	771.75	.....
Furniture and fixtures.....	1,750.00	1,750.00	1,750.00	1,500.00	1,500.00	1,500.00
Banking house.....	3,500.00	3,500.00	3,700.00	3,500.00	3,500.00	3,500.00
Expense account.....	226.05	1,208.03	960.95	332.11	1,808.84	.....
Due from banks and bankers.....	8,702.65	7,968.43	11,318.42	8,527.23	9,081.07	10,009.85
Currency	3,266.00	1,428.00	1,934.00	4,339.00	3,506.00	1,372.00
Gold	1,095.00	1,100.00	300.00	750.00	1,790.00	125.00
Silver	728.80	759.10	565.00	566.60	485.25	1,347.57
Fractional coin.....	27.56	13.85	371.95	54.42	136.80	.....
Total	\$ 68,250.93	\$ 70,309.35	\$ 80,226.20	\$ 83,427.25	\$ 94,322.34	\$ 95,062.87
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	.....	.....	.....	.....	.....	600.00
Undivided profits.....	308.38	1,650.55	1,477.73	698.77	3,690.91	578.24
Bills payable.....	8,000.00	11,000.00	8,000.00	6,000.00	.....	.....
Time certificates of deposit.....	4,769.75	7,294.85	9,548.35	10,886.90	17,170.83	17,689.69
Individual deposits.....	39,904.37	35,340.45	43,263.92	48,643.71	57,709.50	59,973.72
Due to banks and bankers.....	.....	.....	2,208.20	1,256.17	105.00	723.35
Demand certificates.....	222.00	23.50	438.00	622.00	470.00	262.00
Certified checks .....	.....	.....	.....	200.00	166.35	28.30
Cashiers' checks.....	46.43	.....	290.00	119.70	9.75	207.57
Total	\$ 68,250.93	\$ 70,309.35	\$ 80,226.20	\$ 83,427.25	\$ 94,322.34	\$ 95,062.87

Examined Jan. 28, 1909; Nov. 18, 1909; Sept. 15, 1910.

Names of Stockholders—H. M. Stockwell, Josephine Stockwell, I. M. Snider, D. M. Decamp, C. M. Mack, C. L. Martin, Peter Verliff, L. M. Jones, C. T. Ritchey, W. G. McEvoy, James Turner, Mrs. R. L. Anderson, Mary E. Lester, F. E. Collier, Julia A. Filger, Mrs. Alice Estes, Mrs. Myrtle Edmonston, F. O. Carson, Amelia F. Capps.

COLORADO STATE BANK OF LIMON, LIMON, COLORADO.

P. O. Wells, President; W. S. Pershing, Vice-President; C. A. Wells, Cashier.

RESOURCES.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 875.00	\$ 13,652.37
Loans and discounts (unsecured).....	875.78	8,531.65
Furniture and fixtures.....	1,901.63	1,984.29
Banking house	3,000.00	3,000.00
Expense account	88.21	953.16
Due from banks and bankers.....	8,825.18	1,754.26
Checks and cash items.....	123.77	551.15
Currency	3,363.00	2,448.00
Gold	625.00	315.00
Silver	764.00	742.82
Fractional coin	39.49	.....
Total	\$ 20,481.06	\$ 33,932.70
LIABILITIES.		
Capital stock paid in.....	\$ 11,000.00	\$ 11,000.00
Undivided profits	42.70	.....
Time certificates of deposit.....	110.00	7,786.16
Individual deposits	9,195.44	15,146.54
Demand certificates	128.27	.....
Other liabilities	4.65	.....
Total	\$ 20,481.06	\$ 33,932.70

Examined February 8, 1909; October 7, 1909; October 22, 1910.

Names of Stockholders—P. O. Wells, W. S. Pershing, P. A. Thompson, W. L. Cookman, C. A. Wells, Hamilton Investment Company, P. M. Wells.

THE LIMON STATE BANK, LIMON, COLORADO.

J. M. Bailey, President; W. H. Wells, Vice-President; J. M. McClure, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 24,436.75	\$ 24,041.76	\$ 21,895.92	\$ 43,230.34	\$ 29,890.65	\$ 27,723.98
Loans and discounts (unsecured).....	25,895.90	27,419.70	27,924.36	19,558.97	31,944.42	37,128.77
Overdrafts	358.29	527.76	2,728.94	1,259.09	524.02	312.74
Other bonds, stocks and securities.....	50.00	50.00	50.00	50.00	50.00	50.00
Furniture and fixtures.....	888.90	874.55	888.88	888.88	909.38	910.88
Banking house.....	924.03	924.03	1,150.45	1,141.51	1,141.51	1,148.41
Expense account.....	.....	.....	1,096.61	1,410.22	514.70	.....
Due from banks and bankers.....	2,818.76	7,517.28	13,542.63	14,802.17	36,784.03	21,953.54
Checks and cash items.....	.....	.....	178.88	.....	.....	.....
Currency	2,000.00	2,204.00	3,234.00	2,362.00	2,053.00	2,424.00
Gold	595.00	715.00	310.00	405.00	305.00	605.00
Silver	589.00	538.15	332.31	682.00	400.00	793.44
Fractional coin.....	131.05	20.67	.....	57.49	52.67	.....
Other resources.....	.....	.....	.....	.....	72.14	.....
Total	\$ 58,687.68	\$ 64,832.90	\$ 73,332.98	\$ 85,847.67	\$ 104,641.52	\$ 93,050.76
LIABILITIES.						
Capital stock paid in.....	\$ 18,750.00	\$ 19,750.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	698.52	1,381.48	1,381.48	1,381.48	4,000.00	4,000.00
Undivided profits.....	.....	133.39	2,004.27	3,405.94	1,282.45	1,756.49
Bills payable.....	4,000.00	3,000.00	.....	.....	.....	.....
Time certificates of deposit.....	392.70	4,899.50	5,867.73	6,097.73	7,583.73	7,044.98
Individual deposits.....	34,846.46	35,668.53	44,079.50	54,962.52	71,775.34	60,249.29
Total	\$ 58,687.68	\$ 64,832.90	\$ 73,332.98	\$ 85,847.67	\$ 104,641.52	\$ 93,050.76

Examined Nov. 8, 1909; Sept. 1, 1910.

Names of Stockholders—J. M. Baily, J. M. McClure, W. H. Wells, W. S. Will, Henry Ferguson, C. J. Schrader, Smith Harper, D. W. Towse, Russell Gates, Frank Tompkins.

THE LITTLETON STATE BANK, LITTLETON, COLORADO.

D. H. Staley, President; Amos Binford, First Vice-President; G. W. Black, Second Vice-President; D. M. Decamp, Cashier.

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BIENNIAL REPORT

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 9,488.12	\$ 7,193.00	\$ 15,190.55	\$ 6,021.90
Loans and discounts (unsecured).....	8,836.22	12,945.35	4,452.85	7,948.13
Overdrafts	89.33	72.73	235.39	40.32
Other bonds, stocks and securities.....	.....	.....	683.55	.....
Furniture and fixtures.....	971.14	989.14	1,100.00	1,160.00
Banking house.....	.....	.....	500.00	4,002.00
Expense account.....	502.80	1,771.18	971.93	404.30
Due from banks and bankers.....	5,260.30	4,181.64	3,483.75	8,517.29
Checks and cash items.....	23.40	169.51	1,553.10	11.00
Currency	1,184.00	679.00	1,429.00	904.00
Gold	85.00	485.00	25.00	195.00
Silver	351.25	47.00	331.00	293.78
Fractional coin.....	46.05	188.16	161.65	.....
Total	\$ 26,837.61	\$ 28,721.71	\$ 30,117.77	\$ 29,497.72
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	.....	1,003.66	.....	.....
Time certificates of deposit.....	4,675.87	2,515.00	3,050.00	2,560.00
Savings accounts.....	729.40	1,191.00	1,755.02	3,009.50
Individual deposits.....	10,573.74	13,954.05	12,106.75	13,928.22
Due to banks and bankers.....	.....	.....	3,000.00	.....
Demand certificates.....	858.60	58.00	206.00	.....
Total	\$ 26,837.61	\$ 28,721.71	\$ 30,117.77	\$ 29,497.72

Examined July 13, 1909; Dec. 8, 1909; June 28, 1910.

Names of Stockholders—Wesley Staley, D. H. Staley, D. M. Decamp, Fred Nicolaus, W. H. Everett, Robt. Shoemaker, Chas. Berdel, Geo. W. Dunn, Estella McNall, Peter Watson, Geo. E. Beach, John A. Shoemaker, Amos Binford.

EMERSON AND BUCKINGHAM, BANKERS, LONGMONT, COLORADO.

Charles E. Day, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 58,324.38	\$ 64,608.30	\$ 67,667.80	\$ 73,703.65	\$ 80,424.73	\$ 63,916.00
Loans and discounts (unsecured).....	57,588.03	56,884.01	74,350.77	68,503.05	61,637.34	94,044.08
Overdrafts	38.82	258.17	1,357.01	36.71	89.72	143.23
Other bonds, stocks and securities.....	19,500.00	18,000.00	14,000.00	14,000.00	14,000.00	13,000.00
Expense account	484.41	.....	5,600.67	503.98	2,931.72	.....
Due from banks and bankers.....	116,863.19	96,977.44	115,742.70	100,099.10	81,777.91	58,652.14
Checks and cash items.....	433.22	2,182.13	3,001.76	892.07	761.69	650.91
Currency	2,256.00	617.00	1,025.00	2,913.00	3,679.00	6,506.00
Gold	9,247.50	11,137.50	13,185.00	5,662.50	7,910.00	1,110.00
Silver	1,692.05	1,002.00	1,319.00	2,008.75	2,306.00	2,268.79
Fractional coin	288.09	152.75	78.29	9.69	99.86	.....
Other resources .....	.12	.....	.....	.....	.....	.....
Total	\$ 266,715.81	\$ 251,819.30	\$ 297,328.00	\$ 268,332.50	\$ 255,617.97	\$ 240,291.15
LIABILITIES.						
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	1,224.48	3,422.26	12,299.95	671.89	6,203.54	5,745.30
Time certificates of deposit.....	14,014.90	13,647.77	11,533.01	10,679.37	13,083.67	14,197.15
Individual deposits	195,958.14	179,942.41	215,799.48	200,033.29	182,125.10	165,777.21
Due to banks and bankers.....	.....	.....	2,375.21	288.00	.....	512.60
Demand certificates	10,518.29	9,806.86	10,320.35	11,659.95	9,205.66	9,058.89
Total	\$ 266,715.81	\$ 251,819.30	\$ 297,328.00	\$ 268,332.50	\$ 255,617.97	\$ 240,291.15

Examined October 27, 1910

Names of Owners—Charles E. Day, F. M. Downer.

LOUISVILLE BANK, LOUISVILLE, COLORADO.

James P. Miller, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 32,501.84	\$ 49,741.58	\$ 53,998.05	\$ 60,054.51	\$ 44,519.48	\$ 55,664.15
Loans and discounts (unsecured).....	18,304.88	17,739.44	21,908.65	23,272.55	27,309.88	24,477.76
Overdrafts	116.52	47.26	59.53	95.04	56.87	182.31
Other bonds, stocks and securities.....	11,642.00	9,097.20	17,080.95	16,777.55	13,635.95	13,910.00
Furniture and fixtures.....	3,131.10	3,233.10	3,248.10	3,248.10	3,248.10	3,248.10
Banking house.....	7,883.45	7,883.45	8,373.57	8,395.52	8,395.52	8,395.52
Other real estate.....	.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Expense account	30.50	1,856.50	3,014.40	3,687.67	2,045.95	.....
Due from banks and bankers.....	37,246.40	30,280.72	47,465.49	53,894.37	29,571.08	26,035.90
Checks and cash items.....	6,630.06	2,118.13	4,423.15	4,657.29	3,937.40	5,646.52
Currency	1,202.00	1,200.00	1,970.00	1,700.00	2,102.00	2,200.00
Gold	782.50	5,215.00	3,545.00	4,000.00	2,675.00	2,050.00
Silver	1,842.75	1,009.75	1,316.00	1,815.75	1,100.00	1,570.65
Fractional coin.....	139.55	41.87	167.13	521.10	363.08	.....
Other resources.....	216.68	.....	.....	124.00	.....	.....
Total	\$ 121,670.23	\$ 130,964.00	\$ 168,070.02	\$ 183,743.45	\$ 140,460.31	\$ 144,880.91
LIABILITIES.						
Capital stock paid in.....	\$ 15,760.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	400.00	400.00	2,400.00	2,400.00	3,400.00	4,540.00
Undivided profits.....	138.94	1,670.12	4,789.05	6,070.22	2,911.32	1,106.14
Time certificates of deposit.....	20,442.67	20,200.57	31,565.75	40,073.75	42,089.13	41,324.13
Savings accounts.....	486.62	634.17	2,451.23	6,357.79	5,701.01	6,602.62
Individual deposits.....	77,624.52	80,241.14	100,720.99	104,798.69	66,023.92	67,373.02
Demand certificates.....	6,756.00	7,818.00	6,143.00	4,043.00	248.95	135.00
Certified checks.....	.....	.....	.....	.....	85.98	.....
Other liabilities.....	61.48	.....	.....	.....	.....	3,800.00
Total	\$ 121,670.23	\$ 130,964.00	\$ 168,070.02	\$ 183,743.45	\$ 140,460.31	\$ 144,880.91

Examined April 22, 1909; January 6, 1910.

Names of Owners—C. O. Hauck, George W. Williams, Joseph Humphry, A. C. Goodhue, W. J. Lee, D. E. Evans, Joseph Mitchell, F. C. Greenlee, George Longmore, F. B. Hamilton, John Jennings, E. R. Jones, Enoch Vaughn, John Tovado, John Steinbaugh, Charles W. Hake, James P. Miller, George I. Miller, Mary E. Miller, William Nicholson.

THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, COLORADO.

George W. Foote, President; A. A. Ferguson, Vice-President; J. M. Cunningham, Cashier.

RESOURCES.

	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 126,778.36
Loans and discounts (unsecured).....	211,968.71
Overdrafts	3,600.35
Other bonds, stocks and securities.....	5,274.72
Furniture and fixtures	2,500.00
Banking house	20,000.00
Other real estate.....	9,500.00
Due from banks and bankers.....	56,190.62
Checks and cash items.....	1,727.75
Currency	14,755.00
Gold	3,135.00
Silver	1,903.41
Total	\$ 457,333.92

LIABILITIES.

Capital stock paid in.....	\$ 100,000.00
Surplus fund	15,000.00
Undivided profits	2,261.17
Bills payable	35,000.00
Time certificates of deposit.....	115,462.50
Savings accounts	21,675.78
Individual deposits	132,222.18
Due to banks and bankers.....	21,000.00
Demand certificates	12,071.65
Cashiers' checks	2,640.64
Total	\$ 457,333.92

Examined November 9, 1910.

Names of Stockholders—J. R. Anderson, David Anderson, J. F. Bogle, Bogle Brothers, J. M. Cunningham, Mrs. H. M. Cunningham, J. George Cunningham, J. W. Danner, E. K. C. Evans, D. H. Evans, executor; A. A. Ferguson, Mrs. A. A. Ferguson, George W. Foote, Mrs. Blanche Fullerton, Mrs. Anna M. Gott, Louise Hannaford, Mrs. Jane Hobson, Mrs. V. V. Jackson, J. Wesley Jones, Mrs. A. McKeown, Mrs. D. D. Simpson, O. P. Shallenbarger, administratrix; H. R. Smith, A. W. Wellman, Mrs. Nettie W. Brandt.

THE LARIMER COUNTY BANK OF LOVELAND, LOVELAND, COLORADO.

George W. Foote, President; A. A. Ferguson, J. Wesley Jones, Vice-Presidents; John M. Cunningham, Cashier; L. Burt Blair, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.
Loans and discounts (secured).....	\$ 104,519.45	\$ 77,663.50	\$ 119,901.50	\$ 120,767.07	\$ 113,800.72
Loans and discounts (unsecured).....	175,747.80	192,966.32	215,631.94	211,016.43	211,370.11
Overdrafts	2,961.99	2,822.14	3,057.13	1,963.94	3,121.09
Other bonds, stocks and securities.....	9,492.50	7,471.44	6,423.40	6,423.40	5,855.80
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Expense account	797.59	3,892.28	6,641.50	685.71	5,139.06
Due from banks and bankers.....	51,304.99	64,556.51	80,737.79	72,992.77	91,710.09
Checks and cash items.....	1,413.20	612.24	2,034.54	2,886.06	4,221.49
Currency	4,465.00	10,363.00	5,188.00	11,674.00	12,726.00
Gold	2,965.00	2,885.00	3,035.00	2,590.00	1,960.00
Silver	2,225.00	1,617.93	2,646.05	2,365.00	1,370.00
Fractional coin	318.43	.....	75.19	241.16	67.03
Total	\$ 378,710.95	\$ 387,350.36	\$ 467,871.74	\$ 456,105.54	\$ 473,841.39

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	9,781.55	14,280.10	18,670.54	15,255.26	23,081.45
Bills payable	40,000.00	25,000.00	20,000.00	.....	.....
Time certificates of deposit.....	97,929.53	114,629.52	141,782.01	149,275.63	185,049.64
Savings accounts	10,176.58	13,271.37	18,642.50	19,717.41	23,659.66
Individual deposits	131,673.17	130,680.79	173,351.70	182,077.56	153,212.66
Due to banks and bankers.....	273.47	.....	1,081.87	1,352.50	90.60
Demand certificates	13,106.15	12,583.65	17,168.75	12,065.64	11,741.56
Certified checks .....	.....	1,043.00	50.00	.....	.....
Cashiers' checks	770.50	861.93	2,124.37	1,361.54	2,005.82
Total	\$ 378,710.95	\$ 387,350.36	\$ 467,871.74	\$ 456,105.54	\$ 473,841.39

Examined Aug. 27, 1909; Oct. 25, 1910.

Names of Stockholders—J. R. Anderson, J. T. Bogle, Bogle Brothers, J. M. Cunningham, Mrs. H. M. Cunningham, J. George Cunningham, J. W. Danner, E. K. C. Evans, D. H. Evans, Executor; A. A. Ferguson, Mrs. A. A. Ferguson, George W. Foote, Mrs. Blanche Fullerton, Mrs. Anna M. Gott, Louise Hannaford, Mrs. Jane Hobson, Mrs. V. V. Jackson, J. Wesley Jones, Mrs. A. McKeown, Mrs. S. D. Simpson, O. P. Shallenbarger, Admx.; H. R. Smith, A. W. Wellman, Mrs. Nettie W. Brandt.

*Incorporated as Larimer County Bank and Trust Co. Nov. 1, 1910.

THE STATE BANK OF LYONS, LYONS, COLORADO.

George Stickney, President; L. B. Stickney, Vice-President; M. W. Turner, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,929.35	\$ 8,341.18	\$ 7,934.53	\$ 9,820.86	\$ 8,485.57	\$ 9,472.99
Loans and discounts (unsecured).....	16,450.20	19,537.55	17,425.86	18,812.61	25,602.55	22,224.09
Overdrafts		705.63	72.24	431.86	379.11	245.49
Other bonds, stocks and securities.....	1,000.00		915.64	980.82	526.52	1,094.72
Furniture and fixtures.....	900.00	900.00	700.00	700.00	700.00	600.00
Expense account.....	1,206.58	1,997.76	825.31	226.29	1,315.52	.....
Due from banks and bankers.....	6,958.22	3,985.45	15,127.14	7,891.05	5,033.75	1,356.00
Checks and cash items.....	47.13	100.67	90.81	145.17	281.28	4.85
Currency	2,431.00	2,491.00	2,381.00	1,868.00	1,743.00	2,636.00
Gold	800.00	85.00	115.00	210.00	145.00	80.00
Silver	337.00	338.00	239.75	513.50	226.55	434.55
Fractional coin.....	68.88	71.99	41.95	44.37	.....	.....
Other resources.....	5.15	.....	.....	.....	.....	.....
Total	\$ 37,133.51	\$ 38,554.23	\$ 45,869.23	\$ 41,644.53	\$ 44,438.85	\$ 38,148.69
LIABILITIES,						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	2,161.21	3,173.13	1,812.39	1,235.73	2,400.62	1,496.38
Bills payable.....		2,500.00	.....	.....	2,500.00	.....
Individual deposits.....	18,786.48	15,840.82	24,424.59	20,233.92	18,935.78	17,129.63
Demand certificates.....	6,185.82	7,040.28	9,632.25	10,174.88	10,602.45	9,522.68
Total	\$ 37,133.51	\$ 38,554.23	\$ 45,869.23	\$ 41,644.53	\$ 44,438.85	\$ 38,148.69

Examined Sept. 3, 1909; Aug. 29, 1910.

Names of Stockholders—Geo. Stickney, L. B. Stickney, M. W. Turner.

Total
Examined Sept. 3, 1909; Aug. 29, 1910.

Names of Stockholders—Geo. Stickney, L. B. Stickney, M. W. Turner.

NO. 86, STATE BANK.

THE BAUER BANK, MANCOS, COLORADO.

J. F. Bauer, President; John White, Vice-President; W. E. Faris, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 62,653.36	\$ 46,618.49	\$ 46,521.88	\$ 51,822.84	\$ 37,516.78	\$ 32,384.23
Loans and discounts (unsecured).....	61,842.00	67,255.82	73,298.10	74,844.07	64,951.16	59,045.96
Overdrafts	11.81	4.99	122.80	208.13	68.20	29.68
Other bonds, stocks and securities.....	4,767.04	4,477.85	8,305.55	6,179.39	6,593.86	3,644.41
Furniture and fixtures.....	1,582.00	1,582.00	1,582.00	1,582.00	1,582.00	1,582.00
Banking house	3,718.00	3,718.00	3,718.00	3,718.00	3,718.00	3,718.00
Other real estate.....	12,081.27	12,081.27	17,592.37	12,081.27	13,761.49	13,415.22
Expense account.....	789.57	2,648.29	1,924.03	486.00	.....	.....
Due from banks and bankers.....	30,112.28	25,981.79	50,547.37	19,488.73	24,156.83	31,220.11
Checks and cash items.....	111.50	21.65	41.00	20.85	30.50	11.05
Currency	2,509.00	1,443.00	3,155.00	7,222.00	4,617.00	4,010.00
Gold	5,065.00	6,090.00	6,330.00	2,590.00	3,515.00	2,405.00
Silver	951.30	232.00	325.00	230.00	415.00	382.15
Fractional coin.....	177.00	26.78	59.60	52.95	43.30	.....
Total	\$ 186,371.13	\$ 172,181.93	\$ 213,522.70	\$ 180,526.23	\$ 160,969.12	\$ 151,847.81
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits.....	1,183.07	5,781.68	5,613.86	2,839.48	7,135.24	5,607.00
Bills payable.....	10,000.00	.....	.....	.....	10,000.00	5,000.00
Time certificates of deposit.....	34,543.58	22,693.60	34,701.89	26,336.03	18,396.85	19,120.75
Individual deposits.....	90,430.45	87,566.69	116,600.67	95,158.07	74,368.21	71,702.39
Demand certificates.....	.....	5,585.38	6,437.45	5,904.93	994.52	148.12
Certified checks.....	.....	361.25	22.05	.....	.....	.....
Cashiers' checks.....	214.00	193.33	146.78	287.72	74.30	269.55
Total	\$ 186,371.13	\$ 172,181.93	\$ 213,522.70	\$ 180,526.23	\$ 160,969.12	\$ 151,847.81

Examined June 12, 1909; April 25, 1910.

Names of Stockholders—Augusta E. Roessler, Pauline B. Toll, John F. Bauer, John White, Owen E. Noland, Fannie E. Higgins, William Roessler.

STATE BANK COMMISSIONER.

THE BANK OF MANITOU, MANITOU, COLORADO.

H. M. Ogilbee, President; A. M. Wilson, Vice-President; J. Frank Campbell, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 19,671.82	\$ 19,957.89	\$ 27,227.08	\$ 28,106.07	\$ 37,057.16	\$ 30,179.04
Loans and discounts (unsecured).....	17,581.34	28,250.63	29,407.62	25,454.06	36,216.68	40,423.43
Overdrafts	40.63	741.72	834.79	1,043.81	169.79	449.52
Other bonds, stocks and securities.....	3,636.08	3,248.42	8,550.75	1,316.57	4,611.96	7,065.68
Furniture and fixtures.....	1,855.55	1,855.55	1,868.90	1,868.90	1,987.80	2,115.55
Expense account	425.68	1,477.98	2,805.34	284.80	1,609.71	.....
Due from banks and bankers.....	9,577.03	6,699.32	17,791.60	14,948.53	13,778.28	25,213.16
Checks and cash items.....	244.67	46.45	143.18	61.45	570.94	458.90
Currency	1,016.00	3,966.00	4,633.00	1,040.60	3,414.00	1,805.00
Gold	625.00	740.00	705.00	860.00	250.00	287.50
Silver	553.25	407.25	933.60	947.00	1,478.00	844.68
Fractional coin	46.12	124.95	175.79	137.76	109.15	.....
Total	\$ 55,273.17	\$ 67,516.16	\$ 95,076.65	\$ 76,069.55	\$ 101,253.47	\$ 108,842.46
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Undivided profits	391.00	1,730.73	4,350.64	385.22	2,366.34	2,032.74
Bills payable .....	.....	10,000.00	.....	.....	10,000.00	.....
Dividends unpaid .....	.....	.....	.....	.....	.....	4.00
Individual deposits	43,939.99	45,205.48	74,021.29	60,972.26	68,492.33	94,304.52
Due to banks and bankers.....	.....	.....	67.07	.....	.....	.....
Cashiers' checks	934.68	579.95	6,637.65	3,629.00	8,244.80	1,501.20
Other liabilities	7.50	.....	.....	83.07	1,150.00	.....
Total	\$ 55,273.17	\$ 67,516.16	\$ 95,076.65	\$ 76,069.55	\$ 101,253.47	\$ 108,842.46

Examined March 8, 1909; Jan. 22, 1910; Nov. 14, 1910.

Names of Stockholders—J. Frank Campbell, H. M. Ogilbee, Z. G. Simmons, A. M. Wilson, E. E. Nichols, W. B. Kirby, H. H. Grafton, C. H. Austin, O. O. Dick, L. G. Fellows, B. B. Creighton, O. P. Snider, C. L. Smith, D. D. Escher, W. A. Davis, Tony Abbott.

J. N. BEATY & COMPANY, BANKERS, MANZANOLA, COLORADO.

J. N. Beaty, President, J. W. Beaty, Vice-President; W. C. Beaty, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 37,675.69	\$ 43,348.21	\$ 54,223.96	\$ 36,512.65	\$ 38,177.93	\$ 62,440.08
Loans and discounts (unsecured).....	50,945.45	48,121.99	50,704.65	66,043.23	41,763.19	60,049.16
Overdrafts	168.07	2,782.56	23.05	3,320.22	231.20	50.89
Other bonds, stocks and securities.....	7,909.42	11,211.81	11,088.40	11,705.45	41,030.97	45,857.74
Furniture and fixtures.....	490.00	490.00	490.00	490.00	490.00	490.00
Expense account.....	90.71	758.75	809.17	160.93	.....	.....
Due from banks and bankers.....	47,640.93	41,018.51	61,995.60	57,759.40	35,785.28	78,174.50
Checks and cash items.....	250.30	533.63	392.95	34.71	201.03	487.71
Currency	4,928.00	4,240.00	6,475.00	4,000.00	2,070.00	2,703.00
Gold	1,400.00	2,075.00	1,560.00	1,500.00	2,000.00	900.00
Silver	329.70	125.00	352.00	405.00	550.00	631.13
Fractional coin.....	47.91	45.33	87.83	115.79	165.05	.....
Total	\$ 151,876.18	\$ 154,750.79	\$ 188,202.61	\$ 182,047.38	\$ 162,464.65	\$ 251,784.21
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	12,000.00	12,000.00
Undivided profits.....	1,219.88	4,102.25	3,605.99	1,504.46	39.04	1,048.33
Time certificates of deposit.....	27,404.86	31,470.84	30,680.47	31,790.20	29,292.68	29,818.68
Individual deposits.....	98,251.44	94,177.70	119,916.15	114,752.72	97,132.93	184,917.20
Due to banks and bankers.....	.....	.....	9,000.00	9,000.00	9,000.00	9,000.00
Total	\$ 151,876.18	\$ 154,750.79	\$ 188,202.61	\$ 182,047.38	\$ 162,464.65	\$ 251,784.21

Examined April 7, Oct. 5, 1909; Oct. 4, 1910.

Names of Owners—J. N. Beaty, J. W. Beaty, W. C. Beaty.

STATE BANK COMMISSIONER.

FARMERS AND MERCHANTS BANK OF MEAD, MEAD, COLORADO.

Joseph Biederman, President; C. J. Clennon, Vice-President; J. J. Clennon, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,957.85	\$ 7,502.17	\$ 7,915.37	\$ 8,318.20	\$ 9,589.10	\$ 8,087.13
Loans and discounts (unsecured).....	9,784.31	11,621.66	13,279.42	10,942.13	12,468.50	9,709.43
Overdrafts	47.34	74.16	69.39	103.08	150.23	92.81
Other bonds, stocks and securities.....	281.85	221.85	221.85	371.85	371.85	370.20
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Other real estate.....	800.00	800.00	800.00	800.00	550.00	550.00
Expense account	2,754.91	1,535.33	2,233.18	.....	.....	.....
Due from banks and bankers.....	4,459.49	12,061.92	4,334.25	1,666.92	2,653.49	4,019.39
Checks and cash items.....	.....	.....	.....	184.06	.....	.....
Currency	872.00	429.00	813.00	1,067.00	671.00	458.00
Gold	685.00	375.00	260.00	530.00	172.50	177.50
Silver	374.00	226.00	665.10	382.05	287.15	401.96
Fractional coin	62.71	121.57	79.05	63.69	141.79	.....
Total	\$ 29,829.46	\$ 37,718.66	\$ 33,420.61	\$ 27,178.98	\$ 29,805.61	\$ 26,616.42
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	500.00	.....	.....	.....	.....
Undivided profits	1,746.62	356.52	2,468.06	160.56	147.17	42.67
Bills payable	7,000.00	7,000.00	.....	.....	7,000.00	3,000.00
Individual deposits	10,582.84	19,862.14	20,952.55	17,018.42	12,658.44	13,573.75
Total	\$ 29,829.46	\$ 37,718.66	\$ 33,420.61	\$ 27,178.98	\$ 29,805.61	\$ 26,616.42

Examined September 25, 1909; October 28, 1910.

Names of Stockholders—F. G. Ballinger, Joseph Biederman, C. J. Clennon, C. B. Goodwin, J. J. Griffin, C. V. Holmes, H. M. Hegwood, C. J. Johnson, L. H. Jackson, L. P. Mudd, M. J. Perkins, Benjamin Reese, G. Earle Young.

BANK OF MEEKER, MEEKER, COLORADO.

NO. 137, PRIVATE BANK.

A. C. Moulton, Cashier; John W. Rigby, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 46,590.20	\$ 48,881.33	\$ 45,356.46	\$ 36,139.69	\$ 51,810.23	\$ 44,969.72
Loans and discounts (unsecured).....	80,233.08	79,125.17	90,807.20	93,511.34	116,442.74	119,498.45
Overdrafts	802.34	1,345.53	5,980.97	1,653.22	3,304.65	3,717.34
Other bonds, stocks and securities.....	3,904.76	5,765.83	5,212.69	17,755.40	10,709.20	8,036.47
Furniture and fixtures.....	656.03	761.77	505.80	471.00	447.45	447.45
Other real estate.....	.....	620.38	620.38	620.38	632.73	1,132.73
Expense account.....	18.75	1,379.62	1,793.50	554.44	.....	62.48
Due from banks and bankers.....	48,425.40	50,743.78	63,175.15	91,798.37	40,327.55	14,571.34
Checks and cash items.....	52.30	37.75	44.00	236.00	176.20	93.00
Currency	2,529.00	3,708.00	2,495.00	1,670.00	1,533.00	1,196.00
Gold	1,657.40	2,817.40	2,307.40	1,625.00	2,630.00	2,130.00
Silver	551.10	595.80	432.00	400.00	936.80	422.36
Fractional coin.....	.....	4	1.75	63.29	.....	.....
Total	\$ 185,420.36	\$ 195,782.40	\$ 218,732.30	\$ 246,498.13	\$ 228,950.55	\$ 196,277.34
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	4,000.00	4,000.00	5,000.00	5,000.00	5,000.00
Undivided profits.....	7,688.55	1,433.41	1,468.29	1,796.17	4,328.92	.....
Time certificates of deposit.....	63,869.40	64,785.23	81,858.29	89,410.36	84,908.80	84,540.45
Individual deposits.....	100,484.74	114,427.04	120,585.80	135,046.33	123,352.76	96,286.02
Due to banks and bankers.....	1,943.32	15.92	314.42	2,902.33	187.38	.....
Cashiers' checks.....	1,240.10	926.55	505.50	2,342.94	1,172.69	450.87
Taxes	194.25	194.25	.....	.....	.....	.....
Total	\$ 185,420.36	\$ 195,782.40	\$ 218,732.30	\$ 246,498.13	\$ 228,950.55	\$ 196,277.34

Examined Aug. 27, 1909; June 14, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, Trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. A. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, William Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. E. Monson, C. E. Baird, Clay Sha w, Grover S. Likes, T. E. Lewis, H. W. Hansen.

STATE BANK COMMISSIONER.

MERINO STATE BANK, MERINO, COLORADO.

S. T. Stockham, President; T. K. Probst, Vice-President; G. M. Larsen, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,724.00	\$ 7,032.64	\$ 15,518.77	\$ 16,961.81	\$ 10,390.71	\$ 8,478.61
Loans and discounts (unsecured).....	10,230.12	11,771.60	15,596.84	18,189.75	19,190.35	17,161.17
Overdrafts	47.81	132.63	201.99	117.11	618.74	203.82
Furniture and fixtures.....	744.12	785.87	785.87	785.87	785.87	785.87
Banking house	1,525.34	1,700.34	1,700.34	1,700.34	1,700.34	1,700.34
Expense account	754.64	1,395.31	711.29	210.25	1,312.32	.....
Due from banks and bankers.....	6,420.98	1,368.27	17,307.28	9,380.12	4,371.90	6,991.07
Checks and cash items.....	349.45	2,421.12	28.25	1,032.14	142.49	225.82
Currency	1,057.00	725.00	831.00	1,094.00	876.00	1,004.00
Gold	520.00	790.00	410.00	270.00	355.00	200.00
Silver	432.85	334.50	559.15	505.90	404.80	433.01
Fractional coin	51.92	39.94	23.24	46.87	45.69	.....
Total	\$ 28,858.23	\$ 28,497.22	\$ 53,674.02	\$ 50,294.16	\$ 40,194.21	\$ 37,003.21
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	1,000.00	1,000.00	2,000.00
Undivided profits	275.89	1,566.34	1,355.97	322.00	2,313.98	260.61
Bills payable .....	.....	.....	2,000.00	2,000.00	.....	.....
Time certificates of deposit.....	1,223.28	1,376.64	1,295.67	1,462.09	1,417.05	2,457.75
Individual deposits	17,359.06	15,554.24	38,947.38	35,509.17	25,430.57	22,284.85
Demand certificates .....	.....	.....	75.00	.....	.....	.....
Other liabilities .....	.....	.....	.....	.....	32.61	.....
Total	\$ 28,858.23	\$ 28,497.22	\$ 53,674.02	\$ 50,294.16	\$ 40,194.21	\$ 37,003.21

Examined Sept. 16, 1909; June 1, 1910.

Names of Stockholders—M. F. Shafer, W. E. Shafer, C. B. Shafer, A. E. Shafer, J. R. Sheely, T. K. Probst, S. T. Stockham, J. H. Daniel, P. A. Ballard, G. M. Larsen.

Examined Sept. 16, 1909; June 1, 1910.

Names of Stockholders—M. F. Shafer, W. E. Shafer, C. B. Shafer, A. E. Shafer, J. R. Sheely, T. K. Probst, S. T. Stockham,
J. H. Daniel, P. A. Ballard, G. M. Larsen.

FIRST STATE BANK OF MESITA, MESITA, COLORADO.

NO. 190, STATE BANK.

M. F. Tyler, President; W. Guy Johnson, Vice-President; H. G. Wetherell, Cashier.

RESOURCES.

	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (unsecured).....	\$ 2,225.00	\$ 15,510.00
Overdrafts .....	.....	137.85
Furniture and fixtures.....	1,890.35	1,751.25
Expense account.....	.....	486.72
Due from banks and bankers.....	16,378.76	5,600.33
Currency	780.00	906.00
Gold .....	.....	20.00
Silver	1,113.55	733.87
Fractional coin.....	99.34	.....
 Total	 \$ 22,487.00	 \$ 25,146.02

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	34.10	.....
Time certificates of deposit.....	2,525.00	2,025.00
Individual deposits.....	9,927.90	13,121.02
 Total	 \$ 22,487.00	 \$ 25,146.02

Examined May 9, 1910.

Names of Stockholders—M. F. Tyler, W. Guy Johnson, W. L. McCaslin, H. Gillette Wetherell.

STATE BANK COMMISSIONER.

THE FIRST STATE BANK OF MILLIKEN, MILLIKEN, COLORADO.

James A. Gafford, President; O. L. Cully, Vice-President; R. M. Benton, Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 1,082.55	\$ 5,940.60	\$ 16,225.92	\$ 7,787.45
Loans and discounts (unsecured).....	1,039.50	2,465.60	6,405.14	16,870.61
Overdrafts .....	.....	74.18	676.95	201.12
Furniture and fixtures.....	1,591.90	1,722.40	1,722.40	1,850.00
Banking house .....	.....	.....	5,592.63	6,500.00
Other real estate.....	.....	1,075.00	.....	.....
Expense account	293.66	889.19	682.14	341.85
Due from banks and bankers.....	8,806.19	2,187.97	6,819.92	2,606.04
Currency	2,121.00	1,063.00	1,800.00	1,628.00
Gold	40.00	110.00	100.00	260.00
Silver	201.00	475.00	150.00	348.10
Fractional coin	251.74	154.04	207.71	.....
Total	\$ 15,427.54	\$ 16,156.98	\$ 40,382.81	\$ 38,393.17
LIABILITIES.				
Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	109.08	636.40	.....	.....
Notes rediscounted .....	.....	.....	.....	7,043.15
Time certificates of deposit.....	.....	.....	4,674.16	1,028.52
Individual deposits	10,318.46	10,520.58	25,708.65	20,321.50
Total	\$ 15,427.54	\$ 16,156.98	\$ 40,382.81	\$ 38,393.17

Examined Sept. 23, 1909; Aug. 4, 1910; Aug. 26, 1910.

Names of Stockholders—James A. Gafford, R. M. Benton, O. L. Cully, A. Feistel.

NO. 205, STATE BANK.

BANK OF MOFFAT, MOFFAT, COLORADO.

H. J. Jennings, President; Thos. Saffell, Vice-President; B. M. Marshall, Cashier.

RESOURCES.

	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 550.00
Furniture and fixtures.....	840.50
Expense account *.....	463.40
Due from banks and bankers.....	11,212.24
Currency	465.00
Gold	35.00
Silver	95.91
 Total	 \$ 13,662.05

LIABILITIES.

Capital stock paid in.....	\$ 5,400.00
Individual deposits	8,262.05
 Total	 \$ 13,662.05

Examined Nov. 7, 1910.

Names of Stockholders—Thomas Saffell, H. T. McCurdy, G. M. Graham, B. M. Marshall, B. J. Forbes, S. R. Miller, J. T. Roberts,
H. J. Jennings, Nancy A. Marlow, Clara Marlow, R. Dunshee, J. W. Biggs, Yates & McClain Realty Co.

STATE BANK COMMISSIONER.

THE BANK OF MONTE VISTA, MONTE VISTA, COLORADO.

C. C. Johnson, Cashier; R. F. Stitt, Assistant Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 73,406.40	\$ 120,898.57	\$ 89,118.61	\$ 113,290.99	\$ 85,070.78	\$ 99,634.05
Loans and discounts (unsecured).....	235,770.23	184,808.38	258,643.15	269,351.73	310,535.00	277,452.61
Overdrafts	1,172.90	3,826.81	2,990.69	2,200.82	3,604.66	9,344.20
Other bonds, stocks and securities.....	2,121.14	.....	773.77	.....	.....	1,688.25
Furniture and fixtures.....	2,539.75	2,539.75	2,539.75	2,539.75	2,539.75	2,539.75
Banking house.....	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate.....	4,737.97	6,737.97	8,737.97	6,737.97	5,743.37	5,743.37
Expense account.....	7,868.35	1,893.19	8,055.55	10,710.80	.....	.....
Due from banks and bankers.....	26,371.34	65,840.52	80,187.36	46,342.93	49,325.02	31,707.06
Checks and cash items.....	638.04	2,769.00	658.15	1,897.32	2,229.52	1,290.03
Currency	6,440.00	8,452.00	.....	11,700.00	12,326.00	2,403.00
Gold	5,000.00	6,000.00	16,080.01	53.00	7,975.00	5,930.00
Silver	1,670.15	875.10	.....	96	1,654.50	1,873.68
Total	\$ 389,736.27	\$ 416,641.29	\$ 479,785.01	\$ 476,826.27	\$ 493,003.60	\$ 451,606.00
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	15,000.00	25,000.00	25,000.00	25,000.00	.....	.....
Undivided profits.....	27,399.89	14,266.70	28,366.00	35,087.55	10,460.85	15,075.32
Bills payable.....	.....	.....	.....	.....	.....	15,000.00
Time certificates of deposit.....	50,052.06	49,138.08	47,363.02	43,162.73	78,712.17	65,557.23
Savings accounts.....	.....	.....	.....	.....	.....	376.83
Individual deposits.....	238,284.32	272,236.51	325,623.86	281,703.13	303,693.73	251,470.10
Due to banks and bankers.....	.....	.....	.....	4,720.56	191.85	3,273.24
Demand certificates.....	9,000.00	6,000.00	2,936.70	35,664.15	.....	.....
Certified checks.....	.....	.....	.....	.....	.....	500.00
Cashiers' checks.....	.....	.....	.....	.....	.....	353.28
Other liabilities.....	.....	.....	495.43	1,488.15	.....	.....
Total	\$ 389,736.27	\$ 416,641.29	\$ 479,785.01	\$ 476,826.27	\$ 493,003.60	\$ 451,606.00

Examined Jan. 18, 1909; Dec. 6, 1909; Dec. 15, 1910.

Names of Owners—Robert B. Wallace, John T. Wallace.

HOME STATE BANK, MONTROSE, COLORADO.

A. W. Nickell, President; A. F. Reeves, Vice-President; R. A. Nickell, Cashier; C. H. Nickell, Assistant Cashier.

STATE BANK COMMISSIONER.

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RESOURCES.	Nov. '6, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 14,250.00	\$ 25,172.10	\$ 29,381.30	\$ 27,474.79
Loans and discounts (unsecured).....	4,492.00	16,183.56	32,480.08	32,821.67
Overdrafts .....	.....	68.83	462.29	1,675.86
Furniture and fixtures.....	3,921.00	4,371.00	4,899.25	4,970.67
Expense account	783.97	2,270.93	4,826.66	.....
Due from banks and bankers.....	16,798.95	12,908.30	5,807.50	8,614.15
Checks and cash items.....	3,797.82	828.56	990.85	581.58
Currency	4,009.00	8,462.00	5,250.00	2,573.00
Gold	325.00	1,555.00	3,385.00	2,825.00
Silver	153.00	1,077.00	795.50	1,733.12
Fractional coin	417.45	1,039.07	718.58	.....
Other resources .....	.....	721.74	573.62	713.62
Total	\$ 48,948.19	\$ 74,658.09	\$ 89,520.63	\$ 83,983.46
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	1,532.47	1,799.24	3,465.04	654.43
Savings accounts .....	.....	.....	3,650.40	2,295.00
Individual deposits	15,074.86	37,848.88	47,868.82	38,565.74
Due to banks and bankers.....	1.92	.....	167.36	441.23
Demand certificates	2,285.00	4,709.99	4,369.01	11,277.06
Certified checks .....	.....	.....	.....	750.00
Cashiers' checks	53.94	300.00	.....	.....
Total	\$ 48,948.19	\$ 74,658.09	\$ 89,520.63	\$ 83,983.46

Examined Oct. 16, 1909; July 22, 1910.

Names of Stockholders—T. J. Black, G. H. Dwyer, E. F. Ewinney, C. A. Harris, B. F. Maland, F. J. Meyer, H. E. Meyer, C. J. Moynihan, J. S. McReynolds, A. W. Nickell, C. H. Nickell, R. A. Nickell, G. H. Rank, A. F. Reeves, O. C. Skinner, L. F. Strehlke, J. F. Yeiter.

SECURITY LOAN SAVINGS BANK OF MONTROSE, MONTROSE, COLORADO.

I. H. Gibson, President; W. A. Hill, Vice-President; J. S. Hill, Cashier; A. E. Guy, Assistant Cashier.

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BIENNIAL REPORT

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 17,725.00	\$ 23,326.59	\$ 38,175.87	\$ 38,712.31
Loans and discounts (unsecured).....	2,814.19	15,156.35	14,432.04	25,281.18
Overdrafts	4.30	137.50	438.11	331.12
Other bonds, stocks and securities.....			12,275.83	6,094.63
Furniture and fixtures.....	946.26	2,013.15	2,067.65	2,256.15
Expense account.....	290.74	1,371.45	3,761.92	.....
Due from banks and bankers.....	21,094.27	20,419.31	36,522.81	11,697.65
Checks and cash items.....	211.15	5,050.00	1,112.30	916.99
Currency	453.00	432.00	1,747.00	1,490.00
Gold	355.00	770.00	170.00	500.00
Silver	16.80	83.45	40.00	666.70
Fractional coin.....	2.60	6.37	206.30	.....
Total	\$ 43,913.31	\$ 68,766.17	\$ 110,949.83	\$ 87,946.73
LIABILITIES.				
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	201.12	1,616.35	5,113.72	1,134.09
Time certificates of deposit.....	2,751.55	8,271.18	25,984.01	13,043.89
Savings accounts.....	551.56	2,116.70	2,211.01	1,699.29
Individual deposits.....	15,084.08	31,761.94	50,043.59	46,719.66
Cashiers' checks.....	325.00	.....	2,597.50	349.80
Total	\$ 43,913.31	\$ 68,766.17	\$ 110,949.83	\$ 87,946.73

Examined Oct. 28, 1909; April 29, 1910.

Names of Stockholders—R. E. Bray, R. McWhorter, N. A. Guthrie, Mrs. W. E. Young, W. A. Hill, F. Gibson, J. McKernon, O. McDougall, J. S. Hill, Olin Spencer, A. W. Galloway, I. H. Gibson, A. E. Guy, A. L. Bartlett, J. Q. Allen, J. A. Gibson.

MORRISON STATE BANK, MORRISON, COLORADO.

Malcolm MacLean, President; H. P. Forsyth, Vice-President; D. MacLean, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 12,268.20	\$ 13,183.95	\$ 9,004.80	\$ 8,681.90	\$ 10,106.30	\$ 9,715.74
Loans and discounts (unsecured).....	6,816.23	5,656.22	7,610.73	6,879.43	8,999.85	9,914.02
Overdrafts	2.52	.....	91.35	97.47	544.92	111.75
Other bonds, stocks and securities.....	.....	.....	.....	.....	300.00	300.00
Furniture and fixtures.....	1,353.71	1,353.71	1,350.00	1,350.00	1,350.00	1,350.00
Banking house	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other real estate.....	.....	.....	3,500.00	3,500.00	3,348.97	3,035.48
Expense account	898.19	1,422.08	464.11	104.40	917.63	.....
Due from banks and bankers.....	2,205.99	1,081.79	2,275.39	3,076.72	7,893.33	2,426.54
Checks and cash items.....	.....	50.00	23.08	.....	.....	187.61
Currency	1,120.00	1,540.00	1,560.00	770.00	520.00	1,214.00
Gold	235.00	260.00	235.00	90.00	985.00	295.00
Silver	766.40	655.00	684.00	540.00	927.75	883.71
Fractional coin	11.00	10.15	89.80	19.00	.....	.....
Total	\$ 31,677.24	\$ 31,212.90	\$ 32,888.26	\$ 31,108.92	\$ 41,893.75	\$ 35,433.85
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits	1,207.53	2,156.21	1,319.73	352.07	1,865.80	466.13
Bills payable	2,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	5,301.10	3,127.95	5,361.10	4,507.85	5,880.50	5,543.67
Individual deposits	11,168.61	13,908.19	14,135.43	14,239.35	19,755.86	17,424.05
Demand certificates .....	.....	.....	.....	.....	2,350.00	.....
Cashiers' checks .....	.....	20.55	72.00	9.65	36.50	.....
Other liabilities .....	.....	.....	.....	.....	5.09	.....
Total	\$ 31,677.24	\$ 31,212.90	\$ 32,888.26	\$ 31,108.92	\$ 41,893.75	\$ 35,433.85

Examined Jan. 30, 1909; Oct. 2, 1909; Aug. 30, 1910.

Names of Stockholders—M. MacLean, D. MacLean, H. P. Forsyth.

NEW CASTLE STATE BANK, NEW CASTLE, COLORADO.

C. C. Parks, President; James Ewers, Vice-President; Edward Ewing, Cashier; J. W. Ritter, Assistant Cashier.

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....		\$ 1,960.12	\$ 3,387.12	\$ 5,852.12	\$ 5,732.12
Loans and discounts (unsecured).....	\$ 4,663.60	10,786.20	12,980.80	12,374.40	11,044.05
Overdrafts	125.13	100.47	381.11	257.94	392.43
Other bonds, stocks and securities.....	453.54	3,550.25	3,807.32	7,354.26	6,809.38
Furniture and fixtures.....	246.38	428.49	443.49	330.13	330.13
Expense account.....	66.17	646.62	267.89	.....	.....
Due from banks and bankers.....	12,350.59	11,255.62	18,366.81	7,491.81	16,877.65
Checks and cash items.....	.....	48.49	.....	.....	150.00
Currency	1,296.00	1,407.00	1,011.00	1,165.00	1,295.00
Gold	290.00	70.00	640.00	110.00	745.00
Silver	115.50	106.00	290.75	230.00	86.80
Fractional coin.....	8.65	41.35	10.70	23.85	.....
Total	\$ 19,615.56	\$ 30,400.61	\$ 41,586.99	\$ 35,189.51	\$ 43,462.56
LIABILITIES.					
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	194.62	452.40	294.03	118.39	377.72
Individual deposits.....	8,353.44	17,528.14	28,378.92	23,188.47	28,582.39
Demand certificates.....	1,067.50	2,420.07	2,914.04	1,882.65	4,502.45
Total	\$ 19,615.56	\$ 30,400.61	\$ 41,586.99	\$ 35,189.51	\$ 43,462.56

Examined May 29, 1909; March 17, 1910.

Names of Stockholders—C. C. Parks, Devereux Investment Company, Edward Ewing, John W. Ritter, J. F. Kamm, James Ewers, Joseph Yule, John A. MacRae.

NI WOT STATE BANK, NI WOT, COLORADO.

C. Knaus, President; N. M. Henry, Vice-President; John Mossman, Cashier.

RESOURCES.

	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 2,434.65	\$ 7,524.25	\$ 9,349.60
Loans and discounts (unsecured)	1,591.00	9,490.85	10,459.65
Overdrafts		4.75	2.30
Other bonds, stocks and securities		2,378.32	4,096.38
Furniture and fixtures	1,413.83	1,417.33	1,417.33
Banking house	2,125.19	2,224.59	2,265.02
Expense account	576.00	1,069.04	80.60
Due from banks and bankers	12,331.73	3,630.37	1,560.82
Checks and cash items	12.50	3.00	25.98
Currency	736.00	485.00	429.00
Gold	330.00	335.00	25.00
Silver	466.35	338.75	440.39
Fractional coin	52.91	47.86	.....
Total	\$ 22,070.16	\$ 28,949.11	\$ 30,152.07

LIABILITIES.

Capital stock paid in	\$ 7,600.00	\$ 7,850.00	\$ 7,850.00
Undivided profits	189.21	699.11	.....
Notes rediscounted			4,015.00
Time certificates of deposit	130.00	737.60	1,744.60
Individual deposits	14,150.95	19,617.85	16,502.29
Certified checks		37.00	.....
Cashiers' checks		7.55	40.18
Total	\$ 22,070.16	\$ 28,949.11	\$ 30,152.07

Examined May 19, 1910.

Names of Stockholders—Jno. Mossman, T. H. Jones, N. M. Henry, M. L. Dasef, C. Knaus, J. W. Madden, Ligget-Shellenberger Mer. Co., A. M. Dodd, Clyde Bolton, Frank Bolton, Aug. Bergen, Thos. Richart, W. T. Wilson, M. A. Mossman, Bertha J. Hyde, Jno. Nelson, I. N. Henderson, W. H. Poppe, S. E. Johnson, C. M. Sherman, B. H. Dunlap, N. M. Henry, C. Knaus and Jno. Mossman.

GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO.

John R. Galloway, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 32,538.44	\$ 29,681.83	\$ 32,776.78	\$ 30,822.11	\$ 35,344.09	\$ 31,085.76
Loans and discounts (unsecured).....	16,636.44	11,272.39	13,681.48	15,591.08	19,763.09	25,710.59
Overdrafts	4,315.42	4,128.93	628.81	507.61	551.12	2,194.86
Furniture and fixtures.....	877.50	877.50	877.50	877.50	877.50	877.50
Other real estate.....	.....	690.06	690.60	690.60	690.60	690.60
Due from banks and bankers.....	6,861.32	3,587.32	20,173.24	2,395.98	18,284.45	37,973.67
Checks and cash items.....	494.85	1,887.47	1,822.70	737.66	224.30	1,205.45
Currency	2,651.00	1,781.00	587.00	144.00	1,811.00	4,478.00
Gold	1,040.00	960.00	940.00	1,100.00	1,950.00	2,730.00
Silver	86.10	34.25	591.20	264.00	689.60	460.04
Fractional coin	38.74	18.09	52.95	38.05	59.15	.....
Total	\$ 65,539.81	\$ 54,418.84	\$ 72,822.26	\$ 53,168.59	\$ 80,244.90	\$ 107,406.47
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	.....	3,000.00	3,000.00	.....	.....	.....
Undivided profits	3,156.01	495.18	1,160.64	2,551.58	3,452.94	4,037.82
Bills payable	9,597.43	.....	.....	.....	.....	.....
Notes rediscounted .....	.....	8,497.43	7,347.43	3,900.00	4,000.00	4,000.00
Time certificates of deposit.....	6,168.50	7,611.45	8,001.11	8,033.61	9,605.96	12,705.46
Individual deposits	31,441.13	19,814.78	38,313.08	23,495.29	47,371.80	71,663.19
Due to banks and bankers.....	176.74	.....	.....	188.11	.....	.....
Demand certificates .....	.....	.....	.....	.....	814.20	.....
Total	\$ 65,539.81	\$ 54,418.84	\$ 72,822.26	\$ 53,168.59	\$ 80,244.90	\$ 107,406.47

Examined April 26, 1909; April 23, 1910.

Names of Owners—Fred Anderson, H. Rodney Anderson, L. W. Galloway, G. G. Galloway and John R. Galloway.

FIRST STATE BANK OF NUNN, NUNN, COLORADO.

B. F. Clark, President; Boyd C. Wolf, Vice-President; Amos Entwistle, Cashier.

STATE BANK COMMISSIONER.

RESOURCES.	Feb. 5, 1909	Jan. 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 4,364.70	\$ 4,193.64	\$ 5,806.00	\$ 6,494.40	\$ 8,589.55	\$ 9,645.30
Loans and discounts (unsecured)	3,092.01	6,198.58	5,599.55	6,280.75	8,259.65	9,399.01
Overdrafts	120.71	114.69	83.55	32.09	65.98	47.47
Other bonds, stocks and securities	1,660.42	961.66	817.33	1,499.52	1,514.49	1,363.05
Furniture and fixtures	1,094.34	1,094.34	1,094.34	1,094.34	1,094.34	1,094.34
Banking house	2,110.00	2,110.00	2,110.00	2,110.00	2,110.00	2,110.00
Other real estate	75.00	75.00	346.20	346.20	367.50	367.50
Expense account	1,560.86	1,884.04	2,239.80	73.88	633.55	.....
Due from banks and bankers	2,215.11	3,093.07	5,543.87	5,954.94	4,886.35	7,512.11
Checks and cash items.....	300.00	.....	.....	.....	.....	5.00
Currency	1,258.00	1,147.00	1,373.00	1,190.00	1,281.00	1,586.00
Gold	230.00	295.00	250.00	175.00	180.00	140.00
Silver	479.93	684.40	476.95	431.30	529.25	766.09
Fractional coin .....	.....	16.00	6.07	16.31	10.97	.....
Total	\$ 18,561.08	\$ 21,867.42	\$ 25,746.66	\$ 25,698.73	\$ 29,522.63	\$ 34,085.87
LIABILITIES.						
Capital stock paid in	\$ 9,750.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	923.71	1,330.43	2,025.84	231.04	1,032.61	712.97
Time certificates of deposit	162.00	1,463.33	723.75	1,324.75	2,028.05	2,491.17
Individual deposits	7,725.37	9,073.66	12,997.07	14,142.94	16,461.97	20,831.73
Total	\$ 18,561.08	\$ 21,867.42	\$ 25,746.66	\$ 25,698.73	\$ 29,522.63	\$ 34,085.87

Examined September 2, 1909; October 24, 1910.

Names of Stockholders—B. F. Clark, Boyd C. Wolf, Amos Entwistle.

THE ROUTT COUNTY BANK, OAK CREEK, COLORADO.

A. A. Rollestone, President; M. M. Hamma, Vice-President; T. C. McDonald, Cashier.

RESOURCES.	June 30, 1910	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 3,238.38	\$ 15,754.42
Loans and discounts (unsecured).....	977.05	6,392.06
Other bonds, stocks and securities.....	16.80	422.20
Furniture and fixtures.....	1,050.24	1,070.94
Expense account	1,122.46	.....
Due from banks and bankers.....	34,915.02	30,391.07
Currency	1,860.00	2,948.00
Gold	717.50	260.00
Silver	985.44	1,016.53
 Total.....	 \$ 44,882.89	 \$ 58,256.22
 LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	.....
Undivided profits	223.27	728.64
Time certificates of deposit.....	.....	360.00
Individual deposits	18,233.37	30,484.66
Due to banks and bankers.....	15,031.25	16,156.92
Demand certificates	395.00	525.00
 Total.....	 \$ 44,882.89	 \$ 58,256.22

Examined May 5, 1910.

Names of Stockholders—A. A. Rollestone, T. C. McDonald, M. M. Hamma, W. A. Deuel, Sam Rankin, R. J. Cary.

NO. 93, PRIVATE BANK.

THE OLATHE BANKING COMPANY, OLATHE, COLORADO.

E. L. Osborn, Cashier; Geo. L. Osborn, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 61,647.43	\$ 67,627.77	\$ 74,780.45	\$ 46,785.64	\$ 67,996.94	\$ 36,060.09
Loans and discounts (unsecured).....	19,133.75	18,503.23	27,945.07	33,023.46	42,486.24	47,056.39
Overdrafts	251.39	1,068.64	2,117.56	2,786.13	2,000.95	2,896.71
Other bonds, stocks and securities.....						25.00
Furniture and fixtures.....	1,545.88	1,565.88	1,565.88	1,565.88	1,566.88	1,566.88
Banking house	4,559.90	4,559.90	4,559.90	4,559.90	4,559.90	4,559.90
Expense account	2,091.72	486.61	1,311.09	1,948.33	1,190.25	
Due from banks and bankers.....	12,797.66	5,306.05	31,765.94	18,592.39	8,185.63	7,005.21
Checks and cash items.....	2,254.50	183.74	688.02	105.22	5.00	
Currency	1,025.00	2,089.00	772.00	1,527.00	2,442.00	3,191.00
Gold	1,255.00	1,770.00	990.00	3,110.00	2,090.00	1,425.00
Silver	350.95	632.41	503.30	499.05	732.65	571.01
Fractional coin	4.25	12.61	6.47	4.91	48.02	
Total	\$ 106,917.43	\$ 103,805.84	\$ 147,005.68	\$ 114,507.96	\$ 133,304.46	\$ 104,357.19
LIABILITIES.						
Capital stock paid in.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	5,090.57	2,712.72	4,133.59	6,780.17	3,592.63	4,662.15
Time certificates of deposit.....	14,087.80	16,898.92	12,288.78	9,420.16	10,494.20	8,825.56
Individual deposits	67,739.06	64,194.20	110,583.31	78,302.63	84,083.88	60,476.44
Demand certificates					4,842.53	339.82
Certified checks				5.00	5.00	5.00
Reserved for taxes.....					286.22	48.22
Total	\$ 106,917.43	\$ 103,805.84	\$ 147,005.68	\$ 114,507.96	\$ 133,304.46	\$ 104,357.19

Examined Oct. 18, 1909; April 28, 1910.

Names of Owners—T. B. Townsend, W. A. Thomas, C. B. Akard, E. L. Osborn, Gus A. Frost, E. R. Furstenfeld, Azel Dickerson, Joel Dickerson, Geo. S. Cleveland, T. J. Heckert, Z. I. Jones, Geo. McKnight, A. T. Hawkyard, F. B. Quinland, C. P. Foster, I. N. Loper, O. H. Maas, Jacob Moser, Geo. L. Osborn, and E. G. Dennis.

OTIS STATE BANK, OTIS, COLORADO.

Chalkey A. Wilson, President; Asher B. Wilson, Vice-President; Fred S. Huston, Cashier.

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BIENNIAL REPORT

RESOURCES.	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 1,558.72	\$ 6,840.10
Loans and discounts (unsecured)	6,097.38	5,248.60
Furniture and fixtures	586.62	586.62
Banking house	820.00	830.20
Expense account	481.93	420.05
Due from banks and bankers	10,659.70	7,810.48
Checks and cash items	100.23	65.80
Currency	2,463.00	1,343.00
Gold	120.00	215.00
Silver	160.20	314.04
Fractional coin	39.58
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Total	\$ 23,087.36	\$ 23,673.89
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Undivided profits	153.32	.....
Individual deposits	12,384.04	13,523.89
Demand certificates	550.00	150.00
	<hr/>	<hr/>
Total	\$ 23,087.36	\$ 23,673.89

Examined March 31, 1910; November 3, 1910.

Names of Stockholders—Chalkey A. Wilson, Asher B. Wilson, Grace Wilson, Harriet Wilson, J. A. Forsythe.

MINERS AND MERCHANTS BANK, OURAY, COLORADO.

E. J. Bent, Cashier; C. F. Jordan, Assistant Cashier.

STATE BANK COMMISSIONER.

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RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 20,225.00	\$ 15,187.95	\$ 14,682.95	\$ 6,255.55	\$ 6,965.00	\$ 6,317.05
Loans and discounts (unsecured).....	144,147.70	131,583.30	149,616.30	153,966.00	159,854.60	191,180.25
Overdrafts	3,059.01	1,035.27	.34	298.78	21.09	129.50
Other bonds, stocks and securities.....	108,542.17	107,948.89	107,809.54	103,634.04	103,653.07	103,504.04
Furniture and fixtures.....	3,500.00	3,500.00	3,000.00	.....	1,500.00	1,500.00
Other real estate.....	9,920.00	9,920.00	9,930.00	9,930.00	9,930.00	9,930.00
Expense account	194.63	467.17	306.02	.....	.....	.....
Due from banks and bankers.....	94,890.84	150,000.61	170,912.17	126,214.35	115,121.14	134,976.90
Checks and cash items.....	409.89	549.20	2,637.75	372.67	2,688.82	7,645.21
Currency	27,284.00	17,884.00	20,424.00	24,664.00	35,129.00	14,514.00
Gold	290.00	5,995.00	1,386.10	80.00	925.00	50.00
Silver	3,228.19	2,070.00	1,200.00	2,285.70	2,373.90	3,010.35
Fractional coin .....	.....	473.80	74.20	.....	.....	.....
Total	\$ 415,691.43	\$ 446,615.19	\$ 481,979.37	\$ 429,701.09	\$ 488,161.62	\$ 472,757.30

LIABILITIES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits	1,412.48	3,541.80	3,688.82	4,343.10	1,226.71	3,829.19
Time certificates of deposit.....	126,357.32	127,829.90	124,180.90	122,374.84	114,347.82	132,145.66
Individual deposits	226,416.97	254,415.50	291,750.27	247,004.41	257,938.66	277,201.94
Due to banks and bankers.....	3,171.91	6,254.58	6,155.23	4,876.47	3,817.58	2,485.56
Demand certificates	30,832.75	27,073.41	28,704.15	23,602.27	33,328.83	29,594.96
Other liabilities .....	.....	.....	.....	.....	2.62	.....
Total	\$ 415,691.43	\$ 446,615.19	\$ 481,979.37	\$ 429,701.09	\$ 488,161.62	\$ 472,757.30

Examined May 18, 1909; May 7, 1910.

Names of Owners—John A. Thatcher and M. D. Thatcher.

THE OVID STATE BANK, OVID, COLORADO.

A. E. Shelden, President; Roy J. Dobell, Cashier.

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BIENNIAL REPORT

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 2,600.95	\$ 9,584.41	\$ 9,318.01	\$ 18,487.45	\$ 16,029.42
Loans and discounts (unsecured).....	1,842.37	11,390.17	13,332.95	10,665.37	6,715.66
Overdrafts		84.09	262.65	205.09	638.47
Furniture and fixtures.....	1,845.91	2,909.98	2,904.63	2,904.63	2,904.63
Expense account	447.18	1,628.39	1,273.31	1,057.30	108.98
Due from banks and bankers.....	661.97	2,409.30	6,868.00	3,523.07	5,666.61
Checks and cash items.....	285.00	2,365.00	117.35	246.76	293.51
Currency	425.00	445.00	531.00	989.00	653.00
Gold	50.00	285.00	405.00	570.00	695.00
Silver	166.40	375.05	428.45	82.50	172.73
Fractional coin	8.57	23.92	30.52	50.45	.....
Total	\$ 8,833.35	\$ 31,500.31	\$ 35,471.87	\$ 38,781.62	\$ 33,878.01
LIABILITIES.					
Capital stock paid in.....	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	81.07	274.57	.....	.....	.....
Bills payable		4,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit.....	100.00	3,362.50	10,814.00	10,778.80	9,585.13
Individual deposits	3,147.28	12,765.18	11,598.85	15,139.82	11,894.46
Demand certificates	5.00	1,098.06	1,259.02	863.00	398.42
Total	\$ 8,833.35	\$ 31,500.31	\$ 35,471.87	\$ 38,781.62	\$ 33,878.01

Examined June 9, 1909; December 17, 1909; November 14, 1910.
 Names of Stockholders—A. E. Shelden, R. J. Dobell, J. E. Shelden.

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO.

A. J. Nossaman, President; J. S. Hatcher, Vice-President; Fred Catchpole, Cashier; L. J. Catchpole, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 16,602.73	\$ 44,045.32	\$ 57,090.05	\$ 42,910.35	\$ 66,360.09	\$ 64,350.50
Loans and discounts (unsecured).....	41,642.19	45,097.82	63,299.50	51,590.62	49,909.43	66,545.55
Overdrafts	227.62	54.24	83.40	280.98	17.95	39.79
Other bonds, stocks and securities.....		1,229.64	1,265.03	1,979.06	1,998.27	1,446.34
Furniture and fixtures.....	1,400.57	2,007.07	2,007.07	1,838.07	1,867.57	2,000.00
Banking house			4,755.00	5,000.00	5,000.00	5,000.00
Expense account	363.07	1,960.72	3,291.65	54.04	1,815.32	.....
Du: from banks and bankers.....	46,734.97	24,289.01	40,990.96	41,324.18	38,391.51	59,209.00
Currency	3,165.00	1,450.00	3,560.00	5,166.00	7,123.00	5,249.00
Gold	1,600.00	2,165.00	460.00	295.00	1,125.00	1,615.00
Silver	267.00	147.00	215.00	383.00	215.00	2,068.06
Fractional coin	986.79	243.54	829.19	931.96	1,133.58	.....
Total	\$ 112,989.94	\$ 122,689.36	\$ 177,846.85	\$ 151,753.26	\$ 174,956.72	\$ 207,523.24
LIABILITIES.						
Capital stock paid in.....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus fund				5,000.00	5,000.00	5,000.00
Undivided profits	958.57	3,838.67	6,486.72	468.98	3,926.72	4,202.49
Time certificates of deposit.....		7,108.08	24,320.16	25,703.35	32,894.71	38,002.94
Individual deposits	92,439.69	91,228.82	122,922.51	100,484.19	112,705.31	140,269.58
Demand certificates	3,591.68	4,513.79	8,117.46	3,540.78	3,854.65	3,849.40
Certified checks					376.50	.....
Reserved for taxes.....				555.96	198.83	198.83
Total	\$ 112,989.94	\$ 122,689.36	\$ 177,846.85	\$ 151,753.26	\$ 174,956.72	\$ 207,523.24

Examined June 15, 1909; April 27, 1910.

Names of Stockholders—A. J. Nossaman, J. L. Dowell, M. M. Parr, Fred Catchpole, Lucy Grimes, E. E. Hatcher, Oscar Hatcher, Della Hatcher, Lenora Hatcher, Fred E. Bodie, W. O. Dutton, J. S. Hatcher, P. A. Dellar, W. W. Nossaman, Elias Peterson, Harry Phelps, John R. Pierson, M. De Motte, L. J. Catchpole, Wilhelmina Kuhn, Myrtle De Motte.

BANK OF PALISADES, PALISADES, COLORADO.

John D. Reeder, Cashier; W. V. Wright, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	35,710.30	\$ 33,035.86	\$ 40,166.06	\$ 33,084.98	\$ 32,853.54	\$ 35,401.32
Loans and discounts (unsecured).....	80,777.77	95,455.45	104,393.37	106,851.42	80,154.41	63,863.61
Overdrafts	6,223.94	1,797.27	3,011.63	1,538.39	2,468.39	2,815.80
Other bonds, stocks and securities.....	30,606.02	1,633.59	33,712.34	16,161.76	11,929.67	31,883.97
Furniture and fixtures.....	1,750.00	1,950.00	1,800.00	1,620.00	1,620.00	1,500.00
Expense account	395.92	2,359.16	2,690.84	453.48	3,413.48	.....
Due from banks and bankers.....	30,772.72	21,905.76	68,022.75	22,460.21	4,564.93	9,160.29
Checks and cash items.....	421.41	360.21	551.63	258.00	1,092.57	924.59
Currency	3,589.00	3,131.00	4,134.00	6,140.00	4,180.00	1,454.00
Gold	945.00	970.00	1,700.00	1,570.00	1,275.00	1,522.50
Silver	830.00	1,023.00	1,297.65	935.09	500.00	569.23
Fractional coin	15.67	10.01	20.50	.....	41.40	.....
Other resources .....	.....	.....	.....	.....	.....	146.25
Total.....\$	192,037.75	\$ 163,631.31	\$ 261,500.77	\$ 191,073.33	\$ 144,093.39	\$ 149,241.56

LIABILITIES.

Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund		5,000.00	5,000.00	7,500.00	7,500.00	7,500.00
Undivided profits	9,438.31	3,481.74	5,352.38	1,745.71	8,219.95	1,579.07
Time certificates of deposit.....	17,233.38	20,931.50	22,618.31	16,226.99	37,152.57	32,307.65
Individual deposits	140,371.22	113,066.40	203,448.22	144,512.17	73,798.91	80,339.72
Due to banks and bankers.....	5,276.68	.....	6,380.63	290.77	.....	3,199.77
Demand certificates	4,335.72	5,728.80	3,305.32	5,797.69	2,421.96	9,315.35
Other liabilities	3.94	44.37	.....	.....	.....	.....
Tax reserve	378.50	378.50	395.91	.....	.....	.....
Total.....	\$ 192,037.75	\$ 163,631.31	\$ 261,500.77	\$ 191,073.33	\$ 144,093.39	\$ 149,241.56

Examined July 12, 1909; March 22, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, Trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, William Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis, H. W. Hansen.

FRUIT EXCHANGE STATE BANK, PAONIA, COLORADO.

Weldon Hammond, President; Thomas T. Duffield, Vice-President; W. T. Baetjer, Cashier; H. L. Curtiss, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 17,892.60	\$ 21,077.92	\$ 20,871.15	\$ 29,642.75	\$ 29,677.95	\$ 27,022.94
Loans and discounts (unsecured).....	38,025.51	60,967.32	54,747.58	62,997.03	79,517.00	82,804.95
Overdrafts	1,973.11	903.42	2,081.85	495.33	2,107.58	2,440.68
Other bonds, stocks and securities.....	1,400.00	6,155.60	22,852.78	26,224.69	26,062.98	29,167.35
Furniture and fixtures.....	3,000.00	3,000.00	3,231.03	3,010.00	3,259.00	3,259.00
Expense account	347.20	462.77	2,461.37	620.79	2,608.80	.....
Due from banks and bankers.....	76,301.97	70,705.45	137,793.55	91,411.54	43,193.68	44,412.54
Checks and cash items.....	1,969.48	154.53	1,518.95	1,799.89	239.54	1,350.66
Currency	4,137.00	2,889.00	1,642.00	2,800.00	1,355.00	2,100.00
Gold	4,820.00	2,340.00	4,100.00	6,000.00	4,185.00	2,000.00
Silver	1,852.25	2,210.50	259.50	709.50	1,366.27	1,622.10
Fractional coin	84.77	2.17	1.34	32.21	.....	.....
Other resources .....	.....	10.53	.....	.....	112.91	.....
Total	\$ 151,803.89	\$ 170,879.21	\$ 251,511.10	\$ 225,743.73	\$ 193,685.71	\$ 196,180.22
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	.....	.....	.....	1,000.00	1,000.00	1,000.00
Undivided profits	2,580.95	1,074.19	5,142.12	1,816.95	5,639.28	4,370.45
Time certificates of deposit.....	20,340.84	24,917.50	32,136.31	46,502.28	38,814.28	35,227.28
Individual deposits	118,832.10	114,696.52	184,182.67	146,424.50	118,232.15	125,582.49
Due to banks and bankers.....	.....	191.00	50.00	.....	.....	.....
Other liabilities	50.00	.....	.....	.....	.....	.....
Total	\$ 151,803.89	\$ 170,879.21	\$ 251,511.10	\$ 225,743.73	\$ 193,685.71	\$ 196,180.22

Examined April 22, 1909; April 26, 1910.

Names of Stockholders—M. K. Kennedy, S. B. Hartman, G. H. Duke, Weldon Hammond, A. L. Roberts, A. F. Erich, T. T. Duffield, E. H. Curtis, George Stephan, Wm. Wootton, J. F. Baetjer, F. R. Rockwell, Chas. Oliver, W. H. Garvin, H. L. Curtiss, H. Klatt, W. T. Baetjer.

* Incorporated April 26, 1909.

BANK OF PIERCE, PIERCE, COLORADO.

J. C. Stovall, President; Gabriel Jones, Vice-President; C. W. Martin, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.
Loans and discounts (secured).....	\$ 6,947.11	\$ 9,484.01
Loans and discounts (unsecured).....	15,276.76	20,148.59
Overdrafts	4.90	689.98
Furniture and fixtures.....	2,063.93	2,126.43
Banking house .....	.....	10,000.00
Expense account	175.06	184.36
Due from banks and bankers.....	8,709.85	5,658.54
Checks and cash items.....	.....	39.90
Currency	1,525.00	498.00
Gold	5.00	115.00
Silver	646.96	640.00
Fractional coin .....	.....	3.19
 Total	 \$ 35,354.57	 \$ 49,588.00
 LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 25,000.00
Undivided profits	249.66	320.54
Bills payable	3,000.00	3,000.00
Time certificates of deposit.....	1,000.00	250.00
Individual deposits	16,015.91	17,637.46
Due to banks and bankers.....	3,000.00	.....
Demand certificates	2,089.00	3,380.00
 Total	 \$ 35,354.57	 \$ 49,588.00

Examined Sept. 1, 1909.

Names of Stockholders—Gabriel Jones, C. W. Martin, J. C. Stovall, A. Jones, C. M. Hamilton, E. C. Elliott.

*Liquidated Oct. 2, 1909.

THE PIERCE STATE BANK, PIERCE, COLORADO.

Gordon Jones, President; Gabriel Jones, Vice-President; C. W. Martin, Cashier.

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BIENNIAL REPORT

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 8,432.25	\$ 6,772.61	\$ 14,694.83	\$ 16,020.78
Loans and discounts (unsecured).....	20,624.29	21,473.91	21,501.87	17,926.45
Overdrafts	243.97	37.42	64.13	159.61
Other bonds, stocks and securities.....	5,831.01	8,315.01	6,315.01	5,815.01
Furniture and fixtures.....	2,500.00	2,500.00	2,615.00	2,590.75
Expense account	300.94	296.34	1,312.72	.....
Due from banks and bankers.....	3,112.02	9,652.44	6,935.82	2,280.60
Checks and cash items.....	.....	17.20	15.10	109.25
Currency	2,031.00	1,960.00	1,108.00	1,837.00
Gold	40.00	65.00	35.00	85.00
Silver	623.00	693.75	519.75	762.61
Fractional coin	17.04	57.39	58.63	.....
Total	\$ 43,755.52	\$ 51,841.07	\$ 55,175.86	\$ 47,587.06
LIABILITIES.				
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits	798.65	349.47	1,299.89	146.37
Bills payable	5,000.00	.....	.....	.....
Time certificates of deposit.....	100.00	950.00	2,850.00	4,000.00
Individual deposits	26,675.37	33,442.60	30,975.97	16,915.69
Due to banks and bankers.....	22.50	6,020.00	9,000.00	15,500.00
Demand certificates	159.00	79.00	50.00	25.00
Total	\$ 43,755.52	\$ 51,841.07	\$ 55,175.86	\$ 47,587.06

Examined Oct. 2, 1909; May 12, 1910.

Names of Stockholders—Gordon Jones, The Bankers' Investment Securities Company, C. W. Martin, J. P. Bristow, Walter Spencer, Gabriel Jones.

*Incorporated Oct. 2, 1909.

PITKIN BANK, PITKIN, COLORADO.

Ed. R. Williams. Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 2,173.71	\$ 2,078.71	\$ 2,235.92	\$ 1,816.01	\$ 2,426.01	\$ 2,345.91
Loans and discounts (unsecured).....	1,723.84	1,648.84	1,790.02	1,652.02	932.60	1,290.15
Overdrafts	50.00	52.57	52.09	74.88	64.44	161.65
Other bonds, stocks and securities.....	15,824.26	15,864.26	15,593.58	15,593.58	15,463.58	15,112.00
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00	500.00
Banking house.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Expense account.....		170.32	236.68	242.55	185.38	.....
Due from banks and bankers.....	7,519.83	13,183.34	17,099.18	17,085.74	15,103.57	18,872.95
Checks and cash items.....	18.00	45.00	100.35	139.70	70.58	26.25
Currency	3,687.00	1,651.00	1,863.00	3,540.00	1,887.00	2,355.00
Gold	720.00	705.00	435.00	295.00	50.00	95.00
Silver	154.00	348.00	316.00	427.50	293.95	388.80
Fractional coin.....	226.40	204.35	76.00	45.50	33.25	.....
Total	\$ 36,097.04	\$ 39,951.39	\$ 44,397.82	\$ 44,912.48	\$ 40,510.36	\$ 44,647.71
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	2.69	275.54	818.36	1,162.13	313.21	499.87
Individual deposits.....	23,956.49	28,837.00	31,784.01	32,109.11	28,751.31	32,019.60
Demand certificates.....	2,137.86	833.85	1,795.45	1,641.24	1,445.84	2,128.24
Total	\$ 36,097.04	\$ 39,951.39	\$ 44,397.82	\$ 44,912.48	\$ 40,510.36	\$ 44,647.71

Examined June 5, 1909; Aug. 10, 1910.

Names of Owners—R. R. Williams and E. R. Williams.

THE PLATTEVILLE BANK, PLATTEVILLE, COLORADO.

M. M. Kutch, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.
Loans and discounts (secured).....	\$ 27,620.89
Loans and discounts (unsecured).....	13,915.01
Overdrafts .....	.02
Other bonds, stocks and securities.....	14,823.68
Banking house.....	5,000.00
Expense account.....	566.35
Due from banks and bankers.....	30,061.72
Currency	2,476.00
Gold	825.00
Silver	553.00
Fractional coin.....	99.02
Total	\$ 95,940.69
LIABILITIES.	
Capital stock paid in.....	\$ 20,000.00
Undivided profits.....	9,237.55
Time certificates of deposit.....	11,375.25
Individual deposits.....	53,894.62
Demand certificates.....	156.00
Other liabilities.....	1,277.27
Total	\$ 95,940.69

Names of Owners—J. M. Kutch, M. M. Kutch.

* Nationalized June 21, 1909.

PROCTOR STATE BANK, PROCTOR, COLORADO.

NO. 172, STATE BANK.

E. E. Taylor, President; J. D. Blue, Jr., Vice-President; O. W. Knapp, Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 886.00	\$ 1,556.95	\$ 3,877.00	\$ 4,385.00
Loans and discounts (unsecured).....	236.92	2,242.92	3,028.89	14,721.55
Overdrafts	112.90	306.00	.....	58.44
Other bonds, stocks and securities.....	.....	.....	105.35	.....
Furniture and fixtures.....	850.00	922.25	925.25	674.65
Banking house.....	923.63	1,399.09	1,410.09	1,413.09
Expense account.....	700.92	1,295.45	1,873.77	1,018.98
Due from banks and bankers.....	3,896.42	195.20	8,100.85	1,289.30
Checks and cash items.....	.....	1,000.00	.....	.....
Currency	275.00	215.00	313.00	.....
Gold .....	.....	20.00	20.00	.....
Silver .....	.....	190.00	99.70	28.48
Fractional coin.....	228.83	39.81	.....	.....
Other resources.....	.....	.....	70.00	70.00
Total	\$ 8,110.62	\$ 9,382.67	\$ 19,823.90	\$ 23,659.49
LIABILITIES.				
Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 9,250.00
Undivided profits.....	40.32	429.44	812.26	.....
Time certificates of deposit.....	1,036.01	2,136.01	10,179.16	7,155.26
Individual deposits.....	2,034.29	1,795.22	3,832.48	7,254.23
Demand certificates.....	.....	22.00	.....	.....
Total	\$ 8,110.62	\$ 9,382.67	\$ 19,823.90	\$ 23,659.49

Examined Oct. 17, 1909; May 14, 1910.

Names of Stockholders—E. E. Taylor, Geo. A. Henderson, J. D. Blue, Jr., O. W. Knapp, J. N. Hamil, G. E. Crawford, Logan County Development Company, Geo. W. Toms, E. J. Esgate.

THE BESSEMER BANK, PUEBLO, COLORADO.

Geo. H. Williams, President; L. A. Winston, Vice-President; J. H. Sandell, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.
Loans and discounts (secured).....	\$ 21,943.44	\$ 23,881.47	\$ 28,809.64	\$ 28,908.14
Loans and discounts (unsecured).....	34,852.18	33,451.05	33,730.31	31,831.21
Overdrafts	1,000.86	416.11	1,459.67	2,467.57
Other bonds, stocks and securities.....	200.00	2,162.22	486.23	1,604.83
Furniture and fixtures.....	2,693.20	2,693.20	2,743.20	2,743.20
Banking house.....	24,188.00	24,188.00	24,188.00	24,188.00
Expense account.....	460.06	2,053.14	1,517.84	392.31
Due from banks and bankers.....	14,798.58	13,829.55	35,932.81	40,651.46
Checks and cash items.....	49.17	11.80	1,235.75	1,641.72
Currency	2,394.00	1,954.00	2,765.00	2,147.00
Gold	1,920.00	850.00	2,865.00	2,350.00
Silver	1,230.25	1,149.75	1,158.50	1,539.25
Fractional coin	388.71	415.73	121.00	353.37
Total.....	\$ 106,118.45	\$ 107,056.02	\$ 137,012.95	\$ 140,718.06
LIABILITIES.				
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	3,666.83	5,672.13	5,451.91	4,340.24
Savings accounts		18,764.99	41,827.25	46,220.76
Individual deposits	62,026.28	41,581.96	48,559.96	48,874.67
Demand certificates.....	10,172.24	10,437.24	10,817.00	11,189.39
Cashier's checks.....	253.10	599.70	356.83	93.00
Total.....	\$ 106,118.45	\$ 107,056.02	\$ 137,012.95	\$ 140,718.06

Examined May 5, 1909; Nov. 4, 1909.

Names of Stockholders—George H. Williams, J. T. Erickson, J. H. Sandell, L. A. Winston, Thure Wohlfort, A. F. Wohlfort, Bess M. Wohlfort.

* Liquidated March 29, 1910.

INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO.

C. W. Harrison, President; C. H. Bristol, Vice-President; E. F. Ford, Vice-President; Frank C. Leyhe, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 22,840.92	\$ 38,912.17	\$ 39,970.14	\$ 40,600.87	\$ 44,697.44	\$ 25,762.16
Loans and discounts (unsecured).....	7,855.46	19,211.01	12,771.89	14,012.40	10,459.90	37,079.85
Overdrafts	1,164.39	2,387.34	4,032.06	2,079.61	1,000.62	8,965.56
Other bonds, stocks and securities.....	18,030.85	14,945.36	10,877.18	15,287.21	17,826.37	6,222.78
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	3,033.00
Banking house.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	.....
Expense account.....	38.35	2,240.27	1,411.52	373.85	2,741.78	.....
Due from banks and bankers.....	32,697.73	33,175.21	39,163.75	33,297.30	19,657.08	21,605.56
Checks and cash items.....	15.71	328.53	689.25	3,473.19	10,551.74	2,633.85
Currency	3,435.00	4,425.00	4,524.00	8,556.00	3,392.00	5,479.00
Gold .....	.....	835.00	1,702.50	492.50	4,272.50	793.00
Silver	652.00	498.00	452.00	590.00	1,146.00	1,155.60
Fractional coin.....	315.70	368.15	79.95	288.30	624.30	.....
Total	\$ 97,546.11	\$ 127,826.04	\$ 126,174.24	\$ 129,551.23	\$ 126,869.73	\$ 112,730.36
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits.....	821.04	3,431.84	3,079.93	1,557.74	4,968.49	1,976.35
Time certificates of deposit.....	.....	.....	.....	.....	.....	5,100.00
Savings accounts.....	.....	2,805.95	4,322.20	7,622.74	9,031.97	9,198.23
Dividends unpaid.....	.....	.....	.....	40.00	.....	.....
Individual deposits.....	65,786.23	91,087.75	88,407.11	85,224.75	77,868.52	66,004.45
Demand certificates.....	.....	500.50	10.00	5,000.00	5,000.00	.....
Certified checks.....	938.84	.....	100.00	.....	.....	100.00
Cashiers' checks.....	.....	.....	255.00	106.00	.75	351.33
Total	\$ 97,546.11	\$ 127,826.04	\$ 126,174.24	\$ 129,551.23	\$ 126,869.73	\$ 112,730.36

Examined Feb. 18, 1909; Nov. 4, 1909; Sept. 16, 1910.

Names of Stockholders—C. W. Harrison, Frank C. Leyhe, H. S. Hollaway, George McLagan, C. H. Bristol, A. L. Price, E. F. Ford, H. H. Churchill, W. H. Kelly, W. E. Miller, J. M. Hawkins, J. W. McCarty.

* Name changed to International Bank of Commerce, Nov. 11, 1910.

THE MINNEQUA BANK, PUEBLO, COLORADO.

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M. D. Thatcher, President; Fred O. Roof, Vice-President; H. E. Wheeler, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 156,516.90	\$ 179,488.25	\$ 185,117.15	\$ 171,195.99	\$ 256,708.48	\$ 256,196.35
Loans and discounts (unsecured).....	87,239.99	91,169.67	105,888.20	111,929.52	141,919.79	133,864.46
Overdrafts	805.74	678.90	1,283.31	1,625.56	1,797.83	1,130.71
Other bonds, stocks and securities.....	11,946.09	13,062.09	8,441.00	4,755.69	11,808.41	13,439.65
Furniture and fixtures.....	1,600.00	2,493.85	2,493.85	2,493.85	5,237.12	4,991.00
Banking house.....	800.00	.....	.....	.....	.....	.....
Expense account.....	83.50	192.05	.....	.....	.....	.....
Due from banks and bankers.....	129,272.79	98,311.44	91,458.37	160,148.68	156,081.28	223,131.97
Checks and cash items.....	2,322.36	4,097.17	4,731.64	6,881.85	15,332.22	20,893.42
Currency	8,437.00	8,072.00	9,006.00	9,538.00	4,208.00	9,473.00
Gold	9,110.00	10,715.00	6,170.00	12,070.00	23,850.90	19,710.00
Silver	2,562.40	2,369.00	2,449.10	3,192.10	4,597.43	3,767.35
Fractional coin.....	329.50	306.00	454.50	321.50	.....	.....
Other resources.....	.....	.....	.....	.....	41.94	.....
Total	\$ 411,026.27	\$ 410,955.42	\$ 417,493.12	\$ 484,152.74	\$ 621,583.40	\$ 686,597.91
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00	20,000.00	20,000.00
Undivided profits.....	1,249.50	6,765.52	7,331.69	4,756.66	30.80	4,941.52
Savings accounts.....	99,675.27	106,789.27	119,669.18	131,835.55	202,084.64	214,947.05
Individual deposits.....	240,187.02	218,831.84	206,788.27	242,006.75	297,953.55	354,680.32
Due to banks and bankers.....	14,708.34	12,744.01	14,208.30	33,111.67	38,300.48	27,620.27
Demand certificates.....	8,706.99	19,960.18	22,771.53	25,639.10	27,913.11	33,036.18
Certified checks.....	.....	.....	.....	.....	.....	21.65
Cashiers' checks.....	726.35	215.80	1,139.35	1,803.01	4,592.62	1,350.92
Reserved for taxes.....	772.80	648.80	584.80	.....	708.20	.....
Total	\$ 411,026.27	\$ 410,955.42	\$ 417,493.12	\$ 484,152.74	\$ 621,583.40	\$ 686,597.91

Examined May 4, 1909; May 9, 1910.

Names of Stockholders—M. D. Thatcher, Fred O. Roof, H. E. Wheeler.

BIENNIAL REPORT

THE PUEBLO SAVINGS BANK, PUEBLO, COLORADO.

Alva Adams, President; J. A. Thatcher, Vice-President; Walter K. Dudley, Cashier; John C. Meigs.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.
Loans and discounts (secured).....	\$ 433,116.91	\$ 421,906.61
Loans and discounts (unsecured).....	209,662.80	181,092.46
Overdrafts	1,298.56	1,008.96
Other bonds, stocks and securities.....	307,489.25	358,967.69
Other real estate.....	11,095.18	13,902.85
Expense account.....	390.60	346.20
Due from banks and bankers.....	458,807.20	470,898.23
Checks and cash items.....	5,166.34	3,917.36
Currency	16,650.00	17,137.00
Gold	582.50	325.00
Silver	1,670.00	1,173.50
Fractional coin.....	986.45	.....
Other resources.....	1,000.00	1,000.00
Total	\$1,447,915.79	\$1,471,675.86
LIABILITIES.		
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,000.00	10,000.00
Undivided profits.....	5,373.55	12,881.36
Time certificates of deposit.....	1,689.30	1,439.30
Savings accounts.....	1,205,928.64	1,208,034.88
Individual deposits.....	123,975.19	119,833.88
Due to banks and bankers.....	13,062.47	22,913.55
Demand certificates.....	26,732.85	27,197.75
Cashiers' checks.....	6,250.43	1,749.86
Other liabilities.....	4,903.36	16,476.96
Reserved for taxes.....	.....	1,148.32
Total	\$1,447,915.79	\$1,471,675.86

Examined June 25, 1909.

Names of Stockholders—J. J. Pochon, Alva B. Adams, Ward Rice, M. D. Thatcher, J. A. Thatcher, Chris Wilson, Alva Adams, Theo. A. Sloane, Dunbaugh & Joy, George J. Dunbaugh, W. L. Graham, M. D. Thatcher, Trustee.

* Reorganized as Pueblo Savings and Trust Company November 1, 1909.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, COLORADO.

Alva Adams, President; John A. Thatcher, Vice-President; W. K. Dudley, Cashier; D. C. Meigs, Assistant Cashier.

RESOURCES.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 383,305.97	\$ 412,222.94	\$ 453,353.02	\$ 468,900.89
Loans and discounts (unsecured).....	171,657.93	213,206.76	238,327.59	256,190.86
Overdrafts	493.90	437.67	378.33	1,926.25
Other bonds, stocks and securities.....	350,193.75	357,811.14	330,931.86	302,446.97
Other real estate.....	24,882.35	24,897.50	24,752.50	24,770.50
Expense account.....	346.35	.....	.....	.....
Due from banks and bankers.....	467,585.88	421,063.29	505,513.10	476,739.43
Checks and cash items.....	4,911.76	7,444.67	6,108.96	13,222.96
Currency	18,146.00	16,450.00	13,204.00	15,571.00
Gold	1,312.50	1,547.50	1,155.00	680.00
Silver	451.00	703.00	580.00	1,674.25
Fractional coin.....	759.05	621.50	627.90	.....
Other resources.....	1,000.00	1,000.00	1,001.97	1,000.00
Total	\$1,425,046.44	\$1,457,405.97	\$1,575,934.23	\$1,563,123.11
LIABILITIES.				
Capital stock paid in.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	5,000.00	10,000.00	10,000.00	10,000.00
Undivided profits.....	2,714.57	1,909.22	8,983.29	14,776.31
Time certificates of deposit.....	30.00	195.00	80.00	50,380.00
Savings accounts.....	1,157,564.07	1,186,642.02	1,267,915.27	1,207,170.28
Individual deposits.....	107,043.57	122,074.99	153,530.73	130,896.47
Due to banks and bankers.....	14.22	17.99	.....	.....
Demand certificates.....	27,355.70	27,042.00	28,306.50	25,911.91
Certified checks.....	.....	1,073.50	1,000.00	1,061.31
Cashiers' checks.....	10,769.62	3,251.25	4,614.80	8,187.20
Other liabilities.....	14,554.69	3,500.00	.....	29.71
Reserved for taxes.....	.....	1,700.00	1,503.58	1,370.30
Interest reserve.....	.....	.....	.....	13,339.62
Total	\$1,425,046.44	\$1,457,405.97	\$1,575,934.23	\$1,563,123.11

Examined Nov. 4, 1909.

Names of Stockholders—Alva Adams, M. D. Thatcher, John A. Thatcher, W. L. Graham, Chris Wilson, George J. Dunbaugh, W. K. Dudley, Alva B. Adams, Ward Rice, Mary C. Martel, Dunbaugh & Joy.

STATE BANK OF RAMAH, RAMAH, COLORADO.

Lemuel Gammon, President; A. J. Elsner, Vice-President; A. T. Thorn, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 8,091.89	\$ 8,675.17	\$ 4,775.69	\$ 12,689.30	\$ 13,074.48	\$ 12,933.72
Loans and discounts (unsecured).....	7,468.80	13,237.37	17,160.35	23,551.95	23,495.74	20,919.03
Overdrafts	5.80	334.91	101.49	.....	782.88	790.98
Other bonds, stocks and securities.....	218.34	330.84	839.91	1,228.75	1,532.54	1,269.79
Furniture and fixtures.....	1,377.00	1,377.00	1,691.85	1,691.85	1,691.85	1,691.85
Banking house.....	2,200.00	2,200.00	2,200.00	2,200.00	2,523.94	3,614.61
Expense account.....	1,389.78	184.55	.....	.....	883.82	.....
Due from banks and bankers.....	4,250.19	1,264.11	26,383.17	24,244.54	5,290.14	4,604.51
Checks and cash items.....	34.16	43.02	26.02	2.40	59.88	71.93
Currency	1,380.00	245.00	3,539.00	2,848.00	1,075.00	244.00
Gold	2,035.00	2,405.00	2,060.00	2,200.00	2,075.00	950.00
Silver	15.30	291.00	710.30	553.60	602.70	256.34
Fractional coin.....	27.00	78.91	15.17	.....	33.21	.....
Total	\$ 28,493.26	\$ 30,666.88	\$ 59,502.95	\$ 71,210.39	\$ 53,121.18	\$ 47,346.76
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits.....	1,192.22	.....	114.75	206.81	1,375.46	2,182.66
Time certificates of deposit.....	1,892.65	3,468.15	3,321.15	3,600.55	4,911.11	5,652.11
Individual deposits.....	14,229.64	14,816.34	44,320.27	56,162.28	35,581.51	28,495.32
Due to banks and bankers.....	.....	1,117.14	665.03	.....	.....	.....
Demand certificates.....	175.00	145.50	.....	200.00	245.00	.....
Cashiers' checks.....	3.75	119.75	81.75	40.75	8.10	16.67
Total	\$ 28,493.26	\$ 30,666.88	\$ 59,502.95	\$ 71,210.39	\$ 53,121.18	\$ 47,346.76

Examined May 13, 1909; March 7, 1910.

Names of Stockholders—Mate Gammon, Delma Gammon, Harry Gammon, Ray Gammon, Lemuel Gammon, Louis M. Laurie, Hector Matheson, A. T. Thorn, D. C. Dodge, A. J. Elsner.

DAVID SWICKHIMER, BANKER, RICO, COLORADO.

J. H. Goodknight, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.
Loans and discounts (unsecured).....	\$ 8,028.13	\$ 7,889.68
Overdrafts	141.64	451.46
Other bonds, stocks and securities.....	555.90	.....
Expense account.....	297.65	.....
Due from banks and bankers.....	4,038.67	6,026.91
Checks and cash items.....	230.60	215.60
Currency	794.00	204.00
Gold	1,120.00	480.00
Silver	571.60	455.35
Total	\$ 15,778.19	\$ 15,723.00
LIABILITIES.		
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	847.66	847.66
Undivided profits.....	.....	12.84
Individual deposits.....	4,455.54	4,626.65
Cashiers' checks.....	62.50	144.00
Other liabilities.....	412.49	91.85
Total	\$ 15,778.19	\$ 15,723.00

Examined June 9, 1909.

Name of Owner—David Swickhimer.

* Liquidated Oct. 19, 1909.

BANK OF RIDGWAY, RIDGWAY, COLORADO.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,504.05	\$ 6,574.90	\$ 9,706.00	\$ 15,123.65	\$ 17,685.85	\$ 16,401.00
Loans and discounts (unsecured).....	18,252.77	21,507.77	33,137.18	23,505.80	34,110.00	42,224.00
Overdrafts	2,202.26	1,908.29	1,133.99	1,343.19	161.16	1,062.10
Other bonds, stocks and securities.....	.....	.....	.....	1,206.00	.....	.....
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00	500.00
Banking house.....	.....	419.05	419.05	419.05	.....	.....
Other real estate.....	5,651.03	2,763.60	96.15	45.45	464.50	439.05
Expense account.....	.....	152.88	111.25	496.54	.....	.....
Due from banks and bankers.....	15,628.75	25,777.56	21,098.08	32,099.85	19,741.44	12,743.10
Checks and cash items.....	125.21	245.15	291.81	183.51	264.14	466.39
Currency	240.00	150.00	525.00	975.00	850.00	714.00
Gold	1,010.00	2,525.00	2,500.00	1,190.00	400.00	1,015.00
Silver	271.10	289.20	367.35	221.20	223.80	157.55
Total	\$ 50,385.17	\$ 62,813.40	\$ 69,886.46	\$ 82,309.24	\$ 74,400.89	\$ 75,722.19
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	307.90	606.77	497.75	578.83	148.49	424.03
Individual deposits.....	31,820.77	43,254.63	51,736.25	59,263.41	57,495.40	59,960.21
Due to banks and bankers.....	.....	.....	248.46	.....	.....	.....
Demand certificates.....	8,256.50	8,952.00	7,404.00	12,467.00	6,757.00	5,337.95
Total	\$ 50,385.17	\$ 62,813.40	\$ 69,886.46	\$ 82,309.24	\$ 74,400.89	\$ 75,722.19

Examined May 19, 1909; May 7, 1910.

Name of Owner—A. E. Walther.

BANK OF RIFLE, RIFLE, COLORADO.

Chas. H. Durant, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.
Loans and discounts (secured).....	\$ 9,465.03	\$ 5,957.50	\$ 6,390.26	\$ 8,262.70
Loans and discounts (unsecured).....	65,427.60	65,510.79	73,332.78	78,800.73
Overdrafts	1,596.50	1,003.87	1,890.13	468.65
Other bonds, stocks and securities.....	5,214.14	1,790.53	3,617.54	6,769.16
Furniture and fixtures.....	528.80	528.80	1,490.00	1,349.00
Expense account.....	272.81	.....	923.88	215.51
Due from banks and bankers.....	39,293.40	35,883.57	22,455.97	16,891.93
Checks and cash items.....	65.69	3.50	62.20	387.54
Currency	1,003.00	2,027.00	3,367.00	1,363.00
Gold	1,255.00	585.00	1,090.00	740.00
Silver	115.00	326.30	591.00	576.50
Fractional coin.....	64.20	2.88	27.03	66.40
Other resources.....	705.20	.....	.....	.....
Total	\$ 125,006.37	\$ 113,619.74	\$ 115,237.79	\$ 115,891.12

LIABILITIES.

Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....		1,000.00	2,000.00	2,500.00
Undivided profits.....	4,302.94	2,054.34	1,494.87	824.49
Time certificates of deposits.....	49,286.01	53,271.68	31,550.82	38,228.64
Individual deposits.....	59,997.07	46,165.52	66,126.80	63,663.39
Due to banks and bankers.....		159.05	673.55	
Demand certificates.....	1,025.00	500.00	3,357.15	500.00
Cashiers' checks.....	15.35	469.15	34.60	174.60
Other liabilities.....	380.00			
		<hr/>	<hr/>	<hr/>
Total	\$ 125,006.37	\$ 113,619.74	\$ 115,237.79	\$ 115,891.12

Examined July 6, 1909; March 23, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, Trustee, R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Charles Jackson, James A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, William Daley, Mrs. M. Greenfield, Dr. R. Barber, Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Mooulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis, H. W. Hansen.

*Liquidated March 23, 1910.

UNION STATE BANK OF RIFLE, RIFLE, COLORADO.

J. S. Porter, President; C. G. Kendall, Vice-President; John R. Sampson, Cashier.

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BIENNIAL REPORT

RESOURCES.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 12,779.34	\$ 11,730.65
Loans and discounts (unsecured).....	43,940.25	33,429.78
Overdrafts	220.51	318.16
Other bonds, stocks and securities.....	1,828.53	543.87
Furniture and fixtures.....	2,525.82	2,525.82
Banking house.....	16,500.00	16,500.00
Expense account.....	1,636.13	898.43
Due from banks and bankers.....	22,985.92	17,941.50
Checks and cash items.....	174.20	1,020.50
Currency	1,459.00	1,430.00
Gold	455.00	160.00
Silver	700.00	351.32
Fractional coin.....	55.53	.....
Other resources.....	512.75	.....
 Total	 \$ 105,772.98	 \$ 86,850.03
 LIABILITIES.		
Capital stock paid in.....	\$ 25,000.00	\$ 25,000.00
Undivided profits.....	692.59	.....
Time certificates of deposit.....	23,841.90	18,852.15
Individual deposits.....	55,433.53	42,831.88
Due to banks and bankers.....	603.96	.....
Cashiers' checks.....	201.00	166.00
 Total	 \$ 105,772.98	 \$ 86,850.03

Examined March 23, 1910.

Names of Stockholders—Wm. Grigor, Jas. S. Porter, Joseph Luxen, Wm. Crann, Eph. Prefountain, Alfonse Prefountain, Wm. W. Wurts, Chas. H. Miller, Bert Ellis, Patrick Egan, C. G. Kendall, Emanuel Gant, L. W. Austin, H. C. Wilson, P. W. Divilbliss, J. R. Sampson, C. B. Coffin, Stanley B. Coffin, C. B. Burnett, John F. Hickman, J. & H. Prefountain.

FARMERS AND MERCHANTS BANK, ROCKY FORD, COLORADO.

A. J. Stewart, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 20,472.02	\$ 20,472.02	\$ 29,957.74	\$ 27,607.95	\$ 30,729.53	\$ 20,717.64
Loans and discounts (unsecured).....	16,742.32	19,418.02	16,553.68	13,535.00	14,541.44	27,051.78
Overdrafts	1,766.39	1,674.49	4,637.60	3,337.01	1,839.56	5,815.18
Other bonds, stocks and securities.....	24,982.00	26,165.33	26,165.33	27,515.33	27,715.33	22,650.00
Furniture and fixtures.....	2,299.00	2,299.00	2,299.00	2,299.00	2,299.00	2,299.00
Expense account.....	249.17	1,491.48	2,891.20	202.02	1,849.91	.....
Due from banks and bankers.....	5,013.92	6,858.99	6,363.75	48,158.72	4,294.56	5,642.27
Checks and cash items.....	406.95	8.00	933.79	1,369.01	167.35	1,170.75
Currency	3,752.00	2,385.00	2,318.00	2,335.00	1,645.00	1,760.00
Gold	350.00	1,035.00	140.00	60.00	2,960.00	8,345.00
Silver	598.20	763.40	1,345.20	764.85	576.35	1,279.19
Fractional coin	35.28	20.00	28.51	26.08	26.94	.....
Total.....	\$ 76,667.25	\$ 82,590.73	\$ 93,633.80	\$ 127,209.97	\$ 88,644.97	\$ 96,730.81
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	40,000.00	40,000.00	.....	.....	.....	.....
Undivided profits	529.84	3,554.24	7,579.03	281.17	2,715.56	1,989.20
Bills payable .....	.....	.....	.....	.....	.....	4,000.00
Time certificates of deposit.....	5,028.98	6,251.96	7,366.96	7,337.96	6,580.23	5,003.25
Individual deposits	21,108.43	22,784.53	68,687.81	109,590.84	69,349.18	75,738.36
Total.....	\$ 76,667.25	\$ 82,590.73	\$ 93,633.80	\$ 127,209.97	\$ 88,644.97	\$ 96,730.81

Examined Oct. 6, 1909; Oct. 6, 1910.
Name of Owner—H. Van Buskirk.

PEOPLES HOME BANK, ROCKY FORD, COLORADO.

G. M. Coffman, President; R. P. Collins, Vice-President; Clyde C. Coffman, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 18,591.00	\$ 30,012.31	\$ 43,953.39	\$ 39,540.00	\$ 41,710.67	\$ 41,445.24
Loans and discounts (unsecured).....	19,777.02	27,703.89	35,678.71	41,377.01	49,698.56	62,065.72
Overdrafts	5.19	45.17	16.38	10.84	.....	171.74
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Expense account	487.40	2,174.73	1,936.59	563.34	3,454.35	.....
Due from banks and bankers.....	27,908.22	33,476.72	33,903.90	58,533.50	31,317.18	25,795.85
Checks and cash items.....	.....	.....	151.28	187.56	.....	999.25
Currency	6,286.00	5,710.00	7,380.00	7,316.00	4,529.00	3,681.00
Gold	1,225.00	1,090.00	1,185.00	1,015.00	2,435.00	1,510.00
Silver	1,344.69	1,305.74	1,610.60	1,937.00	1,450.29	1,790.31
Total	\$ 78,124.52	\$ 104,018.56	\$ 128,315.85	\$ 152,980.25	\$ 137,095.05	\$ 139,959.11
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	.....	.....	.....	2,500.00	2,500.00	2,500.00
Undivided profits	1,081.49	3,391.27	3,898.53	1,130.48	6,453.68	2,169.77
Time certificates of deposit.....	11,705.25	12,760.00	15,731.50	4,427.30	4,258.23	8,257.07
Individual deposits	50,337.78	72,867.29	93,685.82	114,922.47	93,883.14	97,032.27
Total	\$ 78,124.52	\$ 104,018.56	\$ 128,315.85	\$ 152,980.25	\$ 137,095.05	\$ 139,959.11

Examined Oct. 5, 1909; Oct. 5, 1910.

Names of Stockholders—O. E. Adams, Mrs. R. L. Adams, R. R. Adams, G. C. Bevers, G. M. Coffman, R. P. Collins, D. W. Call, C. C. Coffman, Mrs. J. M. Critton, Mrs. Tacy L. Coffman, C. N. Cauffman, Abbie Hunt, H. M. Ingraham, A. D. Isherwood, A. S. Manning, Mary J. Mayo, L. D. Nelson, C. E. Rollins, W. C. Steele, Charlotte Steele, Emily O. Avery, Roxaena Swink, Ella Smirl, E. L. Grisson, Lester Linn, Dora Linn, A. C. Sloan, T. J. Smirl, E. S. Woodside, O. W. West, Chester Johnson, Walter Hinds, P. K. Blinn, Clark Kitchen, Lewis C. Linn, G. A. Wheelock, Clara P. Steele, J. C. Fleming, Bertha Avery, G. H. Pougher, E. I. Holley, D. Ward, J. B. Hunt, T. S. St. John, Sarah Kain, Alice Govereau.

NO. 107, STATE BANK.

SAGUACHE COUNTY BANK, SAGUACHE, COLORADO.

Chas. Tarbell and Leopold Mayer, Vice-Presidents; Wm. F. Boyd, Cashier.

STATE BANK COMMISSIONER.

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RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 85,391.50	\$ 95,796.65	\$ 98,989.00	\$ 106,520.25	\$ 126,152.05	\$ 147,222.50
Loans and discounts (unsecured).....	67,766.73	65,889.85	94,822.96	107,683.17	131,335.98	129,943.91
Overdrafts	337.53	40.42	2,449.15	350.62	311.93	452.29
Other bonds, stocks and securities.....	1,835.69	3,671.92	775.87	759.87	1,319.50	1,225.60
Furniture and fixtures.....	1,900.00	1,900.00	2,307.00	2,200.00	2,100.00	2,100.00
Banking house.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Expense account.....	372.67	2,466.29	2,241.56	477.30	.....	.....
Due from banks and bankers.....	41,620.95	105,086.08	90,761.08	126,475.88	105,181.23	82,936.06
Checks and cash items.....	366.95	5.40	85.41	8.40	70.00	365.85
Currency	4,529.00	5,080.00	2,950.00	5,541.00	6,261.00	9,943.00
Gold	6,900.00	7,385.00	8,040.00	8,045.00	\$ 530.00	8,550.00
Silver	814.25	789.00	474.80	742.25	1,008.25	814.15
Fractional coin.....	102.60	161.55	55.50	140.80	302.45	.....
Total	\$ 213,737.87	\$ 290,072.16	\$ 305,752.33	\$ 360,744.54	\$ 384,372.39	\$ 385,353.36
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits.....	1,988.45	6,896.65	6,913.69	2,181.30	648.13	6,239.02
Time certificates of deposit.....	42,527.00	36,024.51	40,908.57	41,530.28	39,116.52	36,596.95
Individual deposits.....	104,897.72	179,271.05	192,795.65	248,377.26	281,518.04	277,022.22
Demand certificates.....	14,324.70	17,879.95	15,134.42	18,655.70	13,059.70	15,495.17
Certified checks.....	.....	.....	.....	.....	30.00	.....
Total	\$ 213,737.87	\$ 290,072.16	\$ 305,752.33	\$ 360,744.54	\$ 384,372.39	\$ 385,353.36

Examined Jan. 27, 1909; Jan. 20, 1910; Sept. 28, 1910.

Names of Stockholders—Isaac Gotthelf, Leopold Mayer, Chas. Tarbell, Mark Biedell, Wm. F. Boyd.

THE COSTILLA COUNTY BANK, SAN ACACIO, COLORADO.

F. E. Brooks, President; C. C. Rockafellow, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 6,054.65
Loans and discounts (unsecured).....	115.00
Overdrafts	1,066.60
Furniture and fixtures.....	304.50
Expense account	504.57
Due from banks and bankers.....	7,127.61
Checks and cash items.....	50.70
Currency	1,374.00
Silver	273.69
Total	\$ 16,871.32

LIABILITIES.	
Capital stock paid in.....	\$ 7,200.00
Surplus fund	1,260.00
Individual deposits	8,411.32
Total	\$ 16,871.32

Examined Aug. 11, 1910.

Names of Stockholders—F. E. Brooks, George S. Elstun, N. F. Richards, T. E. Golden, O. E. Hemenway, W. R. Armstrong,
O. V. P. Stout, W. D. Waltman, A. A. Salazar, W. H. Meyer, L. D. Blauvelt, H. R. Hobson, C. C. Rockafellow.

SEDGWICK BANKING COMPANY, SEDGWICK, COLORADO.

Walter F. Miles, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909
Loans and discounts (secured).....	\$ 4,644.50	\$ 5,876.90
Loans and discounts (unsecured).....	17,611.78	19,643.74
Overdrafts .....	.....	108.97
Other bonds, stocks and securities.....	1,044.23	612.90
Furniture and fixtures.....	875.00	1,075.00
Banking house	1,200.00	1,200.00
Expense account	963.37	1,526.92
Due from banks and bankers.....	8,640.72	1,200.44
Checks and cash items.....	126.03	214.78
Currency	1,655.00	935.00
Silver	356.90	510.00
Fractional coin	17.15	36.58
Total	\$ 37,134.68	\$ 32,941.23
LIABILITIES.		
Capital stock paid in	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	500.00
Undivided profits	1,133.48	2,154.34
Bills payable	1,000.00	.....
Time certificates of deposit	8,179.30	8,428.15
Individual deposits	14,904.06	10,236.46
Due to banks and bankers.....	377.74	621.18
Demand certificates	1,040.10	1,001.10
Total	\$ 37,134.68	\$ 32,941.23

Examined June 9, 1909.

Names of Owners—W. F. Miles, B. F. Clayton, H. B. Stewart, E. F. Clayton, M. L. Gyger, G. W. Stockham, Wm. Verron, John Kaschke.

*Liquidated August 12, 1909.

THE SEIBERT STATE BANK, SEIBERT, COLORADO.

W. C. Caley, President; G. W. Klockenteger, Vice-President; H. C. Cornell, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 12,811.44	\$ 16,226.61	\$ 33,764.48	\$ 25,146.38	\$ 18,227.64	\$ 23,955.36
Loans and discounts (unsecured).....	3,843.19	3,867.34	6,937.87	13,735.87	9,176.08	13,342.56
Overdrafts				129.50	488.38	1,221.43
Furniture and fixtures	600.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	1,200.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Expense account	962.64	968.07	1,483.81	1,335.27	3,426.23	.....
Due from banks and bankers.....	9,658.43	6,470.95	9,089.66	6,647.79	9,713.18	9,363.39
Checks and cash items	178.35	336.74	113.85	.....	3.50	373.58
Currency	3,869.00	3,215.00	3,941.00	2,908.00	5,703.00	3,329.00
Gold	200.00	225.00	655.00	.....	10.00	60.00
Silver	300.00	574.00	850.00	758.00	1,281.95	1,020.87
Fractional coin	638.94	12.66	29.32	23.51	67.52	.....
Total.....	\$ 34,261.99	\$ 34,396.37	\$ 59,364.99	\$ 53,184.32	\$ 50,597.48	\$ 55,166.19
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,496.31	1,953.88	2,217.51	1,685.92	3,628.02	555.90
Bills payable .....	.....	.....	.....	5,000.00	.....	.....
Savings accounts .....	.....	.....	.....	155.88	240.38	283.68
Individual deposits	20,379.36	22,279.95	41,672.34	34,671.28	35,152.34	42,901.61
Due to banks and bankers.....	2,386.32	162.54	5,475.14	1,671.24	1,576.74	1,425.00
Total.....	\$ 34,261.99	\$ 34,396.37	\$ 59,364.99	\$ 53,184.32	\$ 50,597.48	\$ 55,166.19

Examined Nov. 10, 1909; Jan. 27, 1910; Aug. 31, 1910.

Names of Stockholders—G. W. Klockenteger, W. C. Caley, H. A. Cheney, H. C. Cornell.

SEVERANCE STATE BANK, SEVERANCE, COLORADO.

C. A. Nixon, President; David Walles, Vice-President; T. F. Miles, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 7,463.48	\$ 15,028.82	\$ 13,941.32	\$ 12,672.40	\$ 16,850.00	\$ 17,235.10
Loans and discounts (unsecured)	9,940.53	16,874.78	15,792.12	15,562.78	14,949.51	16,299.99
Overdrafts	189.28	538.02	861.12	159.17	378.85	1,811.34
Other bonds, stock and securities.....	.....	.....	.....	.....	551.11	551.11
Furniture and fixtures	770.85	770.85	775.85	775.85	775.85	775.85
Expense account	468.21	1,250.14	2,352.57	204.00	.....	.....
Due from banks and bankers	12,891.07	1,079.73	6,225.25	6,905.01	4,240.14	1,150.95
Checks and cash items	1,563.04	96.70	10.00	3.40	538.13	117.82
Currency	1,903.00	815.00	1,400.00	434.00	3,627.00	563.00
Gold	230.00	230.00	.....	60.00	5.00	5.00
Silver	488.45	231.85	758.70	238.90	128.75	347.96
Fractional coin	32.37	13.71	47.29	19.97	14.15	.....
Total	\$ 35,940.28	\$ 36,929.60	\$ 42,164.22	\$ 37,035.48	\$ 42,058.49	\$ 38,858.12
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	.....	.....	.....	1,500.00	1,500.00	1,500.00
Undivided profits	157.32	1,065.66	2,457.02	231.79	585.54	367.61
Bills payable .....	.....	10,000.00	.....	.....	.....	.....
Time certificates of deposit.....	.....	.....	.....	855.50	5,755.50	5,698.35
Individual deposits	24,377.51	14,074.44	23,662.70	19,428.19	19,197.45	16,294.16
Demand certificates	1,405.45	1,789.50	1,044.50	20.00	20.00	.....
Total	\$ 35,940.28	\$ 36,929.60	\$ 42,164.22	\$ 37,035.48	\$ 42,058.49	\$ 38,858.12

Examined March 22, 1909; March 5, 1910.

Names of Stockholders—C. A. Nixon, C. J. Nash, J. C. Nixon, Sarah J. Austin, D. E. Surrance, David Walles, T. F. Miles, W. F. Hall.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, COLORADO.

F. E. Milner, President; John H. Burroughs, Cashier; W. S. Kemmer, Assistant Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 41,511.77	\$ 52,864.43	\$ 63,298.13	\$ 50,211.43	\$ 49,221.55	\$ 54,284.21
Loans and discounts (unsecured).....	69,626.23	101,952.71	100,922.61	107,022.11	98,805.04	89,915.29
Overdrafts	735.08	1,726.59	1,270.84	2,728.60	1,641.43	5,909.90
Other bonds, stocks and securities.....	70,817.60	70,705.00	71,500.00	72,800.00	73,500.00	70,800.00
Furniture and fixtures	3,722.07	4,880.43	5,667.08	5,587.08	5,706.17	4,663.36
Banking house	11,000.00	.....	.....	.....	.....	9,011.41
Other real estate .....	.....	11,000.00	12,336.64	12,336.64	12,336.64	.....
Expense account	633.32	4,183.28	4,263.03	982.73	5,326.10	.....
Due from banks and bankers.....	20,634.43	40,827.43	82,859.58	91,060.71	33,144.37	19,770.52
Checks and cash items.....	149.75	581.88	305.88	10.55	431.97	1,893.35
Currency	4,868.00	10,367.00	11,012.00	14,931.00	18,176.00	13,325.00
Gold	2,435.00	5,817.50	470.00	395.00	390.00	2,855.00
Silver	1,052.45	1,218.35	2,233.45	2,117.75	2,295.95	2,475.42
Fractional coin	23.04	39.91	49.40	71.49	79.50	.....
Other resources	32.51	.....	.....	.....	14.95	.....
Total.....	\$ 227,241.25	\$ 306,164.51	\$ 356,188.64	\$ 360,255.09	\$ 301,069.67	\$ 274,903.46

LIABILITIES.

Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund .....	.....	.....	.....	.....	.....	3,000.00
Undivided profits	1,884.79	7,126.66	6,930.36	2,242.83	8,464.23	1,608.48
Bills payable	10,000.00	.....	.....	.....	.....	.....
Notes rediscounted	33,800.00	23,400.00	21,950.00	.....	.....	.....
Time certificates of deposit	33,271.45	44,604.66	46,514.63	59,989.89	65,843.98	64,687.42
Savings accounts	255.96	458.71	1,101.83	1,619.06	639.17	741.87
Individual deposits	94,359.07	156,162.74	215,700.92	228,615.87	167,083.13	139,889.82
Due to banks and bankers.....	1,069.29	13,226.13	4,823.12	9,768.66	2,367.49	4,220.51
Demand certificates	2,600.69	6,529.04	6,225.00	6,514.04	5,010.00	5,000.00
Certified checks .....	.....	.....	.....	.....	18.57	.....
Cashiers' checks .....	.....	4,656.57	2,942.78	1,504.74	1,643.10	5,755.36
Total.....	\$ 227,241.25	\$ 306,164.51	\$ 356,188.64	\$ 360,256.09	\$ 301,069.67	\$ 274,903.46

Examined Aug. 6, 1909; June 9, 1910.

Names of Stockholders—F. E. Milner, Rosa G. Milner, J. H. Burroughs, W. S. Kemmer, J. L. Norvell, B. L. Jefferson, Dora M. Chase, Geo. Wither, Archie Wither, Chas. H. Cheney, O. I. Cheney, C. H. Leckenby, Estate of L. Y. A. Whipple, J. N. McWilliams, Fred L. Chase, D. J. A. Ritchie, M. E. Houston, J. G. Houston, S. G. Adams, S. M. Barber, D. Stukey, Maud E. Biles, C. Blewitt, C. E. Bivens, M. Milner, S. A. Keller, Pat Cullen, Nettie C. Allison, J. E. Milner.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, COLORADO.

Ralph A. Bareuther, Cashier; H. E. Monson, Assistant Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 3,914.08	\$ 4,128.87	\$ 6,568.39	\$ 6,156.58	\$ 9,448.54	\$ 11,162.68
Loans and discounts (unsecured).....	12,790.81	20,050.37	20,026.41	24,680.94	22,904.08	25,024.20
Overdrafts	8.95	1,579.05	50.21	3.33	878.30	3,155.95
Other bonds, stocks and securities.....	2,791.64	2,081.87	.....	.....	.....	.....
Furniture and fixtures	455.55	476.99	1,071.74	1,354.00	1,354.00	1,220.00
Expense account	41.37	319.87	632.53	150.18	988.10	.....
Due from banks and bankers.....	13,425.03	5,317.60	5,456.86	5,214.48	6,612.13	6,663.34
Checks and cash items.....	541.31	1,887.51	397.57	223.17	477.73	795.58
Currency	1,705.00	1,350.00	1,001.00	851.00	1,540.00	1,011.00
Gold	5.00	.....	.....	.....	.....	.....
Silver	240.00	299.42	249.82	500.00	400.00	505.63
Fractional coin	33.02	.....	.....	4.53	30.56	.....
Other resources	13.75	13.75	.....	.....	.....	.....
Total.....	\$ 35,965.51	\$ 37,505.30	\$ 35,454.53	\$ 39,138.21	\$ 44,633.44	\$ 49,538.38
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	820.25	1,056.44	1,134.59	148.34	1,176.03	308.08
Time certificates of deposit.....	10,929.52	6,590.30	5,107.95	5,375.65	5,861.37	6,973.57
Individual deposits	13,765.37	19,096.55	18,910.36	22,040.36	24,754.16	30,634.30
Due to banks and bankers.....	41.36	568.76	206.63	1,573.86	2,841.88	1,022.43
Demand certificates .....	.....	.....	.....	.....	.....	600.00
Cashiers' checks	219.01	98.25	.....	.....	.....	.....
Other liabilities	190.00	95.00	95.00	.....	.....	.....
Total.....	\$ 35,965.51	\$ 37,505.30	\$ 35,454.53	\$ 39,138.21	\$ 44,633.44	\$ 49,538.38

Examined Aug. 7, 1909; June 9, 1910.

Names of Owners—Mrs. E. M. Davis, Mrs. E. M. Davis, Trustee; R. H. Davis, John C. Davis, Ethel Davis, Edith Davis, C. A. Seymour, J. A. Rendle, Mrs. Anna Rendle, Elizabeth Rendle, Marshall Rendle, J. A. Rendle, Jr., C. A. Booth, Mrs. B. B. Hugus, Miss Louise B. Hugus, Mrs. A. O. Carroll, Mr. A. E. Carroll, Mrs. E. S. Beall, Mrs. N. H. Caldwell, Mr. V. B. Caldwell, V. B. Caldwell, Jr., John Caldwell, R. R. Horth, Mrs. Fanny B. Rusk, Mrs. C. W. Brodt, R. G. Brodt, B. W. Brodt, J. H. Brodt, A. F. Brodt, A. M. Seymour, L. H. Spilker, J. H. Withers, J. E. Osborne, Irvine J. Rendle, Chas. Jackson, Jas. A. Brobeck, J. E. Hobbs, D. W. France, N. L. France, W. W. Daley, Wm. Daley, Mrs. M. Greenfield, Dr. R. Barber, Mr. Fred Kelly, John D. Reeder, W. R. Greene, C. H. Durant, A. C. Moulton, Victor Moulton, A. B. McWilliams, J. W. Rigby, Will Simms, A. P. Wood, H. W. Hansen, H. E. Monson, C. E. Baird, Clay Shaw, Grover S. Likes, T. E. Lewis.

STRATTON STATE BANK, STRATTON, COLORADO.

L. F. Craig, President; Edward Martin, Vice-President; C. H. Leyse, Cashier.

STATE BANK COMMISSIONER.

RESOURCES.	June 23, 1909	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured)	\$ 8,201.60	\$ 15,192.39	\$ 17,209.98	\$ 17,928.01	\$ 11,611.28
Loans and discounts (unsecured)	1,206.43	6,593.74	7,937.74	12,622.96	17,220.98
Overdrafts .....	.....	573.02	408.25	116.26	1,030.18
Other bonds, stocks and securities	67.00	1,086.21	2,166.62	1,948.41	2,241.64
Furniture and fixtures	779.14	1,278.53	1,317.33	1,367.37	1,367.37
Banking house	584.95	2,316.15	2,366.48	2,447.20	2,447.20
Expense account	562.60	1,280.31	143.52	1,293.86	.....
Due from banks and bankers	4,333.62	4,656.72	8,547.00	3,049.23	15,991.23
Checks and cash items	129.75	126.56	143.00	5,661.75	154.25
Currency	488.00	3,570.00	2,046.00	1,500.00	2,302.00
Gold	35.00	5.00	410.00	1,105.00	770.00
Silver	285.33	463.54	766.74	503.00	170.75
Fractional coin .....	.....	.....	.....	93.51	.....
Total	\$ 16,673.42	\$ 37,142.17	\$ 43,462.66	\$ 49,636.56	\$ 55,306.88
LIABILITIES.					
Capital stock paid in.....	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	100.00	100.00	500.00
Undivided profits	619.62	1,336.18	267.25	1,691.90	200.11
Bills payable .....	.....	.....	.....	.....	4,000.00
Time certificates of deposit .....	.....	2,700.00	1,800.00	.....	.....
Individual deposits	10,684.62	25,750.51	35,277.44	36,995.91	36,405.04
Due to banks and bankers	10.83	.....	.....	.....	.....
Demand certificates	358.35	2,355.48	1,017.97	848.75	4,201.73
Total	\$ 16,673.42	\$ 37,142.17	\$ 43,462.66	\$ 49,636.56	\$ 55,306.88

Examined April 12, 1909; Nov. 10, 1909; July 16, 1910.

Names of Stockholders—L. F. Craig, Edward Martin, C. H. Leyse, J. A. Craig.

THE CITIZENS EXCHANGE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

H. E. Farr, President; N. C. Williams, Vice-President; Jesse E. Williams, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 16,290.91	\$ 19,233.91	\$ 20,569.66	\$ 21,047.46	\$ 21,734.42	\$ 8,885.43
Loans and discounts (unsecured).....	9,603.34	6,190.13	7,400.36	5,532.89	8,679.50	20,456.31
Overdrafts	502.77	929.62	232.58	350.67	350.79	1,452.73
Other bonds, stocks and securities.....	3,967.40	3,993.44	4,030.79	3,767.46	3,498.25	3,359.75
Furniture and fixtures	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Expense account	396.20	1,605.26	2,743.73	341.83	1,808.67	293.10
Due from banks and bankers.....	2,085.64	2,485.01	9,898.91	6,882.30	310.41	1,914.57
Checks and cash items.....	266.13	699.62	107.27	33.00	674.84	844.61
Currency	898.00	1,036.00	3,384.00	1,736.00	1,645.00	2,242.00
Gold	265.00	155.00	310.00	335.00	380.00	562.50
Silver	232.00	189.00	119.00	346.00	125.00	757.16
Fractional coin	153.08	102.33	224.39	329.26	354.86	.....
Total	\$ 39,410.47	\$ 41,369.32	\$ 53,770.69	\$ 45,451.87	\$ 44,311.74	\$ 45,518.16
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	121.77	3,883.93	3,367.41	589.30	1,929.33	.....
Bills payable	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Time certificates of deposit.....	2,654.20	3,494.24	3,694.24	3,615.92	5,642.68	6,211.18
Individual deposits	16,892.09	15,940.36	28,866.94	24,012.42	17,558.23	22,003.59
Due to banks and bankers.....	2,750.91	1,080.76	.....	.....	918.25	361.83
Demand certificates	486.50	465.03	943.03	520.03	604.00	221.50
Cashiers' checks	5.00	5.00	399.07	214.20	1,159.25	220.06
Total	\$ 39,410.47	\$ 41,369.32	\$ 53,770.69	\$ 45,451.87	\$ 44,311.74	\$ 45,518.16

Examined April 10, 1909; Dec. 29, 1909; May 18, 1910; Nov. 25, 1910.

Names of Stockholders—H. E. Farr, N. C. Williams and J. E. Williams.

* Incorporated April 15, 1909.

THE STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

F. S. Howard, President; J. F. Laubhan, Vice-President; C. G. Walton, Cashier.

RESOURCES.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 2,398.40
Furniture and fixtures.....	1,287.81
Expense account	257.42
Due from banks and bankers.....	9,511.31
Checks and cash items.....	100.00
Currency	1,259.00
Silver	429.03
	<hr/>
Total	\$ 15,242.97
LIABILITIES.	
Capital stock paid in.....	\$ 10,000.00
Time certificates of deposit.....	245.00
Individual deposits	4,997.97
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Total	\$ 15,242.97

STATE BANK COMMISSIONER.

Examined Oct. 17, 1910.

Names of Stockholders—F. S. Howard, E. A. Howard, C. G. Walton, J. F. Laubhan, R. A. Hamilton, Robert Phillips, Chris J. Dabler, and Chas. Neef.

C. A. REYNOLDS & COMPANY, BANKERS, SWINK, COLORADO.

F. P. Morris, Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 14,721.00	\$ 16,561.13	\$ 20,941.38	\$ 14,302.41	\$ 25,771.48	\$ 23,648.40
Loans and discounts (unsecured).....	7,928.15	8,438.15	15,438.15	10,529.33	14,185.00	15,710.39
Furniture and fixtures.....	723.25	723.25	723.25	748.25	500.00	500.00
Expense account	4.13	757.49	721.34	211.83	945.12	.....
Due from banks and bankers.....	19,091.46	15,808.04	16,206.20	42,130.14	15,118.83	30,964.87
Currency	1,091.00	2,400.00	1,330.00	2,225.00	2,152.00	1,730.00
Gold	1,100.00	.....	1,090.00	1,120.00	1,200.00	2,070.00
Silver	415.00	262.00	761.25	667.00	648.50	691.53
Fractional coin	62.45	57.92	55.98	38.37	31.62	.....
Total	\$ 45,136.44	\$ 45,007.98	\$ 57,267.55	\$ 71,972.33	\$ 60,552.55	\$ 75,315.19
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	500.00	500.00	500.00	1,000.00	1,000.00
Undivided profits	321.23	1,153.52	1,401.11	1,925.84	1,589.26	927.36
Individual deposits	29,755.05	30,016.97	39,642.51	53,088.96	36,683.94	49,834.66
Demand certificates	4,560.16	3,337.49	5,723.93	6,457.53	11,279.35	13,553.17
Total	\$ 45,136.44	\$ 45,007.98	\$ 57,267.55	\$ 71,972.33	\$ 60,552.55	\$ 75,315.19

Examined April 6, 1909; Oct. 12, 1909; Oct. 6, 1910.

Names of Owners—C. A. Reynolds, J. N. Beaty, F. P. Morris.

THE BANK OF TELLURIDE, TELLURIDE, COLORADO.

W. E. Wheeler, President; A. J. Clark, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 61,446.00	\$ 59,076.10	\$ 56,301.09	\$ 61,558.72	\$ 92,680.02	\$ 62,701.17
Loans and discounts (unsecured)	128,697.96	136,202.01	153,352.51	141,577.25	212,123.05	151,623.20
Overdrafts	659.15	3,945.97	4,487.69	12,221.95	2,689.94	6,072.88
Other bonds, stocks and securities	43,715.29	43,066.26	45,491.40	43,513.70	41,648.28	58,262.30
Furniture and fixtures	5,377.88	5,377.88	5,377.88	5,377.88	5,377.88	5,377.88
Banking house	4,152.55	4,152.55	4,152.55	4,152.55	4,152.55	4,152.55
Other real estate	980.96	994.07	1,152.08	1,148.25	1,161.46	1,161.46
Expense account	1,915.68	8,932.42	4,978.63	1,543.94	8,971.93	.....
Due from banks and bankers	299,613.24	254,647.52	309,556.30	295,711.06	172,096.22	317,024.22
Checks and cash items	359.00	1,627.74	10,496.52	1,914.23	516.76	1,701.98
Currency	11,435.00	13,068.00	12,861.00	20,165.00	15,455.00	23,481.00
Gold	30,065.00	32,440.00	27,070.00	32,850.00	31,240.00	34,700.00
Silver	2,550.00	1,250.00	1,340.00	1,500.00	1,863.00	3,799.50
Fractional coin	1,709.46	1,688.40	2,050.00	3,381.65	2,516.35	.....
Other resources .....	.....	.....	1,168.00	.....	.....	.....
Total	\$ 592,677.17	\$ 566,468.92	\$ 639,835.65	\$ 626,616.18	\$ 592,492.44	\$ 670,058.14
LIABILITIES.						
Capital stock paid in	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	19,281.03	31,184.13	29,700.30	23,111.77	36,415.61	22,707.40
Individual deposits	369,310.02	329,102.59	371,194.66	352,231.12	319,494.15	410,147.15
Due to banks and bankers	505.72	1,541.81	4,836.25	2,039.33	6,986.87	.....
Demand certificates	128,580.40	129,640.39	159,104.44	174,233.96	154,570.81	162,203.59
Certified checks .....	.....	.....	.....	.....	25.00	.....
Total	\$ 592,677.17	\$ 566,468.92	\$ 639,835.65	\$ 626,616.18	\$ 592,492.44	\$ 670,058.14

Examined May 20, 1909; May 6, 1910.

Names of Stockholders—E. B. Adams, J. L. Brown, A. J. Clark, W. H. Gabbert, D. A. Herron, J. W. Mercer, John Nicholas, W. E. Wheeler.

THE FARMERS BANK OF TIMNATH, TIMNATH, COLORADO.

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J. M. Edwards, President; H. H. Thayer, Vice-President; H. G. Springer, Second Vice-President; E. W. Thayer, Cashier.

BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 9,943.67	\$ 28,152.25	\$ 28,999.51	\$ 24,397.61	\$ 29,151.28	\$ 25,943.23
Loans and discounts (unsecured).....	31,187.49	25,072.62	27,368.20	18,869.53	33,300.23	32,707.35
Overdrafts	781.16	2,768.94	897.83	64.51	136.89	328.74
Other bonds, stocks and securities.....	408.70	351.20	60.00	180.00	120.00	.....
Furniture and fixtures.....	1,275.00	1,275.00	1,275.00	1,000.00	1,000.00	1,000.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Expense account	121.29	748.63	1,252.36	149.70	1,047.20	.....
Due from banks and bankers.....	13,717.16	25,439.71	9,814.67	4,277.88	13,412.42	9,082.50
Checks and cash items.....	.....	.....	.....	54.30	.....	88.70
Currency	882.00	847.00	1,912.00	1,522.00	1,490.00	1,306.00
Gold	55.00	135.00	.....	.....	.....	20.00
Silver	358.25	575.40	339.55	512.75	748.15	707.17
Fractional coin	18.50	44.65	15.39	30.74	20.86	.....
Total.....	\$ 60,248.22	\$ 86,910.40	\$ 73,434.51	\$ 52,559.02	\$ 81,927.03	\$ 72,683.69
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	2,000.00	1,000.00	1,000.00	2,500.00	2,500.00	2,500.00
Undivided profits	602.71	2,727.43	3,251.70	532.15	2,629.91	2,131.94
Bills payable	5,000.00	.....	.....	.....	.....	.....
Time certificates of deposit.....	5,269.27	24,592.27	23,649.03	4,599.10	28,468.00	28,086.00
Savings accounts .....	.....	.....	.....	883.76	488.15	839.56
Dividends unpaid .....	.....	.....	.....	30.00	.....	.....
Individual deposits	30,699.90	43,590.70	30,533.78	28,993.78	32,840.97	24,126.19
Due to banks and bankers.....	1,485.19	.....	.....	.....	.....	.....
Cashiers' checks	191.15	.....	.....	20.23	.....	.....
Total.....	\$ 60,248.22	\$ 86,910.40	\$ 73,434.51	\$ 52,559.02	\$ 81,927.03	\$ 72,683.69

Examined Sept. 10, 1909; Oct. 25, 1910.

Names of Stockholders—G. S. Carpenter, B. F. Clark, J. A. Cross, C. A. Duncan, E. C. Edwards, J. M. Edwards, A. W. Morrish, E. D. Pearson, Helen Rigdon, Alameda Springer, H. G. Springer, Mrs. E. C. Strauss, H. Strauss, E. W. Thayer, H. H. Thayer, S. A. Thayer, J. L. Willis.

THE PEOPLES STATE BANK OF TOWNER, TOWNER, COLORADO.

R. B. Christy, President; R. M. Johnston, Vice-President; I. S. Ritchey, Cashier; Albert Ritchey, Assistant Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 7,076.52	\$ 11,563.91	\$ 18,622.06	\$ 20,002.81	\$ 16,467.79	\$ 20,165.03
Loans and discounts (unsecured).....	2,421.28	3,327.24	3,503.89	3,288.24	6,766.94	2,284.13
Overdrafts	930.08	2,476.74	365.00	551.53	459.82	924.74
Furniture and fixtures	300.00	300.00	300.00	300.00	300.00	622.01
Expense account	135.59	272.20	450.37	15.02	561.62	.....
Due from banks and bankers.....	19,740.40	12,910.07	5,144.60	7,409.86	2,450.72	2,227.34
Checks and cash items	620.00	372.91	104.50	20.00	1,423.80	187.00
Currency	677.00	627.00	766.00	1,546.00	698.00	2,346.00
Gold	20.00	5.00	.....	.....	80.00	.....
Silver	120.00	39.00	100.25	170.00	120.00	31.51
Fractional coin	15.30	9.56	14.20	4.44	9.48	.....
Total	\$ 32,056.17	\$ 31,903.63	\$ 29,370.87	\$ 33,307.90	\$ 29,338.17	\$ 28,787.76
LIABILITIES.						
Capital stock paid in	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	500.00	500.00	500.00
Undivided profits	118.70	512.80	1,344.94	400.72	1,089.63	965.47
Time certificates of deposit.....	25.63	25.63	.....	.....	.....	.....
Individual deposits	21,839.42	21,343.82	17,756.86	21,788.16	17,191.64	16,779.76
Cashiers' checks	72.42	21.38	269.07	619.02	556.90	542.53
Total	\$ 32,056.17	\$ 31,903.63	\$ 29,370.87	\$ 33,307.90	\$ 29,338.17	\$ 28,787.76

Examined September 28, 1909; March 12, 1910; October 18, 1910.

Names of Stockholders—R. B. Christy, I. S. Ritchey, Albert Ritchey, R. M. Johnston, J. J. Kella, L. Thomas, R. J. McGrath.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, COLORADO.

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J. C. Coulson, President; O. L. Davis, Vice-President; J. H. Drury, Cashier; O. C. Samuel, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 99,541.48	\$ 106,535.53	\$ 138,906.03	\$ 133,092.02	\$ 144,228.15	\$ 172,666.94
Loans and discounts (unsecured).....	74,620.40	93,053.09	105,910.58	137,104.30	197,996.46	162,975.16
Overdrafts		18.12	138.89	9.18	27.94	15.71
Other bonds, stocks and securities.....	30,538.90	29,468.63	27,732.32	30,493.85	29,705.78	30,044.19
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,200.00	1,200.00
Expense account	595.09	121.40	130.55	.....	.....	.....
Due from banks and bankers.....	44,032.41	53,213.18	53,197.28	67,223.39	76,327.47	81,737.63
Checks and cash items.....	243.10	260.00	1,694.37	1,337.00	1,406.74	1,742.98
Currency	1,961.00	1,645.00	4,353.00	5,914.00	5,914.00	2,540.00
Gold	515.00	1,320.00	2,162.50	1,190.00	5,175.00	3,105.00
Silver	924.60	627.60	1,090.20	900.00	1,000.00	1,057.36
Fractional coin .....	.07	.26	20.03	293.01	298.16	.....
Total.....	\$ 254,472.05	\$ 287,762.81	\$ 336,835.75	\$ 380,600.75	\$ 463,279.70	\$ 457,084.97
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	2,500.00	2,500.00	2,500.00	5,000.00	5,000.00	5,000.00
Undivided profits	1,212.26	4,509.51	8,318.76	1,273.79	1,958.23	1,594.42
Time certificates of deposit.....	23,904.63	23,012.00	41,125.50	44,543.60	56,757.85	65,129.12
Savings accounts	142,261.26	167,395.71	199,636.06	238,666.04	279,912.25	257,158.78
Individual deposits	33,979.35	40,196.47	33,299.31	39,908.45	65,401.50	71,667.59
Demand certificates	614.55	149.12	1,956.12	1,208.87	1,785.17	\$17.94
Other liabilities .....	.....	.....	.....	.....	2,464.70	5,717.12
Total.....	\$ 254,472.05	\$ 287,762.81	\$ 336,835.75	\$ 380,600.75	\$ 463,279.70	\$ 457,084.97

Examined Feb. 25, 1909; Jan. 25, 1910; Nov. 21, 1910.

Names of Stockholders—J. C. Coulson, O. L. Davis, F. G. Bloom, H. J. Alexander, J. A. Thatcher, M. D. Thatcher, J. C. Hudson, Eli Jeffries, F. R. Wood, J. H. Drury, D. P. Jones, Fred C. Nichols, O. C. Samuel, Nellie W. Wood, L. R. Gottlieb.

BIENNIAL REPORT

JOHN AIELLO, BANKER, TRINIDAD, COLORADO.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 86,312.24	\$ 77,079.10	\$ 69,484.25	\$ 72,923.51	\$ 70,600.67	\$ 54,126.49
Loans and discounts (unsecured)	33,765.64	68,902.60	74,101.95	75,938.87	77,219.84	122,995.99
Overdrafts	568.81	83.75	35.02	11.48	.47	160.83
Other bonds, stocks and securities.....	152,130.00	158,930.00	159,940.00	160,180.00	162,670.00	169,348.80
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
Other real estate	25,000.00	27,084.75	37,151.65	38,796.15	36,231.56	47,690.07
Expense account	2,876.54	7,344.75	12,187.54	7,967.50	8,892.32	.....
Due from banks and bankers	55,789.22	41,423.68	50,120.14	73,777.33	68,691.55	50,914.05
Checks and cash items	1,214.96	351.87	2,413.25	966.03	5,927.49	4,033.91
Currency	2,800.00	8,192.00	2,736.00	1,639.00	3,483.00	3,585.00
Gold	1,895.00	2,430.00	830.00	1,980.00	2,740.00	1,105.00
Silver	1,910.00	623.00	420.00	1,450.00	1,498.55	1,370.45
Fractional coin	2.45	17.38	27.55	133.65	67.00	.....
Total	\$ 440,264.86	\$ 468,462.88	\$ 485,447.35	\$ 511,763.52	\$ 514,022.45	\$ 531,330.59
LIABILITIES.						
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund .....	.....	.....	.....	200,000.00	200,000.00	200,000.00
Undivided profits	248,304.26	272,986.91	285,332.55	11,676.06	31,011.17	28,830.46
Time certificates of deposit	53,935.25	60,362.76	61,414.36	55,506.96	58,037.50	64,896.28
Individual deposits	87,179.78	83,786.11	87,858.34	191,775.10	123,889.94	136,736.85
Demand certificates	743.10	1,327.10	392.10	215.00	21.00	217.00
Certified checks .....	.....	.....	.....	2,000.00	500.00	.....
Cashiers' checks	102.47	.....	450.00	590.40	525.00	650.00
Other liabilities .....	.....	.....	.....	.....	37.84	.....
Total	\$ 440,264.86	\$ 468,462.88	\$ 485,447.35	\$ 511,763.52	\$ 514,022.45	\$ 531,330.59

Examined February 26, 1909; January 25, 1910; November 22, 1910.

Name of Owner—John Aiello.

NO. 203, STATE BANK.

THE VALLERY STATE BANK, VALLERY, COLORADO.

G. W. Gale, President; W. H. Galloway, Vice-President; W. C. Stickney, Cashier.

BIENNIAL REPORT

RESOURCES.	Nov. 10, 1910
Furniture and fixtures.....	\$ 430.40
Expense account	12.99
Due from banks and bankers.....	3,017.99
Currency	3,500.00
Gold	25.00
Silver	188.04
	7,174.42
Total	\$ 7,174.42
LIABILITIES.	
Capital stock paid in.....	\$ 6,000.00
Individual deposits	1,174.42
	7,174.42
Total	\$ 7,174.42

Examined November 1, 1910.

Names of Stockholders—E. H. Clem, C. J. Clemmer, W. H. Galloway, J. K. Teare, W. C. Stickney, W. M. Marshall, I. R. Wilson, Warren Lumber Company, G. W. Gale, J. L. Galloway, T. E. Edwards.

THE BANK OF VICTOR, VICTOR, COLORADO.

D. H. Moffat, President; A. A. Rolleston, Vice-President; T. C. McDonald, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 102,996.34	\$ 104,290.55	\$ 195,987.97	\$ 121,059.15	\$ 191,425.41	\$ 169,418.15
Loans and discounts (unsecured).....	75,831.26	71,049.11	59,665.73	139,673.44	137,061.81	122,359.32
Overdrafts	16,281.34	25,489.10	18,356.44	114,701.34	34,880.27	29,332.86
Other bonds, stocks and securities.....	130,986.94	68,822.93	51,641.33	28,050.00	29,235.80	29,235.80
Furniture and fixtures.....	4,255.00	4,255.00	4,255.00	4,255.00	4,255.00	4,255.00
Other real estate.....	11,124.08	15,124.08	15,124.08	15,124.08	15,124.08	15,124.08
Expense account	300.15	4,942.23	7,185.22	1,757.65	9,073.50	.....
Due from banks and bankers.....	423,791.08	429,474.27	439,423.13	312,479.20	194,538.42	371,927.45
Checks and cash items.....	8,450.51	3,609.67	4,623.94	10,933.70	4,176.65	4,009.82
Currency	84,852.00	76,549.00	103,874.00	78,824.00	58,746.00	48,207.00
Gold	15,462.00	26,317.00	16,514.50	29,962.50	40,537.50	20,107.50
Silver	4,835.00	3,010.00	3,620.00	2,918.55	3,900.00	4,785.20
Fractional coin	423.30	344.30	271.17	81.79	365.00	.....
Total.....	\$ 879,589.00	\$ 833,277.24	\$ 920,542.51	\$ 859,820.40	\$ 723,319.44	\$ 818,762.18
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	1,995.14	6,161.08	9,098.97	2,300.30	9,447.03	3,978.87
Time certificates of deposit.....	130,481.76	141,323.65	149,148.93	153,116.55	153,600.48	159,452.54
Individual deposits	466,952.66	470,939.46	467,431.50	483,325.77	486,700.02	606,844.86
Due to banks and bankers.....	93,533.36	20,137.57	110,861.03	15,688.81	25,822.62	.....
Demand certificates	154,839.22	164,312.97	153,056.63	174,089.79	17,338.03	17,642.30
Certified checks	180.00	192.50	180.00	919.17	180.00	80.00
Cashiers' checks	1,606.86	210.01	765.45	380.01	231.26	763.61
Total.....	\$ 879,589.00	\$ 833,277.24	\$ 920,542.51	\$ 859,820.40	\$ 723,319.44	\$ 818,762.18

Examined July 22, 1909; May 25, 1910; Nov. 15, 1910.

Names of Stockholders—D. H. Moffat, Thomas Keely, A. A. Rolleston.

THE CITY BANK, VICTOR, COLORADO.

A. E. Carlton, President; C. D. Hall, Vice-President; J. N. Simmons, Cashier; Myron Porges, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 171,405.03	\$ 195,372.98	\$ 175,416.88	\$ 163,810.36	\$ 173,985.02	\$ 156,742.05
Loans and discounts (unsecured).....	33,004.10	36,812.90	46,450.13	46,902.30	34,995.03	41,739.00
Overdrafts	365.13	1,013.07	845.86	448.26	652.21	991.66
Other bonds, stocks and securities.....	20,753.37	13,812.73	24,263.78	11,511.45	15,064.78	12,202.90
Expense account	1,941.07	5,641.22	4,177.61	794.11	5,707.43	.....
Due from banks and bankers.....	60,999.57	53,310.26	30,036.40	82,853.19	119,777.06	77,804.14
Checks and cash items.....	487.43	549.58	3,802.32	969.89	3,555.52	7,154.75
Currency	9,127.00	10,628.00	12,911.00	5,387.00	8,025.00	15,115.00
Gold	4,425.00	10,300.00	11,465.00	10,910.00	12,197.50	12,542.50
Silver	2,226.90	1,633.45	2,502.45	3,290.60	2,225.80	1,386.95
Other resources	86.54	.....	.....	.....	.....	.....
Total.....	\$ 304,821.14	\$ 329,074.19	\$ 311,871.43	\$ 326,877.16	\$ 376,185.35	\$ 325,678.95
LIABILITIES.						
Capital stock paid in.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	5,010.57	11,566.38	10,042.24	1,602.37	11,497.95	5,008.38
Time certificates of deposit.....	26,414.48	26,850.59	34,697.28	41,813.24	31,881.75	31,611.68
Dividends unpaid	400.00	.....	.....	.....	.....	.....
Individual deposits	230,455.86	241,670.97	222,199.20	216,857.34	298,582.12	180,763.14
Due to banks and bankers.....	5,263.73	15,502.85	12,894.96	3,085.03	.....	73,857.72
Demand certificates	5,532.40	2,843.90	1,058.85	32,494.85	3,390.70	2,952.70
Certified checks	67.50	.....	152.00	.....	.....	5.60
Cashiers' checks	1,670.00	639.50	978.90	872.33	822.83	1,479.73
Other liabilities	6.60	.....	.....	.....	.....	.....
Total.....	\$ 304,821.14	\$ 329,074.19	\$ 311,871.43	\$ 326,877.16	\$ 376,185.35	\$ 325,678.95

Examined Sept. 25, 1909; April 8, 1910.

Names of Stockholders—A. E. Carlton, C. D. Hall, J. N. Simmons, F. L. Sigel, F. J. Campbell, G. S. Wood, Charlotte L. Myers, Myron Porges, Nelson Franklin, Howard F. Kingsley, Robert Lynes.

THE NORTH PARK BANK, WALDEN, COLORADO.

F. E. Milner, President; K. J. MacCallum, Vice-President; A. A. Hunter, Cashier.

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 72,557.16	\$ 72,704.00	\$ 69,541.30	\$ 46,326.99	\$ 50,555.00	\$ 59,751.00
Loans and discounts (unsecured)	46,034.76	55,982.51	66,903.70	53,338.30	84,281.93	73,871.90
Overdrafts	344.64	290.61	6,159.62	1,376.19	1,004.12	275.42
Other bonds, stocks and securities	1,047.38	917.73	.....	.....	.....	.....
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,250.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,250.00
Other real estate .....	.....	.....	.....	.....	.....	4,500.00
Expense account	509.50	2,011.69	1,494.91	443.58	2,402.68	.....
Due from banks and bankers	32,210.72	12,467.41	40,520.73	46,761.82	10,048.84	33,338.09
Checks and cash items	95.75	320.62	1,000.00	313.94	200.00	.....
Currency	2,376.00	4,288.00	2,565.00	4,230.00	4,409.00	3,386.00
Gold	855.00	1,020.00	570.00	575.00	630.00	730.00
Silver	767.65	1,203.27	178.10	997.54	701.20	591.55
Fractional coin .....	.....	.95	.80	.....	.....	.....
Total	\$ 159,798.56	\$ 154,206.79	\$ 191,934.16	\$ 157,363.36	\$ 157,232.77	\$ 178,943.96
LIABILITIES.						
Capital stock paid in	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	1,927.41	3,444.26	3,382.05	4,125.95	3,762.27	1,600.44
Bills payable	20,000.00	15,000.00	20,000.00	.....	.....	.....
Notes rediscounted	6,000.00	4,000.00	4,000.00	.....	.....	.....
Time certificates of deposit	32,275.83	40,377.57	43,071.22	48,683.07	53,888.73	54,374.33
Individual deposits	69,595.32	61,384.96	91,480.89	74,554.34	69,574.77	92,969.19
Other liabilities .....	.....	.....	.....	.....	7.00	.....
Total	\$ 159,798.56	\$ 154,206.79	\$ 191,934.16	\$ 157,363.36	\$ 157,232.77	\$ 178,943.96

Examined August 8, 1909; October 15, 1910.

Names of Stockholders—K. J. MacCallum, J. J. Hunter, Grace Peterson, C. C. Case, Ole Thompson, Archie A. Hunter, Owen S. Case, A. J. Monroe, W. F. Campbell, Andrew Peterson, Jacob Johnson, F. E. Milner, V. H. Pease, Lillian Hunter; Hunter, Casteel & Hunter Company, The Milner Bank and Trust Company.

GUARANTY STATE BANK, WALSENBURG, COLORADO.

Paul Frohlich, President; T. M. Hudson, Vice-President; Herbert M. Sammis, Cashier.

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BIENNIAL REPORT

RESOURCES.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (escured).....	\$ 75.00	\$ 14,440.50	\$ 19,390.50	\$ 21,035.25	\$ 40,837.40
Loans and discounts (unsecured).....	4,870.25	36,446.58	50,758.84	52,536.92	58,453.50
Overdrafts		75.02	170.01	261.09	1,324.04
Other bonds, stocks and securities.....			820.65	855.65	696.30
Furniture and fixtures.....	2,786.10	5,295.23	6,438.93	6,776.37	6,819.09
Expense account	2,099.38	3,656.83	2,209.42	1,320.52	.....
Due from banks and bankers.....	5,680.31	11,395.91	8,746.73	6,328.70	5,410.56
Checks and cash items.....		480.60	118.81	66.55	238.60
Currency	10,900.00	5,202.00	3,076.00	11,246.00	5,927.00
Gold	3,400.00	5,645.00	4,100.00	4,110.00	11,115.00
Silver	1,333.00	2,092.00	2,379.95	4,539.45	5,279.76
Fractional coin	28.40	33.55	24.29	522.34	.....
Total	\$ 31,172.44	\$ 84,763.22	\$ 98,234.13	\$ 109,598.84	\$ 136,101.25
LIABILITIES.					
Capital stock paid in.....	\$ 18,600.00	\$ 25,000.00	\$ 28,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits	9.18	399.90	295.82	.....	164.35
Time certificates of deposit.....	1,840.00	14,853.39	19,666.04	23,456.04	27,787.05
Savings accounts	25.00	771.69	1,497.57	9,402.16	19,574.54
Individual deposits	10,601.26	42,754.07	47,320.93	46,111.38	53,393.66
Demand certificates		871.00	780.00	50.00	5,000.00
Certified checks		5.10	95.00	226.00	.....
Cashiers' checks	97.00	108.07	578.77	353.26	181.65
Total	\$ 31,172.44	\$ 84,763.22	\$ 98,234.13	\$ 109,598.84	\$ 136,101.25

Examined June 14, 1909; Nov. 19, 1909; Sept. 15, 1910.

Names of Stockholders—Paul Frohlich, Charles Agnes, Damaso Vigil, G. R. Moore, W. B. Wayt, Joseph Miskiel, T. M. Hudson, H. M. Rounsevell, A. O. Willburn, A. C. Hudson, H. M. Sammis, Thomas Workman, Rebecca Workman, Mary E. Ritter, Peter Krier.

WELDON VALLEY STATE BANK, WELDONA, COLORADO.

R. W. Schaefer, President; G. M. Thorn, Vice-President; M. F. W. Roediger, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....\$	8,780.63	\$ 8,671.38	\$ 8,868.42	\$ 10,985.12	\$ 9,485.45	\$ 8,819.09
Loans and discounts (unsecured).....	5,886.90	6,234.22	6,714.01	6,517.62	8,351.58	9,822.32
Overdrafts	16.09	110.50	226.67	105.92	566.28	900.86
Furniture and fixtures.....	400.00	400.00	400.00	400.00	800.00	800.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,100.00	2,100.00
Expense account.....	1,246.54	1,471.76	2,035.32	44.00	628.94	.....
Due from banks and bankers.....	1,534.03	3,664.24	5,328.25	4,552.43	6,078.26	2,930.57
Checks and cash items.....	50.94	4.96	34.15	2.35	157.50	55.00
Currency	380.00	750.00	655.00	550.00	1,106.00	1,548.00
Gold .....	.....	.....	.....	.....	130.00	.....
Silver	75.00	120.75	188.25	456.00	190.00	141.18
Fractional coin	20.37	31.39	30.52	25.13	31.44	.....
Total.....\$	20,390.50	\$ 23,459.20	\$ 26,480.59	\$ 25,638.57	\$ 29,625.45	\$ 27,117.02
LIABILITIES.						
Capital stock paid in.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	1,610.88	2,033.33	2,519.01	574.98	1,321.11	701.78
Bills payable	500.00	2,000.00	4,000.00	5,000.00	8,000.00	8,000.00
Time certificates of deposit.....	430.75	.....	.....	.....	.....	.....
Individual deposits	7,848.87	8,740.87	9,276.58	9,463.59	9,704.34	7,615.24
Demand certificates .....	.....	685.00	685.00	600.00	600.00	800.00
Total.....\$	20,390.50	\$ 23,459.20	\$ 26,480.59	\$ 25,638.57	\$ 29,625.45	\$ 27,117.02

Examined September 15, 1909; June 3, 1910.

Names of Stockholders—Joe Bertorello, W. H. Clatworthy, Sue L. Dundridge, Administratrix; Grace Griffith, Wellington Howard, J. J. Kunzman, R. J. Minter, M. F. W. Roediger, J. H. Roediger, H. H. Schafer, R. W. Schafer, G. M. Thorn, T. M. Van Meter, U. J. Warren, Burton Williams, J. W. Zepp.

HENRY H. TOMKINS & COMPANY, BANKERS, WESTCLIFFE, COLORADO.

H. H. Tomkins, President; L. H. Tomkins, Vice-President; George B. Beardsley, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 63,825.97	\$ 70,289.50	\$ 66,844.50	\$ 70,957.15	\$ 55,920.50	\$ 73,659.00
Loans and discounts (unsecured).....	56,604.65	45,425.66	48,729.81	33,957.79	77,327.51	59,424.87
Overdrafts	3,962.29	1,171.50	594.14	904.35	931.72	7,774.60
Other bonds, stocks and securities.....	3,600.70	4,225.43	3,694.13	1,915.80	1,477.00	1,684.33
Furniture and fixtures.....	1,205.00	1,205.00	1,205.00	1,205.00	1,205.00	1,205.00
Banking house	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00	3,000.00
Other real estate	250.00	250.00	250.00	250.00	250.00	250.00
Expense account	2,236.01	3,479.78	1,261.15	291.72	1,758.42	.....
Due from banks and bankers.....	45,928.85	32,589.21	52,040.38	68,428.98	28,444.60	32,918.20
Checks and cash items.....	.....	831.81	2,119.81	2,434.33	682.18	1,066.77
Currency	3,687.00	2,791.00	2,832.00	3,215.00	3,825.11	1,964.00
Gold	5,700.00	5,785.00	5,725.00	5,490.00	8,170.00	3,245.00
Silver	683.14	976.90	716.49	470.46	518.00	714.77
Fractional coin .....	.....	.....	.....	.....	408.35	.....
Total.....	\$ 190,383.61	\$ 171,720.79	\$ 188,712.41	\$ 192,220.58	\$ 183,618.39	\$ 186,906.54
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits	5,295.40	9,774.08	2,524.13	2,809.41	7,795.02	6,302.27
Individual deposits	122,538.68	99,609.06	121,649.65	121,758.89	108,074.09	106,619.39
Due to banks and bankers.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	15,000.00
Demand certificates	27,549.53	27,337.65	29,538.63	32,652.28	32,749.28	33,984.88
Total.....	\$ 190,383.61	\$ 171,720.79	\$ 188,712.41	\$ 192,220.58	\$ 183,618.39	\$ 186,906.54

Examined June 23, 1909; Aug. 9, 1910.

Names of Owners—H. H. Tomkins, L. H. Tomkins and G. B. Beardsley.

NO. 175, STATE BANK.

FIRST STATE BANK OF WIGGINS, WIGGINS, COLORADO.

Michael Majewski, President; James H. Beggs, Vice-President; Martin M. Majewski, Cashier.

RESOURCES.	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured)	\$ 3,221.70	\$ 8,312.30	\$ 6,551.09
Loans and discounts (unsecured).....	2,501.69	3,092.95	7,062.45
Overdrafts	495.30	67.57	97.61
Furniture and fixtures	712.30	794.38	794.38
Banking house	560.36	687.13	688.63
Expense account	462.73	.....	.....
Due from banks and bankers	6,409.82	10,004.48	8,734.29
Currency	835.00	1,170.00	1,725.00
Gold	25.00	35.00	60.00
Silver	139.70	330.15	568.46
Fractional coin	10.64	19.58	.....
Total	\$ 15,374.24	\$ 24,513.54	\$ 26,281.91
LIABILITIES.			
Capital stock paid in	\$ 5,000.00	\$ 5,000.00	\$ 10,000.00
Undivided profits	166.09	28.87	198.48
Individual deposits	10,159.65	18,433.54	14,188.65
Demand certificates	48.50	1,051.13	1,894.78
Total	\$ 15,374.24	\$ 24,513.54	\$ 26,281.91

Examined May 17, 1910.

Names of Stockholders—M. Majewski, James H. Beggs, M. M. Majewski.

STATE BANK COMMISSIONER.

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ALFALFA VALLEY STATE BANK, WILD HORSE, COLORADO.

J. R. Stewart, President; T. N. Taylor, Vice-President; Judd E. Williams, Cashier.

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BIENNIAL REPORT

RESOURCES.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,180.48	\$ 9,404.87	\$ 14,991.51
Loans and discounts (unsecured).....	1,335.22	975.75	2,492.50
Furniture and fixtures	785.00	785.00	800.00
Banking house	1,094.00	1,094.00	1,380.00
Expense account	661.03	1,585.66	753.48
Due from banks and bankers.....	12,433.51	12,170.88	10,177.05
Checks and cash items.....	50.00	.....	.....
Currency	1,358.00	1,115.00	477.00
Gold	50.00	.....	40.00
Silver	80.35	329.60	332.45
Fractional coin .....	.04	.17	.....
Total.....	\$ 23,027.63	\$ 27,410.93	\$ 31,443.99
LIABILITIES.			
Capital stock paid in.....	\$ 7,600.00	\$ 7,800.00	\$ 9,800.00
Undivided profits	168.76	777.29	.....
Time certificates of deposit.....	250.00	6,115.00	5,277.30
Individual deposits	15,008.87	12,718.64	16,366.69
Total.....	\$ 23,027.63	\$ 27,410.93	\$ 31,443.99

Examined May 18, 1910.

Names of Stockholders—J. R. Stewart, T. N. Taylor, S. B. Pape, W. E. Cummings, John McIntyre, Fred Goodier, L. D. McLean, B. C. Werdin, Judd Williams.

THE STATE BANK OF WILEY, WILEY, COLORADO.

Herbert G. Lamson, President; Charles Spencer, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 7,427.65	\$ 11,718.01	\$ 10,114.45	\$ 19,038.04	\$ 22,332.07	\$ 33,010.55
Loans and discounts (unsecured).....	21,725.75	22,670.05	27,261.08	24,014.22	39,770.85	17,313.17
Overdrafts	290.29	267.80	986.18	1,271.58	2,470.42	1,560.65
Other bonds, stocks and securities.....	1,546.40	1,036.22	1,438.05	1,619.88	1,399.12	1,938.16
Furniture and fixtures.....	1,948.10	1,962.80	1,934.55	1,988.05	1,988.05	1,988.05
Other real estate	600.00	600.00	600.00	600.00	600.00	600.00
Expense account	8.95	103.62	148.50	445.41	2,375.45	.....
Due from banks and bankers.....	2,730.45	1,914.86	7,068.39	3,598.15	1,912.29	18,557.47
Checks and cash items.....	564.90	201.40	245.92	818.63	217.35	352.34
Currency	884.00	732.00	1,030.00	1,567.00	375.00	93.00
Gold	125.00	115.00	95.00	45.00	15.00	.....
Silver	495.50	196.25	244.75	350.15	438.45	270.05
Fractional coin	45.03	29.87	41.73	32.41	20.76	.....
Other resources	45.74	107.05	.....	.....	.....	.....
Total.....	\$ 38,437.76	\$ 41,654.93	\$ 51,208.60	\$ 55,388.52	\$ 73,914.81	\$ 75,683.44
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits	122.72	186.08	161.95	800.28	3,274.08	615.55
Bills payable .....	.....	.....	.....	2,500.00	10,000.00	8,000.00
Time certificates of deposit.....	990.50	7,520.50	7,649.25	3,938.55	5,254.46	6,592.16
Individual deposits	26,903.90	20,856.40	33,101.43	37,833.99	38,450.65	44,292.22
Due to banks and bankers.....	420.64	2,958.22	.....	.....	5,814.09	.....
Cashiers' checks .....	.....	133.73	295.97	315.70	1,121.53	6,183.51
Total.....	\$ 38,437.76	\$ 41,654.93	\$ 51,208.60	\$ 55,388.52	\$ 73,914.81	\$ 75,683.44

Examined Feb. 6, 1909; Oct. 11, 1909; June 25, 1910.

Names of Stockholders—H. G. Lamson, Mrs. H. G. Lamson, Chas. Spencer, C. N. Wetherell.

THE BANK OF WRAY, WRAY, COLORADO.

Jno. C. Tuomey, Cashier.

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BIENNIAL REPORT

RESOURCES.	Feb. 5, 1909	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910
Loans and discounts (secured).....	\$ 107,240.22	\$ 122,723.87	\$ 124,511.08	\$ 62,122.80
Loans and discounts (unsecured).....	38,834.08	33,645.12	35,032.87	65,609.17
Overdrafts	1,555.20	4,342.78	8,220.34	4,627.94
Other bonds, stocks and securities.....	11,250.00	11,250.00	11,250.00	11,250.00
Due from banks and bankers.....	46,654.98	20,668.17	53,282.51	45,947.04
Checks and cash items.....	1.05	.....	341.01	1,104.55
Currency	3,283.00	3,262.00	5,160.00	3,708.00
Gold	10.00	200.00	5.00	15.00
Silver	286.98	.....	.....	.....
Fractional coin .....	.....	468.88	654.73	513.97
Total	\$ 209,115.51	\$ 196,560.82	\$ 238,457.54	\$ 194,898.47
LIABILITIES.				
Capital stock paid in.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 20,000.00
Surplus fund .....	.....	.....	.....	1,061.27
Undivided profits	26,279.34	21,793.96	25,692.38	.....
Individual deposits	109,668.28	95,317.17	125,171.19	137,322.03
Due to banks and bankers.....	.....	327.29	.....	.....
Demand certificates	23,167.89	29,122.40	37,593.97	36,515.17
Total	\$ 209,115.51	\$ 196,560.82	\$ 238,457.54	\$ 194,898.47

Examined April 13, 1909.

Name of Owner—W. C. Grigsby.

*Nationalized March 10, 1910.

BANK OF YAMPA, YAMPA, COLORADO.

Arnold Powell, President; S. C. Reid, Vice-President; Charles S. Stone, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 36,304.35	\$ 37,202.15	\$ 26,055.33	\$ 23,683.28	\$ 45,195.97	\$ 33,782.91
Loans and discounts (unsecured).....	38,494.20	24,307.60	31,949.16	25,399.24	29,982.84	34,077.51
Overdrafts .....	.48	2.00	122.98	139.79	44.84	422.38
Other bonds, stocks and securities.....	449.29	659.71	.....	.....	.....	.....
Furniture and fixtures.....	1,508.00	1,530.50	1,530.50	1,000.00	1,000.00	1,000.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Expense account	365.00	1,725.41	3,336.13	297.62	2,101.80	.....
Due from banks and bankers.....	8,433.98	11,086.56	38,412.49	44,688.89	7,973.86	27,994.84
Checks and cash items.....	400.62	27.34	811.32	226.09	613.95	803.17
Currency	1,313.00	1,499.00	536.00	4,031.00	1,985.00	1,075.00
Gold	1,005.00	300.00	625.00	1,060.00	1,405.00	1,915.00
Silver	516.40	300.00	150.25	606.50	238.00	559.84
Fractional coin	1.43	36.67	13.90	10.62	19.74	.....
Total.....	\$ 89,791.75	\$ 79,676.94	\$ 104,543.06	\$ 102,143.03	\$ 91,561.00	\$ 102,630.65
LIABILITIES.						
Capital stock paid in.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits	2,449.80	4,595.98	4,567.93	933.94	3,511.01	450.92
Bills payable	7,000.00	.....	9,000.00	.....	10,000.00	.....
Time certificates of deposit.....	3,715.88	3,740.88	4,270.45	4,793.90	5,414.90	5,887.25
Individual deposits	56,075.58	50,063.53	65,754.07	75,630.60	51,499.74	73,136.12
Cashiers' checks	550.49	1,276.55	950.61	784.59	1,135.35	3,156.36
Total.....	\$ 89,791.75	\$ 79,676.94	\$ 104,543.06	\$ 102,143.03	\$ 91,561.00	\$ 102,630.65

Examined Aug. 10, 1909; June 8, 1910.

Names of Stockholders—Arnold Powell, Samuel Fix, S. C. Reid, Wm. Male, L. M. Van Camp, D. M. Chapman, Clara Francis, L. L. Wilson, Chas. S. Stone, J. M. Stone.

*Incorporated January 1, 1909.

STOCKMANS BANK, YAMPA, COLORADO.

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H. J. Hernage, President; J. H. Cole, Vice-President; E. W. Ewing, Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 5,491.26	\$ 5,747.63	\$ 6,287.52	\$ 7,972.87	\$ 8,892.15	\$ 9,046.47
Loans and discounts (unsecured).....	20,406.05	19,379.50	16,769.70	16,987.11	17,011.83	14,750.84
Overdrafts	749.66	301.79	303.10	226.55	23.69	229.36
Furniture and fixtures.....	1,137.50	1,192.25	1,192.25	1,192.25	1,192.25	1,192.25
Expense account	257.97	27.75	165.41	87.81	299.84	.....
Due from banks and bankers.....	3,402.60	1,869.99	15,247.25	5,163.48	4,152.27	13,218.90
Checks and cash items.....	333.94	273.33	2,450.97	1,036.43	1,627.00	2,602.54
Currency	1,701.00	1,956.00	2,072.00	2,638.00	2,492.00	3,164.00
Gold	1,795.00	90.00	485.00	30.00	470.00	620.00
Silver	155.00	218.00	128.00	13.00	11.00	648.42
Fractional coin	23.28	57.08	46.07	34.67	33.06	.....
Total	\$ 35,453.26	\$ 31,113.32	\$ 45,147.27	\$ 35,382.17	\$ 36,204.59	\$ 45,472.78
LIABILITIES.						
Capital stock paid in.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,466.84	4,972.56	4,000.00	3,500.00	3,500.00	3,500.00
Undivided profits	1,397.14	115.19	1,773.95	889.12	1,741.06	1,758.68
Time certificates of deposit.....	.....	.....	350.00	1,000.00	300.00	85.00
Individual deposits	20,384.28	15,721.27	29,023.32	19,993.05	20,652.08	30,127.10
Demand certificates	205.00	304.30	.....	.....	.....	.....
Cashiers' checks .....	.....	.....	.....	.....	17.45	2.00
Total	\$ 35,453.26	\$ 31,113.32	\$ 45,147.27	\$ 35,382.17	\$ 36,204.59	\$ 45,472.78

Examined Aug. 9, 1909; June 7, 1910.

Names of Stockholders—H. J. Hernage, J. B. Male, T. B. Gibbs, Geo. C. Crossan, Chas. F. Egry, Samuel J. Walker, Wm. Male, J. H. Cole, T. P. Lindsey, Geo. Alber, John Koll, Sr., E. W. Ewing.

BIENNIAL REPORT

BANK OF YUMA, YUMA, COLORADO.

W. A. Sheedy, President; H. C. Hoch, Vice-President; J. B. Campbell, Cashier; J. W. Campbell, Assistant Cashier.

RESOURCES.	Feb. 5, 1909.	June 23, 1909.	Nov. 16, 1909.	Jan. 31, 1910.	June 30, 1910.	Nov. 10, 1910.
Loans and discounts (secured).....	\$ 50,204.45	\$ 54,128.33	\$ 66,044.58	\$ 58,102.75	\$ 87,568.40	\$ 75,829.97
Loans and discounts (unsecured).....	34,204.54	40,290.86	38,935.78	49,682.30	42,996.10	35,982.00
Overdrafts	824.26	916.58	3,040.71	3,179.32	2,576.11	2,300.79
Other bonds, stocks and securities.....	1,159.93	1,389.30	1,130.21	1,369.51	623.11	368.50
Furniture and fixtures	921.80	921.80	921.80	921.80	921.80	921.80
Banking house	1,200.00	1,200.00	1,200.00	3,500.00	3,300.00	3,300.00
Other real estate	800.00	1,750.00	3,750.00	1,950.00	1,950.00	1,950.00
Expense account					2,657.04	
Due from banks and bankers	33,886.48	26,072.02	101,020.94	55,631.08	28,034.51	66,386.41
Checks and cash items.....	207.05	34.75	152.67	389.40	371.89	499.46
Currency	1,225.00	1,570.00	2,559.00	1,486.00	1,950.00	2,913.00
Gold	265.00	1,175.00	1,110.00	1,050.00	1,230.00	1,290.00
Silver	440.00	13.00	677.00	534.00	428.50	369.83
Fractional coin	336.70	94.04	172.15	102.32	6.80	
Other resources	140.00	787.48		215.00	11.69	
Total.....	\$ 125,815.21	\$ 130,343.16	\$ 220,714.84	\$* 178,113.48	\$ 174,625.95	\$ 192,111.76
LIABILITIES.						
Capital stock paid in.....	\$ 12,000.00	\$ 12,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	4,000.00	4,000.00				
Undivided profits	1,399.23	3,370.19	2,036.77	1,161.24	5,766.58	5,296.35
Individual deposits	79,786.89	75,762.64	159,883.58	113,786.90	104,812.18	120,620.93
Demand certificates	28,629.09	35,210.33	38,794.49	43,165.34	44,047.19	46,194.48
Total	\$ 125,815.21	\$ 130,343.16	\$ 220,714.84	\$ 178,113.48	\$ 174,625.95	\$ 192,111.76

Examined April 14, 1909; Feb. 18, 1910; November 5, 1910.

Names of Stockholders—W. A. Sheedy, H. C. Hoch, J. B. Campbell, W. D. McGinnis.

*Incorporated July 28, 1909

CITIZENS STATE BANK, YUMA, COLORADO.

Elbert Crenshaw, President; F. B. Lindsey, Vice-President; Chas. Crowley, Cashier.

RESOURCES.	June 23, 1909	Nov. 16, 1909	Jan. 31, 1910	June 30, 1910	Nov. 10, 1910
Loans and discounts (secured).....	\$ 3,361.20	\$ 6,396.63	\$ 7,483.41	\$ 9,031.47	\$ 9,591.54
Loans and discounts (unsecured)	8,138.11	8,742.85	9,351.54	12,831.44	10,588.18
Overdrafts .....	.....	1,802.06	495.06	222.75	951.85
Furniture and fixtures.....	1,515.32	1,632.37	1,758.07	1,994.62	1,999.62
Banking house .....	.....	.....	.....	3,000.00	3,000.00
Expense account	478.42	1,325.36	160.65	1,188.05	.....
Due from banks and bankers.....	5,406.66	23,823.10	10,426.29	16,573.62	22,433.05
Checks and cash items.....	100.05	571.17	138.29	223.38	3.09
Currency	2,242.00	2,560.00	2,166.00	3,169.00	4,397.00
Gold	40.60	815.00	860.00	1,275.00	1,875.00
Silver	396.40	761.80	792.10	681.75	456.22
Fractional coin	6.99	3.30	.29	1.45	.....
Total	\$ 21,685.15	\$ 48,433.64	\$ 33,631.70	\$ 50,192.53	\$ 55,295.55
LIABILITIES.					
Capital stock paid in.....	\$ 14,250.00	\$ 14,750.00	\$ 14,750.00	\$ 15,000.00	\$ 15,000.00
Undivided profits	726.54	1,681.23	557.80	1,206.66	32.88
Time certificates of deposit	50.00	125.00	425.00	525.00	175.00
Individual deposits	6,658.61	31,877.41	17,898.90	33,460.87	40,087.67
Total	\$ 21,685.15	\$ 48,433.64	\$ 33,631.70	\$ 50,192.53	\$ 55,295.55

Examined April 14, 1909; February 17, 1910; November 4, 1910.

Names of Stockholders—H. R. Crenshaw, Nancy C. Crenshaw, Chas. Crowley, W. T. Fair, F. B. Lindsey, E. S. Klein, H. P. Jones, J. B. Campbell, J. W. Campbell, Ella Campbell, H. C. Hoer

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